



CAL FIRE Gets  
Training Tower

PAGE 2

Supply Delays  
Hitting  
Home-Based  
Medical Care

PAGE 12



# Citrus Heights Messenger

VOLUME 12 • ISSUE 3

Serving the City of Citrus Heights & Sacramento County

JANUARY 21, 2022

SEE  
INSIDE

CHAIR/VICE  
CHAIR ELECTED  
FOR BOARD OF  
SUPERVISORS



PAGE 4

BILL TO  
AIDE SMALL  
BUSINESSES  
PASSES



PAGE 11

Ask Toni



PAGE 11



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## Volunteers Needed to Assist with Unsheltered Resident Census



Census data helps government take into consideration the needs of its constituents. Photo: SSF

Sacramento Steps  
Forward Press Release

**SACRAMENTO, CA (MPG)** - Sacramento Steps Forward issued a call for an estimated 500 volunteers to help do a physical count of individuals living outdoors throughout Sacramento County on Feb. 23 and 24.

The count, previously set for January 26 and 27, was rescheduled based on a review of the public health order issued Thursday by Sacramento County's Health Officer related to the rapid spread

of the COVID 19 omicron variant as well as federal guidance on the "Point in Time" census of unsheltered residents.

SSF, a 501(c) (3) nonprofit serving the Sacramento region, is the lead agency for the Sacramento Continuum of Care (CoC), the regional planning body that coordinates housing and services for homeless families and individuals in the Sacramento area. The U.S. Department of Housing and Urban Development requires all CoCs to

conduct the count at a specified time every other year in order to qualify for federal funding for homeless services programs.

"While every other January is when we are required to do this, COVID has gotten in the way. But like other organizations, we must approach our work with public health safety first. That is why we are going to move up the date by a month," said Lisa Bates, SSF Executive Director. "This year's count is more important than ever, because it will

give us hard data on the state of homelessness, particularly how the effects of the pandemic over the last two years have affected the rate of homelessness." Its benefits will affect how future strategies to end homelessness will be shaped.

"The critical data this count will give our community is indispensable in assessing progress in decreasing homelessness, identifying strengths and gaps in our assistance programs, all of which forms

*Continued on page 4*

## Sacramento County Deals Major Blow to Big Tobacco

Sacramento County  
News Release

**SACRAMENTO, CA (MPG)** - With a strong vote of 3 to 1, the Sacramento County Board of Supervisors passed the biggest hurdle in advancing an ordinance, authored by Supervisor Patrick Kennedy (District 2), that squarely rejects Big Tobacco's deeply deceptive sales practice of hiding highly addictive nicotine behind candy flavors that appeal to kids. After returning for a final vote in 2 weeks the policy will take effect in 6 months. Beginning July 2022, the new law requires stores across Sacramento County to end the sale of candy-flavored e-cigarettes and hookah tobacco, menthol cigarettes, and cheap sweet cigars.

With this vote, Sacramento County becomes the latest jurisdiction to join more than 100+ municipalities across California that have already acted to take candy-flavored tobacco off store shelves. It marks a significant loss for Big Tobacco companies currently gearing up to spend millions of dollars in a bid to overturn California's bipartisan and overwhelmingly popular statewide law that ended the sale of most candy-flavored tobacco products. Voters won't have a chance to weigh in until late 2022, making this ordinance an important step towards protecting kids from getting hooked on nicotine in the interim.

"In this battle between California and Big Tobacco over the health of our children, Sacramento County is proudly on the frontlines taking action right now to get candy flavored nicotine off store shelves for good," said Supervisor Patrick Kennedy. "We are listening to the scientists who say that nicotine is a substance that harms brain development. We trust data that says 90% of Sacramento County kids who use tobacco, use a flavored product. We see the addiction, disease, and death Big Tobacco has brought to our neighborhoods; and we are saying enough is enough. I am grateful to my colleagues for standing on the right side of history by taking action to protect the next generation from Big Tobacco."

"Today we sent a clear message to tobacco companies: Sacramento County puts the health and wellbeing of our children and our communities first," said

*Continued on page 4*

## New City Manager Approved; ARPA Funding Options Studied

Story by Shaunna Boyd

**CITRUS HEIGHTS, CA (MPG)** - At the first meeting of the new year, on January 13, the Citrus Heights City Council considered an employment contract with the new city manager candidate, Mr. Ashley Feeney - who has been working as assistant city manager and director of community development, economic development, and sustainability for the City of Davis.

After Chris Boyd retired as city manager last year, he has been serving as interim city manager during the recruitment process for his replacement. After a thorough recruitment and interview process, Feeney emerged as the favored candidate. His employment contract is for a four-year term with an annual salary of \$240,000, in addition to the executive health benefits package and other benefits.

Feeney spoke at the meeting to say he was excited about the opportunity and "optimistic about what the future holds in the days and years ahead." Feeney lives in Fair Oaks, close to the Citrus Heights city boundary, so he said he and his family have "established solid roots in the area and in the community, so to me, this is much more than a job or a career move." Feeney is excited "to put my background and skills in service of the community that I live in, and I care so much about." And he thanked Interim City Manager Boyd for helping lay out the "framework for a successful start."

Councilmember Steve Miller said Feeney stood out among a group of qualified candidates due to his "ability to get things built," such as hotels and developments. And Miller specified that those accomplishments took place in Davis, where it can be

difficult to get things done. Miller said he's excited to see what Feeney can accomplish in a "can-do community" like Citrus Heights—particularly with the opportunities available through the Sunrise Tomorrow Specific Plan to redevelop Sunrise Mall.

The City Council unanimously and enthusiastically approved the employment contract with Mr. Feeney to become the new city manager.

The Council also heard an update about guidelines for the allocation of federal American Rescue Plan Act (ARPA) funding after the U.S. Treasury released the Final Rules on January 6.

The total ARPA award for Citrus Heights is \$15.6 million, and the first disbursement of \$7.8 million was received in May 2021. The City moved quickly to allocate \$5.3 million last year to restore staff positions at the police department. There is \$2.4

million available now, and after the second disbursement of \$7.8 million is received this May, the City will have a total of \$10.3 million to allocate for eligible uses.

The First Interim Rules for ARPA, issued last May, specified four eligible categories with restricted uses. The City has been focusing on the two categories most applicable to CH: responding to the negative economic impacts of COVID-19 and revenue loss in government services due to COVID-19.

To address the negative economic impacts in the community, the City planned to launch a Small Business Covid Recovery Grant Program with a total of \$1.4 million of the currently available funding, followed later with a program for Travel Tourism, and Entertainment Recovery Grants.

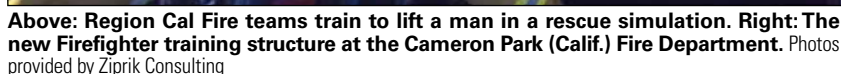
Under the Interim

*Continued on page 3*



**By Kathy Ziprik,  
Ziprik Consulting**


“The Firefighter tower can be used for wildland




CAL FIRE/Cameron Park Fire Department has already started including other stations in training for multi-company drills. The height and features of The Firefighter allow replication training for one- to three-story

“We chose to add the rappelling anchors, FDC, sprinkler system, burn crib, and roof hatch so we could use the tower for a variety of training scenarios,” says Winger. “Every drill we place certain features ‘in or

"We presented the project concept, the plan, the cost, the justification, and the benefit to the Cameron Park Community Services District Board and to the El Dorado County Board of Supervisors," says



Moranz, who is located at the Amador-El Dorado Unit. “We used Development Impact Mitigation Fees to fund this training tower at an estimated cost of \$450,000, and a final actual cost of \$586,663. This training structure will benefit not just Cameron



