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# Grapevine Independent

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MARCH 20, 2020

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## Cancelled Culture



In the prophetic words of Ozzy Osbourne "Paranoia will destroy ya." Photo by Richard Burton on Unsplash

By Paul Scholl

**SACRAMENTO REGION, CA (MPG)** - The Wuhan Coronavirus has been taking its toll on society, one grocery store at a time. People are panicking and raiding the shelves of most stores of basic essentials. People are loading up on toilet paper and water. Is anybody buying out all the vitamins and dietary supplements? Has there been a raid on fresh fruit and vegetables?

The virus is a serious matter to be sure, and precautions surely must be adhered to. But cancelling an entire society and giving up all control of your lives to the government?

Events started cancelling last week. Cancelled are all local events and programs presented by chambers of

commerce, arts and entertainment groups, major and minor league sports teams, little league games and all high school sports, church functions, fundraisers, you name it. Our culture gets cancelled.

The economic backlash is going to be a big one, but get ready to pay those taxes. Maybe the government can cancel this year's tax liabilities for all Americans? No, but they offer small businesses a tax credit that will never be realized before they go out of business altogether.

During the Black Plague (bubonic plague) in 1347, which also saw its first recorded case in China in 224 B.C.E., the primary cure was fresh water, fresh air and improved diet. Today, we are seeing a rise in that disease in Los Angeles

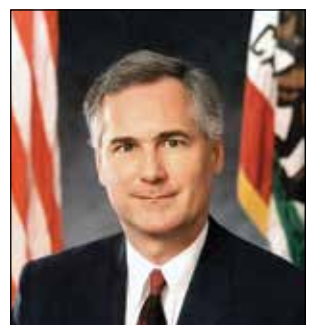
prior to the Wuhan Coronavirus. And no one says a thing.

In a radio interview on Coast to Coast from August 12, 2009, Dr. Sherri Tenpenny explained what was happening in the medical field surrounding the Swine Flu of 2009 and preparations from the government. She outlines what happened with the Bird Flu in 2006 and the mass planning for future virus outbreaks and the looming government control. If you listen to the entire interview, you will hear exactly what is happening today, predicted almost 11 years ago. Will the government force vaccinations for the Wuhan Virus?

What can you do? Do what your parents told you when you were growing

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## The Midnight Passage of H.R. 6201



By Congressman Tom McClintock

Benjamin Franklin warned that "Passion governs, and she never governs wisely." Exhibit A is H.R. 6201, the so-called "Families First Recovery Act." The House passed this bill literally minutes after it was introduced, with no analysis, no cost estimates, virtually no debate and in a general state of political panic.

For the next few weeks, new cases of Covid-19 are expected to increase. But at some point, the infection rate will peak and decline. As it does, factories will reopen, employees will get back to work and life will return to normal.

Once the public health crisis is passed, the House bill threatens to postpone the economic recovery by guaranteeing employees up to three months of paid leave under the Family Medical Leave Act. In theory, the purpose is to self-quarantine, recuperate or care for family members who are idled or afflicted, but in reality, it opens the door for anyone who wants to game the system.

The costs – which could run into hundreds of billions of dollars – are to be fronted by businesses and ultimately borne by taxpayers, leaving a massive debt to repay. The more employees who claim extended leaves, the more productivity losses the business will suffer, potentially leaving some employees no jobs to return to.

This is anything but compassionate. Remember, government cannot give a dollar to one person that it hasn't taken from another. When the health crisis passes, our economic crisis will depend on a rapid return to normalcy – not three months of mass unemployment. The strong jobs report in February tells us the American economy is fundamentally sound and should bounce back quickly as the infection abates. This bill makes the same mistakes that needlessly prolonged the recession of 2008 and cost our country a decade of economic growth.

Idled businesses face a liquidity crisis that demands a full-out monetary response from the

*Continued on page 3*

## Final Phase of Folsom Blvd. Beautification Begins



The last stage of the Folsom Beautification is expected to end this Fall. Photo: City of Rancho Cordova

By Danielle Hale, City of Rancho Cordova

**RANCHO CORDOVA, CA (MPG)** - This winter, the City of Rancho Cordova began work on the final phase of the Folsom Boulevard Beautification and Enhancement Project that will result in new landscaping and safety features along Folsom Boulevard. The final

phase of this project will conclude a 17-year effort to enhance Folsom Boulevard from Sunrise Boulevard to Bradshaw Road totaling \$42 million in improvements.

