



Dates Set for In-Person Learning

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Get Out and Vote!



Carmichael Times

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A Hoot at Effie Yeaw



Who's that masked man? Shepherd Teofilo (6) has an up-close encounter with Effie Yeaw Nature Center ambassador Echo, a great-horned owl.

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - An "Owl-oween" festival last week captivated families at the Effie Yeaw Nature Center. Great horned owl Echo - a rescued animal ambassador - was a star turn among bats, snakes and hawks.

The fundraiser open day was a COVID-sensitive version of the center's annual NatureFest. Where the fall festival normally draws more than 1500 people, the 2020 event capped attendee numbers and sold out almost as soon as it was scheduled.

Per County regulations, human participants wore face coverings. Families or group "pods" were guided through socially-distanced exhibits. Visitors met live critter ambassadors

and learned about seasonal variations for plants and animals on the American River Parkway. With Halloween whimsy, giant Chinooks (now in spawning death throes in nearby waters) were reinvented as "Zombie salmon." Insects were styled creepy-crawlies and bat exhibits were "creatures of the night." A black crow called Onyx - ambassador for Gold Country Wildlife - was a beady-eyed sentinel over proceedings. Vernal Pool educators from the Splash organization provided a witches brew of live newts, frogs and salamanders. Save the Snakes slithered on board with a rattler called Natoma and a functioning beehive featured a queen and her humming minions. As the pre-Halloween event was designated candy-free, kids were sent home with a pumpkin a-piece.

"We weren't able to stage our normal NatureFest," explained coordinator Jaelyn Teofilo. "But we did our best to give everyone experiences that got them closer to nature."

Event sponsors included: Fred and Betsy Weiland; California Department of Water Resources; California Native Plant Society; Sacramento Autobahn; SMUD; Roemer Pumpkin Patch; Save the American River Association; Sacramento Creek Council.

The Effie Yeaw Nature Center and its 100-acre preserve is located in Ancil Hoffman Park. During the COVID situation its educational mission continues with Zoom presentations, limited school visits and afternoon mini-programs at the central trailhead. For information, visit www.sacnaturecenter.net ★

Here's How California Keeps Early Votes Secret

By Lewis Griswold, CalMatters.org

Some county registrars lock up equipment and threaten dismissal to protect California's early votes from being tallied before election day.

The state legislature changed election law this year so election officials could scan ballots as they come in, to deal with an expected crush of ballots well before election day. Officials wanted to be sure the count wouldn't be slowed by the decision to send each voter a mail ballot because of the pandemic.

Ballots have been coming in at a record pace. As of today, 32 percent of voters already returned their ballots, according to Political Data Inc.'s ballot tracker.

County elections departments are processing the ballots, but not compiling vote totals.

"(U)nder no circumstances may a vote count be accessed or released until 8 p.m. on the day of the election," the election code states. No one wants to influence the outcome of a race by releasing vote counts before the polls close.

Yet once a ballot is scanned, doesn't a computer take over? Isn't a vote total in there somewhere? Couldn't someone take a peek at it?

No, elections officials say. Scanning starts the process but doesn't total the votes.

"We don't generate any reports to know what the result is until election night," said Michael Vu, registrar of voters for San Diego County.

In San Diego County, the vote tabulation system does not connect to the scanner, he said. And the tabulator puts out a total only "when we ask it to," he said. That's election night.

Just to make sure there's no trickery, the tabulator is kept under lock and key in a separate room, he said. Only the few people who must tabulate votes have access and even they must sign in at the door. Vu said he doesn't even have key-card access to the room. There's video surveillance of the equipment, too.

Keeping scanning and tabulation systems separate appears to be common in California. Forty of the state's 58 counties use the same tabulation system as San Diego County, according to a list from the Secretary of State's office.

Shasta County uses the same system. Counting votes involves two servers, said Cathy Darling

The Speed of Trust

Newsom wants statewide panel to review any COVID vaccine

By Ana B. Ibarra, CalMatters.org

Coronavirus vaccines approved by the U.S. Food and Drug Administration in coming months will not be distributed in California until a statewide panel of health experts can ensure they meet safety requirements, Gov. Gavin Newsom announced Monday, October 19, 2020.

While there is no vaccine available yet, California and other states have been gearing up for its eventual distribution. On Friday, California sent a draft of its vaccination plan to the Centers for Disease Control and Prevention. In the draft, state officials said a scientific safety review workgroup, made up of immunization and public health experts from agencies and universities across the state, will help "ensure public confidence in vaccine safety, efficacy, and implementation efforts."

Other states also have



Gov. Gavin Newsom says Californians need to have confidence in a vaccine, and the state will have a review process regardless of which presidential candidate wins in November. Photo by Chokniti Khongchum from Pexels

created committees to review any coming vaccine in response to concerns that the Trump administration might rush the regulatory approval process.

"Of course, we don't take anyone's word for it," Newsom said, in a nod to the politicization of the

COVID-19 pandemic.

"This vaccine plan will move at the speed of trust. You have to have confidence in the efficacy of the vaccine, confidence that we're not rushing to judgment in terms of its distribution and its accessibility," Newsom said.

In response to a reporter's question, Newsom said the review group process will stand even if former Vice President Joe Biden wins the election.

A new survey from STAT and The Harris Poll showed 58% of people in

Continued on page 10

Lawsuits and Labor Backlash: Prop. 22's cutthroat final days

By Lauren Hepler, CalMatters.org

With lawsuits and campaign misconduct allegations flying a week before the Nov. 3 election, it's anything but a smooth home stretch for California's \$220 million battle over the future of gig work, Proposition 22.

Business-versus-labor battles over taxes, minimum wage and other regulations are already a staple of California's ballot measure system, which allows voters to create and amend laws in a form of direct democracy that often breeds confusion. But Prop. 22 – a business-backed measure to exempt gig companies from state labor law AB 5 and change how contract drivers get paid – has shattered spending records and unleashed new forms of digital campaign ads that tech companies are uniquely positioned to deliver to millions of workers and customers.

Though labor groups are being outspent \$200 million to \$19 million, they've fought back by appealing to courts and government regulators – and by extension, the court of public opinion. On Monday, drivers filed a class-action discrimination lawsuit against Uber alleging that the company's driver rating system perpetuates racial bias. Last week, drivers filed another suit against Uber for attempting to coerce them into supporting the measure with a barrage of messages in the app. They also complained to the Postmaster General about the Yes on 22 campaign abusing nonprofit status for postage discounts, then celebrated an appeals court ruling that Uber and Lyft must start classifying and paying drivers as employees by this winter if the ballot measure fails.

"At the end, when you're really fighting it out, going to court can accomplish two things," said Jessica Levinson, a law professor and Director of Loyola Law School's Public Service Institute.



If Prop. 22 fails, gig companies like Lyft, Uber, DoorDash and Instacart would have to quickly reclassify and pay contract workers as employees with hourly minimum wage, overtime pay, mileage reimbursement, health care and paid leave. Photo by cottenbro from Pexels

"You can try and vindicate your rights, but it also shows to the world the seriousness of what you're saying."

For large labor unions and a new crop of gig worker advocacy groups like Gig Workers Rising and Rideshare Drivers United, Prop. 22 and the labor law it attempts to evade are a proxy war over workers' rights in an increasingly digital economy where stability can be elusive. But gig companies, in the process of shifting from quirky startups to multibillion-dollar public companies chasing profitability, are seizing the pandemic to argue that their on-demand contract jobs still get cash into the hands of workers faster than traditional jobs or government programs.

"Uber, Lyft and other gig work provides a safety net for Americans that unemployment checks cannot," the Yes on 22 campaign argued in a statement last week. Labor groups counter that the companies have long

gone to extremes to avoid traditional costs of doing business, like unemployment insurance taxes, minimum wage and health care.

"Think about what they could be spending all of that campaign money on," Oakland ride-hailing driver Mekela Edwards said during a No on 22 campaign event last week, ticking off worker benefits like paid sick leave and protective equipment for drivers during the pandemic.

If Prop. 22 fails, gig companies like Lyft, Uber, DoorDash and Instacart would have to quickly reclassify and pay contract workers as employees with hourly minimum wage, overtime pay, mileage reimbursement, health care and paid leave. If Prop. 22 passes, the ballot measure would keep drivers independent contractors and guarantee pay of 120% of minimum wage, partial health care subsidies, partial expense reimbursements and accident insurance – though the

narrower benefits would be based on engaged time, or only when a passenger or order is in the car, leaving unpaid the roughly 30% of time drivers spend waiting for work. Prop. 22 also requires a 7/8 "super, super, super-duper majority" for lawmakers to make changes later.

Drivers are divided on the measure. While AB 5 and current state law would not require the companies to change drivers' schedules, Uber and Lyft have argued in court that it doesn't make sense to allow full-fledged employees to log in and out as they please, spurring some drivers to support Prop. 22 to keep their flexible schedules. Drivers opposed to Prop. 22 say they should be guaranteed the same legal protections as workers in other industries, even if gig companies have to change their business models in the process. Some also favor the ability to unionize and bargain commissions like taxi drivers, which

Prop. 22 would prohibit.

Uber and Lyft have both threatened to pull out of California or cut hundreds of thousands of jobs if forced to treat drivers as employees, which labor advocates say fits a pattern of businesses bluffing or overstating the financial impacts of new regulations. Other corporate interests like Chevron, Mercury Insurance, dialysis giant DaVita and the real estate industry have spent big on past ballot measures with high financial stakes, but Levinson said Prop. 22 is a different kind of campaign.

"Those were ballot measures that affected the businesses, but not the relationship of the businesses and the workers," Levinson said. With both sides in the Prop. 22 battle suggesting that they're looking out for workers' best interests, "People are not lined up the way you necessarily think they would be" on the measure, Levinson said. One poll found that 40% of those who voted Yes on Prop. 22 did so to ensure drivers earn a living wage, even though the measure offers fewer benefits and pay estimates vary widely.

In addition to the unprecedented campaign cash and high bar for amending Prop. 22, another open question is whether the measure could inspire other industries to take more of their own labor disputes to voters. As it stands, Prop. 22 has a narrow lead in the polls.

"This is what we always say with ballot initiatives: If business wins here, then every other business is going to put on a ballot initiative to try and win a favorable outcome," Levinson said. "Sure, if they have this much money to spend."

Liliana Michelena contributed to this story.

Lauren covers the California economy for CalMatters. Her past stories have been published by the New York Times, the L.A. Times, the Guardian and others. ★

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Dates Set for In-Person Learning

San Juan Unified School District

SACRAMENTO REGION, CA (MPG) - As health conditions continue to improve, San Juan Unified has announced that families will have the option to return to modified in-person learning starting Jan. 5. Special education students with moderate to severe needs who are served in self-contained classrooms will have the opportunity to return to modified in-person instruction beginning Nov. 2.