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# New City Manager Approved

*Continued from page 1*  
Rules, the calculation for applicable revenue loss for government services for Citrus Heights was estimated to total \$3.2 million. However, the Final Rules simplified the process: Instead of using the calculation, jurisdictions now have the option to receive a standard allowance of \$10 million in this category. The Final Rules also offer more flexibility in this category. Now these funds could be applied to any services traditionally provided by government, such as staffing, administration, and facilities; road building, maintenance, and other infrastructure; and public safety services.  
For the unallocated total funding of \$10.3 million, the Interim Rules allowed for restricted COVID recovery funds totaling \$7.1 million with \$3.2 remaining for the revenue loss category. But under the Final Rules, \$10 million can go toward the more-flexible revenue loss category, leaving \$323,763 for restricted COVID recovery programs.  
These changes offer a much larger range of options for this funding, so staff asked for Council direction on how to proceed. The City could

immediately move forward with the Small Business Recovery Grant Program as planned with \$1.4 million of the available funds. Or they could choose to launch the program now but with the lower restricted amount of \$323,763, while scheduling a study session to assess all the potential funding needs that are now eligible under the Final Rules.  
Councilmember Bret Daniels said, “This is supposed to be something for people and businesses.” He said he wouldn’t support any additional funds going toward the City government: “That’s not the purpose here, and it would be such an incredible disservice, I think, to the community, to take these dollars and do this. ... These dollars need to be directed as much as possible into Citrus Heights.”  
Vice Mayor Tim Schaefer said that they need to be very cautious to avoid using these one-time funds to create ongoing, unsustainable financial obligations, but he did support the idea of holding a study session to review all the options and determine the best way to use these funds.  
Councilmember Jeannie Bruins agreed

that taking a step back to hold a study session was the wisest course of action. She said that the rule change gives much more flexibility, so it could be possible to actually allocate more than planned for the Small Business Recovery Grants.  
Councilmember Steve Miller said that launching the Small Business Recovery Grants with the restricted \$323,763 in funding would help get money into the business community as soon as possible while also helping the City gauge the overall need so they can have an informed discussion in the study session.  
Mayor Porsche Middleton agreed that was important to get funding to local businesses, and that it was also important to look at how to “holistically apply all of this funding in a manner that is sustainable but also meets the community’s needs. ... We have to make sure we’re doing the best we can with this one-time limited funding.”  
With that consensus, the City will immediately be launching Small Business Recovery Grants with \$323,763 and scheduling a study session to discuss how to allocate the other \$10 million. ★

# Man Aiming Firearm Results in Officer Involved Shooting

## Citrus Heights Police Department Press Release

**CITRUS HEIGHTS, CA (MPG)** - On January 13, 2022, at approximately 8:55 pm, the Citrus Heights Police Department received a 911 call regarding an intoxicated subject armed and brandishing a firearm in the area of Antelope Rd. and Tupelo Dr.  
Officers responded to the area and located the subject armed with a firearm. Upon contact, the officers verbally engaged him and attempted to deescalate the incident; however, the subject pointed the gun at the officers. One Citrus Heights Police Officer fired his duty weapon, striking the suspect. Once the suspect was disarmed, Officers

rendered medical aid. The suspect was transported to an area hospital by ambulance, where he was pronounced deceased.  
The suspect is described as a white male adult in his 30’s. His identification is being withheld until the Sacramento County Coroner’s Office has notified his family.  
Citrus Heights Police Department detectives are currently on scene conducting the investigation. The gun possessed by the suspect is in the custody of the investigators. Antelope Rd. and Tupelo Dr. will remain closed during the investigation.  
We ask that any witnesses or anyone with information related to this investigation please call (916)727-5524. ★

# Got Sandbags?

## Office of Supervisor Rich Desmond

**SACRAMENTO COUNTY, CA (MPG)** - Sacramento County is operating “Self-Serve” Sandbag Sites at various locations during this Winter Storm Season.  
The Department of Water Resources supplies the sand and bags, but you need to remember to bring your own shovel. There are no staff on site to assist.  
As of this column’s publication deadline, three locations are open that the public can access:  
County Branch Center at 3847 Branch Center Road; Orangevale Community Center at 6826 Hazel Avenue; Westside

Park at 6555 West 2nd Street  
Additional Sandbag Sites may open depending upon weather forecasts and the possibility of flooding to occur.  
If your property has a history of flooding or recurring standing water each year (such as water building up at the garage or back patio for example), you are encouraged to get sandbags in advance of the rain and have them on hand throughout the winter. Sandbags and sand also are available, inexpensively, at most hardware and home improvement stores.  
For more information, please visit the Sacramento County Department of Water Resources website. ★

# City Hall Offers Services Remotely During Omicron Surge

## City of Citrus Heights

**CITRUS HEIGHTS, CA (MPG)** - As of January 12, 2022, to ensure the continued health and safety of the public, the City Hall Lobby

will be temporarily closed to the public. Closing of the lobby is in response to an increase in COVID-19 cases in Sacramento County. Maintaining full customer service is a priority for all City Hall staff.

While the City Hall lobby is closed, all City services remain available via the City website, email, phone, or by appointment. Staff remain available by phone or email Monday through Friday, from 8:00 a.m. to 5:00 p.m.

For a list of contact information for the City’s 13 service lines see [www.citrusheights.net/1047/City-Hall-Is-Here-For-You#hereforyou](http://www.citrusheights.net/1047/City-Hall-Is-Here-For-You#hereforyou), Or please call 916-725-2448 or if you have questions. ★

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# Chair/Vice Chair Elected for Board of Supervisors



Rich Desmond



Don Nottoli

By Kim Nava, Sacramento County

**SACRAMENTO COUNTY, CA (MPG)** - The annual vote to elect a new Chair and Vice Chair of the Board of Supervisors was held Tuesday, Jan. 11. This year's elected Chair is Supervisor Don Nottoli of District 5, and Rich Desmond of District 3 was elected Vice Chair.

"I am grateful for the opportunity to serve as the 2022 Chairperson of the Sacramento County Board of Supervisors," said Nottoli. "Looking forward, the year ahead will likely see a variety of important matters come before the Board and I am confident we'll work diligently and conscientiously to address these issues in serving the people of Sacramento County."

Board Chair responsibilities include the following:

**Presides over the Board meetings;** the Vice Chairperson assumes the role in the Chairperson's absence or inability to act. If the Chair and Vice Chair are absent or unable to preside, the members present will select a member present to act as temporary Chairperson; **Acts on procedural matters** or questions; **Recognizes a member of the board** desiring to speak on an item; **Is entitled to vote on all matters before the Board,** participate in discussion relating to any matter, make motions without relinquishing the Chair, and second any motion without relinquishing the Chair; **Sits on other boards/commissions** as a representative of the County of Sacramento and is the point of contact for questions from the public regarding the meetings (i.e., coordination of resolutions/presentations and general questions not specific to a district, etc.).

The Chair and Vice Chair serve annual terms. ★



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Volunteers for Sacramento Steps Forward reach out to the homeless community to determine population size. Photo: SSF

*Continued from page 1*  
the basis for future programs and services," she added.

The scheduled count for 2020 was cancelled due to COVID. The last count was done in 2019. Using a largely volunteer workforce, it identified 5,570 persons experiencing homelessness on a given night, an increase of 19 percent county-wide over the previous two-year period.

The PIT count identifies the number of unhoused individuals, families, or unaccompanied youth under age 18; the length of time being homeless; age; marital status; ethnicity and establishes the number of those who are veterans or disabled. Unsheltered residents will also be asked about their health, wellbeing, and vaccination status.

Volunteers will have more choices about where they can help. New in 2022 is the addition of more PIT deployment centers throughout the region. The central deployment center will be located on the CSU Sacramento main campus. Satellite deployment sites will also

be located in the cities of Citrus Heights, Elk Grove, Folsom, and Rancho Cordova.

Extensive preparation for the event includes the pre-mapping of locations where there is a reasonable probability of people living outside, important to ensuring that volunteer canvassers' time is put to efficient use.

Bates said a volunteer sign up portal is now available on the SSF website. "Past volunteers tell us it is a great way to learn about homelessness and make an impact. Some do it to earn volunteer hours or course credit, have a joint activity with friends or colleagues, or simply to accomplish something unique and meaningful. Whatever their reason, we welcome their participation and involvement," she said.

There are two ways volunteers can help. "We will be putting together small teams of canvassers who will use a survey tool we developed, record the count and distribute gift cards to survey participants. And there are a variety of essential support functions that a

volunteer can sign up for," she said.

These include such support functions as being a volunteers' concierge who distributes packets to canvassers and addresses canvassing questions; serving as check-in and check-out station attendants, health screeners, or helping distribute food and beverages to volunteers.

To be a canvasser, volunteers must be at least 18 years of age, be willing to travel by foot or car, attend all required trainings and be willing to bring their own flashlight, smartphone or other personal supplies.

"We are making every effort to ensure our volunteers will have a well-organized, supported and safe experience," Bates said.

All volunteers must show proof of being fully vaccinated against COVID-19 by having at least 2 shots of Pfizer or Moderna, or 1 shot of Johnson and Johnson vaccine, and of course, anyone with active symptoms of a cold, flu or COVID-19 will not be able to participate.

For more information, visit [www.sacstepsforward.org](http://www.sacstepsforward.org) ★

# Sacramento County Deals Major Blow to Big Tobacco

*Continued from page 1*

First District Supervisor Phil Serna. "More specifically, with the adoption of this ordinance we finally end Big Tobacco's practice of targeting African American neighborhoods, deliberately hooking generations of Black youth on minty-menthol cigarettes and other flavored tobacco products. I was proud to vote YES today."

