



**More Than
Just a Home**
PAGE 2

**California Now
has New Traffic
Safety Laws**
PAGE 4



Grapevine Independent

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PROUDLY SERVING RANCHO CORDOVA & SACRAMENTO COUNTY SINCE 1968

JANUARY 8, 2021

**SEE
INSIDE**

**TWO COSTLY NEW
LAWS TO OPEN THE
NEW YEAR FOR
SMALL BUSINESSES**



PAGE 4

**RID YOURSELF OF
2020'S FINANCIAL
STRESS**



PAGE 12

**HAPPY NEW
YEAR**
By Bob McGarvey



PAGE 5



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Forced to Flee



Though local artist Frances Dack did not submit art for this exhibit, she is a member of SAQA and has been working in fiber arts for more than 25 years. Here Dack figures where each piece will go. Photo courtesy Frances Dack

By Margaret Snider

RANCHO CORDOVA, CA (MPG) - "Forced to Flee" is the first show of 2021 at the Mills Station Art & Culture Center. It includes 36 works of fiber art selected from 191 submitted on the subject of refugees and displacement. The exhibit is from SAQA (pronounced Saqua), which stands for Studio Art Quilt Associates. The call for art was worldwide for this show.

The show's juror, Dr. Susan Beryl Marks, said in her juror's essay, "The subject for the exhibition, 'Forced to Flee,' obviously resonated deeply with SAQA's membership, and submissions from non-American members were higher than usual . . . Reviewing the works once again in order to compose this essay, I was moved to tears by many of the sorrowful stories in these powerful

depictions."

Forced to Flee will be on view at the MACC Thursdays, Fridays, and Saturdays from January 7 through January 23. Hours are 3-8 p.m. on Thursdays and Fridays, and 11 a.m. to 4 p.m. on Saturdays. The MACC is located at 10191 Mills Station Rd., Rancho Cordova, at the corner of Mather Field Road and Folsom Boulevard. Admission is free of charge to the public.

Local artist Frances Dack does quilting and fiber art and is a member of SAQA, though she did not submit work for this exhibit. When people think of quilting, Dack said, "People think bed quilts, or throws for the couch. Art quilting is for display, for on the wall, sometimes 3D . . . In any exhibit, one of the goals, actually, is to show that quilting is an art medium and to be respected in the art world." The big "umbrella"

group of SAQA, Dack said, is international, and is broken down further for this area into the Northern California/Nevada region and the local connection group, Greater Sacramento/Foothills.

Cheryl Gleason, MACC event coordinator and curator, said about fiber art, "Artists are painting a picture with small, medium, and large pieces of cloth, fiber, and other materials to convey artistic and powerful imagery. To see a picture of these beauties does not do this art justice. This type of art must be seen in person to see the true intricacies of the artist's hand."

The art work titled Prayer, by Mary Palmer of Ireland, is one of Dack's favorite works in this exhibit. "There's always a lot of variety in what the artists choose to do," Dack said. "Some were personal and some observational or factual."

Continued on page 3

East Area Rapist Wreaked Havoc on his Victims, Families and the Entire Sacramento Community

By Anne Marie Schubert,
Sacramento County
District Attorney

SACRAMENTO, CA (MPG) - Joseph De Angelo-the man now convicted of three horrific crimes in the East Area Rapist. He is the Golden State Killer. Beginning August 18, 2020 and ending August 20, 2020, De Angelo heard from his victims and their families. He was then sentenced to life in prison without the possibility of parole.

With the case now closed we have not forgotten the effect the East Area Rapist/Golden State Killer had on everyone who lived through the terror of his crime spree. Everyone has their own story, including me.

I was raised in

Sacramento. I was 12 years old living in the Arden area with my parents and six siblings when the East Area Rapist started his reign of terror in 1976. In my family, my older sister was 16 and afraid to babysit for fear the "boogeyman" was

coming. My mother slept with an icepick under her pillow. Years later, I learned my father bought a gun.

For those who lived here in Sacramento during this time, life as we knew it changed. For so many, the age of innocence

vanished. Doors no longer remained unlocked; children couldn't play outside after dark. Gun sales skyrocketed. Hardware stores sold out of window locks. Women took self defense classes. The impact the East Area Rapist had on the Sacramento community was overwhelming.

Understanding the magnitude of this case and the fact that the East Area Rapist became prolific and sadistic serial rapist and killer, drove so many in the law enforcement and the public safety profession to seek the truth. It was through passion and persistence and DNA that the needle in the haystack was ultimately found.

With the arrest, prosecution and sentencing of Joseph DeAngelo

Continued on page 2



Anne Marie Schubert

A Discovery at UC Davis May Lead to New Treatment of Alzheimer's Disease

By Kathy Keatley
Garvey, UC Davis

DAVIS, CA (MPG) - Inhibitors of a key regulatory enzyme in humans and experimental animals studied in the lab of UC Davis distinguished professor Bruce Hammock may lead to a role in treating people with Alzheimer's disease by reducing inflammation in the brain, or neuroinflammation, is strongly implicated in Alzheimer's disease," said Hammock, co-author of a research paper, "An Epoxide Hydrolase Inhibitor Reduces Neuroinflammation in a Mouse Model of Alzheimer's Disease," published Dec. 9 in the journal *Science Translational Medicine*.

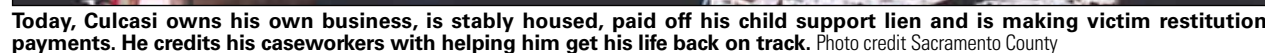
"This paper is getting worldwide attention, and I hope it stimulates research on the role of lipid mediators in brain health" said Hammock, who holds a joint appointment with the Department of Entomology and Nematology and the UC Davis Comprehensive Cancer. Some 5.8 million Americans have Alzheimer's disease, an irreversible brain disease that slowly destroys memory and thinking skills. A team of eight scientists, led by Hui Zheng of the Baylor College of Medicine, Houston, explained that the enzyme, soluble epoxide hydrolase (sEH), is elevated in the brains of patients with Alzheimer's disease (AD) and in an amyloid mouse model with AD. Blocking sEH "may replenish the natural epoxy lipids, combat neuroinflammation, and improve cognition," they said.

