

900 NSIDD

Giving Time and Turkey

SAFE CREDIT UNION SELECTS FIRST WOMAN PRESIDENT/CEO



PAGE 4

12-DAY GIVING CAMPAIGN



PAGE 2

HOUSING CRISIS DRIFTS TOWARD POLITICAL WAR



Volunteers check-in clients at the 2-day event beginning on Thursday, November 18. Photo by Robert Perricone

By Elise Spleiss

CITRUS HEIGHTS, CA (MPG) - For two days vehicles lined up for a mile waiting to enter the Sunrise Christian Food Ministry on San Juan Avenue. Over the two days, in a 12-hour food, including local stutime span, 1,800 turkeys and accompanying food was distributed to families in Rancho Cordova from Citrus Heights and surrounding communities.

9 a.m. vehicles were welcomed on-site and lined up in four lanes, over 10 cars key for their families.

their community. CNUCHS Professor Gloria Poveda and CSUS Community Volunteer & Program the food closet. Over the two days 150 Specialist Marisa Warnock, olunteers helped sort, also rolled up their sleeves students, making the volunmeaningful. Other volunteer groups that came out to help included Kiwanis, Girl Scouts, Sunrise Church, on experience helping in Christ Community Church,

Rock Harbor Church, Advent Lutheran, Amazon, CGI United, as well as new deep, ready to receive a tur- Engagement Center and returning volunteers to

According to April Jacek, Volunteer Coordinator, vol-

COVID-19 Vaccine **Booster** Update



The Sacramento County Department of Public Health encourages all eligible individuals to get their booster dose as we head into the winter months and holiday season. Photo courtesy Dreamstime

By Samantha Mott, Sacramento County

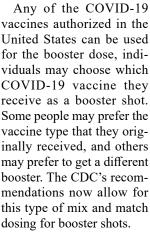
SACRAMENTO COUNTY, CA (MPG) - The Centers for Disease Control (CDC) now recommends a COVID-19 booster for anyone 18 or older. After receiving approval from the FDA, the CDC's Advisory Committee on Immunization Practices (ACIP) expanded upon their previous recommendation and has approved and recommends a third "booster" dose for anyone age 18 or older who received a Pfizer and Moderna COVID-19 vaccine. Those who received the Moderna or Pfizer vaccine series should receive the booster at least 6 months after their second shot. For those who received a J&J/ Janssen COVID-19 vaccine, it is recommended that everyone should receive a booster dose at least two months after their initial shot.



On Thursday, November 18, beginning well before

pack and distribute the and worked alongside their unteers from throughout dent groups from California Northstate University and Sacramento State University who signed up to participate in a hands-

the community jumped in teer experience even more to help distribute 1,800 turkey and all the fixings to waiting food closet clients. Once in line volunteers quickly converged on each vehicle to greet clients, get Continued on page 3



The Sacramento County Department of Public Health encourages all eligible individuals to get their booster dose as we head into the winter months and holiday season. We are ordering more vaccine in anticipation of increased demand and remind everyone they can get a dose at sites across the county in hospitals, physicians' offices, local pharmacies, pop-up clinics, and more.

For more information on boosters and to find your vaccine, visit MyTurn. ca.gov or the Sacramento County COVID-19 Vaccine webpage.



PAGE 5 Scan our OR Code for a

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Change Service Requested

Home Away from Home Dinner for Veterans



Hundreds of veterans have passed through these doors since it opened in 2013 under the guidance of owners Jim and Jeanne Rounsavell. Good food, music, and a special camaraderie was shared by all on this special night.

Story and Photos Wby Elise Spleiss

CITRUS HEIGHTS, CA (MPG) -On November 18, dozens of local veterans, their family and friends gathered at the Citrus Heights Veterans Community Center at 6921 Sylvan Road for an early Thanksgiving feast. The old Sylvan School House has been a home away from home for these men and women who have served their country throughout the world since World War II. \star



Volunteer and dad, Kevin DeCarlo with son, Jackson (10) and center owner Jeanne Rounsevell. Kevin wants his children to meet and appreciate the veterans who have served to protect their country.

United We Shine: **12–Day Giving Campaign**



United Way California Capital Region volunteers collect items for a nonprofit partner in fall 2021. The group is asking residents to support its United We Shine campaign by supporting its local nonprofit partners. Photo by Thébaud Communication

By Kristin Thébaud, Thébaud Communications

SACRAMENTO REGION, CA (MPG) - This holiday season, the local United Way is shining a light on its nonprofit partners working to end poverty in the Capital Region. Each day for 12 days starting Nov. 29, United Way's United We Shine campaign will feature a different nonprofit partner that is working to build equity and end poverty in the region, including a specific need each is facing and how local residents can help. To participate, follow United Way California

Capital Region on social media. For more: YourLocalUnitedWay.org/ post/United-We-Shine.