"When 80% of kids who have used tobacco say they started with a flavored product, that's a huge red flag that it's time to make sure these products aren't sold in our neighborhoods," said Kimberly Bankston-Lee, Senior Program Director, The SOL Project. "Tobacco companies have long manipulated flavors to get smokers hooked; masking the harsh taste of tobacco behind minty menthols is the reason 85% of black smokers use menthols. Candy-coated flavors are the tobacco companies' latest page from

this same playbook, putting youth users at even greater risk of addiction. That's why the Sacramento County Board of Supervisors passed this historic ordinance to take the candy-flavored nicotine Big Tobacco uses to hook kids off store shelves and out of our communities."

"As the global pandemic rages on, the very last thing we need in our schools and neighborhoods is Big Tobacco using candy flavors to lure kids like me into getting hooked on nicotine," said Milton Nguyen, Youth Advocate, 2021 Tobacco-Free Kids' National Advocate of the Year. "Nicotine is especially harmful to young people, capable of harming adolescent brain development and impacting their attention, mood, and impulse control. We need to be doing everything within our power to keep nicotine products out of the hands of kids and this ordinance is a strong step forward." ★

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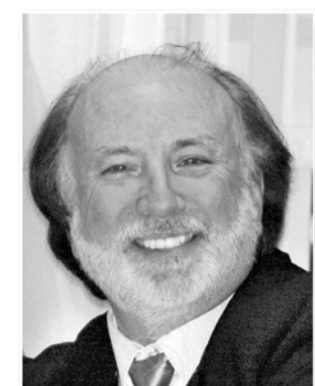
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## Citrus Heights Messenger

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**The Idiocy of Vaccine Mandates for Kids**

The old legal maxim is that everything which is not forbidden is permitted. Many public-health experts apparently have their own version of this rule -- whatever is not forbidden must be mandated.

It was less than three months ago that the Food and Drug Administration approved the COVID-19 vaccine for children on an emergency basis, and already there are debates whether schools should mandate it and jurisdictions prohibit unvaccinated kids from engaging in activities.

California, Louisiana and Washington, D.C., have scheduled mandates to take effect when the FDA fully approves the vaccine for kids. Los Angeles and Oakland have mandates, although they've been delayed. New York City mayor Eric Adams says he's weighing a mandate, and bills in the New York State legislature would implement one statewide.

When the FDA advisory panel met last October, several experts said they hoped the move wouldn't lead to mandates. FDA official Peter Marks pooh-poohed the possibility, evidently underestimating the irresistible urge of officialdom in blue areas toward pandemic coercion.

The decision whether kids get vaccinated or not properly belongs to parents. Yes, other vaccinations are a condition of attending school, but

COVID vaccinations aren't going to eliminate COVID, the way, say, Jonas Salk's miraculous innovation eliminated polio. With the advent of omicron, it's not even clear childhood vaccinations will do much to dent the spread. On top of this, COVID is relatively mild in children, whereas polio was a dread childhood disease.

If the case for adults getting vaccinated is extraordinarily strong, it is much less so for minors, especially for healthy younger kids who tend to be at the least risk.

Why, parents might think, take any chances with a new vaccine if is it protecting from a minimal threat (or their kids already had the virus)? Even if you believe this is the wrong call, it's not obviously unreasonable.

The medical news outlet Stat reported on an FDA model that looked at the risk to boys ages 5-11 from myocarditis, a heart condition that can affect boys in particular after getting vaccinated. According to Stat, the FDA analysts concluded that although "the vaccine might trigger slightly more myocarditis-related hospitalizations in boys than Covid-19 hospitalizations it would prevent in the same population, the benefits still might outweigh the risks, given that Covid cases that require hospitalization are generally more severe than myocarditis cases."

Rather than trust parents to weigh such considerations on their own, places like Los Angeles want to bring down the hammer. The school board there wanted students 12 and older to be vaccinated by Jan. 10. Then, unvaccinated kids would be relegated to remote

learning. When the school board realized that 30,000 students weren't vaccinated, a number that would overwhelm whatever dubious capacity the district has for remote learning, it backed off.

The calculus here makes no sense. To avoid an unlikely harm -- unvaccinated kids getting a serious case of COVID -- the schools wanted to impose an almost-guaranteed harm by excluding thousands of students from the classroom, kneecapping their education. At best, this is playing chicken with the well-being of children; at worst, it is thoughtless and cruel policy in stubborn pursuit of the goal of substituting the judgment of public-school mandarins for parents.

Already, roughly 40,000 students have dropped out or disengaged from L.A. schools this year, and the school board wanted effectively to match that via ham-handed enforcement of its mandate.

The same impulse to punish kids whose parents don't want to go along is seen in vaccine passport policies, like that in New York City, that exclude unvaccinated children from a swath of activities in public places and from after-school programs. It's as if public officials got together and decided children hadn't experienced enough social isolation already during the pandemic.

One can only hope there's enough push-back from parents who value their judgment and authority over that of the politicians and administrators whose default is mandates over persuasion.

*Rich Lowry is editor of the National Review.*  
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# Newsom Bases Budget on Rosy Economic Scenario



**By Dan Walters**  
**CALMatters**

The early passages in a 400-page "summary" of Gov. Gavin Newsom's new budget describe the presumably wonderful ways he intends to spend nearly \$300 billion in the 2022-23 fiscal year.

They include what he clearly hopes will make a re-election year splash and become one of his legacies -- extending state medical coverage to 100% of California's nearly 40 million residents by folding in undocumented immigrants ineligible for federally financed care.

During a nearly three-hour news conference in which he showed off his prodigious memory of data, Newsom also touted new spending on five "existential threats" to California, including climate change, COVID-19, homelessness, the cost of living and crime.

New commitments are doable, he said, because of tens of billions of unanticipated tax dollars, largely from the state's highest-income taxpayers, who are seeing huge profits on stocks and other investments.

The back pages of the budget summary explain why Newsom believes that the overall economy, and particularly the personal finances of the wealthy, will continue to pump billions into the state treasury for at

least a few more years.

The rosy scenario begins with an assumption that the COVID-19 pandemic, despite the sharp surge by its omicron strain, will diminish.

"The public health situation is the linchpin of the economic forecast," the budget declares. "The forecast does not assume the emergence of a disruptive variant, which could lead to a delayed return to pre-pandemic labor force participation, persistent high inflation, and continued supply chain bottlenecks."

The budget "projects continued real GDP growth throughout the forecast period and recovery to pre-pandemic levels of nonfarm employment by the end of 2022," but adds, "Structural (non-pandemic) downside risks to the forecast remain, including the challenges of an aging population, declining migration flows, lower fertility rates, higher housing and living costs, increasing inequality, and stock market volatility."

That last caveat, "stock market volatility," is the real potential kicker. The top 1% of California taxpayers are providing at least 50% of the state's income tax revenues and their taxable incomes are largely tied to the stock market, which has surged recently, thanks largely to the Federal Reserve System's very low interest rates.

Were interest rates to be raised significantly to battle inflation, it would have an adverse effect on the stock market and, in turn, on California's income tax revenues.

With California having such a narrow revenue

base in a relative handful of high-income taxpayers and their taxable incomes being rooted in stocks and other investments subject to wide swings of value, any long-term revenue estimates are educated guesses at best.

It's called "volatility," a syndrome that has backfired on California's budget more than once.

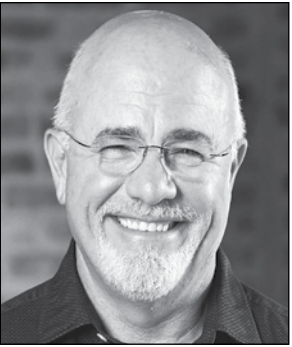
"No one is naïve about the volatility of the tax system," Newsom said Monday, contending that careful spending and building reserves guard against the boom-and-bust conditions that have afflicted the state in past years.

His budget declares that "the state's budget resilience is stronger than ever: the result of building reserves, eliminating budgetary debt, reducing retirement liabilities, and focusing on one-time spending over ongoing investments to maintain structurally balanced budgets over the long term."

The budget's \$34.6 billion in projected reserves sound impressive, but a truly serious and prolonged recession, such as the one that struck 15 years ago, could quickly deplete them.

There's been an ongoing debate over whether revenue volatility should be tamed by reducing the state's dependence on taxing the rich or by building big reserves. Under Newsom's predecessor, Jerry Brown, the state opted for the "rainy day fund" approach but it has yet to face a serious challenge.

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



**Make a Budget Line for Fun Money**

Dear Dave,

I finally paid off all my debt except for my house, and I have an emergency fund of six months of expenses saved. It feels great to be in control of my money, but I am afraid I might lose control again and end up back where I started before I began following your plan. How can you make sure your leisure spending doesn't get out of hand?

— Lavell

Dear Lavell,

I get what you're saying. You don't want to go back to those days of being scared and out of control where your finances are concerned. You spent a lot of time, made tons of sacrifices, and put in lots of disciplined hard work getting out of debt, changing your behavior, and finally reached a point where you're

**Dave Ramsey Says**

winning with money. Most people don't forget the hardship and sacrifices that go into something like that, and I don't think you will, either.