Hammock describes sEH as a key regulatory enzyme involved in the metabolism of fatty acids. It regulates a new class of natural chemical mediators, which in turn resolve inflammation while reducing blood pressure and pain. Hammock and his lab have been involved in research on this enzyme for more than 50 years.

"Inflammatory processes are known to be associated with the pathology and neurodegeneration associated with Alzheimer's disease," said Dr. Charles DeCarli, director of UC Davis Health's Alzheimer's Disease Center, a National Institutes of Health-funded research center funded by the National Institutes of Health. "While the exact mechanisms remain elusive, these new data offer a unique avenue for novel therapeutic development and may be the first step in the process of finding an effective

Continued on page 3

East Area Rapist Wreaked Havoc on his Victims, Families and Entire the Sacramento Community



SACRAMENTO COUNTY, CA (MPG) - Since he was 14, Chris Culcasi's drug and alcohol addictions have led him in and out of prison and homelessness. While incarcerated at the Rio Cosumnes Correctional Center, he found his path to a better life: Horses.

"I could identify with them. It was probably the first time I ever had a feeling for something that wasn't drug-induced," said Culcasi, who worked in a program that offers inmates the opportunity to train wild horses for adoption. "I realized they were just looking for a leader and I started to feel like I could be a leader and I could do this."

After his release, Culcasi set out to start a new career as a farrier. To be accepted into a trade school, however, he had to prove he was able to stay sober.

“For the first time in my life, I was willing to do a program,” he said.

Culcasi benefited from a 2017 initiative passed in Sacramento County aimed at reducing homelessness. The Flexible Supportive

Rehousing Program (FSRP) provides help with securing housing as well as intensive case management that supports clients in maintaining that housing through medical, mental and behavioral health care, employment assistance, expungement services and other supports. According to Neil Kurtz, Program Planner for the Sacramento County Department of Human Assistance (DHA), these initiatives were the first by the County to specifically target frequent users of services.

“Our participants are building these relationships with their case managers who are going to look out for them and connect them with services,” said Kurtz. “You’re going to see less recidivism and lower costs over time because housing with services allows people to rebuild their lives and address issues.”

According to Kurtz, the difference between past programs and these initiatives is more intentional collaboration with county departments and nonprofits. In addition to connecting people with county departments and the nonprofit service provider, DHA works with the Sacramento Housing

and Redevelopment Agency, Sacramento Steps Forward, the Public Defender's office, child and adult protective services, probation departments and more.

“It involves additional support services that can address the long-term trauma and chronicity of somebody who has been on the street or in an encampment for a while,” Kurtz said. “Those additional support services are equally important as the housing that’s being offered.”

Today, Culcasi owns his own business, is stably housed, paid off his child support lien and is making victim restitution payments. He credits his caseworkers with helping him get his life back on track.

"I had a team help me learn how to pay bills, they helped me rebuild my credit, build up renter's history and they gave me all the moral support I needed to get through it," he says. "I never fell through the cracks once. It takes a lot for somebody like me to get this far. I was in a hole that most people never get out of."

For more information, visit
Sacramento County's Homelessness
Response Website. ★

Continued from page 1

complete, I wanted to give a voice to all those affected by the East Area Rapist, so I asked those who lived in Sacramento in the mid-1970's to email their stories to our office.

The response was overwhelming. We received several hundred emails from men and women who recounted their experience at different ages and stages of life during that time-as children, teenagers, young adults and parents. Every single response was read with great reverence for the time, thoughtfulness and courage it took for some to revisit that terrifying time,

Some examples of what was shared about how the East Area Rapist changed lives and instilled fear include: a family slept on their roof; a young mother packed her babies into the car and slept in the parking lot of her husband's work while he worked the night shift; several people nearly shot their spouse or children who entered the house unexpectedly; a 74 year old woman with memory loss still thinks of the East Area Rapist when she "puts the stick in the window"; parents armed their kids with guns and knives; a woman practiced dialing the full police number in the dark as 911 did not exist during that time; a woman piled clean

laundry on top of her bed to become invisible and hide while she slept on it; and one woman described the dear she felt battling cancer paled in comparison to her fear of the East Area Rapist. The impact of the East Area Rapist crime spree is undeniable, affecting generations of people who lived in Sacramento.

Although the stories were all unique, consistent theme and patterns emerged. People described intense feelings of vulnerability and fear that impacted their lives. Where they lived, how they raise their children were all impacted by the pervasive fear the East Area Rapist inflicted on Sacramento County. This book provides a platform for people to share their experiences and voice their feelings. As you will see, this was a shared community experience that forever changes Sacramento and the lives of people who lived through it.

To those who lived through the horror, especially to the survivors of his crimes. I hope that his capture and conviction brings you peace. To those who shared their stories, I hope the process was cathartic. TO those who will read these stories, I hope that you remain ever vigilant to the constant struggle between good and evil. ★

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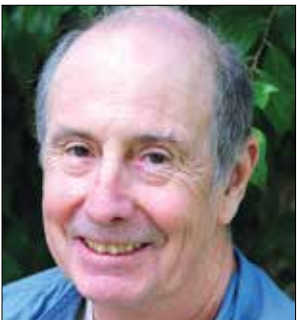
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A Discovery at UC Davis May Lead to New Treatment of Alzheimer's Disease



Bruce Hammock, UC Davis distinguished professor.
Photo by Kathy Keatley Garvey

Continued from page 1
treatment for Alzheimer's disease." DeCarli, who was not involved in the Baylor-UC Davis study, is a distinguished professor of neurology in the Department of Neurology and the Center for Neuroscience. He serves as the Victor and Genevieve Orsi Chair in Alzheimer's Research and directs the Imaging of Dementia and Aging laboratory.