"The completion of the final phase of this 17-year effort to revitalize Folsom Boulevard will be a tremendous landmark for the City of Rancho Cordova," said Albert Stricker, Public

Works Director for the City of Rancho Cordova. "It will provide safer and more accessible routes for everyone who lives, works, learns and plays in our city," he added.

This project will enhance Folsom Boulevard from Bradshaw Road to Horn Road and from Kilgore Road to Sunrise Boulevard. This will include landscaped

medians, new sidewalks, streetscape improvements at intersections, drainage facilities and new streetlights.

The \$5.5 million contract for the project was awarded to Granite Construction Company in December 2019. Construction began in February and the project is expected to be completed in Fall 2020. ★

# Disney Plus – for Health Care?



By Sally C. Pipes

Over 10 million people have signed up for Disney Plus since it launched last year. It's easy to understand why. The service gives subscribers access to hundreds of movies and television shows for just \$7 a month – no cable plan required.

Imagine if we applied that model to health care. For a flat monthly fee, subscribers could get everything from flu shots to lab tests “on demand” – no expensive, cumbersome insurance plan required.

This model already exists. It's called direct primary care – and Americans young and old, rich and poor alike are increasingly turning to it as a means of securing affordable, high-quality health care.

Under direct primary care, a patient pays a doctor a subscription-style fee in exchange for access to an array of services. Just a decade ago, there were only a handful of direct primary care practices scattered across the country. Today, over 1,000 serve around half a million people in 49 states.

The model has flourished in part because many doctors no longer want to deal with insurance. Nearly 75 percent of physicians spend at least 10 hours each week on paperwork. Bureaucratic tasks are the largest contributor to physician burnout, which affects roughly half of all family medicine doctors.

Burnout is serious. Physicians who experience it are more likely to make medical errors.

Direct primary care can ease doctors' workload, reduce risk of burning out, and give them more time to spend with patients. Direct primary care visits often last up to an hour -- four times longer than the usual 15-minute visit offered in traditional practices.

Putting a doctor on retainer may sound like it's beyond the means of most Americans. But it costs less than the average cable bill. Direct primary care patients typically pay between \$50 and \$100 each month for a host of services. Many direct primary care providers also offer discounts on prescription drugs.

Consider Kansas City Direct Primary Care, where adults 26 and over pay \$65 a month for unlimited primary and urgent care visits and 24/7 access to a physician. Members also get home visits and access to reduced-price labs, medicines, and specialist services. For \$140 a month, two parents can get that same level of coverage for themselves and all children under 18.

For some people, that's a much better deal than traditional insurance. The average lowest-cost plan for sale on Obamacare exchanges this year features a \$331 monthly premium. Last year, family coverage on the exchanges ran \$1,154 a month, on average.

Those high premiums don't buy much in the way of medical services. Patients may struggle to find a doctor who will take their insurance. Once they do, they still have to shell out thousands of dollars to meet their deductibles – before they receive a dime from their insurers.

In other words, direct primary care could provide a worthy alternative to the expensive Obamacare status quo. Many patients could receive better care at lower cost by pairing a direct primary care arrangement with a high-deductible, catastrophic policy that they only tapped if they sustained a medical emergency.

The subscription model has transformed how Americans watch movies, buy groceries, and more. As direct primary care shows, it can transform health care, too.

Sally C. Pipes is president, CEO, and the Thomas W. Smith fellow in healthcare policy at the Pacific Research Institute. Her latest book is *False Premise, False Promise: The Disastrous Reality of Medicare for All* (Encounter 2020). Follow her on Twitter @sallypipes. This piece originally ran in the *Orlando Sentinel*. ★

# Reel Cars: The Importance of Cars in Filmmaking



The '51 Nash Rambler from *Monkey Business* starring Marilyn Monroe. Photo: California Auto Museum

By Steve LaRosa, California Automobile Museum

**SACRAMENTO REGION, CA (MPG)** - From the days of the Keystone Kops piling into their squad car to Steve McQueen as “Bullitt,” hair-racing through the alpine streets of San Francisco, the automobile has played an essential supporting AND starring role on the silver screen, and solidified its (parking) place in American lore.

And guess what? We got ‘em. The selection of vehicles in the Museum's new Reel Cars Exhibit was chosen to illustrate how Movieland's filming process happens, employing historically iconic vehicles. The exhibit also features 3 videos depicting the use of cars in films.