There's a season to be strict, hard-nosed, and deny yourself things. There's also a time to act like an adult, and forego instant gratification, like during those early Baby Steps. But some self-care and a little fun is important once in a while, too. One way to enjoy life without going financially overboard is to make a budget line for fun money.

Putting fun money in your budget isn't a green light to forget your money goals, or go on a spending free-for-all. It's actually part of sticking to your budget. Remember, you want a zero-based budget. That means giving every dollar a job, and having a fun money category helps you focus on all your spending, so you don't accidentally waste money on little things here and there.

When you give yourself a budget line for fun, you can spend that amount on whatever you want. We talk a lot about goals and how they need to be a balance

of empowering and realistic. Budgeting fun money helps with the realistic side, because it lets you stick to your goals and have a treat every now and then.

When you think of your budget as permission to spend, you get a new perspective on budgeting. You're giving your money permission to go where you want it to go. Plus, when you treat yourself once in a while, you're less likely to fall back in your old, financially-out-of-control ways!

— Dave

*Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 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.* ★

# Social Security Matters

## How Do I Get Back Benefits Withheld Due to the Earnings Limit?



**By Russell Gloor,**  
**AMAC Certified Social Security Advisor**

**Dear Rusty:** If I work and take Social Security before my full retirement age, how can I find out how I will be paid back the money withheld after I pass the earnings limit? **Signed: Returning to Work**

**Dear Returning:** What you're referring to is that Social Security limits how much you can earn while collecting early benefits (before your full retirement age, or "FRA"). The earnings limit for 2022 is \$19,560 and if your earnings exceed that while collecting early SS benefits, you'll be required to pay back some of your benefits.

Except during the year in which you attain your

FRA, you'll have to give SS back benefits equal to \$1 for every \$2 you are over the limit, which can be done either by having your benefits withheld for a time or repaying what is owed in a lump sum. In the year you reach your FRA, the limit goes up by about 2.5 times and the amount you need to pay back is less, and after you reach your full retirement age there is no longer a limit to how much you can earn. But if you have benefits withheld because you exceeded the limit while collecting early benefits, you will get some of that withheld money back after you have reached your full retirement age.

When you reach your FRA, Social Security will automatically adjust (increase) your benefit to reflect the number of months your benefits were withheld. So, for example, if you originally claimed Social Security at age 63 but were still working and, over time, you had benefits withheld for 12 months because you exceeded the earnings limit, they'll recompute your benefit at

your FRA as though you applied 12 months later than you actually did. That will happen automatically and will slightly increase your monthly benefit amount starting at your full retirement age. So, you don't get all withheld money back in a lump sum -- rather they increase your benefit a bit at your FRA so that eventually, over time, you may recover what was withheld because you exceeded the limit.

*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 (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.* ★



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**CLUES**

**ACROSS**

- Chunk of land
- Sail alternative
- Female sheep, pl.
- Oak, in Spanish
- Nucleic acid acronym
- \_\_\_\_\_ under fire
- Permeate
- Internet meme move
- \*Number of 2022 Grammy nominations for Doja Cat or H.E.R.
- \*Justin Bieber's stuff from Georgia
- \*Gaga's partner
- Mauna \_\_\_\_\_, Hawaii
- Cartoon Coyote's first name
- Lawyers' grp.
- Marine eagle
- Like Roger Rabbit
- Boisterous play
- Ore deposit
- Davy Crockett's last stand
- U.S. city and lake
- Tossed starter
- F.B.I. operative
- Group of nine singers, e.g.
- Gardner's gear
- In the middle of
- Arctic-wear
- Porcini mushrooms
- In the manner of, in French
- \*Bruno Mars and Anderson .Paak, a.k.a. \_\_\_\_\_ Sonic
- Decimal system base
- \*2022 Grammy nominations leader
- \*"Bad Habits" performer
- Lacking sense
- Unit of electrical resistance
- Low landform
- Grassy mound
- Recent or new, prefix
- Los \_\_\_\_\_, CA
- Peasy precursor
- .000001 joule
- Earp of the Wild West

**DOWN**

- LSD consequence?
- City on the Tiber
- \*Swedish band with one 2022 Grammy nomination
- Exclamation from a coop
- Tittering laugh sound
- Bookie's quote
- Registered nurses' org.
- Torah expert
- Female name or a name for Ireland
- Worker's reward
- Not counterfeit
- Cobblestone
- Genus, pl.
- British peers
- Will Ferrell holiday movie
- Matrimony
- \*2022 Grammy event venue, Crypto.com \_\_\_\_\_
- B on Mendeleev's table
- Type of acid
- \*Grammy host's last name
- Aquarium dweller
- #3 Down's 1975 hit "\_\_\_\_\_ Mia"
- Means of communication
- \*Kanye's album
- Source of pressure?
- Facilitate

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MIDAS 180201 1-21-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10899 Erica Antonetti, 4116 Aura Way Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Premier Hypnotherapy of Sacramento" 10316 Placer Lane #F Sacramento, CA 95827. Filed with the Clerk of Sacramento County December 21, 2021 Publish: December 31, 2021 January 7, 14, and 21, 2022  
PREMIER 180201 1-21-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10334 Wayne C. Johnson & Associates, Inc, 1005 12th Street Lower Suite 2 Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "The Rosales Agency, Gateway Digital & Media, Amplify Government & Public Relations" 1005 12th Street Lower Suite 2 Sacramento, CA 95814. Filed with the Clerk of Sacramento County November 29, 2021 Publish: December 31, 2021 January 7, 14, and 21, 2022  
AGENCY 180201 1-21-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10869 Joseph Hickey, 5366 Locust Avenue Carmichel, CA 95608 is doing business under the Fictitious Business Name(s) "J M H Flooring" 5366 Locust Avenue Carmichel, CA 95608. Filed with the Clerk of Sacramento County December 20, 2021 Publish: January 7, 14, 21, and 28, 2022  
JMH 180201 1-28-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10837 Sperber Investments, and A&L Properties 50 Fullerton Court #101 Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Razorbacks" 50 Fullerton Court Suite 101 Sacramento, CA 95825. Filed with the Clerk of Sacramento County December 17, 2021 Publish: January 7, 14, 21, and 28, 2022  
RAZOR 180201 1-28-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10448 TST Smart, 1271 Washington Avenue #450 San Leandro, CA 94577 is doing business under the Fictitious Business Name(s) "Install Pros" 1271 Washington Avenue #450 San Leandro, CA 94577. Filed with the Clerk of Sacramento County December 2, 2021 Publish: January 7, 14, 21, and 28, 2022  
INSTALL 180201 1-28-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10971 3825 Annadale, LLC 1300 K Street Second Floor Modesto, CA 95354 is doing business under the Fictitious Business Name(s) "Sundance Garden Apartments" 3825 Annadale Lane Sacramento, CA 95821. Filed with the Clerk of Sacramento County December 22, 2021 Publish: January 7, 14, 21, and 28, 2022  
SUNDANCE 180201 1-28-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10943 Samiullah Nazir, 5119 Rolling Field Court Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Habib's Oriental Rugs" 6100 Fair Oaks Boulevard #B1 Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 22, 2021 Publish: January 7, 14, 21, and 28, 2022  
HABIBS 180201 1-28-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-11139 Dayna Express, 5741 Aubrey Way Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Dayna Events" 5800 Madison Avenue Suite V/W Sacramento, CA 95841. Filed with the Clerk of Sacramento County December 29, 2021 Publish: January 7, 14, 21, and 28, 2022  
DAYNA 180201 1-28-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-11110 DSF Trans Inc, 7484 Holworthy Way #183 Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "Yashpreet Trucking" 7484 Holworthy Way #183 Sacramento, CA 95842. Filed with the Clerk of Sacramento County December 28, 2021 Publish: January 7, 14, 21, and 28, 2022  
YASHPREET 180201 1-28-22