"We are proud of the work we do at United Way to bring nonprofits together to work toward equitable systems and reduce poverty so all families in our region can thrive," said Dr. Dawnté Early, president and CEO, United Way California Capital Region. "After another difficult year, we can come together this holiday season to generously support the important work being done in our community. Over these 12 days, I hope everyone will join us in supporting as

many of our local nonprofits as possible."

Featured nonprofits include Community Housing Opportunities Corporation, St. Vincent de Paul Sacramento Diocesan Council, Urban Strategies Inc., Computers 4 Kids, Yolo County Children's Alliance, Amador Tuolumne Community Action Agency, Bless Child Community Association, YMCA, Sacramento County Gifts from the Heart, New Morning Youth and Family Services, and Empower Yolo. On Nov. 30, Giving Tuesday, United Way will share more about the work it is doing and how local residents can get involved.

For nearly 100 years, United Way California Capital Region has brought local people together to make community change happen. With a mission to build stronger, healthier and more compassionate communities, the local United Way starts at square one: helping every family succeed so their community can too. Serving Amador, El Dorado, Placer, Sacramento and Yolo counties, the local United Way is working to meet its 20-year commitment to significantly reduce poverty in the region by helping kids excel in school, investing in families, creating meaningful partnerships and organizing to lift impacted families. For more information or to make a donation. visit YourLocalUnited Way.org.

SMF Holiday Travel Tips



SMF wants travelers to know there are many ways to get to their destination without carrying on all the stress. Taking the time to plan ahead will help travelers get through the terminals with ease. Photo courtesy pixabay

By Scott Johnston, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Demand for travel is back and this holiday season has the potential to be busier than ever. Online booking sites are predicting Thanksgiving passenger levels could be twice that of 2020 levels and 75 percent of 2019. Sacramento International Airport (SMF) wants travelers to know there are many ways to get to their destination without carrying on all the stress.

Taking the time to plan ahead will help travelers get through the terminals with ease.

Make a list of all travel essentials. Don't forget masks (more on that in a moment), antibacterial wipes and disinfectant; Pay attention to travel protocols. Depending on the destination, safety and vaccination requirements may be different than those at home; Transportation Security Administration (TSA) procedures have changed since the pandemic. Everyone is required to wear a mask and maintain social distance while in the security line and on the airplane, so bringing extra masks is recommended.

Keep these helpful tips in mind when arriving at SMF:

Parking: The East Economy Lot (\$10/ day), Daily Lot (\$12/day), Garage (\$18/day) and Hourly Lot (\$29/day) are open for parking. Cash is no longer accepted at cashier booths in any parking lot. Customers paying with cash will need to do so prior to returning to their vehicle. Payment can be made at one of the self-service pay-on-foot kiosks located in the Parking Garage and outside Terminal B. Bus service will be provided 24/7 to and from the terminals from both the East Economy, Parking Garage and Daily Lot. Wait times for busses can be up to 20 minutes. For more information, please visit the parking webpage.

Boarding Pass Self-Scanning: Passengers will scan their own boarding passes and not hand them over to TSA employees.

Liquids: Must be 3.4 ounces (100ml) or smaller with the exception of hand sanitizer, which can be in a 12-ounce container. Items must be removed from baggage before it goes through the X-ray and will be screened separately.

Food: Passengers bringing meals on their flights should place them in a clear plastic bag, and in a separate tray from their luggage, for scanning.

Be Patient: Like many businesses, TSA has suffered from a staffing shortage. Allow extra time for every part of your travel journey, just in case.

Touchless Security: Get through security checkpoints faster with CLEAR, a digital health passport that uses biometrics to scan your eyes and face to confirm your identity in a touchless process. Learn more or opt-in for membership here.

If you are feeling a bit stressed out, be sure to stop by and say hello to the wonderful pups that make up SMF's BARC (Boarding Area Relaxation Corps) team. These dogs and their handlers are there to help calm nerves and relax passengers before and after flights.

The Center for Disease Control and Prevention (CDC) has released its recommendations for safe holiday travel, which is worth reviewing before you head out on vacation. As always, it is recommended travelers arrive two hours early in anticipation of additional security screenings. For more information, visit our website.





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Giving Time, Turkeys



Volunteers pack goodie bags for distribution. Photo by Robert Perricone

Continued from page 1 them checked in and deliver a turkey for each registered family in the vehicle, along with fresh produce and baked goods, when available, and an accompanying goodie bag.

Volunteers working at check-in were surprised to learn that about 40

percent of the families that lined up were new to the Sunrise Food Closet and the Sacramento Food Bank system. Once registered, these families can return to the Sunrise and other participating agencies to receive additional food resources for their families.

The Sunrise Christian Food Ministry returns to their regular distribution schedule, Monday-Friday, 10:30am-2:00pm, on November 29.