Running now through July 6, 2020, is a cast of famous cars: The 1963 Shelby Cobra Replica from the Oscar-nominated *Ford v Ferrari*, which recounts the legendary battle between the two manufacturers on the world's racing circuits, especially Le Mans;

The 1967 VW Bus driven by stoned surfer-dude, Jeff Spicoli, played by Sean Penn in *Fast Times at Ridgemont High*. To quote Spicoli, “This is US History. Totally awesome.”

A 1951 Nash Rambler Rolltop used by Marilyn Monroe to promote 1952s “Monkey Business” in that year's Miss America Pageant parade, where she served as Grand Marshal;

A Ferrari 250 Testa Rossa replica as seen in the film based on the best selling book, *The Art of Racing in the Rain*;

The 1994 Chevy Van from the film version of “The A-Team,” directed by Sacramento's own Joe Carnahan.

A 1965 Dodge Coronet taxi cab featured in *Mad Men* and countless other TV shows and films.

The exhibit also includes a number of other vehicles seen in popular movies and TV shows that already have delighted our guests who are not only car lovers but fans of these films and programs as well.

“We are privileged to have on display a representative selection of vehicles as used in the movies, from those that performed grunt work as camera cars to stars in their own right such as the Cobra replica from last year's Academy Award-winning film “*Ford vs. Ferrari*” or, from another era, a Nash Healey used in 1954's “*Sabrina*”. These and other fascinating examples illustrate that the role of the automobile in film is almost as old as the film industry itself.”

– Mark Steigerwald/Executive Director/California Automobile Museum

The California Automobile Museum, located at 2200 Front Street, Sacramento, invites one and all to explore the history and process behind the scenes of cars in Hollywood.

Since opening in 1987, the California Automobile Museum has told the story of over 130 years of automotive culture and history. Exhibiting makes and models of all kinds (including continuously changing special exhibits), the Museum strives to preserve, exhibit, teach and tell the stories of the automobile and its influence on our lives. ★

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Market: 10 Days 8am - 10pm  
Food Court: 4 Days 11am - 8:30pm  
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SALES FOR PRODUCE WILL BEGIN ON WEDNESDAYS @ 12:00PM

Asparagus \$1.29	Jumbo Red Onions \$3.99	Bosc Pear \$7.99	Blackberries 6 oz \$1.99	Jicama New Crop \$5.99	Red Delicious Apples 3 lb \$1.59
Russet Potato 10 lb Bag \$2.59	Enoki Mushroom 150 g \$2.51	Sweet Tamarind 1 lb \$3.99	Carrots 2 lbs \$1	Yukon Potato 69¢	Red Leaf Lettuce \$5.99

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### AMERICAN/HISPANIC GROCERY

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### ASIAN GROCERY

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Tea biscuits \$2.99	En Jo Biscuits 1000 gr \$3.99	Vicenzo Italian Ladyfinger 400 gr \$4.99	Golden Extra Virgin Olive Oil 2 Lit \$3.29	Schoko Bismarck \$5.49
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### KOREAN/JAPANESE GROCERY

Onion White Rice 6 x 210 gr \$6.99	Shimizu Sesame Oil 5 x 517 ml \$4.99	IBP Chicken Breast 2 x 2.5 lb \$4.99	IBP Chicken Breast 2 x 2.5 lb \$2.99	Just Crunchy Rice Balls 3.5 lb \$2.99
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DINCHAE PREMIUM PRESSURE COOKER \$299.99	CUCKOO ELECTRIC RICE COOKER \$109.99
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Seafood Mix 25 oz \$6.99	Apple Sausage 14 oz \$2.99
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## For the Love of Music

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### Rancho Cordova River City Concert Band

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# Explore Rancho Cordova Welcomes New Residents



New residents are surprised and delighted when Bee Lopez, (left) program manager of Explore Rancho Cordova, hand delivers a welcome bag right to their front door. Photo by Jose Lopez.

Story by Shaunna Boyd

**RANCHO CORDOVA, CA (MPG)** - In October 2015, the Rancho Cordova Chamber of Commerce launched Explore Rancho Cordova – a welcome program designed to introduce new residents, new hires, and visitors to the city’s various amenities. Explore Rancho Cordova program manager Bee Lopez said, “We recognized there was a gap between our business community and the opportunity to connect with new residents. Folks are so busy getting their lives organized when they move; we realized our Chamber is the perfect vehicle to connect businesses and new residents.”

Explore Rancho Cordova provides welcome bags that include community information (such as a map, a Good Neighbor Guide, community resources, etc.) and gifts, swag, and special offers from local businesses. “Our most popular item is a bag of ground coffee roasted right here in Rancho Cordova,” said Lopez. All the items are presented in a canvas bag (provided by the City of Rancho Cordova) featuring photos from around the city.