The team, including three researchers from the Hammock lab – Hammock, Sung Hee Hwang and Debin Wan – and five from Baylor – Zheng, Anamitra Ghosh, Michele Comerota, Fading Chen, Nicholas Propson – identified a lipid metabolic pathway regulating neuroinflammation. Further development of sEH inhibitors may lead to a potential treatment for AD, they said.

In their abstract, the scientists explained that epoxy fatty acids "are derivatives of the arachidonic acid and omega-3 fatty acid metabolism pathways and have anti-inflammatory activities. However, their beneficial efficacy is limited because of their rapid hydrolysis by the soluble epoxide hydrolase (sEH)."

Zheng, director and professor of Baylor's Huffington Center on

Aging, also holds joint appointments with Baylor's Department of Molecular and Cellular Biology and the Department of Molecular and Human Genetics. Her laboratory focuses on basic and translational research on Alzheimer's disease. "Our expertise is mouse genetics, and we are known for using sophisticated mouse models and innovative approaches to probe the biology and pathophysiology of AD," she writes on her website.

Hammock added: "We have been lucky to collaborate with the scientists from Baylor and others around the world to find ways to resolve inflammation and reduce chronic diseases of aging. One of our sEH inhibitors is in human safety trials on a clinical path to treat chronic pain, we are hopeful that the compound also can be repurposed to ameliorate symptoms of diseases in the central nervous system." Of the 5.8 million Americans who have Alzheimer's, around 5.3 million are 65 and older, according to the Alzheimer's Association. About two-thirds are women. "African-Americans are about twice as likely to have Alzheimer's disease or other forms of dementia as whites. Hispanics are about 1.5 times as likely to have Alzheimer's disease as whites."

The National Institute on Aging indicates that the prevalence of Alzheimer's disease doubles every five years beyond the age of 65. At present, someone in the U.S. develops Alzheimer's disease every 66 seconds. Worldwide, some 44 million people have Alzheimer's.

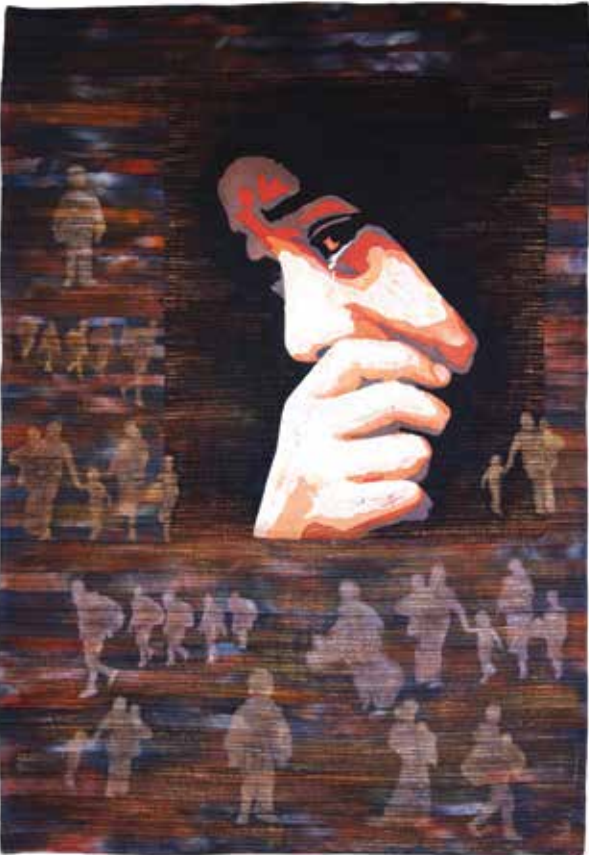
The abstract: "Neuroinflammation has been increasingly recognized to play a critical role in Alzheimer's disease (AD). The epoxy fatty acids (EpFAs) are derivatives of the arachidonic acid metabolism pathway and have anti-inflammatory activities. However, their efficacy is limited because of their rapid hydrolysis by the soluble epoxide hydrolase (sEH). We report that sEH is predominantly expressed in astrocytes and is elevated in postmortem brain tissue from patients with AD and in the 5xFAD β amyloid mouse model of AD. The amount of sEH expressed in AD mouse brains correlated with a reduction in brain EpFA concentrations. Using a specific small-molecule sEH inhibitor, 1-trifluoromethoxyphenyl-3-(1-propionylpiperidin-4-yl) urea (TPPU), we report that TPPU treatment protected wild-type mice against LPS-induced inflammation in vivo. Long-term administration of TPPU to the 5xFAD mouse model via drinking water reversed microglia and astrocyte reactivity and immune pathway dysregulation. This was associated with reduced β amyloid pathology and improved synaptic integrity and cognitive function on two behavioral tests. TPPU treatment correlated with an increase in EpFA concentrations in the brains of 5xFAD mice, demonstrating brain penetration and target engagement of this small molecule. These findings support further investigation of TPPU as a potential therapeutic agent for the treatment of AD." ★

Forced to Flee

Continued from page 1

Palmer relates in her description of her work on the SAQA site that her husband in 2015 traveled to Lesbos, Greece, to provide technical support in the refugee camps, where over 600,000 refugees had arrived from war torn countries such as Syria. "He also spent time helping to land boats," Palmer said. "He was horrified to find that many lifejackets didn't have flotation material, and the boats often had inadequate fuel." Her husband also brought back lifejacket shells and pieces of raft material in the hopes that Mary Palmer could create something to tell that story. Palmer used the lifejacket material to acknowledge the worldwide refugee crisis.