Superintendent Kent Kern shared with members of the board of education that the district's plans for a return to classrooms have continued to grow and be modified based on changing conditions, updated health guidance from state and local officials and close observation of other schools and districts in surrounding communities as they have returned. Many of those other schools and districts have opened with hybrid systems like the one called for in San Juan Unified's July plan. In reviewing the implementation of these models, staff found that in many cases there was less instructional time with teachers and significant classroom reassignments were necessary.

Given the challenges observed in other districts, the revised guidance from health officials and changing circumstances, an agreement has not yet been reached with the district's employee groups on what the final instructional model might look like. Focused and collaborative conversations are ongoing with the intent to finalize details of a model so that it can be



Parents, activists and politicians demonstrated outside the San Juan Unified School District Administration Building in Carmichael, wanting children with mild special education needs to join those with moderate to severe special education needs and not delay till the January 5 reopening for the larger student population. Photo by Patrick Larenas

shared with students, families and teachers as soon as possible and no later than Dec. 1.

The current conversations would see students placed in groups A, B or C. Groups A and B would attend in-person classes at alternating times. Group C would remain in distance learning full time.

Why Jan. 5?

San Juan Unified has committed to offering families the option to remain in a distance learning format if they feel that is the best option for their circumstances. Returning middle school and high school students to classrooms mid-semester while still offering a distance learning option is not possible as it would require rescheduling students into new classes before completing their current courses.

Given the need to review revised health guidance to ensure compliance, safety and the complexities of transportation and scheduling involved, the earliest

elementary grades could have potentially returned is likely the first of December. Returning right at the height of the holiday season presents challenges from both a safety perspective as families and groups are likely to gather and from a disruption perspective as it is typically an unusually busy and stressful time of year already. Ultimately, staff determined that a smoother and better supported transition that can ensure safety and minimize the need for classroom reassignments can be made after the winter break.

Next Steps

School and district staff will continue to work with employee groups, families, students and community toward the following tasks and objectives:

The previously planned and announced survey of families to select their preference between in-person or distance learning options has been delayed but will be deployed by

the end of this month. Feedback from parent groups regarding the survey was clear that it will be most useful if an accurate picture is provided of the instructional model so that families can make informed decisions;

Health and safety staff are reviewing revised county guidance on school reopenings to incorporate the latest recommendations into plans supporting in-person learning and response to COVID-19 exposures and infections;

A public dashboard will be deployed listing COVID-19 exposures and confirmed cases impacting San Juan Unified schools;

Conversations will continue to finalize modified in-person learning instructional model options that protect student, staff and community safety while maximizing teaching and learning opportunities to the greatest degree possible. Details will be shared with families, students and staff no later than Dec. 1. ★

Here's How California Keeps Early Votes Secret

Continued from page 1

Allen, registrar of voters. They are separate. The first server stores data generated by the scanners. The second is a reporting and tabulation server that runs a different program.

"That's the server we use on election night," she said. Both are kept in a protected area.

In San Joaquin County, scanners and vote tabulation software are supplied by a different company, but the result is the same: the system scans ballots without tabulating them. Eleven counties use this system.

No one can sneak in, run the numbers and take a peek without getting caught, said Joseph Holland, registrar of voters

of Santa Barbara County. "They'd be fired" if they did, he said.

For security, Holland said two people are required to access the tabulator. And whenever anyone accesses the tabulation server, it creates a permanent record called an audit log that cannot be removed from the system.

Finally, the equipment is not connected to the Internet. That's the law to thwart hackers and prevent tampering.

Lewis is a Votebeat reporter covering election integrity. *This coverage is made possible through Votebeat, a nonpartisan reporting project covering local election integrity and voting access. Source: CalMatters.org* ★

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CLG NEWS UPDATES

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Trump announces peace deal between Sudan and Israel, says more nations will normalize relations – Sudan is the third Arab state to do so as part of U.S.-brokered deals. | 24 Oct 2020 | President Trump on Friday announced a peace deal that would normalize ties with between Israel and Sudan, claiming there “would be many more peace deals to come in the Middle East.” Trump invited reporters into the Oval Office while he was on the phone with the leaders of Israel and Sudan to discuss the latest U.S.-brokered deal in the run-up to Election Day. Trump said Sudan had demonstrated a commitment to battling terrorism. “This is one of the great days in the history of Sudan,” Trump said, adding that Israel and Sudan have been in a state of war for decades.

Trump has list of top intelligence officials he'll fire if he wins reelection - report | 25 Oct 2020 | President Trump plans to fire several top [deep-state] officials in the national security sphere should he win reelection in November, Axios reported Sunday. The president plans to fire Defense Secretary Mark Esper, CIA Director Gina Haspel and FBI Director Christopher Wray, two people familiar with his decision-making told the news outlet. White House officials declined to comment on personnel matters... News of Trump's latest possible targets for firing comes just days after The Washington Post reported that the president had recently discussed firing Wray in conversations with White House advisers.

Flu away: Scientists baffled at disappearance of influenza...but is it really gone, or just masked by Covid-19? | 26 Oct 2020 | There has been a 98% plummet in flu infections this year, dispelling fears of a Covid and flu 'twin-demic' about which many had warned. Experts say we can thank masks and social distancing. But does this really add up? Although there is no mass testing for flu as there is for Covid, the WHO says that surveillance of data from around the world shows flu rates collapsing everywhere. Australia essentially 'skipped' their flu season this year, with not a single case reported since July (their peak). In fact, flu has more or less vanished throughout the Southern Hemisphere, and early indicators suggest it will follow suit north of the equator. What can explain this unprecedented decline? To my mind there are three possibilities. The first is that it only seems like the flu has disappeared because doctors and scientists have been wrongly classing other respiratory diseases as Covid...

Leaked files show years of Hunter Biden's business dealings | 22 Oct 2020 | A tranche of emails, texts, and business documents released by Hunter Biden's former business partner Tony Bobulinski reveals a complicated web of foreign figures, all of whom trade off access to the former vice president or off the Biden family name. The hundreds of files, which were shared with the Washington Examiner, detail the inner workings of how Hunter Biden's former business partners, Bobulinski and James Gilliar, routinely pitched deals with their firm as politically advantageous due to their relationships with the Biden family. Both Hunter Biden and Joe Biden's brother, Jim Biden, were often copied on the emails, many of which describe banal meetings or opportunities to pitch business to new clients. One of the bigger deals pursued by Hunter Biden and his associates was related to a joint venture dubbed “Oneida Holdings” – an attempted partnership between Hunter and Jim Biden, Bobulinski's SinoHawk company, and since-bankrupted Chinese energy conglomerate CEFC China Energy.

Kamala Harris Rally Draws Crowd of Six People | 22 Oct 2020 | Kamala Harris attended an event meant to encourage people to vote at Asheville, North Carolina, on Wednesday. The vice-presidential candidate spoke while on a makeshift stage, as though she was facing a massive crowd of followers. However, when the cameras panned out, they revealed that the “crowd” was just made up of six women who were applauding Harris's speech unenthusiastically. Harris's bodyguards and the rest of her entourage were more than the supposed crowd who listened to her speech. The audience members were forced to stand inside circles that were marked off on the ground to enforce social distancing. ★

SJUSD Hosts Virtual Beam Signings at Arden, Del Campo

San Juan Unified School District

SACRAMENTO REGION, CA (MPG) - San Juan Unified and its construction partners for the future Arden Middle School campus and the new Del Campo High School science building with media commons held virtual beam signings so that students and staff could put their signatures into the buildings.

Traditionally, San Juan Unified has hosted in-person beam signings at large projects so that students, staff, and the community can sign a steel beam – usually the last major support beam to be placed into the frame of a building – with a marker. Due to the Sacramento County Covid-19 health order to limit gatherings at school and the risk involved in sharing pens, the district took it virtual this year. Instead of using a pen, a web link to an

online signature form was provided to each school, and participants could either write their name with mouse or stylus or use a provided typeface. Each name was then printed as a sticker and placed onto the beam.

“It was a great way to continue the tradition of the beam signing and provide that sense of ownership for our students, staff, and community,” Sr. Director of Facilities Frank Camarda said.

The Arden Middle School campus is a two-story, 80,000 square foot campus that will include specialized science and media broadcasting classrooms for middle school.

The Del Campo signature project is more than 30,000 square feet including 10 science classrooms and a large library that is being referred to as a “media commons” space. ★



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<p style="font-weight: bold; font-size: 14pt;">TASTE OF THE WILD GRAIN FREE DRY DOG FOOD</p> <p>•Wetlands •Sierra Mountains •Pacific Salmon •High Prairie •Southwest Canyon</p> <p style="font-size: 24pt; font-weight: bold;">\$39.99</p> <p>28 Lb Bag</p> <p style="font-size: 10pt;">Effective 10/28/20 - 11/3/20</p>	<p style="font-weight: bold; font-size: 14pt;">CANIDAE DRY DOG FOOD FOR ALL LIFE STAGES</p> <p>•Multi-Protein •Chicken Meal & Rice •Large Breed 44 Lb</p> <p style="font-size: 24pt; font-weight: bold;">\$10 OFF</p> <p>As Marked Our Regular Low Prices!</p> <p>Effective 10/28/20 - 11/3/20</p>	<p style="font-weight: bold; font-size: 14pt;">BLUE BUFFALO WILDERNESS DRY DOG FOOD</p> <p>•Chicken (\$9 off reg price) •Salmon •Duck •Large Breed Adult •Healthy Weight</p> <p style="font-size: 24pt; font-weight: bold;">\$8 OFF</p> <p>AS MARKED Our Regular Low Prices!</p> <p>Effective 10/28/20 - 11/3/20</p>	<p style="font-weight: bold; font-size: 14pt;">FRISKIES DRY CAT FOOD</p> <p>16 Lb Bag</p> <p>•Seafood •Indoor •Surfing & Turfing</p> <p style="font-size: 24pt; font-weight: bold;">\$9.99</p> <p>Limit 2 Bags per Family</p> <p style="font-size: 10pt;">Effective 10/28/20 - 11/3/20</p>
<p style="font-weight: bold; font-size: 14pt;">9 LIVES CANNED CAT FOOD</p> <p>5.5 Oz All Varieties</p> <p style="font-size: 24pt; font-weight: bold;">37¢</p> <p>Limit 1 Case Per Family</p> <p style="font-size: 10pt;">Effective 10/28/20 - 11/3/20</p>	<p style="font-weight: bold; font-size: 14pt;">FANCY FEAST GOURMET CANNED CAT FOOD</p> <p>All Varieties except Elegant Medley 3 Oz</p> <p style="font-size: 24pt; font-weight: bold;">ON SALE</p> <p>Everyday</p> <p>Limit 2 Cases Per Family</p> <p style="font-size: 10pt;">Effective 10/28/20 - 11/3/20</p>	<p style="font-weight: bold; font-size: 14pt;">JONNY CAT PREMIUM CAT LITTER</p> <p>20 Lb Bag</p> <p>•Regular •Multiple Cat Formula</p> <p style="font-size: 24pt; font-weight: bold;">\$37.99</p> <p>Limit 2 Bags Per Family</p> <p style="font-size: 10pt;">Effective 10/28/20 - 11/3/20</p>	<p style="font-weight: bold; font-size: 14pt;">FRESH STEP SCOOPABLE CAT LITTER</p> <p>40 Lb Bag</p> <p style="font-size: 24pt; font-weight: bold;">\$13.99</p> <p>Limit 2 Bags Per Family</p> <p style="font-size: 10pt;">Effective 10/28/20 - 11/3/20</p>