“Nearly all the businesses contributing items have been with us since the very beginning of the program,”

said Lopez. “We continue to receive requests to participate in the program.” The Grapevine Independent is one of the many businesses that participate in the Explore Rancho Cordova welcome program, providing a special subscription offer included with the welcome letter.

Explore Rancho Cordova partners with HR professionals in the city who provide updates about employees hired in the city so that Lopez can then hand deliver welcome bags to the new hires on their first day on the job. Other program partners include Rancho Cordova Travel & Tourism and local hotels, who inform Explore Rancho Cordova about long-term or VIP guests visiting the city for various events.

Every few months, Explore Rancho Cordova sends a letter inviting new residents to a New Resident Welcome Reception where they offer “refreshments, entertainment, complimentary chair massage, an opportunity to meet their neighbors, and, of course, a welcome bag to take home,” said Lopez. “For those unable to join us for the reception, we hand deliver welcome bags to as many doorsteps as possible.”

“Families are DELIGHTED with their welcome bag,” said Lopez.

“Their first reaction is pleasantly surprised, and the most common response is they’ve never received anything like it when they’ve lived or worked elsewhere.” Lopez said that “many are touched by the thoughtfulness that goes into the preparation and the ‘warm embrace’ from their new community.”

Explore Rancho Cordova is primarily funded through Measure H, a half-cent local sales tax approved by Rancho Cordova voters in 2014. “The City developed the Measure H Community Enhancement Fund for projects that do just that – enhance our community,” said Lopez. The program meets the criteria for Measure H funding by encouraging community pride, promoting civic engagement, improving quality of life, and developing economic opportunities.

“We are so much more than just a welcome bag,” said Lopez. “We engage newcomers to Rancho Cordova to EXPLORE the amenities available to them.” A website dedicated to the program ([https://chamberorganizer.com/ranchocordovachamber/mem\\_ERC](https://chamberorganizer.com/ranchocordovachamber/mem_ERC)) allows regular communication with recipients well after the initial welcome. Lopez said, “We offer a monthly round-up of fun things for all ages to explore in Rancho Cordova and showcase businesses, events, and activities through our social media channels. We also host ‘pop-up’ visits at businesses and community events to share with people what a wonderful city Rancho Cordova is to live in.”

If anyone recently joined the Rancho Cordova community and did not receive a welcome bag, they are encouraged to contact Bee Lopez at [blopez@ranchocordova.org](mailto:blopez@ranchocordova.org) or (916) 273-5711. ★

# Cancelled Culture



The Coronavirus has been taking its toll on society, one grocery store at a time. People are panicking and raiding the shelves of most stores of basic essentials. Photo by Simon Ray on Unsplash

Continued from page 1

up. Wash your hands, often. Go to bed early and get good sleep. Eat your vegetables and don’t feed them to the dog under the table when your parents aren’t looking. Don’t eat too much sugar. Stop watching so much television. Be nice to everyone and share what you have with those who need help. Pray for those you love. Be thankful and show gratitude. Don’t be a jerk.

Support any local business that you can. Buy local. Order some take out from your local restaurants. Even a little cash flow will help some businesses weather this storm.

Human nature is obvious in every crisis, real or unreal. Rising above our basic human nature is what they call Humanity. It is time to care about each other and be fully “Human.” ★



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# Announcing Rancho Cordova Online

By Ashley Downton, City of Rancho Cordova

**RANCHO CORDOVA, CA (MPG)** - The City of Rancho Cordova is excited to launch Rancho Cordova Online!

This one-stop system provides a quick and easy way to apply for, renew and pay for licenses online in Rancho Cordova, a community where people live, work, learn and play.

Business Licenses, Rental Property Licenses, Pet Licenses and other licenses (Employee Permit and Fireworks Stand License) are available online at the click of a button.


Follow these five, easy steps to get started in Rancho Cordova Online: **Step 1:** Visit [CityofRanchoCordova.org/RanchoCordovaOnline](http://CityofRanchoCordova.org/RanchoCordovaOnline); **Step 2:** Click on the Rancho Cordova Online button;

**Step 3:** Create an account to use the system. To renew your existing license, you MUST use the same email address currently on file. You will also be able to access your submitted license applications and receive renewal reminders; **Step 4:** Apply for, renew and pay for your license. Training videos, fees and more are available at [CityofRanchoCordova.org/RanchoCordovaOnline](http://CityofRanchoCordova.org/RanchoCordovaOnline). **Step 5:** Share your feedback with the city by visiting [CityofRanchoCordova.org/RanchoCordovaOnline](http://CityofRanchoCordova.org/RanchoCordovaOnline). Your input will help us continue to improve our one-stop system!