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

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

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

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10998 Ramone King SR and Ryan L. King, 430 F Street West Sacramento, CA 95605 is doing business under the Fictitious Business Name(s) "Three King's Concrete" 430 F Street West Sacramento, CA 95605. Filed with the Clerk of Sacramento County December 23, 2021 Publish: January 14, 21, 28, and February 4, 2022  
KING 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10769 Dynamic Pools Inc, 3644 Mission Avenue Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Dynamic Pools- A Swimming Pool Service and Repair Company" 3644 Mission Avenue Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 14, 2021 Publish: January 14, 21, 28, and February 4, 2022  
DYNAMIC 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-11184 Leah Barros LLC, 1809 S Street Suite 101209 Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Soulful Alchemy by Leah Barros" 2821 O Street Apt F Sacramento, CA 95816. Filed with the Clerk of Sacramento County December 30, 2021 Publish: January 14, 21, 28, and February 4, 2022  
SOULFUL 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00057 Vantage Point Mortgage Inc, 5800 Jameson Court #10 Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Union Mortgage of California, Vantage Point, Vantage Point Capital, Vantage Point Mortgage, Vantage Point Real Estate Services" 5800 Jameson Court #10 Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 4, 2022 Publish: January 14, 21, 28, and February 4, 2022  
UNION 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-11134 Kris J Fedyoki, 113 Arrowsmith Drive Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "PKS Auto Logistics" 113 Arrowsmith Drive Folsom, CA 95630. Filed with the Clerk of Sacramento County December 29, 2021 Publish: January 14, 21, 28, and February 4, 2022  
PKS 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00073 Burak Transport Inc, 9068 Keilana Way Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "BTI" 9068 Keilana Way Elk Grove, CA 95624. Filed with the Clerk of Sacramento County January 5, 2022 Publish: January 14, 21, 28, and February 4, 2022  
BTI 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00049 F&T Transport LLC, 2335 Gold River Road Suite C Sacramento, CA 95670 is doing business under the Fictitious Business Name(s) "F&T Transport LLC" 2335 Gold River Road Suite C Sacramento, CA 95670. Filed with the Clerk of Sacramento County January 4, 2022 Publish: January 14, 21, 28, and February 4, 2022  
F&T 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10813 Shana Conant, 7544 Iris Drive Citrus Heights, CA 95610 and Christina Hureaux, 12801 Fair Oaks Boulevard #229 Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Royal Velvet Revue" 6929 Sunrise Boulevard #102N Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County December 16, 2021 Publish: January 14, 21, 28, and February 4, 2022  
ROYAL 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00100 Evodio Guadarrama, 2604 Greenfield Way Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Tacos Los Reyes" 2604 Green Filed Way Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 6, 2022 Publish: January 14, 21, 28, and February 4, 2022  
TACOS 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10843 Carmen L Diaz, 3301 Arena Boulevard #148 Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Remote Spanish Language Services" 3301 Arena Boulevard #148 Sacramento, CA 95834. Filed with the Clerk of Sacramento County December 17, 2021 Publish: January 14, 21, 28, and February 4, 2022  
REMOTE 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10678 Symbolic Ideas, Inc, 3673 Wings Way North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Symbolic Ideas, Inc, T&R Custom Gifts" 3673 Wings Way North Highlands, CA 95660. Filed with the Clerk of Sacramento County December 10, 2021 Publish: January 14, 21, 28, and February 4, 2022  
SYMBOLIC 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00056 Kelvin Anh Pham, 9175 Lakemont Drive Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "California United Development and Services" 5234 Southwest Avenue Sacramento, CA 95824. Filed with the Clerk of Sacramento County January 4, 2022 Publish: January 14, 21, 28, and February 4, 2022  
CALIFORNIA 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-11132 Christopher Lee Goodman, 6760 51st Street Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Level 33 Auto Wholesales" 6760 51st Street Sacramento, CA 95823. Filed with the Clerk of Sacramento County December 28, 2021 Publish: January 14, 21, 28, and February 4, 2022  
LEVEL 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00071 Ray Thai Mango Corporation, 8514 Derlin Way Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Thai on Taps" 194 Blue Ravine Road #130 Folsom, CA 95630. Filed with the Clerk of Sacramento County January 5, 2022 Publish: January 14, 21, 28, and February 4, 2022  
THAI 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00065 Marlena E. Uhrick and William D. Wheelock, 4365 Graton Circle Mather, CA 95655 is doing business under the Fictitious Business Name(s) "Easy Travel Lodging" 4365 Graton Circle Mather, CA 95655. Filed with the Clerk of Sacramento County January 5, 2022 Publish: January 14, 21, 28, and February 4, 2022  
EASY 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00014 Enica Antonetti, 4116 Aura Way Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Premier Hypnotherapy of Sacramento" 2377 Gold Meadow Way #100 Gold River, CA 95670. Filed with the Clerk of Sacramento County January 3, 2022 Publish: January 14, 21, 28, and February 4, 2022  
PREMIER 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-11145 Consumer 1st Services, Inc, 3550 Watt Avenue Suite 140 Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Consumer 1st Services, Inc, Consumer 1st Mortgage" 3550 Watt Avenue Suite 140 Sacramento, CA 95821. Filed with the Clerk of Sacramento County December 29, 2021 Publish: January 14, 21, 28, and February 4, 2022  
CONSUMER 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-11192 Kendra Charles Williams, 7056 Westchester Way Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Lost Then Found" 7056 Westchester Way Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County December 30, 2021 Publish: January 14, 21, 28, and February 4, 2022  
LOST 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-08784 Shaun Olander, 7617 Muschetto Court Citrus Heights, CA 95621 and Veronica Ramos, 4563 Meadow Way Olivhurst, CA 95961 is doing business under the Fictitious Business Name(s) "Oclaspur Paddleboards" 7617 Muschetto Court Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 1, 2021 Publish: January 14, 21, 28, and February 4, 2022  
OCTASUP 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-11170 Jamaica Irie Spice Inc, 4700 Northgate Boulevard Suite 170 Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Jamaica Irie Spice Wholesaler, Jamaica Irie Spice Catering" 4700 Northgate Boulevard Suite 170 Sacramento, CA 95834. Filed with the Clerk of Sacramento County December 30, 2021 Publish: January 14, 21, 28, and February 4, 2022  
JAMAICA 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10822 Steven Alan Sperber, 2345 Tripp Drive #2 Reno, NV 89512 and Stacy Lynn Gaebe, 1110 Butterfield Drive San Anselmo, CA 94960 is doing business under the Fictitious Business Name(s) "A&L Properties" 50 Fullerton Court Suite 101 Sacramento, CA 95825. Filed with the Clerk of Sacramento County December 17, 2021 Publish: January 14, 21, 28, and February 4, 2022  
A&L 180201 2-4-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00024 Lupita Maravi and Jose Martin Suarez Orduna, 6233 Longdale Drive North Highlands, CA 95660 are doing business under the Fictitious Business Name(s) "Blue Scapes Gardening" 6233 Longdale Drive North Highlands, CA 95660. Filed with the Clerk of Sacramento County January 3, 2022 Publish: January 21, 28, February 4, and 11, 2022  
BLUE 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-11087 Type A Solutions LLC, 5504 Claiborne Way Orangevale, CA 95662 are doing business under the Fictitious Business Name(s) "Big Story" 5504 Claiborne Way Orangevale, CA 95662. Filed with the Clerk of Sacramento County December 28, 2021 Publish: January 21, 28, February 4, and 11, 2022  
BIG 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00032 Shamir M. Ahmed, 11029 Brattleboro Circle Mather, CA 95655 is doing business under the Fictitious Business Name(s) "Full Circle" 11029 Brattleboro Circle Mather, CA 95655. Filed with the Clerk of Sacramento County January 4, 2022 Publish: January 21, 28, February 4, and 11, 2022  
FULL 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-11180 Soheil Samiee and Shiva Ghaseimi, 173 Dutchess Way Sacramento, CA 95827 are doing business under the Fictitious Business Name(s) "Print N Signs" 9233 Folsom Boulevard Sacramento, CA 95826. Filed with the Clerk of Sacramento County December 30, 2021 Publish: January 21, 28, February 4, and 11, 2022  
PRINT 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00171 Viktor Kim, 4849 Manzanita #55 Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Eco Solutions" 4849 Manzanita Avenue #55 Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 11, 2022 Publish: January 21, 28, February 4, and 11, 2022  
ECO 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00011 Brody Brock Zimprich, 8713 Oak Avenue Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Evergreen Restoration & Trauma" 8713 Oak Avenue Orangevale, CA 95662. Filed with the Clerk of Sacramento County January 3, 2022 Publish: January 21, 28, February 4, and 11, 2022  
EVERGREEN 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00202 Rostislav Vorontsoff, 8105 Bellsbrae Drive Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "AFS Trucking" 8105 Bellsbrae Drive Antelope, CA 95843. Filed with the Clerk of Sacramento County January 12, 2022 Publish: January 21, 28, February 4, and 11, 2022  
ROSTISLAV 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-11093 Syndicate Mortgages LLC, 1221 Brickell Avenue Suite 900 Miami, FL 33131 are doing business under the Fictitious Business Name(s) "Swift Loan" 1221 Brickell Avenue Suite 900 Miami, FL 33131. Filed with the Clerk of Sacramento County December 28, 2021 Publish: January 21, 28, February 4, and 11, 2022  
SWIFT 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00166 Ranjeeta Devi Prakash, 180 Promenade Circle Suite 300 Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Align Document Services" 180 Promenade Circle Suite 300 Sacramento, CA 95834. Filed with the Clerk of Sacramento County January 11, 2022 Publish: January 21, 28, February 4, and 11, 2022  
ALIGN 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00142 Asma A Sajid DDS Inc, 4021 Bothwell Circle El Dorado Hills, CA 95762 is doing business under the Fictitious Business Name(s) "Milestone Family Dental, Milestone Dental Studio" 3604 Fair Oaks Boulevard Suite 100 Sacramento, CA 95864. Filed with the Clerk of Sacramento County January 10, 2022 Publish: January 21, 28, February 4, and 11, 2022  
MILESTONE 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00163 Brandi Nicole Holder, 706 56th Street Apt #207 Sacramento, CA 95819 is doing business under the Fictitious Business Name(s) "The Gloss Loft" 706 56th Avenue Apt #207 Sacramento, CA 95819. Filed with the Clerk of Sacramento County January 11, 2022 Publish: January 21, 28, February 4, and 11, 2022  
GLOSS 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2021-10733 R. K Jacobs Insurance Services, Inc, 5620 Birdcage Street Suite 230 Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Flores Insurance Agency, Inc." 5620 Birdcage Street Suite 230 Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County December 13, 2021 Publish: January 21, 28, February 4, and 11, 2022  
FLORES 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00216 Dickhoff, Inc, 154 Sterling Grove Drive Galt, CA 95632 is doing business under the Fictitious Business Name(s) "River Mist Realty" 154 Sterling Grove Drive Galt, CA 95632. Filed with the Clerk of Sacramento County January 12, 2022 Publish: January 21, 28, February 4, and 11, 2022  
RIVER 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00204 JP Retail Inc, 2529 El Camino Avenue Suite 105 Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Salem Auto Sales" 2529 El Camino Avenue Suite 105 Sacramento, CA 95821. Filed with the Clerk of Sacramento County January 12, 2022 Publish: January 21, 28, February 4, and 11, 2022  
SALEM 180201 2-11-22