COVID-19 precautions, of course, are still in effect at the MACC, Gleason said. For public safety only 10-12 people will be in the gallery at a time, and all must wear a mask. To experience the exhibit there is one-way traffic inside with a separate entrance and exit



This work of fiber art is by Eunhee Lee of Seoul, South Korea, and is titled, They are also us. "So with this piece," said Lee, "refugees are still suffering and expressing the thought that we should not forget them." Photo courtesy Eunhee Lee

for safety. For more information about this exhibit or the MACC, please call

Cheryl Gleason, 916-273-5712 or e-mail cheryl@cordovacouncil.org. ★

Republicans Urge Newsom to Help Thousands of Foster Children Get into Their "Forever Home"

By Jacqui Nguyen, California Senate Republicans

SACRAMENTO, CA (MPG) - Senate Republican Leader Shannon Grove (R-Bakersfield) and members of the California Senate Republican Caucus delivered a letter to Governor Newsom strongly urging him to allow thousands of foster children who are ready for adoption to move forward through the court system. Pre-COVID, there were approximately 7,200 foster children awaiting placement and about one-third of them just need a judge's approval to go to their forever home. COVID-19 guidelines and restrictions have halted this

process. Click here to read the full letter. "During this holiday season, there is no greater gift we can give to these foster children than a forever home and family," said Senate Republican Leader Shannon Grove. "It appears that there is no end in sight for some of these guidelines and foster children deserve to be given a safe home immediately. "Senate Republicans strongly urge the governor to take necessary long and short-term steps to ensure that there are no more delays to the adoption process. With modifications, having a home will become more than just a Christmas wish, it will become a reality for many of California's foster children." ★



Our decisions now help make us all safer.

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wearing a mask, physical distancing and avoiding large gatherings. Practice good habits and take care of each other.

Visit SacCountyCOVID.com to learn how you can make a difference.



California Now has New Traffic Safety Laws



California Highway Patrol rings in the new year with new laws. Photo: CHP

By Jaime Coffee, California Highway Patrol

SACRAMENTO, CA (MPG) - As 2020 comes to a close, the California Highway Patrol (CHP) wants to highlight some new roadway safety laws that take effect in 2021.

License points for distracted driving (AB 47, Daly; 2019): Using a cell phone in a handheld manner while driving is currently punishable by a fine. Beginning July 1, 2021, violating the hands-free law for a second time within 36 months of a prior conviction for the same offense will result in a point being added to a driver's record. This applies to the violations of talking or texting while driving (except for hands-free use) and to any use of these devices while driving by a person under

18 years of age.

Unattended children in motor vehicles (AB 2717, Chau): Exempts a person from civil or criminal liability for trespassing or damaging a vehicle when rescuing a child who is 6 years old or younger and who is in immediate danger from heat, cold, lack of ventilation, or other dangerous circumstances. The law takes effect January 1, 2021.

"Move Over, Slow Down" amendments (AB 2285, Transportation Committee): Extends the provisions of the "Move Over, Slow Down" law currently in place on freeways to also apply to local streets and roads so drivers approaching a stationary emergency vehicle displaying emergency lights, including tow trucks and Caltrans vehicles, must now move to another lane when possible, or slow to

a reasonable speed on all highways, not just freeways. The law is effective January 1, 2021.

Emergency vehicles (SB 909, Dodd): Allows authorized emergency vehicles to use a "Hi-Lo" warning sound. This distinctive sound, different than a siren, would be used to notify the public of an immediate need to evacuate an area in an emergency. The CHP is currently developing regulations to standardize the Hi-Lo warning sound statewide. Until the regulations are adopted, law enforcement agencies can use the Hi-Lo warning sound by obtaining a permit from the CHP. The law went into effect September 29, 2020.

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

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



John Kabateck
NFIB California Press Release

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

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

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

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

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

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

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

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

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

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

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



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COVID19 May Have Permanent Economic Impacts

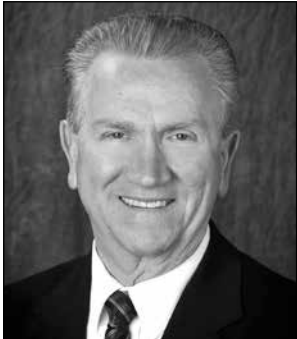


By Dan Walters
CALMatters

When the state Employment Development Department released a new report on jobs this month, it had a tinge of optimism. California's unemployment rate had dropped to 8.2% in November, exactly half of the record-high 16.4% recorded in the spring as the first wave of COVID-19 pummeled the state and Gov. Gavin Newsom shut down large segments of the economy. Viewed narrowly, the report indicated a strong recovery of about half of the more than two million jobs that had been quickly erased by the early shutdown orders. But appearances were deceiving. After seemingly retreating during the summer and early fall months, thus allowing many economic sectors to resume hiring, the stubborn disease exploded with a vengeance in late November and Newsom has once again clamped down on businesses deemed to be infection hot spots, such as restaurants. Unemployment is also soaring again as affected employers shed workers, likely sending the jobless rate over 10% again. "In isolation, California's November job performance is not

terrible; in 2019, a 'normal' year, it would have been by far the best performing month," Taner Osman, research manager at Beacon Economics and the UC Riverside Center for Forecasting, said. "But because job losses since February measure at more than a million workers, and because of the continued surge of new COVID cases in the state, this is not a report that will bring much-needed cheer to California's workers." The pandemic is straining health care providers to the breaking point. "We are at or near capacity everywhere," Greg Adams, CEO of Kaiser Permanente said as he and other medical executives pleaded last week with Californians to avoid infection-spreading holiday gatherings. "As the bed count continues to dwindle we simply will not be able to keep up if the COVID-19 surge continues to increase." The undulating nature of COVID-19 and the state's economic decrees bode ill as 2020 stumbles to a close and a new year beckons. We obviously don't know how severe this current COVID-19 flareup will be or how long it will last. Although vaccines have been approved and are beginning to be administered it will take months – perhaps a year – for enough Californians to be vaccinated to put at least a semi-permanent lid on the disease. We cannot know how long the current economic restrictions will be in place, but we do know that the longer they remain, affected businesses, especially small