If you have any questions about Rancho Cordova Online, please contact the city at [RanchoCordovaOnline@CityofRanchoCordova.org](mailto:RanchoCordovaOnline@CityofRanchoCordova.org) or 916.851.8789. ★

## LEARN TO PRAY & HEAL

A SPIRITUAL ADVENTURE



### A Free Talk

on Christian Science  
by Nate Frederick, C.S.

Saturday, March 21 11AM

First Church of Christ, Scientist  
4829 Folsom Blvd., Sacramento  
Contact: 916.456.5695



By Bob McGarvey

# And Another Thing

*Many things are up in the air and we'll just have to wait and see.*

Today on March 13th, the stock market went up 1,985 and closed at 23,185.62. That is consistent with the rest of the week in which another record was reached when the market went down over 2,300, which was indeed a record. The open crude oil battle between Russia and Saudi Arabia didn't settle things down either. I guess I'll quote Mark Twain again about the stock market, "October. This is one of the peculiarly dangerous months to speculate in stocks. The others are July, January, September, April, November, May, March, June, December, August, and February." I thought I would find March in there somewhere, and I did. Good luck to us all on the stock market and gas prices and coronavirus and toilet paper and ...

I am hoping that by the end of May, everything will have settled down, and we can go ahead with our Memorial Day Ceremony here at the Cordova High School Performing Arts Building. We usually have about 500 people (more or less) who attend the ceremony, but right now, the Governor and others are saying no more than 250 people to get together, keep six feet apart, and I'm not sure what else. There are some other things that have been canceled, like the Rancho Cordova Little League Opening Day and Cordova Girls Softball Opening Day. The Cap-to-Cap event has been postponed for now, and they hope that it will be rescheduled later this year.

There are many people who are very uncertain about the immediate future, and rightfully so. But I hope the weather forecasters are accurate on the weekend of the

14th and 15th of this month, and there is as much rain and snow as we can get. Many people today seem to make things very hard on themselves, but the weather is one of those things in which all you can do is hope for the best. I'll cross my fingers.

This column is a little shorter than others, but at times, there are many things up in the air and we'll just have to wait and see how it goes. With the Sacramento County Office of Education closing all public school districts in Sacramento County for three weeks, there are suddenly new problems for thousands of families. Especially when both parents are working, and they haven't had to come up with daycare. This weekend will be much busier than people thought because all they were thinking about was the weather.

From Councilman Bob McGarvey, God bless, and we'll see you next time. ★

# The Midnight Passage of H.R. 6201

Continued from page 1

Federal Reserve and emergency loans for small businesses. Idled employees face a liquidity crisis that demands payroll tax relief without adding to the national debt. That can be accomplished by allowing individuals to forego payroll taxes this year in exchange for a slightly delayed

retirement. Instead, H.R. 6201 actively encourages unemployment that will further damage an economy already ravaged by the coronavirus.

If America's post-coronavirus economic recovery lags behind other countries, look no farther than the House's panicked midnight passage of H.R. 6201. ★

Earn extra money for just a few hours delivery work per week!  
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## ✝ CHURCH DIRECTORY ✝

<p><b>CORDOVA CHURCH OF CHRIST</b>                  10577 Coloma Road • (916) 638-2200                  Sunday Morning Worship 10:30am                  Bible classes for all ages 9:30am                  Nursery and Wee Worship Available during Worship                  Staff: Larry Stafford, Kyle Sapp, Frank Collier</p> <p><b>NEW LIFE CENTER A-G</b>                  2451 Zinfandel Drive                  Rancho Cordova                  Lead Pastor Lance Feliciano                  Phone (916) 635-8287                  Sunday Service is 10:30AM                  Wednesday night Bible 6:30pm                  www.newliferc.net</p> <p><b>SUNRISE COMMUNITY CHURCH RC</b>                  serving the Anatolia community                  Sunday Service 10am                  11821 Cobble Brook Drive (916) 760-0970                  Bible Study Tuesday 6:30pm                  Anatolia Clubhouse 11828 Chrysanthy Blvd                  www.RC Sunrise.org</p>	<p><b>FIRST BAPTIST CHURCH</b>                  of Rancho Cordova                  10720 Coloma Road • (916) 635-4672                  Bible Study for All Ages 9am Sunday                  Morning Worship 10:30am Sunday                  Awana Children's Program Sunday 5-7pm                  (September - May)                  Mid-Week Prayer &amp; Encouragement                  6pm Wednesday with Pastor Tom Jones                  Music Director: David Black</p> <p><b>SUN RIVER CHURCH</b>                  11223 Trinity River Drive                  Rancho Cordova                  (916) 635-9000                  9:00 AM Sundays : Youth and Adult classes                  10:45 AM: Worship Gathering                  Nursery and Children's programs available at both 9:00 and 10:45 AM</p> <p><b>THE EASTERN CATHOLIC ARCHDIOCESE</b>                  (Chaldean-Syrian)                  3516 Nouveau Way • Rancho Cordova                  (916) 635-4445                  Sacramental - Charismatic - Liturgical</p>
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Place Your Church Services Ad in the Grapevine Independent Church Directory.  
 Call us at 916-773-1111