<p style="font-weight: bold; font-size: 12pt;">NUTRO CANNED DOG FOOD</p> <p>•Kitchen Classics •Hearty Stews •Puppy 12.5 Oz Can All Varieties except Limited Ingredients Grain Free</p> <p>IAMS Canned Dog Food 13 oz. \$1.09 Limit 2 Cases</p> <p style="font-size: 24pt; font-weight: bold;">\$1.69</p>	<p style="font-weight: bold; font-size: 12pt;">WELLNESS DRY DOG FOOD</p> <p>24-30 Lb Bag As Marked</p> <p>•Large Breed Adult •Chicken •Healthy Weight •Senior •Grain Free Adult •Grain Free Lamb •Grain Free White Fish</p> <p style="font-size: 24pt; font-weight: bold;">\$10 OFF</p> <p>OUR SUPER LOW PRICES</p>	<p style="font-weight: bold; font-size: 12pt;">PURINA PRO-PLAN CANNED CAT FOOD</p> <p>•Selected Varieties 3 Oz Can</p> <p style="font-size: 24pt; font-weight: bold;">89¢</p>	<p style="font-weight: bold; font-size: 12pt;">CHICKEN SOUP FOR THE SOUL DRY DOG FOOD</p> <p>As Marked</p> <p>•Adult •Large Breed •Mature •Weight Care •Puppy (Reg & Lrg Breed) 28 Lb Bag</p> <p style="font-size: 24pt; font-weight: bold;">20% OFF</p> <p>OUR SUPER LOW PRICES</p>
<p style="font-weight: bold; font-size: 12pt;">NUTRO WHOLESOME ESSENTIALS DRY DOG FOOD</p> <p>15 Lb bag Limit 2 Bags</p> <p>•Chicken & Rice •Adult •Senior •Small Breed \$24.99</p> <p>•Lamb & Rice (Regular & Small Breed) \$25.99</p> <p>Ultra Small Breed \$28.99</p>	<p style="font-weight: bold; font-size: 12pt;">FELINE PINE HEALTHY CAT LITTER</p> <p>20 Lb Bag Limit 2 Bags</p> <p style="font-size: 24pt; font-weight: bold;">\$7.99</p>	<p style="font-weight: bold; font-size: 12pt;">PRECIOUS CAT CAT LITTER</p> <p>20 Lb Box Limit 2 Boxes</p> <p>Cat Attract \$12.99</p> <p>Touch of \$7.99</p>	<p style="font-weight: bold; font-size: 12pt;">MERRICK'S WHOLE EARTH FARMS DRY DOG FOOD</p> <p>•Grain Free Chicken/Turkey •Grain Free Pork, Beef & Lamb 25 Lb Bag Limit 2 Bags per Family</p> <p style="font-size: 24pt; font-weight: bold;">\$7 OFF</p> <p>OUR REGULAR LOW PRICES</p>
<p style="font-weight: bold; font-size: 12pt;">SWHEAT SCOOP NATURAL WHEAT LITTER</p> <p>(12 Lb Bag - Original \$10.99 Multi Cat \$11.99)</p> <p>36 Lb Bag Limit 2 Bags Original \$29.99 Multi-Cat \$31.99</p>	<p style="font-weight: bold; font-size: 12pt;">CHICKEN SOUP FOR THE SOUL CANNED DOG FOOD SALE</p> <p>All Varieties Dog Cans 13 Oz (Reg & Grain Free) All Varieties Cat Cans (3 Oz & 5.5 Oz) Limit 1 Case</p> <p style="font-size: 24pt; font-weight: bold;">20% OFF</p> <p>OUR SUPER LOW PRICES</p>	<p style="font-weight: bold; font-size: 12pt;">WELLNESS CANNED CAT FOOD</p> <p>Full Case</p> <p>•Pate •Gravy Selected Varieties Also •Signature Select •Core 5.3 Oz Limit 1 Case</p> <p style="font-size: 24pt; font-weight: bold;">20% OFF</p> <p>REGULAR LOW PRICES</p>	

<p style="font-weight: bold; font-size: 12pt;">PREVUE PET PRODUCTS & WARE CAT FURNITURE</p> <p>Also: •Alpine Trees All Varieties</p> <p>Lots of Selections Asst. Styles</p> <p style="font-size: 24pt; font-weight: bold;">20% OFF</p> <p>OUR SUPER LOW PRICES</p>	<p style="font-weight: bold; font-size: 12pt;">HAGEN FLUVAL FILTER SALE</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td>MODEL.....TANK.....</td> <td>PET CLUB SALE</td> <td>MODEL.....TANK.....</td> <td>PET CLUB SALE</td> </tr> <tr> <td>107...25 GAL.....</td> <td>\$87.99</td> <td>307...70 GAL...</td> <td>\$132.99</td> </tr> <tr> <td>207...40 GAL.....</td> <td>\$99.99</td> <td>407...100 GAL...</td> <td>\$169.99</td> </tr> </table>	MODEL.....TANK.....	PET CLUB SALE	MODEL.....TANK.....	PET CLUB SALE	107...25 GAL.....	\$87.99	307...70 GAL...	\$132.99	207...40 GAL.....	\$99.99	407...100 GAL...	\$169.99
MODEL.....TANK.....	PET CLUB SALE	MODEL.....TANK.....	PET CLUB SALE										
107...25 GAL.....	\$87.99	307...70 GAL...	\$132.99										
207...40 GAL.....	\$99.99	407...100 GAL...	\$169.99										
<p style="font-weight: bold; font-size: 12pt;">INABA CAT TREATS</p> <p>As Marked 25% OFF</p> <p>•Churu (Creamy Pate) •Juicy Bites •Grilled Chicken & Tuna Filet All Varieties</p> <p>OUR REGULAR LOW PRICES</p>	<p style="font-weight: bold; font-size: 12pt;">VAN NESS CAT PANS</p> <p>REGULAR HI-SIDES</p> <p>Large CP2 \$3.49 Large CP2HS \$5.49</p> <p>Giant CP3 \$5.99 Giant CP3HS \$6.99</p>	<p style="font-weight: bold; font-size: 12pt;">AQUEON BOXED 10 GALLON TANK With Economy Kit</p> <p>Just add Heater For Tropical Fish</p> <p style="font-size: 24pt; font-weight: bold;">\$36.99</p> <p>Limit 1 Per Family</p>	<p style="font-weight: bold; font-size: 12pt;">REPTILE SUPPLY SALE</p> <p>Zoo Med Reptibark 5 Oz. \$5.49</p> <p>Tetra Reptomin 3.7 Oz. \$3.79</p> <p>Tetra Reptomin 10.59 Oz. \$8.49</p>										
<p style="font-weight: bold; font-size: 12pt;">SENTRY PETROMALT & PETRODEX PRODUCTS</p> <p>All Varieties 20% OFF</p> <p>OUR SUPER LOW PRICES</p> <p>•Tooth Care •Hairball Relief</p>	<p style="font-weight: bold; font-size: 12pt;">PETSAFE GENTLE LEADER</p> <p>ON SALE</p> <p>•Head Collars •Easy Walk Harnesses •Come With Me Kitty</p>	<p style="font-weight: bold; font-size: 12pt;">KORDON CORAL SEA 50 GAL SALT MIX WITH AMQUEL</p> <p style="font-size: 24pt; font-weight: bold;">\$12.99</p>	<p style="font-weight: bold; font-size: 12pt;">BONUS COUPON</p> <p style="font-weight: bold; font-size: 18pt;">FRISKIES BUFFET CANNED CAT FOOD</p> <p>5.5 Oz All Varieties ON SALE</p> <p>Limit 1 Case With Coupon Everyday</p> <p>Limit One Coupon Per Family Price Valid Only With Coupon Effective 10/28/20 - 11/3/20</p>										
<p style="font-weight: bold; font-size: 12pt;">BONUS COUPON</p> <p style="font-weight: bold; font-size: 18pt;">WHISKAS TEMPTATIONS CAT TREATS</p> <p>•Selected Varieties - 3 Oz Limit 2 Pkgs with Coupon</p> <p>Limit One Coupon Per Family Price Valid Only With Coupon Effective 10/28/20 - 11/3/20</p> <p style="font-size: 24pt; font-weight: bold;">\$1.39</p> <p>CHM PLU 569</p>		<p style="font-weight: bold; font-size: 12pt;">BONUS COUPON</p> <p style="font-weight: bold; font-size: 18pt;">JONNY CAT CAT LINERS</p> <p>Jumbo Drawstring - 5 Ct Limit 1 Box with Coupon</p> <p>Limit One Coupon Per Family Price Valid Only With Coupon Effective 10/28/20 - 11/3/20</p> <p style="font-size: 24pt; font-weight: bold;">\$2.09</p> <p>CHM PLU 449</p>											

FBI Reminds Public about Election Security and Foreign Influences During Elections

Federal Bureau of Investigation

SACRAMENTO - The Federal Bureau of Investigation (FBI) Sacramento Field Office is reminding the public about election security information resources and how to report alleged election crimes ahead of the November 3, 2020, general election. The FBI is continually coordinating national messaging about election security on fbi.gov/elections and across its social media platforms. The FBI's goal is to increase public awareness and to inform Americans how they can help ensure a safe and secure election.

For decades, the FBI has served as the primary law enforcement agency investigating federal election crimes. This includes investigating allegations of voter and ballot fraud, campaign finance crimes, civil rights violations, unique cyber threats targeting the election process, and threats posed by foreign governments and actors. The FBI is also the lead federal agency for identifying and combating malign foreign influence operations targeting our democratic institutions through the FBI's Foreign Influence Task Force (FITF). The FITF brings together all FBI authorities and capabilities from multiple divisions to include counterintelligence, cyber, criminal, and counterterrorism assets to coordinate and work together to combat the threat.