businesses, are less likely to reopen. Their doors are closed and they have no revenue, but their rents and loan payments continue and many will not survive. The pandemic has clearly widened California's socioeconomic fault lines. Those on the upper rungs of the economic ladder and their employers have fared relatively well because they have adjusted through working at home and other arrangements. But service businesses that depend on personal patronage, such as restaurants and hotels, and their relatively low-income employees don't have such options. Between November 2019 and November 2020, the state lost a net of 1.4 million jobs and a third of those were in the "leisure and hospitality" sector, more than twice the losses in any other category. However, the "financial activities" sector that includes banks, insurance companies and stock brokerages was actually employing 4,300 more Californians in November than a year earlier. The economic effects of COVID-19 will be severe and in many cases permanent. We may be seeing another economic megarevolution, akin to the explosion of the state's high-technology industry four decades ago or the collapse of its aerospace industry three decades ago, with life-changing impacts on housing, education, transportation and even politics. Dan Walters has been a journalist for nearly 60 years, spending all but a few of those years working for California newspapers. ★

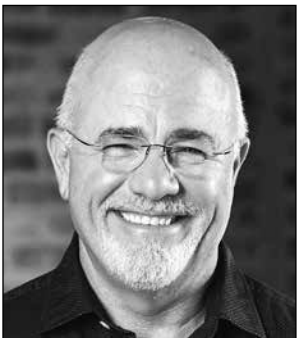


By Bob McGarvey

I hope that everyone had a Merry Christmas and a Happy New Year. Everyone was looking for the New Year of 2021 to be here, and it is on today January 1, 2021. All of us were ready for the old year 2020 to be gone, and for it to take the wild fires and a possible drought and the coronavirus with it as it went. I can't imagine anyone not wanting the coronavirus to be gone with the vaccines wiping out the virus. We'll see how much time it takes for the vaccine to change the number of people being infected to fewer and fewer. We were able to look at the pictures of the conjunction of Jupiter and Saturn, but not the 'beautiful star.' I'm not sure if others in Rancho Cordova were able to see it, but in my neighborhood the fog was thick on the ground and high enough in the sky that I was almost able to see the moon. But definitely not able to see how

And Another Thing HAPPY NEW YEAR!!!

beautiful the stars and planets are because of the fog, and how breath taking they are when you can see them. So we will continue to look at them and enjoy what we see. (And I also decided not to hang around for the conjunction in the next 800 years). When the clock strikes midnight on January 1, 2021, there will be quite a few people who will be watching the big ball going down in New York, but I think there will be many more people watching the ball drop in Time Square instead of standing in Time Square with a million other people as usual. The Coronavirus has changed this too. I don't know of any organizations who will be getting together to celebrate Happy New Year. And according to the news there will not be anyone in the streets of New York celebrating the beginning of 2021. We will be doing a celebration with family members as we count down the new year. I hope all of you will be able to celebrate the New Year without having to worry about the Covid-19 sneaking around the corner. HAPPY NEW YEAR!!! I didn't get the column January 1, 2021 in time to beat the deadline required by the newspaper's new printer so I am adding a bit more for this January 8, 2021 column by using the former info. We are all ready for the new year to bring back everything we are missing; Going to movies, getting together with many our friends, eating out in our favorite restaurants, you know things which we have been able to do all our live until the coronavirus hit the world in the middle of March last year. Right now I am looking for what everyone in the world is looking for and feeling. I will be able to add more information next week. Thank you for letting me know what you are looking for this year. Take care. From Bob McGarvey, God bless, and we'll see you next time. ★



Dave Ramsey Says

Don't Let Budgeting Myths Sabotage Your Finances

Dear Dave, I made a resolution to start following your plan in 2021. I talked to my parents about this, and while they like some parts of your teaching, they don't think living on a budget is necessary if you make good money. They also said budgeting is extremely difficult. Are they right? –Jensen Dear Jensen, For whatever reason, I'm afraid your parents are way off base on this one. A lot of people trash talk the idea of budgeting, and make up all kinds of excuses for not living on one. The truth is a written, monthly budget is essential when it comes to beating debt and winning with money – period. It's the map you need to get where you want to go in your financial journey.

There are lots of myths, and just some bad information, out there where living on a budget is concerned. Making a budget isn't rocket science. If you can do basic math, you can create a budget. Your income minus your outgo needs to equal zero. That's it! You might spend a couple of hours tallying all your expenses when you first start, but the process soon becomes faster and easier. All it takes is a little practice. If you think doing a budget is only for people who have trouble making ends meet, think again. My wife and I have lived by a written, monthly budget every single month for about 30 years. It doesn't matter whether you're a multi-millionaire, or if you have just \$100 to your name, knowing exactly how much money you have – and where it's going – is an essential part of managing your finances accurately and successfully. Believe me, I hear dozens of other excuses, too. You'd be amazed at how many people don't make a budget every month because they think it's "boring." Others claim they can do their budgets in their heads. I don't think so! For a budget to really work, it needs to be something you can track down to the last penny. And if you're married and saying you can do a monthly budget in your head, that means only one of you is involved in the decision making. That's a recipe for disaster in your finances and your relationship. A budget represents your financial game plan for the upcoming month and years ahead. As Benjamin Franklin said, "If you fail to plan, you are planning to fail." –Dave Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Dave Ramsey Show, heard by more than 16 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★

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NOTICE TO CREDITORS OF
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CASE No. 34-2020-00290926
NOTICE TO CREDITORS PROBATE
DIVISION

NOTICE TO CREDITORS OF
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95826, and deliver pursuant to Section 1215
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1999, as amended and restated, wherein the
decendent, Marc Philip Bratman, deceased,
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SUMMONS