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**Publisher, Paul V. Scholl**

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## Rancho Cordova ONLINE

**ANNOUNCING: Rancho Cordova Online**

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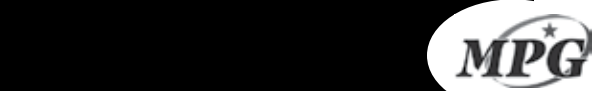
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# Social Security Matters

## "IRMAA" Provision



By Russell Gloor, AMAC Certified Social Security Advisor

**Dear Rusty:** About a month or two ago I was notified that my Social Security was being reduced from \$1,583 a month to about \$1,283 a month - a \$300 deduction! They said it was because



old and a 100% disabled veteran, which probably has no effect on this, but wanted to add that information. Any light you can shed on the matter will be very much appreciated.  
**Signed: Irritated Senior**

**Dear Irritated Senior:** First, I want to thank you for your service to our country. Allow me to explain what I believe happened. Your net (not gross) Social Security benefit payment was probably reduced as a result of a rule known as "IRMAA" - the "Income Related Medicare Adjustment Amount." This is a supplement added to your Medicare

my income was over the limit on my last return. I filed my taxes "married - filing separately" because my wife has her own income. If we had filed jointly, I would not have had the reduction. My question is why wasn't this told to us when we filed our Income Tax last year instead of a last-minute thing? I am a 77-year

Part B premium as a result of higher income, and a higher Medicare premium would mean a lower net Social Security payment.

Although filing your taxes separate from your wife does mean a lower income reported to the IRS for you, it also reduces the clip levels at which the IRMAA rule kicks in. For those who file income tax as an individual, IRMAA applies if your "provisional" income from all sources, including IRA or 401(K) withdrawals and half of your SS benefits for the tax year, exceeds \$87,000. For those who file taxes jointly as a married couple, IRMAA applies if your combined income is more than \$174,000. Incomes above those clip levels result in corresponding higher IRMAA premiums, up to a maximum of \$491.60 (for

2020). So apparently your income for your filing status exceeded one of the higher IRMAA clip levels, which resulted in your monthly Medicare Part B premium going from the standard \$144.60 to an IRMAA premium about \$300 higher. Note that if your income in a subsequent year falls below the IRMAA clip levels, your Medicare premium will also go down to the level appropriate for your more recent income level.

As far as why you weren't told this in advance, neither Medicare nor the IRS (nor any other Government agency) will advise you in advance on such matters; the onus is upon you (and your tax preparer or financial advisor) to understand the implications of your income on your Medicare premium as well as your income tax obligation.

You may want to speak to your tax advisor to see if there is a tax-filing option for eliminating the IRMAA. Once again, thank you for your service to our country, and I hope the above clarifies what happened to your Social Security benefit.

*This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website or email us.* ★

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ON SALE Everyday

CHM PLU 367

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CHM PLU 569

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Jumbo Drawstring - 5 Ct  
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SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00276192

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00276682

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00276749

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00276836

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00277092

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00277427

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00276112

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00276619

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00277025

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00276588

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00276824

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00277046

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00277792

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00277067

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00277113

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00276957

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00277165

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00277165

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2020-00277165

NOTICE OF PETITION TO ADMINISTER ESTATE OF SANDRA FRASER WEST CASE No. 34-2019-00267132

NOTICE OF PETITION TO ADMINISTER ESTATE OF ANITA LAIMA DOVYDAITIS CASE No. 34-2019-00269009

NOTICE OF PETITION TO ADMINISTER ESTATE OF MIGUEL REYES GOMEZ CASE No. 34-2020-00275803

NOTICE OF PETITION TO ADMINISTER ESTATE OF JOHN CLAYTON BRYANT CASE No. 34-2020-00275804

NOTICE OF PETITION TO ADMINISTER ESTATE OF JOHN CLAYTON BRYANT CASE No. 34-2020-00275804

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NOTICE OF PETITION TO ADMINISTER ESTATE OF JOHN CLAYTON BRYANT CASE No. 34-2020-00275804

authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

NOTICE OF INTENT

Citrus Heights Water District (CHWD) is the Lead Agency for the Highland Avenue Well Project (Project) and has prepared an Initial Study as required under the California Environmental Quality Act.