"Every American should be free to vote without interference or discrimination and

have their vote count," said Special Agent in Charge Sean Ragan, who leads the FBI Sacramento Field Office. "The FBI is committed to ensuring safe, secure elections and thwarting the actions of any foreign actors who may attempt to influence our elections for their own political or national interests. Our office continues to engage with law enforcement partners and election security officials to ensure the security of our national elections and preservation of this important civic right."

Each state has primary responsibility for conducting free and fair elections within its borders. The FBI Sacramento Field Office serves communities located in 34 of California's 58 counties and is in continuous contact with election partners including the California Secretary of State, Justice Department, U.S. Department of Homeland Security, U.S. Postal Inspection Service, and other agencies. Together, we stand ready to investigate federal election crimes, identifying and assessing potential threats, and to protecting the public's constitutional right to vote.

If you have information about allegations of federal election crimes, voter fraud, or vote suppression, please contact the FBI by calling the FBI Sacramento Field Office by dialing 916-746-7000 or making an electronic report at tips.fbi.gov.

For the current election security information and education resources, follow the FBI Sacramento Field Office on Twitter at [@FBISacramento](https://twitter.com/FBISacramento). ★

America's Frontline Doctors Censored by Big Tech

Commentary by Harold Pease, Ph.D.

At least a dozen medical doctors from all over America assembled in front of the Supreme Court July 27 to counter the only message going forward allowed the American people with respect to the coronavirus. Many had already experienced the removal of their messages on Google, which owns 70% of most American media outside Fox News, including Facebook, and YouTube (Tucker Carlson Tonight, June 16, 2020).

Outside their COVID expertise they had one thing in common that made their contribution superior to those of Anthony Fauci (a vaccineologist), the CDC and WHO, they are the actual physicians of those with COVID-19. They also each had come independently to the conclusion that the 65-year-old drug hydroxychloroquine used so successfully in COVID-19 previously, also worked extremely well with its cousin COVID-19 "it's 78% similar to the prior version of the COVID-1. Not surprisingly, it works."

These frontline doctors were seasoned physicians in the trenches with the virus. All knew that consequences against their speaking out would likely follow. All knew that what they had to share would be nuked by every media piping the approved media message - be afraid, stay afraid. All knew that what they would tell the American public would be opposite what most Americans were getting on establishment networks, but all were committed to tell the truth. All probably also knew that if they did not speak out now freedom of the press might be gone. If the medical profession could be silenced all other interests challenging the left side of the political spectrum could never survive. Doctors are among the most revered and least political part of our society.

They reasoned that with their combined story they might get through the wall of censorship already in place. They were wrong!! Google, Facebook, YouTube and Twitter de-platformed them within hours the same day but fortunately not before 17 million heard what they had to say. The establishment print

press went after them immediately. It was difficult to find any press, outside Fox News, that did not undermine everything they said, our media is so controlled. It remains that none of the journalists, or fact checkers in these countering pieces were themselves physicians. They know nothing in comparison.

Here are some of the messages Google, Facebook, YouTube and Twitter refused to allow Americans to hear. This is every bit as big a censoring as burning books in the Middle Ages.

Dr. Simone Gold spoke of two phases of the virus, early and late, both treatable with present drugs. But physicians are confronted with a generated "spider web of fear... all around us and it's constricting us" and "draining the lifeblood of the American people," society and economy that "does not make sense." The virus is "treatable" now. "That's what we're here to tell you." "But we implore you to hear this, because this message has been silenced." "There are many thousands of physicians who have been silenced from telling the American people ... that we can manage the virus." Why? Because "it's 78% similar to the prior version of the COVID-1" successfully treated with hydroxychloroquine. "Not surprisingly, it works."

Dr Bob Hamilton, a pediatrician from Santa Monica, California practicing for 36 years, told reporters that kids are almost entirely asymptomatic and can go back to school now, implying without social distancing or masking. "The mortality rates of children is about one fifth of 1%." Kids are "not passing it on to their parents or not passing it on to their teachers." He quoted a pediatric infectious disease specialist and epidemiologists from Scotland, Dr. Mark who said, "There has not been one documented case of COVID being transferred from a student to a teacher in the world, in the world." Dr. Hamilton continued, "We need to act out of science," not out of a generated fear. A fear respecting opening up the schools is driven mostly by the wants of teachers' unions not the needs of the kids.

Dr Stella Emanuel, who works especially with compromised COVID patients as old as 92 with serious medical

conditions: diabetes, high blood pressure and asthma told reporters, that "patients do not need to die." None of hers has and she has treated over 350 back to health. "I put them on hydroxychloroquine, zinc and Zithromax," she told reporters, and I've "not lost one." She also placed herself and staff on hydroxychloroquine as a prophylaxis as "we see patients, 10 to 15 patients every day... we only wear surgical masks, none of us has gotten sick. It works." Adding, "Nobody needs to die." Implicit in this comment and voiced by other physicians is that most of those who died could have been spared if treated with hydroxychloroquine in phase one as a prophylactic, and in phase two with the other two drugs.

And why does hydroxychloroquine work so well? Dr. Cole explained, "It concentrates in the lungs 200 to 700 times higher" than the bloodstream. The invading virus heads for the lungs but is blocked by the drug chloroquine from getting in. That is why the drug is so effective as a prophylactic. Should it get in it seeks to replicate. The addition of "Zinc will mess up the copy machine called RdRP."

Dr Stella Emanuel summed up why the frontline doctors were there. "I came here to Washington DC, to tell America. Nobody needs to get sick. This virus has a cure. It is called hydroxychloroquine, zinc, and Zithromax... You don't need masks, or shutdowns, there is a cure." Then adding, "It is time for the grassroots to wake up and say no, we're not going to take this any longer. We're not going to die." "When people are dying, it's unethical." We know how to treat this virus. We do it every day.

Dr. Harold Pease is a syndicated columnist and an expert on the United States Constitution. He has dedicated his career to studying the writings of the Founding Fathers and applying that knowledge to current events. He taught history and political science from this perspective for over 30 years at Taft College. Newspapers have permission to publish this column. To read more of his weekly articles, please visit www.LibertyUnderFire.org. ★

NFIB Begins Shaping Its Post-Election Legislative Agenda

By John Kabateck, National Federation of Independent Businesses

SACRAMENTO, CA. (MPG) - Oct. 26, 2020 - With next week's election expected to change little of the State Legislature, California's leading small-business association today announced the shaping of its agenda for the coming 2021-2022 session.

"No one is expecting any big compositional or ideological change to occur in the makeup of the California State Legislature after next week's election, so we are wasting no time in developing and lobbying for the small business agenda, now," said John Kabateck, California state director for the National Federation of Independent Business, NFIB. "One issue we're starting on is the expected bill, or bills, to extend the state's sales tax to include services, and that begins with an educational outreach to everyone about why that is a bad idea."


To that end, NFIB California has produced and posted a 32-minute podcast with special guest Anthony Pugliese,

president and chief executive officer of the California Society of CPAs and a renowned expert on sales taxes. On it, Pugliese discusses the unintended consequences of extending the sales tax to services, such as its punishing tax pyramiding effect, and the supreme difficulty of determining and recording when, where, and how a service was delivered. Far from helping stabilize California's tax collection volatility, argues Pugliese, it would exacerbate it.

Keep up with the latest on California small business at www.nfib.com/california or by following NFIB on Twitter [@NFIB_CA](https://twitter.com/NFIB_CA) or on Facebook [@NFIB.CA](https://facebook.com/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. ★






VOTE EARLY! AVOID LINES

November 3, 2020 Presidential General Election

- **All voters will be mailed a ballot**
 - Ballots will be mailed to voters the week of October 5th
- **You can return your ballot starting October 5th**
 - By mail, no postage necessary
 - At a Ballot Drop Box
 - At a Vote Center (starting October 24th)

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

Vote Early! Vote by Mail.




Keep Yourself Safe. Vote Early and Vote by Mail.

- **Planning on voting in person?**
 - Voters should anticipate long lines
 - Social distancing will be enforced at all Vote Centers (6 feet of clear space)
 - Gloves, hand sanitizer, masks, and one-time use only pens will be made available to voters
 - The Ballot Marking Devices will be sanitized after every voter
 - If you have a disability or need assistance, please let the Vote Center staff know

No voter should have to choose between their health and participating in the November 3, 2020 Presidential General Election

Visit www.elections.saccounty.net or call Toll Free (800) 762-8019



LETTER TO THE EDITOR

The Capitol Annex Project Debate, Public Accountability

Thank you for covering the need to replan the wasteful Capitol Annex Project. Mr. Cooley disputed that he has shrouded project analysis and planning from the project, while knowing his Committee's lead staffer has written letter denying public access to the project information. The interest on the lease-revenue bonds Mr. Cooley says he will use pushes the final costs of the Project over \$1 Billion – all while Californians are suffering and funds are short for Covid relief and recovery, for future fire prevention, and for climate change preparedness. The claim that the \$1 Billion is a needed stimulus is also false. The Sacramento construction industry is booming, and contractors cannot find enough workers for projects already approved. In fact, the State will pay a premium by building during this peak period.

Dick Cowan

Solo Vehicle Fatal Collison

By Greg Zumstein, California Highway Patrol

SACRAMENTO REGION, CA. (MPG) - On October 25, 2020 at approximately 9:15 pm, The California Highway Patrol (CHP) received a call of a collision involving a SUV vs a tree on Fair Oaks Blvd. westbound, west of Bannister Ave. For reasons still under investigation, the

SUV left the roadway and ran off the southern shoulder prior to colliding with a tree. The solo female occupant was trapped in the vehicle and was unable to be removed prior to the vehicle catching fire. The 27-year-old female driver out of Garden Valley was pronounced deceased at the scene by responding Sacramento Metropolitan Fire Department (SMFD) personnel. The cause of

the collision is still under investigation.

Any persons who may have witnessed this collision or who can provide any additional information regarding this collision should call Officer Greg Zumstein at the North Sacramento Area CHP office at (916)348-2300 by cell phone at (916)798-0975. Follow us on Twitter @CHPNSac, Facebook.com/chpnorthsac, Instagram @chpnorthsac, or Nextdoor. ★

Used Batteries in Curbside Carts Are Fire Hazards

By Laurie Slothower, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Sacramento County is asking residents not to put household batteries – rechargeable, or otherwise – in your curbside recycling or garbage cart.

Recently, a Sacramento County Department of Waste Management and Recycling Collection Equipment Operator was finishing his route in Antelope, when he realized that the funny smell he noticed in the back of his truck was actually a fire!

Following department procedure, he called 911, found a safe location to dump

the load, and waited for firefighters to put out the flames.