Anyone wishing to donate or volunteer can find additional information at www.sunrisechristianfoodministry.org.

Light up the Holidays

SMUD News Release

SACRAMENTO REGION, CA (MPG) - Many people will fill their homes with lights this holiday season. But before you hang them with cheer, check out our tips on how to be safe and save money this holiday season.

Money-saving tips:

Switch to LED holiday lights. LED lights come in a variety of colors and use nearly 80 percent less energy than conventional lights. LED holiday lights are cool to the touch and generally much more durable than incandescents. You can even buy LED holiday lights at SMUDEnergyStore. com. SMUD energy experts have done the work for you and selected a variety of highquality lights for you to choose from.

Use a programmable timer so your lights are only on when you want them to be. There are many options out there, including some "smart timers" that work with your smart phone.

Safety tips:

Inspect all of your holiday decorations and look for broken or cracked sockets and Factory Mutual (FM) approved electrical devices, extension cords and lights. These approvals indicate the product has been tested for electrical safety and reliability when used as advertised; Always follow the manufacturer's instructions when stringing lights. Most brands recommend against connecting more than three sets of lights or combining LEDs and other types of lights in a single strand; Use one long extension cord instead of linking several shorter ones. And never run extension cords through standing water or across walkways.; Always unplug lights and electrical cords before connecting and hanging them; Keep paper, ribbon and other decorations away from holiday lights.; Unplug or turn off all decorative lights before going to bed or leaving your home; Make sure outdoor electrical outlets have shock-protecting Ground Fault Circuit Interrupters (GFCI).

About SMUD

As the nation's sixth-largest, communityowned, not-for-profit electric service provider, SMUD has been providing low-cost, reliable electricity to Sacramento County for more than 75 years. SMUD is a recognized industry leader and award winner for its innovative energy efficiency programs, renewable power technologies and for its sustainable solutions for a healthier environment. In 2020, SMUD's power supply was more than 60 percent carbon free and SMUD has a goal to reach zero carbon in its electricity supply by 2030. For more information on SMUD's Zero Carbon Plan and its customer programs, visit smud.org.

GOL Haz Mastesp



Properly Dispose of Your Household Hazardous Wastes (HHW)

HHW can be a danger to humans, pets, and our environment. Learn how you can help keep Citrus Heights safe and clean by properly disposing of HHW — for **FREE!**

WHAT IS HHW?

HHW is the leftover portion of household products that contain toxic chemicals, such as paint, cleaners, and products with warning labels. These wastes CANNOT be disposed of in your regular garbage.

HOW SHOULD I DISPOSE OF HHW?

frayed or bare wires. Damaged light sets should be immediately discarded; When installing lights from a ladder, stay away from all overhead power lines and electrical service lines, and take your time moving up and down the ladder. Most injuries related to holiday lights involve falls from ladders; Avoid installing holiday lights from or on your roof unless using proper safety gear, including a harness or guardrails; Only use Underwriters Laboratory (UL) or

CHP Combats Retail Theft

CHP News Release

SACRAMENTO, CA (MPG) - With the holiday shopping season in full swing, the California Highway Patrol (CHP) is collaborating with local law enforcement agencies to aggressively investigate organized retail crimes, make arrests, and recover stolen merchandise from brickand-mortar and online retail stores throughout the state.

The CHP's Organized Retail Crime Task Force (ORCTF) assists local law enforcement agencies and pursues leads, identifies suspects, and supports criminal investigations. Immediately following the high-profile burglaries in the Bay Area this weekend, the CHP contacted the local agencies investigating the crimes and offered assistance. As a result, effective immediately, the CHP is increasing patrols on the freeway corridors adjacent to major shopping centers.

Since its creation in 2019, the CHP's ORCTF, in conjunction with local law enforcement agencies, has participated in 773 investigations, made 240 arrests, and assisted in the recovery of more than \$18.9 million in merchandise.

"The CHP remains steadfast in its efforts to help reduce organized retail theft," CHP Commissioner Amanda Ray said. "We are collaborating with local law enforcement and district attorneys to apprehend and prosecute the criminals involved in this nefarious activity."

As California's state law enforcement agency, the CHP can assist local authorities with complex investigations that extend beyond their jurisdictions or as requested. The ORCTF provides local law enforcement with logistical support and resources, including personnel and equipment. Every ORCTF team throughout the state shares information between law enforcement agencies and California's retailers, and has committed CHP detectives to investigate these crimes and enhance the safety of the public as they shop throughout California.

According to the National Retail Federation, organized retail theft accounts for an estimated \$30 billion in economic loss each year nationwide. Organized retail theft typically involves a criminal enterprise with multiple theft rings at numerous retail stores and uses a fencing operation to sell the stolen goods. Retailers carry losses from theft on several levels and ultimately the cost is passed on to consumers through price inflation to offset the economic loss.