Comments on the Initial Study and Mitigated Negative Declaration should be mailed or emailed to Brian Hensley at the above address bhensley@chwd.org.

Citrus Heights Messenger 3-20-2020

PUBLIC NOTICE

PROPOSED INCREASE IN SCHOOL DEVELOPMENT IMPACT FEES

NOTICE IS HEREBY GIVEN that the Governing Board of the Folsom Cordova Unified School District will consider input from the public on the proposed increase in the Statutory School Facilities Fees ("Level I") and the proposed increase in Alternative Section 65995.5 and 65995.7 School Facility Fee ("Level II") on new residential development.

The proposed fee increases are necessary to fund the construction of school facilities necessary to maintain current levels of educational services in the District and to accommodate growth due to development.

Members of the public are invited to comment in writing, no later than 4:00 pm on April 23, 2020, or may appear in person at the hearing on April 23, 2020, at 6:00 pm in the Board Room at the Education Services Center, 1965 Birkmont Drive, Rancho Cordova, CA 95742.

Materials regarding fees are available for public review at www.fcusd.org/Page/11401. If you need additional information concerning the adoption of the increased fees, please contact the Facilities and Planning Department at jmcarrh@fcusd.org or gwickham@fcusd.org.

The Grapevine Independent 3-20-2020

INVITATION TO BID

Rancho Cordova RCNC Roof and Mechanical Equipment Replacement Project#151-2019

Sealed Proposals will be received at the office of the City Clerk, City of Rancho Cordova, 2729 Prospect Park Drive, Rancho Cordova CA 95670, up to the hour of 10:00 A.M. on April 9, 2020 and will be opened and publicly read for Roof Replacement Project consisting of installation of new mechanical equipment and overlay of existing roofing material with a single-ply roofing and flashing for The City of Rancho Cordova Neighborhood Service Center (RCNC) located at 2880 Gold Tailing Ct., Rancho Cordova, CA 95670.

The project Contractor shall furnish all tools, equipment, apparatus, facilities, labor and material necessary to perform and complete all work in a good and workmanlike manner, including: removal of existing mechanical units and roofing material and replacing with new units and single-ply roofing material and flashing on the 11,500 sq. ft. office and warehouse facility as specified in the bid package and contract documents. All work to be completed by licensed General-B contractor or C-39 roofing contractor.

Contractors are encouraged to attend a Pre-Bid Walk and Meeting is scheduled for March 23, 2020 at 10:00 A.M. at the project site located at 2880 Gold Tailing Ct., Rancho Cordova, CA 95670.

Copies of the contract documents and specifications, including bid proposal forms are available electronically between 9:00 A.M. - 4:00 P.M. at:

City of Rancho Cordova 2729 Prospect Park Drive Rancho Cordova, CA

Electronic Bid Packages and Plan are available upon request or online.

For more information contact:

Todd Humphrey tthumphrey@cityofranchocordova.org (916) 851-8875

Grapevine Independent March 20 and 27, 2020

PUBLIC NOTICE

NOTICE OF PUBLIC HEARING CORDOVA RECREATION & PARK DISTRICT DISTRICT FEE SCHEDULE AMENDMENTS

The Board of Directors of the Cordova Recreation and Park District will conduct a public hearing to revise the District Fee Schedule, per the provisions of CA Government Code 66018. The District will amend, through Resolution, user fees and fees for service based on the cost of providing the service, which will include direct, indirect, and capital costs. No fee shall exceed the costs reasonably borne by the District in providing the service (Gov. Code 61123).

The Fee Schedule is needed for the performance of various District services and use of District properties. After evaluating costs to provide services, analysis of revenue generated in each program area, and use of District properties, fees may be adjusted, added or eliminated from the Fee Schedule.

The proposed amendments to the Fee Schedule are on the agenda to be adopted by the Board of Directors at a Regular meeting held at 6:30 p.m. on Wednesday, April 15, 2020 at the District Meeting Chambers located at 2729 Prospect Park Drive, Rancho Cordova, California 95670.