Common household batteries - such as AA, AAA, D, button batteries, lithium-ion batteries (commonly used in electronics) - are banned from landfill disposal. Do not put batteries of any kind in any of your curbside carts because of the danger they pose to spark a fire, and the danger to our environment.

Residents can drop off batteries for no charge at local area Household Hazard Waste Facilities or visit the Earth 911 or Call 2 Recycle websites for other drop off locations. Local hardware stores, grocery stores and home improvement stores may have take-back programs, too. Always call before you go. ★



BooZilla

It seems like 2020 has created a new Halloween monster called covid 19, and we are changing our actions in so many ways and that includes our traditions. But the traditions of yesterday still hold true. Halloween comes between fall and winter with a dire meaning life and death. It combines celebration which will be curtailed this year and death which we have already experienced beyond our wildest imagination. Halloween is thought to have originated with the Celtic Festival of Samhain. People would light bonfires and wear costumes to ward off roaming ghosts. That was some 2000 years ago in the area that is now Ireland, the United Kingdom and Northern France.

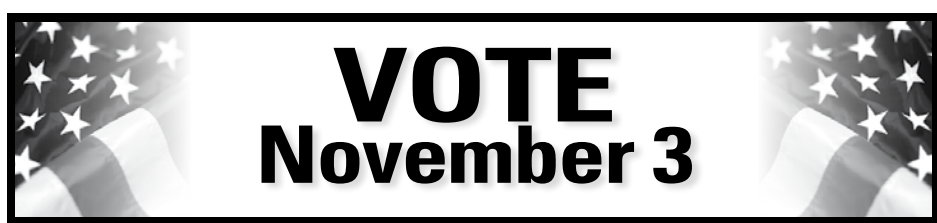
Their New Year was November 1 which marked the end of summer with a harvest and the dark cold winter, a time of the year that was associated with human death. Celts believed that on the night before the New Year, the boundary between the worlds of the living and the dead became blurred. That's why they celebrated Samhain on October 31. They feared the roaming ghosts would cause trouble. They also thought the presence of other worldly spirits made it easier for the Druids and Celtic priests to make predictions about the future. Since this was a culture entirely dependent upon the volatile natural world, these prophecies were an important source of comfort and directions during the long and dark winter. Many cultures, including the Roman Empire that conquered the majority of the Celtic territory combined the festivals of the Celts. So here we are in 2020 facing

some of that volatile natural world and feeling helpless to make things go away ... at least for now. Funny how history repeats itself in such strange ways.

Anyway, Halloween came to America, but extremely limited in colonial New England by the rigid Protestants.

Today's Halloween probably dates back to the early All Soul's Day parades in England when poor citizens would beg for food, and families would give them "soul cakes" in return for their promise to pray for the family's dead relatives. The soul cake was encouraged by the church as a way to replace the ancient practice of leaving wine and food for roaming spirits. Combine the different ethnic groups along with Native Americans and America developed its own Halloween. First there parties as neighbors would share stories of the dead, tell fortunes, dance and sing. Eventually, they added ghost stories and mischief making. Then, in the second half of the 19th century, America was flooded with new immigrants because of Ireland's potato famine of 1846. Now you have a combo of Irish and English traditions. So came dressing n costumes and going house to house asking for money for food. And so "trick or treat" was born. Young women believed they could divine the name of their future husband by doing tricks with yarn, apple parings and mirrors.

It's amazing how things change. This year it's not a culture but a virus that will change things. Please stay safe and pray for a better 2021 Halloween for all! ★



Crossword Puzzle on Page 6

O	N	S	E	T		S	P	Y		N	A	T	O		
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I	N	U	R	N		A	R	C		E	R	O	D	E	
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		E	E	R		C	A	R	D						
F	I	R		D	A	D	A		S	E	G	U	E	S	
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E	P	E	E			T	N	T		C	H	E	S	S	

STATEPOINT CROSSWORD • CIVICS 101

CLUES

CROSS

- Beginning of flu, e.g.
- Espionage agent
- *Warsaw Pact opponent
- Ringworm
- Romanian monetary unit
- Well-known
- Contain the ashes
- Paris' ____ De Triomphe
- Wear away
- *Group of President's advisors
- *Balance partner, pl.
- Ever, to a poet
- Joker, e.g.
- Type of coniferous
- Man Ray's genre
- Switches topics
- *Beware the ____ of March
- Large casks
- Beyond suburban
- Fatalist's future
- Weasel's aquatic cousin
- City of Taj Mahal
- Tossed or passed
- Ready and eager
- "I ____ With You" by Modern English
- Water pipe
- Diplomat's forte
- Grain in J.D. Salinger's novel
- Miso bean
- One of Indiana Jones' quests
- *Part of Congress
- *One who introduces a bill
- Recurring pain
- Consumed
- Baby grand, e.g.
- Relating to Hinduism
- Siren's domain
- Tiny island
- Fencing weapon
- Trinitrotoluene, for short
- Two-player strategy board game

DOWN

- Ear-related
- Santa Maria's companion
- Give the cold shoulder
- Like Halloween night
- Turned skin into leather
- Blind segment
- ____ capita
- New Mexico's state flower
- Narcotics agent, for short
- Every which way
- Koppel and Kennedy
- Percy Bysshe Shelley's poem, e.g.
- Avian rest stop
- Muse of love poetry
- Store posting, abbr.
- Choral composition
- *"Miranda Rights" amendment
- Leading potato-producing state
- Yesteryear style
- *Serving on a jury
- *One of five U.S. territories
- One that insists
- Ahead of time
- *List of candidates
- Radio button
- Red Cross supplies
- Summary
- Sushi restaurant burner
- "Too ____ to handle"
- ____ of Cancer
- Brewer's staple
- Snack of Jewish origin
- Edmund Fitzgerald, e.g.
- Marine eagle
- Lymphatic swelling
- *"John Roberts" spot, e.g.
- Black Friday lure
- Half of binary code, pl.
- Decomposes
- Definite article
- *Number of amendments in the Bill of Rights

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Crossword Puzzle Solutions on Page 6

1	2	3	4	5	6	7	8	9	10	11	12	
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Sudoku Puzzle on Page 6

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

Sudoku Solutions on Page 6

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

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California's Vague New Financial Regulation Law



By Dan Walters
CALMatters

Assembly Bill 1864 didn't get much media or public attention as it zipped through both houses of the Legislature on the last day of the 2020 session.

Superficially, it appeared merely to reconfigure the state's financial regulatory agencies into a new entity called the Department of Financial Protection and Innovation.

However, those in California's vast financial industry were paying lots of attention because the bill creates an entirely new regulatory regime with broad powers, including fines of up to \$1 million a day, to police financial players that hitherto have had little oversight.

The official rationale for the legislation is that President Donald Trump's administration neutered the federal Dodd-Frank Wall Street Consumer Financial Protection Act of 2010, so the state must step in with an equivalent to guard against predatory financial practices that harm consumers.

The new California Consumer Financial Protection Law gives the reconstituted agency authority to go after "abusive practices" whose definition in the law is fairly vague. Thus, the agency itself will

define the term as it also decides which businesses will face its scrutiny.

It appears that the new law will affect firms involved in debt settlement, credit repair, check cashing, rent-to-own contracts, payday lending, student loan servicing and financing for retail sales. However, its primary target seems to be financial services offered by non-banks, particularly what are called "fintech companies" that offer bank-like services via the Internet without maintaining physical offices.

Fintechs, many of them based in the San Francisco Bay Area, have blossomed in recent years as part of the digital economy, competing with traditional brick-and-mortar banks. Their disruptive nature is not unlike the challenge that technology-based ride services such as Uber and Lyft pose to taxicabs and buses.

Late-blooming changes in AB 1864 exempted traditional financial firms that are already regulated, such as banks and credit unions, from the new consumer protection law, leading some analysts to conclude that its unstated aim is to help them stave off competition from new kids on the financial block.

The vagueness of the new law was encapsulated in what Gov. Gavin Newsom said during a signing ceremony. The new law and the new department, he said, will "create conditions for innovation to flourish in a way where we can steward that and we can just work against its excesses. So we support risk-taking, not recklessness."

Newsom also signed two other financial protection measures, one that requires debt collectors to be licensed beginning in 2022 and the other creating a Student Loan Borrower Bill of Rights.

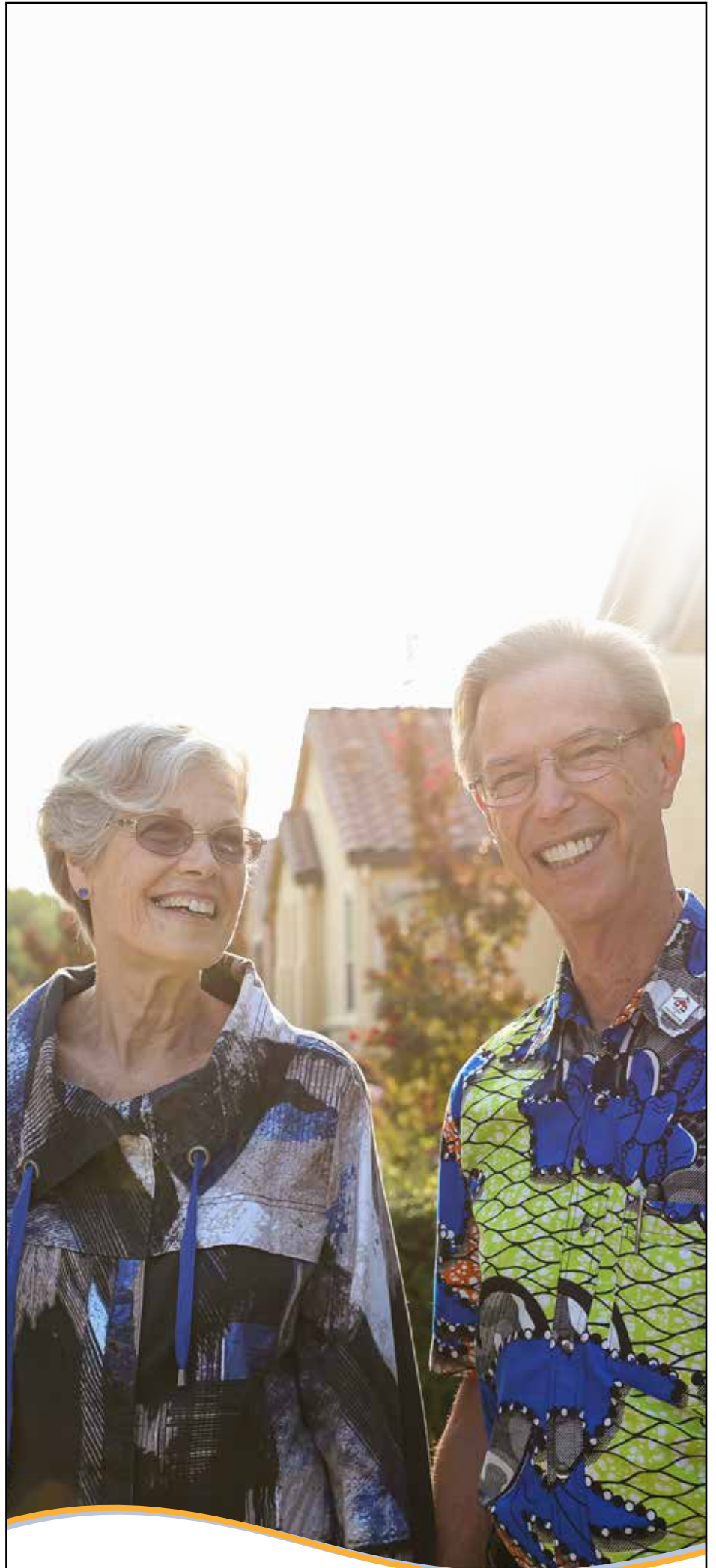
Although the new state law is said to mirror the Dodd-Frank law, it contains at least one significant difference. When federal regulators levy fines for what they consider to be bad conduct, the money goes into the federal treasury. When state regulators impose their fines of up to \$1 million a day, the money will be retained by the new agency to finance more activity.