If you observe organized theft:

Do not attempt to intervene; Note what the people involved look like; If possible, obtain a license plate and vehicle description; Be cautious – multiple suspects can be involved in these thefts; Report all suspicious activity to the store manager or police when safe to do so; Submit pictures or video of the suspects or criminal activity to law enforcement, if you can do so safely; Report organized retail theft incidents to CHP online at: https://www.chp.ca.gov/notify-chp/ organized-retail-theft-program.

The ORCTF's efforts are consistent with the CHP's mission to provide the highest level of Safety, Service, and Security to the people of California and are in line with the CHP strategic goal to protect life and property. Residents can drop-off their HHW at this location for FREE:

North Area Recovery Station (NARS)

HHW Facility 4450 Roseville Road North Highlands

Open Tu-Th-Fr-Sat 8:30 am – 4 pm (916) 875-5555

Visit the site for a list of acceptable items and other important information.

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SAFE Credit Union Selects Its First Woman President/CEO



SAFE Credit Union Press Release

FOLSOM, CA (MPG) - SAFE Credit Union announced that Dave Roughton will retire as President and CEO effective December 31, 2022. Roughton will be succeeded by Executive Vice President/ Chief Credit Officer Faye Nabhani, who will be the first woman President/CEO in the credit union's history.



Fave Nabhani

"On behalf of SAFE Credit Union, thank you to Dave Roughton for his vision and leadership to build a strong credit union and position it for success into the future," said Terrance Tremelling, Chair of the SAFE Credit Union Board of Directors. "SAFE has been fortunate to have Dave at the helm for the past six years. Under his stewardship, SAFE doubled in size from \$2.14 billion to over \$4.3 billion, and from 192,000 members to more than 240,000. Dave also led a momentous investment in the Greater Sacramento region by partnering with the City

naming rights to the SAFE Program. Credit Union Convention & Performing Arts District."

Roughton also inaugurated diversity, equity, and inclusion initiatives at SAFE; expanded technological solutions benefiting the credit union and its members; and deepened the credit union's influence on the community through expanded philanthropic and advocacy measures. Roughton further strengthened SAFE's ties to the regional business community through serving as Chair of the Sacramento Metropolitan Chamber of Commerce and as a board member of the Greater Sacramento Economic Council. He fostered a workplace culture that led SAFE being named a Best Place

region for four years in a row. Faye Nabhani joined SAFE in 2016 as Executive Vice President/Chief Credit Officer, overseeing the credit union's successful lending programs, including mortgage, auto, credit, and commercial. During her tenure, she oversaw a 52% growth in SAFE's loan portfolio. She accomplished this remarkable growth with minimal FTE increases by consolidating loan operations around the organization into one team structure. She also implemented technological upgrades to facilitate online loan applications. In response to the economic impact of the COVID-19 pandemic, Nabhani led efforts that provided more than \$250 million in assistance to SAFE members through no- and low-interest emergency loans, forbearance, partial payment programs, waived fees,

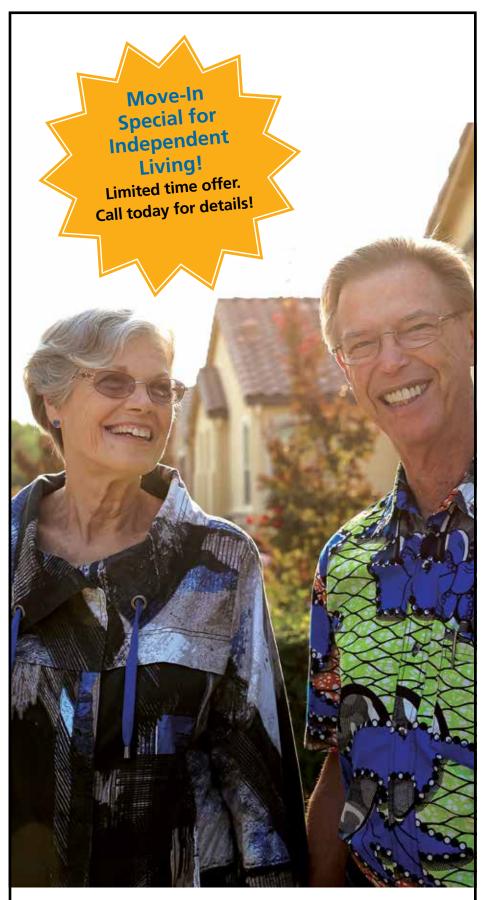
of Sacramento to secure the and the Paycheck Protection

Faye provides organizational leadership, strategic vision, and lending expertise as a key member of SAFE's Executive Management Team. Faye is also the strategic leader and executive sponsor of SAFE's core system conversion to Fiserv DNA. which will be completed in April 2022. As part of the leadership transition, Nabhani will become President as of January 1, 2022, and take on the combined President/ CEO role on January 1, 2023. She will be the first woman President/CEO in SAFE's 80-plus-year history.