All interested persons are notified to attend and express their opinions regarding the increase, decrease, or omission of any item(s) from the Fee Schedule. Any person wishing to testify may appear and be heard and/or may file a written statement at any time during the public hearing.

The Fee Schedule is available for public inspection at the District Office, 2729 Prospect Park Drive, Suite 230, Rancho Cordova, California 95670, during normal business hours: Monday through Thursday, 8:00 a.m. to 5:00 p.m., and every other Friday, through April 15, 2020.

Signed, Patrick Larkin General Manager March 13, 2020

Grapevine Independent March 13 and 20, 2020

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**LEGAL ADVERTISING**

*Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294-February 7, 1984  
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Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535-March 12, 2020*

Legal Advertising  
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**TRUSTEE SALE NOTICES**

T.S. No. 19-20590-SP-CA Title No. 190988000-CA-VOI A.P.N. 058-0042-006-0000 NOTICE OF TRUSTEE'S SALE. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 07/03/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: Brian Kindsvater, a married man as his sole and separate property Duly Appointed Trustee: National Default Servicing Corporation Recorded 07/18/2007 as Instrument No. bk20070718 pg1613 (or Book Page) of the Official Records of Sacramento County, CA. Date of Sale: 04/07/2020 at 1:30 PM Place of Sale: At the East Main entrance to the County Courthouse, 720 9th Street, Sacramento, CA 95814 Estimated amount of unpaid balance and other charges: \$373,497.61 Street Address or other common designation of

real property: 10820 Glenhaven Way Rancho Cordova, CA 95670 A.P.N.: 058-0042-006-0000 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may

call or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 19-20590-SP-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 02/21/2020 National Default Servicing Corporation c/o Tiffany & Bosco, P.A., its agent, 1455 Frazee Road, Suite 820 San Diego, CA 92108 Toll Free Phone: 888-264-4010 Sales Line 855-219-8501; Sales Website: www.ndscorp.com By: Rachael Hamilton, Trustee Sales Representative 03/06/2020, 03/13/2020, 03/20/2020 CPP#350301 03/20/2020

NOTICE OF TRUSTEE'S SALE TS No. CA-19-874326-JB Order No.: FIN-19001357 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/26/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE. Trustor(s): Diane Cecile Rafael and Charles John Rafael Jr. Recorded: 7/12/2006 as Instrument No. XXX in Book 20060712 Page 0400 of Official Records in the office of the Recorder of SACRAMENTO County, California; Date of Sale: 4/21/2020 at 9:00 AM Place of Sale: At the East Main Entrance of the Gordon D. Schaber Sacramento County Courthouse, 720 9th Street, Sacramento, CA 95814 Amount of unpaid balance and other charges: \$229,913.59 The purported

property address is: 2229 W LA LOMA DRIVE, RANCHO CORDOVA, CA 95670 Assessor's Parcel No.: 075-0191-011-0000 NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site http://www.qualityloan.com, using the file number assigned to this foreclosure by the Trustee: CA-19-874326-JB. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case

this letter is intended to exercise the note holders right's against the real property only. Date: Quality Loan Service Corporation 2763 Camino Del Rio South San Diego, CA 92108 619-645-7711 For NON SALE information only Sale Line: 800-280-2832 Or Login to: http://www.qualityloan.com Reinstatement Line: (866) 645-7711 Ext 5318 Quality Loan Service Corp. TS No.: CA-19-874326-JB IDSPub #0161279 3/20/2020 3/27/2020 4/3/2020 IDS#0161279 4-3-20

T.S. No. 089123-CA APN: 068-0460-005-0000 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 9/4/2015. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 4/21/2020 at 9:00 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 9/9/2015 in Book 20150909 Page 0673 of Official Records in the office of the County Recorder of Sacramento County, State of CALIFORNIA executed by: LENA GEVORKYAN, A SINGLE WOMAN WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: AT THE EAST MAIN ENTRANCE OF THE GORDON D. SCHABER SACRAMENTO COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO CA 95814 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: 3508 GRANBY DR RANCHO CORDOVA (aka SACRAMENTO), CALIFORNIA 95827 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and

reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$171,418.13 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned or its predecessor caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site WWW.AUCTION.COM, using the file number assigned to this case 089123-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION: (800) 280-2832 CLEAR RECON CORP 4375 Jutland Drive San Diego, California 92117 STOX#925366 4-3-20

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