Will that give the new agency a financial incentive to skip over minor consumer issues and go after big companies? It's a question that only time will answer.

Significantly too, the new investigative and regulatory mechanism contained in AB 1864 specifically does not usurp the authority of the attorney general to also target companies under the state's equally vague "unfair competition" law.

From its inception a decade ago, Dodd-Frank has attracted criticism from business executives for regulatory overkill. Will California's new version be less controversial? We won't know until the new agency puts some definitional meat on its bones.

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



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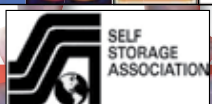
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 SHEY 180201 10-30-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06629 Puragraff Holdings, Inc., 22001 Northpark Drive Suite 700 Kingwood, TX 77339 is doing business under the Fictitious Business Name(s) "Puragraff" 22001 Northpark Drive Suite 700 Kingwood, TX 77339. Filed with the Clerk of Sacramento County September 18, 2020
 Publish: October 9, 16, 23, and 30, 2020
 PURAGRAFF 180201 10-30-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06864 Dani Rogers, 9454 Winding River Way Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "OnenessWorld" 9245 Laguna Springs Drive #200 Elk Grove, CA 95758. Filed with the Clerk of Sacramento County September 28, 2020
 Publish: October 9, 16, 23, and 30, 2020
 ONE 180201 10-30-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06499 Lindsay Fung and Consuelo Arue, 5218 Alderbury Way Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Growing Together" 5218 Alderbury Way Sacramento, CA 95835. Filed with the Clerk of Sacramento County September 15, 2020
 Publish: October 9, 16, 23, and 30, 2020
 GROWING 180201 10-30-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06592 John Royball, 219 Roundtree Court Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Homesales" 9381 E. Stockton Boulevard #118 Elk Grove, CA 95624. Filed with the Clerk of Sacramento County September 18, 2020
 Publish: October 9, 16, 23, and 30, 2020
 HOME 180201 10-30-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06738 Benson Enterprises, 5201 Robertson Avenue Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Benson Enterprises, Inc" 5201 Robertson Avenue Carmichael, CA 95608. Filed with the Clerk of Sacramento County September 23, 2020
 Publish: October 9, 16, 23, and 30, 2020
 BENSON 180201 10-30-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06557 Thou Shalt Jan, 9912 Business Park Drive #170 Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Two Old Shoes, Giggles and Licks. It Funk Ky Shu's wit Nu Soles, Voices Are Like Fingerprints, Funky Vegan Lifestyle" 9912 Business Park Drive #170 Sacramento, CA 95827. Filed with the Clerk of Sacramento County September 17, 2020
 Publish: October 9, 16, 23, and 30, 2020
 TWO 180201 10-30-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06558 Chris Lodgson, 1607 Basler Street Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Sac Black Biz" 1607 Basler Street Sacramento, CA 95811. Filed with the Clerk of Sacramento County September 17, 2020
 Publish: October 9, 16, 23, and 30, 2020
 SAC 180201 10-30-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06563 Prncle Story, 138 Fountain Oaks Circle #109 Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "K. Reigo Collection" 9912 Business Park Drive #170 Sacramento, CA 95827. Filed with the Clerk of Sacramento County September 17, 2020
 Publish: October 9, 16, 23, and 30, 2020
 REIGN 180201 10-30-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06565 Lee Corwin, 2631 Fountain Oaks Circle #109 Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Moving Maids" 2631 Looming Court Sacramento, CA 95826. Filed with the Clerk of Sacramento County September 14, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 MOVING 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06786 The Swanigan Group LLC, 9912 Business Park Drive Suite #170 Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "J. Lavon & Company, JLC Designs, Blanks & More, JLC Outdoor Living, Gear Up Your Faith Collective" 9912 Business Park Drive Suite #170 Sacramento, CA 95827. Filed with the Clerk of Sacramento County September 24, 2020
 Publish: October 9, 16, 23, and 30, 2020
 JLC 180201 10-30-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06536 Robert Alves Dias, 3615 Larchmont Square Lane Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "RAD Enterprises" 3615 Larchmont Square Lane Sacramento, CA 95821. Filed with the Clerk of Sacramento County September 16, 2020
 Publish: October 9, 16, 23, and 30, 2020
 RAD 180201 10-30-2020

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06497 Fabian H Mariscal Nunez, 1870 Azurite Way Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "Nyvus Production" 2740 Fulton Avenue Suite 122 Sacramento, CA 95833. Filed with the Clerk of Sacramento County September 15, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 NYVUS 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07088 Kamajit Judge and Hardip Judge, 9743 Morganite Way Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Golden State Language Services" 9743 Morganite Way Elk Grove, CA 95624. Filed with the Clerk of Sacramento County October 2, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 GOLDEN 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06537 Anna Marie Stowe, 7538 Pheasant Walk Lane Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Prestige Mitigation Investigations" 4119 Wayside Lane #2C Carmichael, CA 95608. Filed with the Clerk of Sacramento County September 16, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 PRESTIGE 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06826 CSII, LLC, 3 Corbett Way Eatontown, NJ 07724 is doing business under the Fictitious Business Name(s) "Essential Behavioral Health" 8950 Cal Center Drive #165B Sacramento, CA 95826. Filed with the Clerk of Sacramento County September 25, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 ESSENTIAL 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06826 Diana Lopez, 2319 Virginia Denise Lane Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "Little Lady Boutique" 2319 Virginia Denise Lane Rio Linda, CA 95673. Filed with the Clerk of Sacramento County October 9, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 LITTLE 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07263 Brandon Smith, 3224 Gosport Way Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Dwight Illustrations" 3224 Gosport Way Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County October 9, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 DWIGHT 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07166 Jafar Tohidifar, 6149 Stanley Avenue Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "TJ's Construction" 6149 Stanley Avenue Carmichael, CA 95608. Filed with the Clerk of Sacramento County October 6, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 TJ 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07267 Brian Ricardo Torres Gauna, 197 Amberglen Drive Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "TFS Construction" 197 Amberglen Drive Sacramento, CA 95823. Filed with the Clerk of Sacramento County October 7, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 TFS 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06861 Carrie Merrill, 8771 Piedra Way Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Fashion Rewind Trading Company" 10127 Fair Oaks Boulevard Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County September 28, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 FASHION 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07168 Rosaura Velasco and Karina Mora, 4339 Galbraith Drive Apt#542 Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "MVC Cleaning" 4339 Galbraith Drive Apt#542 Sacramento, CA 95842. Filed with the Clerk of Sacramento County October 7, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 MVC 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07146 Randy Q Marshall, 576 Santa Ynez Way Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Marshall Construction Co" 576 Santa Ynez Way Sacramento, CA 95816. Filed with the Clerk of Sacramento County October 5, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 MARSHALL 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07148 Thao, Mai La, 7470 Della Circle Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Simply Thao Boutique" 7470 Della Circle Sacramento, CA 95828. Filed with the Clerk of Sacramento County October 5, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 SIMPLY 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-06456 Lee Corwin, 2631 Looming Court Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Moving Maids" 2631 Looming Court Sacramento, CA 95826. Filed with the Clerk of Sacramento County September 14, 2020
 Publish: October 16, 23, 30, and November 6, 2020
 MOVING 180201 11-6-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07452 Kaylianna-Justice Aurora Woods, 11070 Hirschfeld Way #66 Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Primary Artistry" 11070 Hirschfeld Way #66 Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County October 15, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 PRIMARY 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07481 Brittany Ann Crockett, 5985 Devecchi Avenue #252 Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Yes! Family Auto" 4555 Auburn Blvd Ste. A Sacramento, CA 95841. Filed with the Clerk of Sacramento County October 16, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 YES 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07357 American River Companies, 6904 Sutter Avenue Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Sac City Building Co" 6904 Sutter Avenue Carmichael, CA 95608. Filed with the Clerk of Sacramento County October 14, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 SAC 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07452 Kaylianna-Justice Aurora Woods, 11070 Hirschfeld Way #66 Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Primary Artistry" 11070 Hirschfeld Way #66 Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County October 15, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 PRIMARY 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07481 Brittany Ann Crockett, 5985 Devecchi Avenue #252 Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Yes! Family Auto" 4555 Auburn Blvd Ste. A Sacramento, CA 95841. Filed with the Clerk of Sacramento County October 16, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 YES 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07357 American River Companies, 6904 Sutter Avenue Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Sac City Building Co" 6904 Sutter Avenue Carmichael, CA 95608. Filed with the Clerk of Sacramento County October 14, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 SAC 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07449 Karen Wulff, 3421 Noblessa Way Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Ivancoz Trucking" 10152 De Soto Way Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Ivancoz Trucking" 10152 De Soto Way Sacramento, CA 95827. Filed with the Clerk of Sacramento County October 15, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 IVANCOZ 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07442 Ivan Cozarewicz, 10152 De Soto Way Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Ivancoz Trucking" 10152 De Soto Way Sacramento, CA 95827. Filed with the Clerk of Sacramento County October 15, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 IVANCOZ 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07473 Melody Rios, 5401 Garfield Avenue #37 Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Melody's Miniatures" 5401 Garfield Avenue #37 Sacramento, CA 95841. Filed with the Clerk of Sacramento County October 16, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 MELODY 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07468 Daren Evan Sylvester, 3730 Norris Avenue Sacramento, CA 95821 and Ning Xu, 4413 Ravenwood Avenue Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Ocean View Massage" 4141 Manzanita Avenue #115 Carmichael, CA 95608. Filed with the Clerk of Sacramento County October 16, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 OCEAN 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07330 Nicole Ramey, 8515 Elk Grove Florin Road #330 Elk Grove, CA 95624 and Aaron Turner, 8334 Pacific Grove Court Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Woodburn and Bum" 8515 Elk Grove Florin Road #330 Elk Grove, CA 95624. Filed with the Clerk of Sacramento County October 13, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 WOODBURN 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07003 Jacob Reed, 4125 Pingree Lake Way Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "ReviewEcon.com" 4125 Pingree Lake Way Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County September 30, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 REVIEW 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07326 Eleni Malko, 6533 Skylane Drive Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Greek Olive Catering & Baking" 6533 Skylane Drive Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 13, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 GREEK 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07404 MA Saggi Inc, 8690 Elk Grove Boulevard #3 Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Mountain Mikes Pizza" 8690 Elk Grove Boulevard Suite #3 Elk Grove, CA 95624. Filed with the Clerk of Sacramento County October 14, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 MOUNTAIN 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07317 Ricardo Cabral Terrazas, 1500 Glidden Avenue Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Digital Modernity" 1500 Glidden Avenue Sacramento, CA 95822. Filed with the Clerk of Sacramento County October 13, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 DIGITAL 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07371 Daniel De Santiago, 7736 Ravensworth Way Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "DAMIA" 7736 Ravensworth Way Antelope, CA 95843. Filed with the Clerk of Sacramento County October 14, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 DAMIA 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07049 Jose Gamez, 6832 Lindbrook Way Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Mutha Frenchies" 836 57th Street #502 Sacramento, CA 95819. Filed with the Clerk of Sacramento County October 1, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 FRENCHIES 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07303 Sigora Solar California, LLC, 11370 Trade Center Drive #3 Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Aztec Solar" 11370 Trade Center Drive #3 Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County October 9, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 AZTEC 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07478 American River Companies, 6904 Sutter Avenue Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "RCS Building Maintenance, Inc" 882 Maplegrove Way Sacramento, CA 95834. Filed with the Clerk of Sacramento County October 16, 2020
 Publish: October 23, 30, November 6, and 13, 2020
 RIVER 180201 11-13-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07368 Oleh Patsaryniuk, 5865 Garden Park Court Unit D Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Oleh Patsaryniuk" 5865 Garden Park Court Unit D Carmichael, CA 95608. Filed with the Clerk of Sacramento County October 14, 2020
 Publish: October 30, November 6, 13, and 20, 2020
 OLEH 180201 11-20-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07079 Charmerie Corporation, 13030 Trent Way Jackson, CA 95642 is doing business under the Fictitious Business Name(s) "R/C County Hobbies" 9500 Micron Avenue Suite 102 Sacramento, CA 95827. Filed with the Clerk of Sacramento County October 2, 2020
 Publish: October 30, November 6, 13, and 20, 2020
 RC 180201 11-20-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07167 Mesa 40, 1413 21st Street Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Jalapenos and Company, Jalapenos Restaurant" 1413 21st Street Sacramento, CA 95811. Filed with the Clerk of Sacramento County October 6, 2020
 Publish: October 30, November 6, 13, and 20, 2020
 JALAPENOS 180201 11-20-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07522 Derrick J. Dennis, 1007 12th Street Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "DZ Affect" 1007 12th Street Sacramento, CA 95814. Filed with the Clerk of Sacramento County October 19, 2020
 Publish: October 30, November 6, 13, and 20, 2020
 DZ 180201 11-20-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07482 Michael Mello Jr., 10835 Calvine Road Sacramento, CA 95830 is doing business under the Fictitious Business Name(s) "Green Valley Landscape Services" 10835 Calvine Road Sacramento, CA 95830. Filed with the Clerk of Sacramento County October 16, 2020
 Publish: October 30, November 6, 13, and 20, 2020
 GREEN 180201 11-20-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07439 Timofey Golubenko, 4846 Holyoke Way Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "TGC" 4846 Holyoke Way Sacramento, CA 95841. Filed with the Clerk of Sacramento County October 15, 2020
 Publish: October 30, November 6, 13, and 20, 2020
 TGC 180201 11-20-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07466 Conception US, Inc, 6290 88th Street Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Conception Nurseries" 6290 88th Street Sacramento, CA 95828. Filed with the Clerk of Sacramento County October 22, 2020
 Publish: October 30, November 6, 13, and 20, 2020
 CONCEPTION 180201 11-20-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07362 Gladys Johnson, 2740 Elyra Way #19 Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Saucy MaMa" 2740 Elyra Way #19 Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 14, 2020
 Publish: October 30, November 6, 13, and 20, 2020
 SAUCY 180201 11-20-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020-07639 Wendy Noriega, 349 Arcade Boulevard Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "La Alegria Bartending" 349 Arcade Boulevard Sacramento, CA 95815. Filed with the Clerk of Sacramento County October 22, 2020
 Publish: October 30, November 6, 13, and 20, 2020
 LA 180201 11-20-20