"I am deeply honored to be the next President/CEO of SAFE Credit Union," Nabhani said. "SAFE is a strong credit union and to Work in the Sacramento key corporate citizen in the region. I look forward to continuing to find new and innovate ways to better serve SAFE's members. SAFE will always be a partner to our community through philanthropy, corporate engagement, and by providing financial health to our members. Dave has pushed SAFE to new heights and I'm looking forward to guiding it through its next chapter."

> Prior to joining SAFE, Faye worked for KeyPoint Credit Union in Santa Clara, California, for 22 years in a variety of credit operations and management positions, including most recently as their Chief Lending Officer. Faye has served as a member of various boards of directors, including MBL LLC (now CUBG), as an Executive Committee Member of the Credit Union National Association Lending Council.

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Make a list to plan your holiday meal and buy just what you need. Store or preserve your leftovers (e.g., freeze slices of turkey or pie for another time). Let's REDUCE WASTE!

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California Housing Crisis Drifts Toward Political War



By Dan Walters **CALMatters**

The long-simmering conflict between state officials and local governments over housing construction – or the lack thereof - escalated this month and may be headed for a showdown at the polls next year.

Citing a stubborn shortage of housing that drives up housing prices and rents, the state has been pressing local governments, particularly cities, to encourage construction through zoning and pro-development Francisco on notice that the policies. To make their point, legislators and governors have enacted new laws aimed at overcoming local not-in-my-backyard resistance to housing projects.

Attorney General Rob Bonta, armed with new authority, has stepped up the pressure by creating a new 12-member Department of Justice task force that will, he said, more strictly enforcing pro-housing laws.

Bonta hinted of more fail to meet state-imposed quotas for zoning land for housing, a strategy that has been used occasionally in the past.

"That's certainly an area of interest and an area where we can be more involved," Bonta said during a virtual news conference. "We will be looking at cities to see if they are meeting their city officials are proposing

obligations under the law." Bonta's announcement drew sharp criticism from the League of California Cities.

"The comments made during the attorney general's press conference today, demonizing all cities for things they do not control, will not put roofs over the heads of Californians," the organization's executive director, Carolyn Coleman, said. "Cities do not build homes, and for years have endured whiplash from the state's scattershot approach to passing housing laws that are often in direct conflict with each other and counterproductive to our shared goals to increase housing supply."

More or less simultaneously, the state Department of Housing and Community Development put San city's recent rejection of two housing projects could run afoul of state law.

It ordered the city to provide "reasoning and evidence" for blocking more than 800 units of housing. Pro-housing groups have complained that cities often use the permitting process to stymie projects, even when they are being proposed for property zoned for housing, and recent law changes are aimed at lawsuits against cities that preventing such arbitrary actions.

> Meanwhile, the state's pressure on local officials to sanction more housing could be tested with a ballot measure next year.

Angered by passage of two new state laws that open up more land for multi-family projects, Senate Bill 9 and Senate Bill 10, some

an initiative measure that essentially would bar the state from overriding local land use laws.

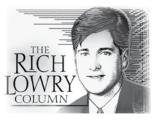
The proponents have formed a new organization, Our Neighborhood Voices, to promote the initiative with "major funding from AIDS Healthcare Foundation." It is a Los Angeles-based organization that has promoted pro-rent control and antidevelopment measures in the past and whose president, Michael Weinstein, has become a polarizing figure in California's perennial housing debate.

Our Neighborhood Voices contends that the two laws essentially strip local officials and residents of their ability to shape the ambience of neighborhoods and allow developers to do whatever they want to do without local input.

"Voters strongly oppose the new state laws that strip our ability to speak out about what is happening literally right next door to our homes," said Bill Brand, mayor of Redondo Beach, as the organization released a poll that found strong support for the proposed ballot measure.

On multiple fronts, therefore, California's skirmishing over control of housing development is escalating into all-out political war as state officials increase pressure on local officials and they try to erect a legal wall to protect their traditional land use authority.

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



Harris v. Buttigieg would be the GOP's Dream Primary

The GOP has had plenty of reason for good cheer in recent months.

Nothing can compare, though, with the glad tidings of a potential showdown between Vice President Kamala Harris and Transportation Secretary Pete Buttigieg to be Biden's successor in 2024 should he decide not to run for reelection.

Surely, there would be other serious candidates in that circumstance, but there is no doubt that Harris and Buttigieg would be high on the list of potential contenders, as various journalistic outfits have noted over the past week.

As it happens, they exemplify the contemporary Democratic Party's electoral deficiencies, while bringing their own flagrant personal political weaknesses to the equation.

If this is really the choice Democrats would face should Biden decline to run, they better hope he defies age, political health, and is prepared to serve again ative types. well into his 80s.