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

un acuerdo o una concesion de arbitraje
en un caso de derecho civil. Tiene que
pagar el gravamen de la corte antes de
que la corte pueda desechar el caso.
The name and address of the court
is: (El nombre y direccion de la corte

es): Santa Monica Court House- 1725
Main Street Santa Monica, CA 90401
The name, address and telephone number
of plaintiff's attorney, or plaintiff without
an attorney is: (El nombre, la direccion y
el numero de telefono del abogado del

demandante, o del demandante que no
tiene abogado, es): Michael M. Lin, 5288
Spring Mtn Road #103 Las Vegas, NV 89146
Date: (Fecha) 10/16/2020
By: Sherri R. Carter Executive Officer/ Clerk
of Court

S. Watson Deputy
Publish: December 18, 25, 2020 January 1,
and 8, 2021
JONES
1-8-21

City of Rancho Cordova Notice of Public Hearing

NOTICE is hereby given that on **Tuesday, January 19, 2021, at 5:30 p.m.**, or as soon thereafter as the matter may be heard, the City Council of the City of Rancho Cordova will hold a Public Hearing at the **Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova**, to consider the following:

ROYAL C STORE - PROJECT No. DD10007 - ADMINISTRATIVE USE PERMIT (AUP) CONDITIONAL USE PERMIT (CUP) AND LETTER OF PUBLIC CONVENIENCE AND NECESSITY (PCN)

REQUEST: The Applicant is requesting an Administrative Use Permit (AUP), Conditional Use Permit (CUP) and Letter of Public Convenience and Necessity (PCN) to convert an existing smoke shop into a convenience store with off-site beer, wine, and spirit sales.

OWNER/APPLICANT:
495 22nd Associates LLC
Store
10018 Fair Oaks Blvd
Fair Oaks, CA 95628
S & G Incorporated (DBA) Royal C
Sunmeet Ghuman
3336 Mather Field Rd.
Rancho Cordova, CA 95670

LOCATION/APN: 3336 Mather Field Rd: APN: 077-0400-003-0000
ZONING: Commercial Mixed Use (CMU)
ENVIRONMENTAL: Class 1 exemption per section 15301 (existing facilities) of the California Environmental Quality Act (CEQA)
PROJECT PLANNER: Nicholas Sosa, Associate Planner

The City of Rancho Cordova encourages interested parties to attend public meetings and comment on the issues being discussed. If you wish to provide testimony and are unable to attend the meeting, written comments that are delivered to the City Clerk's office prior to the time of the hearing will be made a part of the public record.

Questions regarding this matter should be directed to the City of Rancho Cordova Planning Department at (916) 851-8750.

NOTICE REGARDING CHALLENGES TO DECISIONS
Pursuant to all applicable laws and regulations, including without limitation, California Government Code Section 65009 and/or California Public Resources Code Section 21177, if you wish to challenge in court any of the above decisions (regarding planning, zoning and/or environmental decisions), you may be limited to raising only those issues you or someone else raised at the public hearing(s) described in this notice/agenda, or in written correspondence delivered to the city at, or prior to, this public hearing.

ADA COMPLIANCE STATEMENT
In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the City Clerk's Department at (916) 851-8720. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting.

Printed in the Grapevine Independent on **January 8, 2021.**

City of Rancho Cordova Notice of Public Hearing

NOTICE is hereby given that on **Tuesday, January 19, 2021 at 5:30 p.m.**, or as soon thereafter as the matter may be heard, the City Council of the City of Rancho Cordova will hold a Public Hearing at the **Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova**, to consider the following:

3501 RECYCLE ROAD TENTATIVE PARCEL MAP—PROJECT No. DD10023:

REQUEST: The Applicant is requesting a Tentative Parcel Map to subdivide the existing 1.46+/- acre parcel into 2 separate parcels. Parcel A would be 0.785+/- acres and Parcel B would be 0.673+/- acres. Each parcel includes an existing building, parking, storage yard, and access. This project is only for the division of the property and does not involve any physical improvements to the property.

OWNER
VMZ Development LLC
3440 Recycle Road
Rancho Cordova, CA 95742
APPLICANT:
Vachayan Zakaryan
3440 Recycle Road
Rancho Cordova, CA 95742

LOCATION/APN: 3501 Recycle Road; APN: 072-0570-038-0000
ZONING: M-2 (Heavy Industrial) South Sunrise Special Planning Area (SSSPA)
ENVIRONMENTAL: Exempt per Section 15315 "Minor Land Division" of the California Environmental Quality Act Guidelines (CEQA)
PROJECT PLANNER: June Cowles, Senior Planner

The City of Rancho Cordova encourages interested parties to attend public meetings and comment on the issues being discussed. If you wish to provide testimony and are unable to attend the meeting, written comments that are delivered to the City Clerk's office prior to the time of the hearing will be made a part of the public record.

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NOTICE REGARDING CHALLENGES TO DECISIONS
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Printed in the Grapevine Independent on **January 8, 2021.**

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Saturday, January 16th	8:30AM - 8:45PM
Sunday, January 17th	10:00AM - 1:30PM

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Covid-19 and Vaccines - Exposing Medical Fraud
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What You Need to Know About the Constitution & Your Freedom
Parental Rights · Fake News · Small Businesses & more!

SPEAKERS INCLUDE
Not all Speakers listed here

JC & KrisAnne Hall <i>Constitutional Attorney</i>	Judy Mikovits <i>Author of "Plague of Corruption"</i>
Lenka Koloma <i>Author of "Unleash the Supernatural"</i>	Christo Hartman <i>The Constitutional Law Group</i>
Peggy Hall <i>Founder of "The Healthy American"</i>	Leigh Dundas <i>Human Rights Attorney</i>
Assemb. James Gallagher*	Assemb. Kevin Kiley*

**Invited But Not Confirmed*

Lunch and Dinner will be available to purchase on Saturday, January 16th.