FICTITIOUS BUSINESS NAME STATEMENT  
FBNF2022-00244 Sip and Savor Inc, 11354 White Rock Road Unit 135 Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Drinki" 11354 White Rock Road Unit 135 Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County January 13, 2022 Publish: January 21, 28, February 4, and 11, 2022  
DRINKI 180201 2-11-22

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME  
FBNF2018-09056 The following person(s) has/ have abandoned the use of the FICTITIOUS BUSINESS NAME of "3 Monkeys Smokeshop #8 Sacramento" located at 5323 Elkhorn Boulevard Suite B Sacramento, CA 95842. The Fictitious Business Name Statement referred to above was filed on November 13, 2018, in the County of Sacramento. Publish: December 31, 2021 January 7, 14, and 21, 2022  
MONKEYS 180201 1-21-22

ORDER TO SHOW FOR CHANGE OF NAME  
SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE  
CHANGE OF NAME  
#34-2021-00312394  
Pragnya Vishnuvajjala aka Pragnya Aradhyla has filed a petition with this court for a decree changing the name(s) of Pragnya Vishnuvajjala aka Pragnya Aradhyla to Pragnya Aradhyla Vishnuvajjala. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on February 3, 2022, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 0



# Youth Energy Summit 2022: Scholarships Open Through January 21

## SMUD News Release

**SACRAMENTO COUNTY, CA (MPG)** - SMUD is accepting applications from high school juniors and seniors for the Youth Energy Summit 2022, a climate and sustainability conference, student community-service project and competition. Students will have an opportunity to earn scholarships for up to \$5,000 at the end of the program later this spring. The three-day climate

and sustainability summit focuses on global warming. It will also familiarize students with SMUD's 2030 Zero Carbon Plan, an ambitious effort to eliminate all carbon emissions from the region's power supply. Students will learn about sustainability and the concrete steps they can take to bring about positive change in their community.

Following the Youth Energy Summit 2022, which will be held January 27

through 29 on virtual platforms, student teams will spend several months to design, develop, and implement a community service project that promotes a cleaner and healthier region. Teams will present their projects before a panel of judges in late April for a chance to win scholarship funding.

Deadline to apply is January 21, 2022. To learn more, please visit [smud.org/](http://smud.org/) YES. ★

# Probation Officers Endorse Pat Hume for Sac County Supervisor

## Sacramento County Probation Association Press Release

**ELK GROVE, CA (MPG)** - The Sacramento County Probation Association (SCDSA) endorsed Pat Hume for Sacramento County Board of Supervisors in District 5. Current Supervisor Don Notolli is not running for re-election.

"Pat Hume has a long and consistent record of standing up for crime victims and ensuring public safety officers have the resources to do a difficult job," said Greg Stuber, President of Sacramento County Probation. "He's earned our support."

"It is an honor to earn the endorsement

of the Sacramento County Probation Association," said Hume. "Probation officers are the unsung heroes of our public safety system. They are the ones getting repeat offenders and illegal guns off our streets."

Hume has also been endorsed by the State Coalition of Probation Organizations.

*Pat Hume was elected to the Elk Grove City Council in 2006, and overwhelmingly re-elected three times, most recently in 2018 when he earned nearly 60% of the vote. District 5 includes the cities of Elk Grove, Galt and Isleton, and Rancho Cordova, and the unincorporated communities of Rosemont, Wilton, and the Delta.* ★

# Open Enrollment Period

## SJUSD Press Release

**SACRAMENTO REGION, CA (MPG)** - San Juan Unified's open enrollment period began on Monday, Dec. 6 and ends at 5 p.m. on Friday, Jan. 21. During this time, parents/guardians can submit an application to have their student attend a school other than his or her neighborhood school as long as there is space available, and they are willing to provide transportation for their student. Because open enrollment

is a computer-generated lottery and not approved on a first-come, first-served basis, parents/guardians can submit an application at any time during the open enrollment period.

Applications are available online and at the San Juan Central office, located at 3700 Garfield Ave. in Carmichael.

For more information, please visit [www.sanjuan.edu/openenrollment](http://www.sanjuan.edu/openenrollment) or call (916) SAN-JUAN, or (916)726-5826. ★

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*Rancho Cordova Independent Adjudicated For and By the County of Sacramento, Adjudication No. 195380–September 18, 1969*  
*Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535–March 12, 2020*  
*The Rio Linda News Adjudicated For and By the County of Sacramento, Adjudication No. 358073– March 21, 1988*

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**Carmichael, CA 95608**

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE  
CHANGE OF NAME  
#34-2022-00313547

Aimee Charity Phiri and Alex Kariuki Mwaura has filed a petition with this court for a decree changing the name(s) of Thumhile Jared Mwaura to Jared Thumhile Mwaura.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on March 2, 2022, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

Dated: January 6, 2022  
Christopher E. Krueger, Judge of the Superior Court

Publish: January 21, 28, February 4, and 11, 2022

MWAURA	180201	2-11-22
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SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE  
CHANGE OF NAME  
#34-2021-00313377

Michael C. Mizerak has filed a petition with this court for a decree changing the name(s) of Serenity Athena Giunelli to Serenity Athena Mizerak.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on February 24, 2022, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

Dated: December 30, 2021  
Christopher E. Krueger, Judge of the Superior Court

Publish: January 21, 28, February 4, and 11, 2022

MIZERAK	180201	2-11-22
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SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE  
CHANGE OF NAME  
#34-2021-00313359

Walter Valentin Ramirez Guerrero has filed a petition with this court for a decree changing the name(s) of Walter Valentin Ramirez Guerrero to Walter Valentin Ramirez.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on February 24, 2022, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

Dated: December 30, 2021  
Shama H. Mesiwala, Judge of the Superior Court

Publish: January 21, 28, February 4, and 11, 2022

RAMIREZ	180201	2-11-22
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SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE  
CHANGE OF NAME  
#34-2022-00313527

Mi Trang Thi Watson has filed a petition with this court for a decree changing the name(s) of Mi Trang Thi Watson to Trang Thi

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on March 1, 2022, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

Dated: January 5, 2022  
Shama H. Mesiwala, Judge of the Superior Court

Publish: January 21, 28, February 4, and 11, 2022

THI	180201	2-11-22
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## NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF GERALD J. GUGLIEMINA  
CASE No. 34-2020-00276307

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Gerald J. Guglielmina deceased. A Petition for Probate has been filed by John M. Guglielmina, in the Superior Court of California, County of Sacramento, requesting John M. Guglielmina be appointed as personal representatives to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows March 24, 2022 9:00 a.m. in Dept 129. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: John M. Guglielmina 3361 Nike Court Sacramento, CA 95827 916-912-6800

Publish: January 21, 28, and February 4, 2022

GUGLIEMINA	17062	1-21-22
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## SUMMONS

SUMMONS  
(CITACION JUDICIAL)  
CASE NUMBER:  
C21-00972

NOTICE TO DEFENDANT: Victoria Cao, an Individual; Anchor General Insurance Company, a California Corporation; and DOES 1 through 25 YOU ARE BEING SUED BY PLAINTIFF: Rita Fernandes, an individual.