Harris flamed out in the 2020 Democratic nomination well before the Iowa caucuses, unable to settle on a message or political identity. Her staff was obsessed with the progressive hothouse of Twitter, which ingly clear, though, that is a powerful device for creating a false sense of new base among colwhat real voters, even lege-educated voters is a Synd., Inc.

Democratic primary voters, care about.

As vice president, she's basically picked up where her desultory campaign left off. In the latest USA Today/ Suffolk University poll, Harris had a dismal 28% approval rating. It's difficult to rate that low without getting indicted or suffering some other embarrassing scandal.

Her allies, of course, complain that she's being treated unfairly because she's a woman of color. This fixation on race and gender plays much better with the left-wing activist class than with the public. The simpler explanation for Harris' woes is that she's a below-average politician serving under an unpopular president.

Pete Buttigieg has had a happier tenure. With his surprising success in the 2020 Democratic primary, he bootstrapped himself into a Cabinet position and is now enjoying a windfall of resources thanks to the infrastructure bill.

He embodies, to a fault, the party's growing strength among collegeeducated whites. He's smooth, credentialed, hyper-articulate and a quick study who knows enough – sometimes just enough – to charm and bounces back to robust impress journalists and other white-collar cre-

If a management consultant were to design a progressive white Democrat in a bottle, the result would look a lot like Buttigieg, himself a former management consultant.

It's become increasthe Democratic Party's trap if it is pursued to the exclusion of an appeal to working-class voters. The party's poor standing with non-college-educated voters has begun to show up in eroding support among Latinos, a constituency that was presumed to be a key pillar of the Obamacrafted "coalition of the ascendant."

A successful post-Biden Democratic future is more likely to be found in the likes of New York Mayor-elect Eric Adams than Harris or Buttigieg.

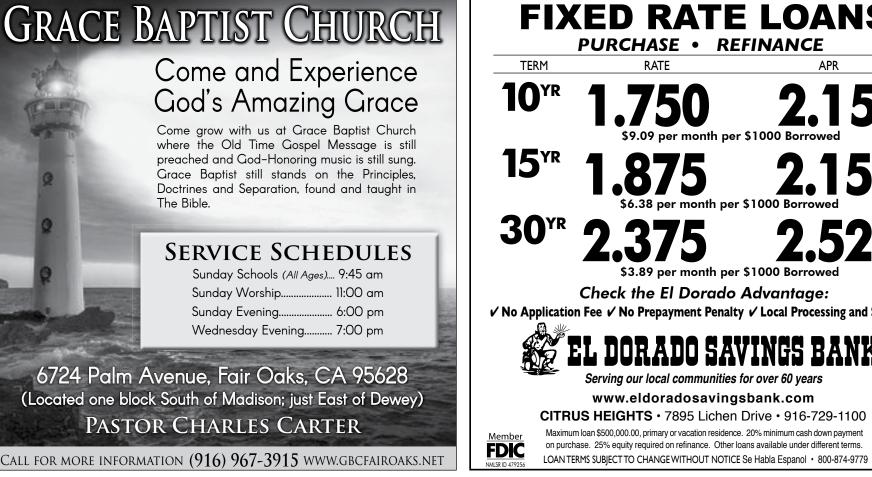
He is an African American former cop with a hard-knocks upbringing that gives him working-class street cred. He knows that woke bromides aren't the way to appeal to African American voters, who put him over the top in the Democratic primary. He's a standard progressive in many respects, but he has proven immune to fashionable left-wing causes. He not only defused a hot-button cultural issue - namely, crime - he campaigned on it and made it a strength, an ability that most national Democrats have lost as the party has moved left since 2016.

It's far too early to know how his City Hall tenure will actually turn out, but Adams has the qualities and approach that, in theory, could be fruitful for Democrats nationally.

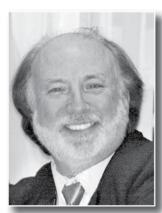
Meanwhile, even if the GOP is on a roll at the moment, it shouldn't get its hopes up. At the end of the day, a 2024 Democratic primary dominated by Harris and Buttigieg is probably too good to be true.

Rich Lowry is editor of the National Review.