FICTITIOUS BUSINESS NAME STATEMENT
 FBNF2020

The Speed of Trust

Continued from page 1
the U.S. said they would get vaccinated for COVID-19 as soon as the vaccine became available – that’s down from the 69% who said the same thing in mid-August, possibly indicating a growing mistrust among the general public. Only 43% of Blacks said they’d get the vaccine as soon as it was ready compared to 59% of white respondents, according to the poll.

In the summer, California was tapped by federal health officials to help plan for a large-scale rollout of a COVID-19 vaccine as early as Nov. 1. Some public health experts pushed back on the idea that a vaccine could be ready for safe distribution by then.

The drug company Pfizer is expected to have one of the first coronavirus vaccines. If its vaccine proves effective, safe and can be consistently manufactured, the company would apply

for emergency use authorization in the third week of November, CEO Albert Bourla said in an open letter last week.

But even if ready in this calendar year, Newsom said, supply is expected to be limited and, just like previously with coronavirus diagnostic testing, people who are considered high risk would be first in line.

In one projection, Newsom said that about 45 million doses could be ready for national distribution by the end of this year. California would only get a percentage of these, and each person will likely need two doses. Health workers and first responders would be prioritized, followed by people with high risk of becoming severely ill if infected, according to the state’s vaccination plan.

To the rest of Californians: Don’t anticipate getting a vaccine at your local pharmacy



Ana B. Ibarra

anytime this year, Newsom said.

Newsom also acknowledged that the state will need to work through some logistical hurdles. Some of the prospective vaccines will need to be stored in cold or “ultra cold” spaces, and their administration would require additional supplies of needles, alcohol pads, bandages and more face masks as doses become available.

Ana is a Sacramento-based health reporter. She joined CalMatters in 2020 after four years at Kaiser Health News, where she covered California health care and policy. ★

Sacramento State Sets Enrollment Record Amid Ongoing Pandemic, Virtual Learning

By Anita Fitzhugh, California State University

SACRAMENTO, CA. (MPG) - WHAT: Sacramento State has reached another year of record enrollment with 31,510 students registered for classes in Fall 2020, a 1% increase over last year.

In addition, the University retained an impressive 84% of first-year students and more than 90% of transfer students who are committed to continuing their education.

“These gains clearly demonstrate that an increasing number of Sac State students are steadily engaging in their studies and advancing toward a timely graduation,” said James Dragna, executive director for University Initiatives and Student Success.

Sac State is among a select number of universities successfully going against enrollment trends. A National Student Clearinghouse Research Center study calculates national undergraduate

enrollments are down 2.5% from last year.

Dragna said Sac State’s figures point to a commitment by Sacramento State faculty, staff and administration to continue to serve students in new and creative ways despite the difficulties posed by COVID-19.

The progress supports the California State University’s Graduation Initiative 2025, including Sacramento State’s “Finish in Four” and “Through in Two” campaigns.

WHO: James Dragna, executive director for University Initiatives and Student Success; Ed Mills, vice president of Student Affairs; Sacramento State students, faculty and staff.

Related: Sac State fall enrollment surges to record level

B-roll: Downloadable video of students and faculty engaging in safe practices for in-person learning, including maintaining at least six feet of distance, outdoor classes, washing hands and equipment, and wearing face coverings at all times. ★



LEGAL ADVERTISING

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

ORDER TO SHOW FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00285969
Jessica Alexandra Lyon has filed a petition with this court for a decree changing the name(s) of Jessica Alexandra Lyon to Jessica Alexandra Glazebrook.
IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on November 24, 2020, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: October 2, 2020
David I. Brown, Judge of the Superior Court
Publish: October 23, 30, November 6, and 13, 2020
GLAZEBROOK 180101 11-13-20

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00286173
Mohammad Zarif has filed a petition with this court for a decree changing the name(s) of Mohammad Zarif to Zarif Karimi.
IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on November 25, 2020, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: October 6, 2020
David I. Brown, Judge of the Superior Court
Publish: October 23, 30, November 6, and 13, 2020
KARIMI 180101 11-13-20

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00286444
Jillian Lanelle Jetter has filed a petition with this court for a decree changing the name(s) of Jillian Lanelle Jetter to Jillian Lanelle Jetson.
IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on December 1, 2020, in Department 54, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: October 13, 2020
Christopher E. Krueger, Judge of the Superior Court
Publish: October 30, November 6, 13, and 20, 2020
JETTER 180101 11-20-20

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00286748
Cheng Thae Saephan has filed a petition with this court for a decree changing the name(s) of Cheng Thae Saephan to Jessica Saelee.
IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on December 8, 2020, in Department 54, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: October 16, 2020
Christopher E. Krueger, Judge of the Superior Court
Publish: October 30, November 6, 13, and 20, 2020
SAELEE 180101 11-20-20

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00286920
Quan My Luu and Bao Quoc Ly on behalf of Rachel Ly has filed a petition with this court for a decree changing the name(s) of Rachel Ly to Rachel Luu Ly.
IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on December 8, 2020, in Department 54, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: October 19, 2020
Christopher E. Krueger, Judge of the Superior Court
Publish: October 30, November 6, 13, and 20, 2020
LY 180101 11-20-20

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00286907
Tiffany Tu Luong on Behalf of Helen Luong, A Minor has filed a petition with this court for a decree changing the name(s) of Helen Luong to Helen Luong Bui.
IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9:00 a.m. on December 8, 2020, in Department 54, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: October 19, 2020
Christopher E. Krueger, Judge of the Superior Court
Publish: October 30, November 6, 13, and 20, 2020
BUI 180101 11-20-20

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00285879
Matthew Rainone has filed a petition with this court for a decree changing the name(s) of Matthew Warren Rainone to Matthew Warren Spaulding.
IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on November 24, 2020, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: October 1, 2020
David I. Brown, Judge of the Superior Court
Publish: October 30, November 6, 13, and 20, 2020
SPAULDING 180101 11-20-20