NOTICE: You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below. You have 30 CALENDAR DAYS after this summons and legal papers are

served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp](http://www.courtinfo.ca.gov/selfhelp)), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site ([www.lawhelpcalifornia.org](http://www.lawhelpcalifornia.org)), the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp](http://www.courtinfo.ca.gov/selfhelp)), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. AVISO! Lo han demandado. Si no responde dentro de 30 dias, la corte puede decidir en su contra sin escuchar su version. Lea la informacion a continuacion.

Tiene 30 DIAS DE CALENDARIO despues de que le entreguen esta citacion y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefonica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas informacion en el Centro de Ayuda de las Cortes de California ([www.sucorte.ca.gov](http://www.sucorte.ca.gov)) en la biblioteca de leyes de su condado o en la corte que le quede mas cerca. Si no puede pagar la cuota de presentacion, pida al secretario de la corte que le de un formulario de exencion de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podra quitar su sueldo, dinero y bienes sin mas advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remision a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, ([www.lawhelpcalifornia.org](http://www.lawhelpcalifornia.org)), en el Centro de Ayuda de las Cortes de California, ([www.sucorte.ca.gov](http://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): Contra Costa Superior Court Wakefield Taylor Courthouse 725 Court Street Martinez, CA 94553

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): Rita Fernandes PO Box 914 Pinole, CA 94564  
Date: (Fecha) 5/12/2021  
Clerk (Secretario) B. Pool Deputy (Adjunto)  
January 14, 21, 28, and February 4, 2022  
FERNANDES 2-4-22

SUMMONS  
(FAMILY LAW)  
CASE NUMBER: (Numero del Caso): 21CHFL02068

NOTICE TO RESPONDENT  
(Name): AVISO AL DEMANDADO  
(Nombre): Joseph Michael Squillacioti  
YOU HAVE BEEN SUED.  
Read the information below and on the next page. PETITIONER'S NAME IS: (NOMBRE DEL DEMANDANTE): Artem Varlamichev  
You have 30 CALENDAR DAYS after this Summons and Petition are served on you to file a Response (form FL-120) at the court and have a copy served on the petitioner. A letter, phone call or court appearance will not protect you. If you do not file your Response on time, the court may make orders affecting your marriage or domestic partnership, your property, and custody of your children. You may be ordered to pay support and attorney fees and costs. For legal advice contact a lawyer immediately. Get help finding a lawyer at the California Courts Online Self-Help Center ([www.courts.ca.gov/selfhelp](http://www.courts.ca.gov/selfhelp)), at the California Legal Services website ([www.lawhelpca.org](http://www.lawhelpca.org)) or by contacting your local county bar association.

Usted tiene 30 DIAS CALENDARIO después de que se le presente esta Citación y Petición para presentar una Response (formulario FL-120) en el tribunal y tener una copia notificada al peticionario. Una carta, llamada telefónica o comparecencia ante el tribunal no lo protegerá. Si no presenta su Respuesta a tiempo, el tribunal puede hacer órdenes que afecten su matrimonio o pareja de hecho, sus bienes y la custodia de sus hijos. Es posible que se le ordene pagar la manutención y los honorarios y costos de los abogados. Para obtener asesoramiento legal, póngase en contacto con un abogado de inmediato. Obtenga ayuda para encontrar un abogado en el Centro de Autoayuda en Línea de los Tribunales de California ([www.courts.ca.gov/selfhelp](http://www.courts.ca.gov/selfhelp)), en el sitio web de Servicios Legales de California ([www.lawhelpca.org](http://www.lawhelpca.org)) o comunicándose con el colegio de abogados de su condado local. NOTICE: RESTRAINING ORDERS ARE ON PAGE 2: These restraining

orders are effective against both spouse or domestic partners until the petition is dismissed, a judgment is entered or the court makes further orders. They are enforceable anywhere in California by any law enforcement officer who has received or seen a copy of them.

AVISO: LAS ÓRDENES DE

RESTRICCIÓN ESTÁN EN LA PÁGINA 2: Estas órdenes de restricción son efectivas contra ambos cónyuges o parejas domésticas hasta que se desestime la petición, se dicte una sentencia o el tribunal dicte más órdenes. Son exigibles en cualquier lugar de California por cualquier oficial de la ley que haya recibido o visto una copia de ellos. FEE WAIVER: If you cannot pay the filing fee, ask the clerk for a fee waiver form. The court may order you to pay back all or part of the fees and costs that the court waived for you or the other party. EXENCIÓN DE TARIFAS: Si no puede pagar la tarifa de presentación, pídale al secretario un formulario de exención de tarifas. El tribunal puede ordenarle que devuelva la totalidad o parte de los honorarios y costos que el tribunal renunció para usted o la otra parte. The name and address of the court are: (El nombre y direccion de la corte es): Superior court of California county of Los Angeles, Chatsworth Courthouse. 9425 Penfield Avenue Chatsworth, CA 91311

The name, address and telephone number of the petitioner's attorney, or the petitioner without an attorney are: (El nombre, dirección y número de teléfono del abogado del peticionario, o del peticionario sin abogado es:) Artem Varlamichev 20881 Kelvin Place Woodland Hills, CA 91367  
Date: (Fecha) 11-29-2021  
Phone: 213-570-7951  
By: Christy Andrade Clerk of Court Sherri R. Carter Deputy STANDARD FAMILY LAW RESTRAINING ORDERS Starting immediately, you and your spouse or domestic partner are restrained from: 1. removing the minor children of the parties from the state or applying for a new or replacement passport for those minor children without the prior written consent of the other party or an order of the court; 2. cashing, borrowing against, canceling, transferring, disposing of, or insuring the beneficiaries of any insurance or other coverage, including life, health automobile, and disability, held for the benefit of the parties and their minor children;

3. transferring, encumbering, hypothecating, concealing, or in any way disposing of any property, real or personal, whether community, quasi-community, or separate, without the written consent of the other party or an order of the court, except in the usual course of business or for the necessities of life; and 4. creating a nonprobate transfer or modifying a nonprobate transfer in a manner that affects the disposition of property subject to the transfer, without the written consent of the other party or an order of the court. Before revocation of a nonprobate transfer can take effect or a right of survivorship to property can be eliminated, notice of the change must be filed and served on the other party.

You must notify each other of any proposed extraordinary expenditures at least five business days prior to incurring these extraordinary expenditures and account to the court for all extraordinary expenditures made after these restraining orders are effective. However, you may use community property, quasi-community property, or your own separate property to pay an attorney to help you or pay court costs.

NOTICE-ACCESS TO AFFORDABLE HEALTH INSURANCE:-----  
Do you or someone in your household need affordable health insurance? If so, you should apply for Covered California. Covered California can help reduce the cost you pay towards high quality affordable health care. For more information, visit [www.coveredca.com](http://www.coveredca.com). Or call Covered California at 1-800-300-1506

WARNING-IMPORANT INFORMATION California law provides that, for purposes of division of property upon dissolution of a marriage or domestic partnership or upon legal separation, property acquired by the parties during marriage or domestic partnership in joint form is presumed to be community property. If either party to this action should die before the jointly held community property is divided, the language in the deed that characterizes how title is held (i.e., joint tenancy, tenants in common, or community property) will be controlling, and not the community property presumption. You should consult your attorney if you want the community property presumption to be written into the recorded title to the property. Publish: January 14, 21, 28, and February 4, 2022

VARLAMICHEV	2-4-22
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**NOTICE OF PUBLIC LIEN SALE**

**SELF STORAGE AUCTION**

**Notice is hereby given** that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property pursuant to the California Storage Act (Sections 21700-21716 of the Business & Professions Code.)

**ARMORMINI STORAGE:** Property is located at 5714 Auburn Blvd., Sacramento, CA 95841. The auction will be conducted entirely online at: <https://bid13.com/>. Auctioneer: Bid13.com 1-844-348-2776; agent for Owner. Contents for the following lien units will be sold: UNIT #B050 JASMINE MUA, UNIT #B151 AMANDA MCNAMARA, UNIT #B170 SAVANNA C. LOPEZ, UNIT #E009 TERRI MUSSER, UNIT #F002 AURIELLE LEWIS, UNIT #H069 KIMBERLY ANN MILLETTE, UNIT #H074 DANIEL PUICH, SPACE #PP007 MICHAEL CORRALES. Pictures of the contents of the storage space can be seen online. Bids must be entered online beginning THURSDAY 1/20/22 at 10am PST and ending THURSDAY 1/27/22 at 10am PST. Payment must be made at the time of purchase. All items in the unit are sold as is and must be removed within three days of the time of sale. Sale is subject to cancellation in the event of settlement between owner and obligated party.