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Social Security Matters Should I Take My Widower **Benefit Now?**



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I lost my wife 7 years ago. I was told that I could possibly collect 30 to 35% of her benefit as a widower benefit when I turned 60. I will be 61 soon. Would it make sense to pursue this if it is true? I am still working full time. Would this affect my ability to collect Social Security on my own account once I retire? Signed: Working Survivor

Dear Working: Survivor benefits for a widower can be paid as early as age 60 if you have not remarried prior to that. But collecting a survivor benefit before you have reached your full retirement age (your "FRA", which is age 67) creates some other considerations you should be aware of:

- Your survivor benefit will be based upon the SS benefit your wife was entitled to at her death. Taken at your FRA you'd get 100% of the SS amount your wife was entitled to at her death, but if taken any earlier than your FRA the survivor benefit will be reduced.
- Taken before your FRA, your survivor benefit will be actuarially reduced according to the number of months prior to your FRA it is claimed. The reduction amount is 4.75% less per full year earlier than your FRA, reduction. If you take your vivor benefit if you are dation.org.



survivor benefit at age 61, you'll get 71.5% of the SS benefit your wife had earned up to her death. Since you're not yet receiving your own SS retirement benefit, you can take your survivor benefit first and allow your personal SS retirement benefit to grow. Assuming your personal SS retirement benefit will be more than your survivor benefit, you can switch from your survivor benefit to your SS retirement benefit at any time after you are age-eligible to do so (age 62). You can also, if you wish, choose to continue your survivor benefit up until your personal SS retirement benefit reaches maximum at age 70. At age 70 your own benefit will be 24% more than your FRA benefit amount.

If you claim the survivor benefit before your FRA and you are still working, you'll be subject to Social Security's "earnings test" which limits how much you can earn before SS takes away some of your benefit. The earnings limit for 2021 is \$18,960 (the 2022 limit is \$19,560) and if your earnings from work exceed that amount, SS will take back benefits equal to \$1 for every \$2 you are over the limit.

So, although you can claim a survivor benefit from your deceased wife now (and allow your own SS benefit to grow), practically speaking you may and that is a permanent not be able to get a sur- us at ssadvisor@amacfoun-

working full time and earning considerably more than the annual earnings limit. In other words, the penalty for exceeding the earnings limit may entirely offset the survivor benefit you are entitled to. If you're over the earnings limit by only a small amount, you'll only lose benefits for the number of months needed to repay what you owe. And for clarity, in the year you attain FRA the earnings limit goes up by about 2.5 times and the penalty is less (\$1 for every \$3 you are over the limit), and once you reach your full retirement age there is no longer a limit to how much you can earn. To avoid the earnings test, you could also choose to wait until vour FRA to maximize your survivor benefit and then wait until age 70 to claim your maximum SS retirement benefit.

Regardless of when you claim your survivor benefit, your own SS retirement benefit won't be affected. Your SS retirement benefit, which will replace your smaller survivor benefit, will be based solely on your lifetime earnings history and the age at which you claim it.

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



What exactly is luck? Why do some people appear to be luckier than others? Is luck a question of chance, fate, or are there things you can do to improve your luck? Actually, being lucky isn't just a matter of luck at all.

Luck is a combination of attitude, mental orientation, preparation, and opportunity. Typically, lucky people have an approach of possibility whereas unlucky people have a mindset of impossibility.

Those with consistent bad luck expect to have bad luck. They advertise their expectations with statements such as, "I know this won't work," "Nothing ever goes right for me," "Why can't I ever catch a break," and "There's a dark cloud that follows me."

People with good luck seek solutions rather than fixating on problems. They understand that every impediment has a resolution. They are flexible in their thinking and not locked into patterns of behavior. Their outlook allows them to find opportunity where others see only roadblocks, failure, and despair.

When a person believes they have only bad luck, they tend to attract more bad luck. This creates a vicious self-fulfilling prophecy. No one is predestined for good or bad luck. If you want more good luck, there are steps you can take to bring it about.

Keep your Outlook Flexible

Imagine the following scenario. You are standing

at one end of a long hallway. Your destination is a door at the other end. As you walk down the hallway, you pass other doors which are slightly open.

Unlucky people will direct all of their attention on the door at the end. They will walk past the other doors without investigating what is on the other side. Behind the other doors lie potential opportunities. When they are bypassed, there is no chance of benefiting. When they discover what they missed, unlucky people will lament how unlucky they were.

Lucky people will look into each room. They will still have the door at the far end as their destination, but they won't ignore the others. This strategy positions lucky people to take advantage of unexpected and unplanned opportunities along their journey.

To increase your luck, maintain an awareness of what is around you. Don't go through life with blinders that hide opportunities.

Look for the Upside

Regardless of the circumstances you encounter, you have to figure a way to make the best of them. Lucky people consistently look for what they can learn or extract from every situation. This technique enables them to recover faster and get back on track. They always maintain a mental determination to overcome whatever obstacles are encountered. They feel they are lucky because things could have been Brvan Golden

worse.

Unlucky people wallow in self-pity and become consumed with the negative. They can't see anything positive and feel and act like a victim. They won't take responsibility for their situation and therefore don't believe they have the power of self-determination. Whatever may happen, they get frustrated with how bad things are.

To increase your luck, don't lose sight of the fact that there is always a lesson to be learned and invariably a way out that will make you stronger. There is a solution to every problem.