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Register at: thehealthyamerican.org

Sacramento County DA Reports



Sentencing of Roy Charles Waller (NorCal Rapist)

DATE: December 18, 2020

CASE: Roy Charles Waller
(Case #18FE018342)

PROSECUTOR: Supervising Deputy District Attorney Chris Ore and Supervising Deputy District Attorney Keith Hill

On November 18, 2020, Roy Charles Waller was convicted by a jury of 46 counts involving kidnapping, forcible rape, oral copulation, sodomy and foreign penetration. The case involved the assault of nine women in six counties and seven different cases between 1991-2006. The case was known as the “NorCal Rapist” series. The sexual assaults occurred in Sonoma, Solano, Contra Costa, Yolo, Butte and Sacramento counties. Waller was sentenced to a total of 897 years to life in state prison for these offenses. The sentence is the maximum allowed by law.

By 2006, six different cases with biological evidence were linked to the same suspect. However, law enforcement was unable to determine the individual responsible because Waller’s DNA was not in the state’s criminal offender database. A taskforce in 2006 and 2007 attempted to solve the case but was unsuccessful.

In September 2018, biological evidence left at the crime scenes of one of the sexually assaulted women was used to develop a specialized DNA profile intended for investigative genetic genealogy (IGG). That DNA profile led investigators to a list of potential relatives of the suspect. No DNA or other genetic material from these potential relatives was shared with law enforcement. The Sacramento County District Attorney’s Office constructed family trees, which led them to focus on Waller. The identity of the serial rapist who went undetected for 27 years then became known.

On September 18, 2018, the Sacramento Police Department obtained an abandoned DNA sample from Waller’s residence in Benicia, which confirmed he was responsible for the sexual assaults of the nine women. Waller was arrested at his place of employment in Berkeley.

All nine victims testified during the course of the month long jury trial. Additionally, retired officers, detectives and sexual assault forensic nurse examiners were located in multiple states to come

to Sacramento to present their testimony. Some of these witnesses were long since retired and in their 80’s.

The victims waited for decades for justice and it was only through the use of IGG that the identification and arrest of Waller was possible.

The Sacramento County District Attorney’s Office would like to thank the original detectives from agencies in each jurisdiction on these cases who never gave up pursuing the offender.

XXXXXXXXXXXXXXXXXXXX

Repeat Sex Offender Convicted of Child Sexual Assault

DATE: December 8, 2020

CASE: Tajmal Sharrieff
(Case #17FE009227)

PROSECUTOR: Principal Criminal Attorney Nancy Cochrane, Special Assault & Child Abuse Unit

Tajmal Sharrieff was convicted by a jury of seven counts of committing a lewd act on a child. It was also found true that Sharrieff has a prior 1987 strike conviction for first-degree residential burglary.

In 2007 and 2008, Sharrieff repeatedly sexually assaulted a boy, who was 7 to 8 years old at the time. The victim was the son of an acquaintance who was unaware that Sharrieff had previously been convicted of rape by force of a 13-year-old girl and attempt to commit rape of a 19-year-old young woman. The victim’s strength enabled him to discuss the details of the horrific acts that Sharrieff committed against him when he was a young boy.

Sharrieff is facing approximately 525 years to life in prison. Sentencing is set for January 6, 2021, in Department 10 before the Honorable Ernest Sawtelle. him to keep marijuana smoke from wafting through the house. Both victims were taken to the UCD Medical Center and treated for significant injuries. One victim suffered a broken nose, fractured orbital bone, scalp hematoma, wounds to her head requiring 20 staples, fractured ribs, fractured fingers on both hands, and multiple human bite marks to her face, arms, hands, and chest. The second victim suffered bleeding between her skull and her scalp, human bite marks to her face and arm, lacerations to her face requiring extensive suturing, and a fractured rib.

CLG NEWS UPDATES

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

UK judge refuses US extradition of WikiLeaks founder Assange | 04 Jan 2021 | A British judge on Monday rejected the United States’ request to extradite WikiLeaks founder Julian Assange to face espionage charges, saying he was likely to kill himself if held under harsh U.S. prison conditions. In a mixed ruling for Assange and his supporters, District Judge Vanessa Baraitser rejected defense arguments that the 49-year-old Australian faces a politically motivated American prosecution that rides roughshod over free-speech protections. But she said Assange’s precarious mental health would likely deteriorate further under the conditions of “near total isolation” he would face in a U.S. prison. “I find that the mental condition of Mr. Assange is such that it would be oppressive to extradite him to the United States of America,” the judge said.

Facebook Shuts Down Page for GOP Senate Campaigns Just Before Georgia Runoffs | 02 Jan 2021 | Facebook shut down a fundraising page for Sens. Kelly Loeffler (R-Ga.) and David Perdue (R-Ga.) just days before voters head to the polls to decide between the Republicans and their Democratic challengers. The National Republican Senatorial Committee (NRSC) runs the Georgia Battleground Fund, a joint fundraising committee for the NRSC and the campaigns for Loeffler and Perdue. According to a screenshot from the committee, Facebook alerted them that the page for the fund was disabled “for policy violation.” ...A Facebook spokesperson told news outlets that what happened was a mistake.

Husband sues for right to touch wife in New Mexico nursing home amid COVID-19 pandemic | 31 Dec 2020 | A New Mexico man fought the law for the right to touch his wife, and he appears to have won. A state judge ruled to change a health order that has forced the couple apart during the COVID-19 pandemic. Gary Hein and Ann Severine, a couple of more than three decades, live in the same care facility in Santa Fe, New Mexico - Hein in independent living and Severine in memory care.... The loving husband took part in a lawsuit in which he claimed his constitutional rights were violated and both his health and that of his wife had declined. He said nursing home staff, even employees who had been exposed to COVID-19, were allowed near her, but he wasn’t, even though he’s repeatedly been tested for the virus.