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00286635
Leah Samayntha Fairchild has filed a petition with this court for a decree changing the name(s) of Leah Samayntha Fairchild to Layla Rose Kirkwood.
IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on December 2, 2020, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: October 14, 2020
David I. Brown, Judge of the Superior Court
Publish: October 30, November 6, 13, and 20, 2020
KIRKWOOD 180101 11-20-20

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00286561
Arkan Badee Mahmoud and Sahar Adnan Ahmad has filed a petition with this court for a decree changing the name(s) of Arkan Badee Mohammed Mahmoud to Arkan Badee Ziyada, Sahar Adnan Hussein Ahmad to Sahar Adnan Alqina, Badee Arkan Badee Mahmoud to Badee Arkan Ziyada, ahmed Arkan Badee Mahmoud to Ahmed Arkan Ziyada, Muhammed Arkan Badee Mahmoud to Muhammed Arkan Ziyada, and Omar Arkan Mahmoud to Omar Arkan Ziyada.
IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on December 1, 2020, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: October 14, 2020
David I. Brown, Judge of the Superior Court
Publish: October 30, November 6, 13, and 20, 2020
ZIYADA 180101 11-20-20

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00286753
James Odell Nelson has filed a petition with this court for a decree changing the name(s) of James Odell Nelson to James Nelson Hoehn.
IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on December 8, 2020, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: October 16, 2020
David I. Brown, Judge of the Superior Court
Publish: October 30, November 6, 13, and 20, 2020
HOEHN 180101 11-20-20

NOTICE OF PETITION TO ADMINISTER ESTATE

ESTATE OF SARA MAE MILLER CASE No. 34-2020-00283327
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Sara Mae Miller, deceased A Petition for Probate has been filed by Teresa Miller, in the Superior Court of California, County of Sacramento, requesting Teresa Miller, 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: November 19, 2020 9:00 a.m. in Dept 129 Zoom Telepresence- https://sacourt.zoom.us/j/9285343925. Meeting ID# 689-534-3925. 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 the petitioner is: David F. Morris, Esq 5137 Golden Foothill Parkway, Suite 110 El Dorado Hills, CA 95762 916-789-9810
Publish: October 23, 30 and November 6, 2020
MILLER 170622 11-6-20

SUMMONS

(CITACION JUDICIAL) CASE NUMBER: (Numero del Caso): 19STCV09790
NOTICE TO DEFENDANT: (AVISO AL DEMANDADO): Steven Sogard, Renee Mike Yost; Ken Rhode; Cliff Suljak; Greg Price; Robert J. Sherr, Jr; Opuntia Capital, LLC; Stephanie Mearse; Sana Clark Beards; Hennessey Financial AZ Entity ID 08789994; Hennessey Financial AZ Entity ID 18903189; Peter Laehy; Kam Myeers; Larry Carpenter; James Weber; Richard Wang; Donald

J Gerber; todd Rudolph; Kevin J, Mahoney; james Sterling; todd William Kiehnau; and Does 1-200 YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO): EL DEMANDANTE: Peter Ronen.
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 dias, la corte puede decidir en su contra sin escuchar su version. Lea la informacion a continuacion. 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, pida 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): SUPERIOR COURT OF CALIFORNIA, Los Angeles, 111 N Hill Street Los Angeles, CA 90010 Central District- Stanley Mosk. 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): Christopher G. Weston, Esq. SBN 174808 WLC 9171 Wilshire Boulevard Suite 500 Los Angeles CA 90010 Tel: (323) 936-0815 Date: (Fecha) 02/18/2020 Sherri R. Carter Executive Officer/Clerk (Secretario) By: Deputy Shaunya Bolden(Adjunto) Publish: October 9, 16, 23, and 30, 2020 RONEN 10-30-20

52 of this court, located at 813 Sixth Street Sacramento, California 95814. Roddie McElhaney, will and hereby does move the Court for an Order allowing Plaintiff a Judgement Quieting Title to the property located at: 3400 Douglas Street Sacramento, California 95838.

This motion is made pursuant to Sections Code Civ. Proc. §760.020 of the California Code of Civil Procedure. The motion is brought on the grounds that there are clerical errors and lack of title insurance in previous sales. These errors are preventing plaintiff from having clear title and the ability to obtain a loan or sell the property.

The motion will be based on this notice of motion, on the declaration of plaintiff, Roddie McElhaney, and the supporting memorandum served and filed herewith, on the records and file herein, and on such evidence as may be presented at the hearing of the motion.

Pursuant to Local Rule 1.06 (A), the court will make a tentative ruling on the merits of this matter by 2:00pm, the court day before the hearing. The complete text of the tentative rulings for the department may be downloaded off the court's website. If the party does not have online access, they may call the dedicated phone number for the department as referenced in the local telephone directory between the hours of 2:00 p.m. and 4:00 p.m. on the court day before the hearing and receive tentative ruling. If you do not call the court and the opposing party by 4:00 p.m. the court day before the hearing, no hearing will be held. Publish: October 9, 16, 23, and 30, 2020 MCELHANEY 10-30-20

Hearing Notice

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO
RODDIE MCELHANEY, Plaintiff Vs. LYNN WHITE, FREEDOM MORTGAGE, Defendant
Case No.: 34-201700221081
MOTION AND NOTICE OF MOTION FOR PROVE UP HEARING FOR QUIET TITLE
DATE: NOVEMBER 3, 2020
TIME: 1:30
DEPT: 53
JUDGE: HONORABLE DAVID I. BROWN-----
To all parties and their attorneys of record: NOTICE IS HEREBY GIVEN that on November 3, 2020 at 1:30 p.m., or as soon thereafter as the matter may be heard, in Department

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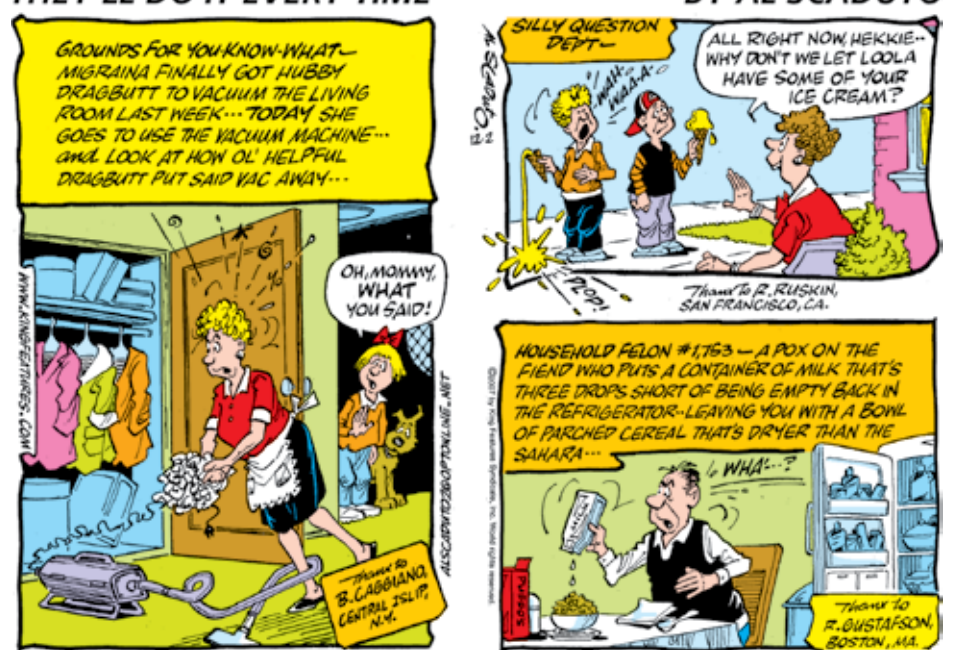
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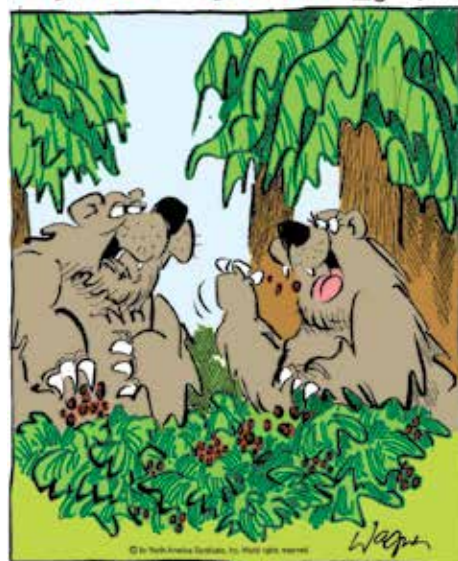
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CHP to Focus on Reducing Teen Distracted Driving



Ten percent of all drivers ages 15 to 19 who were involved in fatal crashes were reported as distracted at the time of the crash. Photo courtesy pexels

By Jaime Coffee,
 California Highway Patrol

SACRAMENTO, CA (MPG) - Nearly six teen drivers are involved in a fatal car crash every day in the United States. Inexperience combined with driver distraction increases the risk for error, making motor vehicle crashes the leading cause of death for young drivers in the nation. To reduce teen distracted driving, the California Highway Patrol (CHP) has partnered with Impact Teen Drivers (ITD) to teach positive habits and behaviors to our most vulnerable drivers through education and enforcement.

Ten percent of all drivers ages 15 to 19 who were involved in fatal crashes were reported as distracted at the time of the crash, and 100 percent of those crashes were preventable. Based on miles driven, the AAA Foundation for Traffic Safety discovered that teens are involved in three times as many fatal crashes as all other drivers. To combat this alarming trend, the message of the ITD program is simple: keep both hands on the wheel, eyes on the road, and mind focused on driving.

"Teen drivers are the most at risk of driving distracted. They are more likely than any other demographic to be involved in traffic crashes where distracted driving is

a factor," said CHP Commissioner Warren Stanley. "Sadly, many of these crashes will result in injuries and deaths. We hope to help eliminate these preventable deadly crashes."

The CHP and ITD will conduct virtual classes at schools and community events throughout California during the pandemic to help change the behavior of teen drivers. The yearlong Teen Distracted Drivers Education and Enforcement X grant provides for an education component as well as enforcement operations to be conducted statewide through September 30, 2021.

"In California we lose the equivalent of eight, large school buses filled with teens each year to car crashes. Impact Teen Drivers, CHP, and the Office of Traffic Safety (OTS) partner to offer free in-person and online training for parents and teens – together, we can stop the #1 killer of teens," said Dr. Kelly Browning, Executive Director of ITD.

For free safe driving resources in English or Spanish, please visit www.ImpactTeenDrivers.org.

Funding for this program was provided by a grant from OTS through the National Highway Traffic Safety Administration.

The mission of the CHP is to provide the highest level of Safety, Service, and Security. ★

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