Carmichael Times January 14 and 21, 2022







Ask Toni

Using GoodRX With Medicare Part D?



Toni King

Toni:

I am a weekly follower of the Toni Says® Medicare column and have had a wonderful Medicare experience which helped to save me from getting in the Donut hole with an expensive generic prescription.

I received a generic prescription for my Parkinson’s disease. When I went to my Plan D preferred Walgreens pharmacy and was informed that specific generic was not in my Part D plans formulary and would cost \$460 per month. I then went to Kroger and was told the retail price was \$199 per month.

When I discussed my experience to a friend, she told me about a web site “GoodRX.com.” What a blessing this was! GoodRX.com gave me a printout of drug stores which sell the drug at a discounted price by entering my zip code with no strings attached

I went to Wal-Mart with the GoodRX coupon in hand. Wal-Mart’s cost for one-month drug supply was only \$43.00.

How can the price of a generic drug range in price from \$43to \$460? Something is wrong with our American prescription drug system.

Tell your readers not to give up if they get an outrageous price for a drug. There are several web sites like GoodRX which provide a similar service. Just do your homework!

~ Julia from Arizona

Julia:

Thank you for sending the Toni Says® Medicare team this information on GoodRX. America needs to be aware that one can use “cost saving prescription drug plans” like GoodRX or a prescription drug discount program to help one control the cost of one’s Medicare prescription drug. By not placing these on your Part D plan can keep one from not “getting in the Donut Hole” as fast.

I had a generic antibiotic and allergy medication prescribed last week and when

I went to pick them up, they were over \$120 for generics. I remembered Julia’s email about GoodRX.com.

I looked online at GoodRX to check the cost at HEB, and the savings was over \$68. The antibiotic was \$30 and allergy med were \$28. Other pharmacies would have saved more money so Next time, I will go to the GoodRX.com site and do research on which pharmacy has the lowest price.

For a fantastic way to start 2022 is to visit [www.goodrx.com/medicare](http://www.goodrx.com/medicare) and search their Medicare section to help make the cost of expensive and common prescriptions whether generic or brand name affordable. This way one might avoid or delay the famous “Donut Hole.”

The GoodRX Medicare site will search Part D drug prices at pharmacies in your zip code that may be less than your Part D co-pay – especially if a drug is not covered by your Part D plan. GoodRX is 100% free and no personal information is required.

2022 Medicare Part D costs are below:

- Initial Deductible: \$480
- Initial Coverage Limit: \$4,430 for 2022 where the 2022 “Donut Hole” begins.
- Out of Pocket Costs: You will spend 25% of the brand name drug, the Drug company will spend 70% and the chosen Part D plan will spend 5% until the total spend of your prescriptions is \$7,050.
- Catastrophic Coverage: Once the \$7,050 has been spent, you will enter Catastrophic Coverage phase where your “covered” generic prescription drugs co pays are \$3.95 or 5% of the “covered” generic prescriptions above \$79 cost or for “covered” brand name prescriptions the co pays are \$9.85 or 5% of the “covered” brand name prescription drugs above \$197 cost.

Please email the Toni Says® Medicare team at [info@tonisays.com](mailto:info@tonisays.com) or call 832.519-8664 regarding how using GoodRX can help control your Medicare Part D costs or for Medicare questions.

2022 Confused about Medicare Zoom webinar is Thursday February 10 at 4:00 PM. Visit [www.tonisays.com](http://www.tonisays.com) to sign up for Toni’s online webinar event. ★

Cooley’s Bill to Aide Small Businesses Passes Committee



Office of Assemblyman Ken Cooley

RANCHO CORDOVA, CA (MPG) - Assemblyman Ken Cooley (D-Rancho Cordova) announced that his Assembly Bill 820, which aims to spur lending to small businesses especially hit hard by the COVID-19 pandemic by allowing qualified lenders to receive a tax credit for loans distributed during this trying time, has passed the Assembly Committee on Revenue and Taxation with bipartisan support.

The 2019 COVID-19 Pandemic response upended the daily lives of all Californians. In

an attempt to limit the spread of the virus, mandatory shutdowns were put in place. As the pandemic worsened and the shutdowns continued, the costs of operating a business without continued revenue became burdensome for many of California’s small businesses.

“During the pandemic public investment was offered from the federal and state governments but not nearly enough small businesses applied and received relief. It is clear that the demand for capital and financial assistance exceeds available public resources,” Cooley said. “It’s vital that we do everything we can to keep these businesses afloat in these trying times. They are the economic engine that will spur our recovery.”

AB 820 provides banks additional incentives to lend to small businesses by excluding the qualified interest income from calculation of the sales factor for taxable years starting January 1, 2022 and

before January 1, 2027. These loans must be one million dollars or less issued to a qualified business on or after March 15, 2020, but prior to January 1, 2025. A qualified small business must have 50 or fewer full-time employees and demonstrated annual loss in net income of 10% or more from 2020 to 2021. These definitions help to ensure that the aid is properly funneled towards supporting businesses that have struggled in the immediate throws of the pandemic.

AB 820 now moves to the Assembly Committee on Appropriations.

Assemblyman Ken Cooley represents the 8th Assembly District which includes the communities of Arden-Arcade, Carmichael, Citrus Heights, Rancho Cordova, Rancho Murieta, Rosemont, Wilton and other portions of unincorporated Sacramento County. For more information, please visit <http://asmcd.org/members/a08/> ★

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# Supply Disruptions Hitting Home-Based Medical Care

Commentary  
by Thomas Ryan

**WASHINGTON, DC (MPG)** - The days of scrambling to secure toilet paper are over. But the pandemic is continuing to wreak havoc on supply chains. Pet food is in short supply. Restaurants are warning customers that their favorite meals may not be on the menu. Then there's the shortage of semiconductor chips, which has raised the price and curbed the availability of medical devices.

Waiting for a piece of medical equipment can be life-threatening. Our leaders must therefore make bolstering the medical supply chain a bigger priority. They can start by ensuring the companies that provide and service medical equipment are paid enough to compete for the scarce chips and raw materials that they and their patients need. Many of these companies care for home-bound patients who rely on things like motorized wheelchairs, ventilators, and home oxygen. More than 63 million of these patients are covered by Medicare.

Pre-pandemic, Medicare's payment rates to home medical equipment providers were barely sufficient to keep them in business. In the last decade, some 35% of providers closed or stopped serving Medicare beneficiaries. The pandemic has exacerbated the challenges they face. Providers are waiting months to receive parts to repair things like power wheelchairs. Prices for some parts have shot up 30% since early 2020 due to limited supply.

Over the same time frame, the cost of steel for wheelchairs and hospital beds has jumped over 60%, while the cost of polycarbonate plastics, used for oxygen



Waiting for a piece of medical equipment can be life-threatening. MPG File photo

tubing, nebulizers, canisters, oxygen, and PAP masks, has increased by 100%. Shipping container costs are partly to blame for these dramatic spikes. Since the pandemic began, the cost of these containers has risen over 1,200%. Then there's the chip shortage, which has disrupted production of everything from blood pressure monitors to remote-control hospital beds.

When the price of inputs rises in other industries, companies typically pass the increase on to consumers. But home medical equipment providers are constrained by pre-determined

Medicare pricing that doesn't account for today's costs. That leaves them to either stop taking on new patients or absorb the cost increases they're facing -- perhaps by curbing their workforces, shrinking their geographic service area, limiting the selection of products to meet individual's needs, reducing complimentary but essential services, and more. All those options diminish patient outcomes and access.

Congress and the administration must take action to ensure homecare remains viable and accessible for those who need

it, now and into the future. That will require addressing the chip shortage. To his credit, President Biden is taking action to shore up America's supply lines. He's created task forces to identify bottlenecks and bring semiconductor chip manufacturing back to the United States.

In the meantime, Congress and the Centers for Medicare and Medicaid Services must make sure home medical equipment providers have the resources to compete for scarce technological inputs. That means raising payment rates. Medical device manufacturers should

not be losing bidding wars over scarce electronic components to non-healthcare providers, just because the latter have the ability to raise prices.

These devices save the health care system billions of dollars a year. It doesn't make financial sense to starve home medical equipment providers of funds. To survive, they must be paid an amount commensurate with their rising expenses.

*Thomas Ryan is president and CEO of the American Association for Homecare [aahomecare.org](http://aahomecare.org). This piece originally appeared on [InsideSources.com](http://InsideSources.com).* ★




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\* Covid-19 vaccines are limited in supply and distribution. At this time we have contracted with CVS Pharmacy to supply our communities with the vaccine in cadence with CDC inoculation protocols. The exact timing of the vaccines is still unclear at time of this publication. Please contact the community for more details.  
\* Care charges are not included. Certain conditions apply. Contact community for details.