Georgia Election Data Shows 17,650 Votes Switched From Trump to Biden - Data Scientists | 02 Jan 2021 | Georgia election data indicates 17,650 votes were switched from President Donald Trump to Democratic presidential candidate Joe Biden, data scientists testified on Wednesday during a state Senate hearing. A team led by Lynda McLaughlin, along with data scientists Justin Mealey and Dave Lobue, presented the results before the Georgia Senate Judiciary Subcommittee on Elections . Mealey worked as an electronic warfare technician in the U.S. Navy for nine and a half years and was a former Central Intelligence Agency (CIA) contractor as a data analyst and programmer for the National Counterterrorism Center. He currently works for one of the “Big Four” accounting firms as a programmer. Lobue is a data scientist with over a decade of experience in a number of industries.

Pennsylvania Republicans find ‘alarming discrepancy’ twice the margin of Biden’s victory | 29 Dec 2020 | Republican lawmakers in Pennsylvania say an “alarming discrepancy” in the presidential vote count is two times larger than the margin of President-elect Joe Biden’s victory in the state. Their analysis, released on Monday by state Rep. Frank Ryan and more than a dozen colleagues, found different vote counts when comparing Election Day data from counties and the Statewide Uniform Registry of Electors, or SURE, system used by Pennsylvania Secretary of State Kathy Boockvar. They also raised suspicions about tens of thousands fewer votes in the presidential race than overall ballots. Boockvar, a Democrat, cast the analysis as yet another misinformation effort designed to cast doubt on the integrity of the election. Wanda Murren, a spokeswoman for the Pennsylvania Department of State, told the *Washington Examiner* that the “so-called analysis was based on incomplete data.” ★

STATEPOINT CROSSWORD • INTERNATIONAL MENU

CLUES

- ACROSS
- 1. Arithmetic operation
 - 6. Romantic getaway destination
 - 9. “Hold on!”
 - 13. Foolish
 - 14. Unit of electrical resistance
 - 15. Ann Patchett’s novel “Bel
 - 16. Parallel grooves
 - 17. New Zealand’s bygone bird
 - 18. Daisy-like bloom
 - 19. “En _____, cooked and served in individual pot
 - 21. “Raw fish
 - 23. Like Second Testament
 - 24. Archipelago unit
 - 25. Fool’s Day mo.
 - 28. “Days” in Havana
 - 30. Just one of TV’s “American _____
 - 35. Russian mountain range
 - 37. Urban haze
 - 39. Spiral-horned African antelope
 - 40. Aggressive remark
 - 41. 10 percent to charity, e.g.
 - 43. Milk choice
 - 44. Burnt _____
 - 46. “Nobody _____ It Better”
 - 47. London art museum
 - 48. Evening party
 - 50. Boll weevil, e.g.
 - 52. Dianne Feinstein, abbr.
 - 53. Windmill blade
 - 55. “_____ he drove out of sight”
 - 57. “It’s battered and fried
 - 61. “Cheese and potato dumplings
 - 65. Loudspeaker noise
 - 66. Sheep sound
 - 68. Frank Wright’s middle name
 - 69. Atones, archaic
 - 70. Days of _____
 - 71. Containing fat
 - 72. Cut the crop
 - 73. College degrees
 - 74. Stainless material

- DOWN
- 1. Catchall abbr.
 - 2. Gung-ho about
 - 3. DEA agent
 - 4. Jimmy Hoffa’s organization
 - 5. Position while landing
 - 6. A few _____
 - 7. “Vietnamese soup
 - 8. Accumulate
 - 9. Done in loads
 - 10. Opposing prefix
 - 11. Unit on a list
 - 12. Torus, pl.
 - 15. Milk protein
 - 20. *Cocktail garnish
 - 22. Mont Blanc, e.g.
 - 24. Heavy hydrogen, e.g.
 - 25. *With jus
 - 26. First-rate
 - 27. Browning’s “_____ ben Ezra”
 - 29. In the thick of
 - 31. Benign lump
 - 32. New Zealand parrots
 - 33. Like NCAA’s eight
 - 34. *Japanese noodle soup
 - 36. Suggestive look
 - 38. *Clarified butter
 - 42. Ruhr’s industrial center
 - 45. “The Dean Martin Show” and “The Carol Burnett Show”

- 49. Lobe locale
- 51. Ogres of the Norse
- 54. Bigwig in the Orient
- 56. Approval of the audience
- 57. Tow rope alternative
- 58. River in Bohemia
- 59. Comedian Rudolph
- 60. “Dead Poets Society” school, e.g.
- 61. Cowboy’s prods
- 62. Apple leftover
- 63. Jekyll’s alter ego
- 64. Bucolic poem
- 67. * _____ mode

Crossword Puzzle Solutions on Page 9											
1	2	3	4	5		6	7	8		9	10
13						14			15		
16						17				18	
19					20			21	22		
			23					24			
25	26	27		28		29		30		31	32
35			36			37		38		39	
40						41			42		43
44				45		46				47	
48						49		50		51	52
				53		54			55	56	
57	58	59	60					61			62
										63	64
65						66	67		68		
69							70			71	
72							73				74

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

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

Solutions on Page 9

Crossword Puzzle on Page 9

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

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Sudoku Puzzle on Page 9

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

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Sacramento Metro Chamber Celebrates 126th Annual Business Awards

By Traci Rockefeller Cusack,
T-Rock Communications

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

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

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

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

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

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

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

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

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



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

Commentary
by Alan Becker

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

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

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

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



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

Take control. Just stewing and letting the emotional strain rule your days and nights does no good. Instead, focus on actions you can take to help reduce some of that stress. Often, just doing something – anything – can help you feel better. Review your financial assets so you truly know where you stand. Those assets might include savings accounts, investment accounts, retirement accounts, life insurance, real property or other items. You can’t create a plan unless

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

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

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

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

Review your budget and clean up bad habits. Many of us have less-than-stellar financial habits that we developed over the years. Those patterns of behavior don’t magically disappear

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

to save money through a family plan, by bundling services, or by cutting the cord altogether.

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

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

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

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

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