Think and Act as if you are Lucky

Develop an attitude that no matter what happens, you are lucky. As a lucky person, you have the ability to make the best of every situation. Act like a lucky person. Don't talk about or dwell on problems. Concentrate on and discuss solutions.

You can become lucky. Luck is when attitude and preparation meet opportunity. Since each day is replete with new opportunities there is more than enough luck for everyone.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com

or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper. © 2021 ★

Don't Neglect Long-Haul **Covid in the Panic Over Delta**

CLG NEWS UPDATES

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

NIH Director: Identify Those Who Spread 'False Information' Online and 'Bring Them to Justice' | 22 Nov 2021 | The National Institutes of Health (NIH) Director Francis Collins has warned against "misinformation" online and suggested that those who spread misinformation should be "brought to justice." Collins made the comments in defense of his colleague Dr. Anthony Fauci, who he says has been subjected to harassment over "misinformation." "Conspiracies are winning here. Truth is losing. That's a really serious indictment of the way in which our society seems to be traveling," said Collins in an interview with The Washington Post... Suggesting that people who spread allegedly false claims should be "brought to justice" is unconstitutional.

Biden's Bounty on Your Life: Hospitals' Incentive Payments for COVID-19 | 17 Nov 2021 | Upon admission to a once-trusted hospital, American patients with COVID-19 become virtual prisoners, subjected to a rigid treatment protocol with roots in Ezekiel Emanuel's "Complete Lives System" for rationing medical care in those over age 50. They have a shockingly high mortality rate. How and why is this happening, and what can be done about it? As exposed in audio recordings, hospital executives in Arizona admitted meeting several times a week to lower standards of care, with coordinated restrictions on visitation rights. Most COVID-19 patients' families are deliberately kept in the dark about what is really being done to their loved ones. The combination that enables this tragic and avoidable loss of hundreds of thousands of lives includes the CARES Act, which provides hospitals with bonus incentive payments for all things related to COVID-19 (testing, diagnosing, admitting to hospital, use of remdesivir and ventilators, reporting COVID-19 deaths, and vaccinations) and waivers of customary and long-standing patient rights by the Centers for Medicare and Medicaid Services (CMS).

Thomas Jefferson statue removed from City Hall after 187 years | 22 Nov 2021 | Thomas Jefferson is no longer in the room where it happens. Art handlers packed up an 884-pound statue of Jefferson in a wooden crate Monday after a mayoral commission voted to banish the likeness of the nation's third president from City Hall where its resided for nearly two centuries -- because he owned slaves. About a dozen workers with Marshall Fine Arts spent several hours carefully removing the painted plaster monument from its pedestal inside the City Council chambers and surrounding it with sections of foam and wooden boards. They then lowered the massive structure down the stairs leading to the building's first-floor rotunda with a pulley system and ushered the Founding Father out the back door.

Australian Army Begins Transferring COVID-Positive Cases, Contacts to Quarantine Camps | 23 Nov 2021 | The Australian army has begun forcibly removing residents in the Northern Territories to the Howard Springs quarantine camp located in Darwin, after nine new Covid-19 cases were identified in the community of Binjari. The move comes after hard lockdowns were instituted in the communities of both Binjari and nearby Rockhole on Saturday night. "Residents of Binjari and Rockhole no longer have the five reasons to leave their homes," said Northern Territory chief minister, Michael Gunner, referring to the country's five allowable reasons to avoid lockdown (buying food and supplies, exercising for up to two hours, care or caregiving, work or education if it can't be done from home, and to get vaccinated at the nearest possible location). "They can only leave for medical treatment, in an emergency, or as required by law." "It's highly likely that more residents will be transferred to Howard Springs today, either as positive cases or close contacts," he continued, adding "We have already identified 38 close contacts from Binjari but that number will go up. Those 38 are being transferred now." *

Commentary by Dr. Jeffrey Gold

Long Covid" is one of many scary phrases that have barged into our vocabulary since the pandemic upended global life.

Those who have it are afflicted with a Covid that seems never to go away. With the present panic over the Delta variant, there's a danger that we will not accord this slow-burn condition the attention it deserves.

With symptoms ranging from severe fatigue and lightheadedness to anxiety and, in some extreme cases, psychosis, these long-haul patients are begging for help. Studies indicate that as many as three out of 10 people infected with Covid-19 may experience long Covid. Yet, doctors struggle to find an explanation.

Another problem is that almost all studies of long Covid focus on the unvaccinated. Little research has been done on "breakthrough infections" -- the contracting of Covid-19 after vaccination. Preliminary research suggests that symptoms can endure for up to six weeks in breakthrough cases.

What makes long Covid so puzzling is the variety of possible symptoms, of which there are potentially hundreds. Patients report shortness of breath, fever, difficulty concentrating, and skin conditions. Some patients experience hearing loss. Still others report fatigue so severe that they struggle to get out of bed. There's no diagnostic test for long Covid, and brain MRI scans and other tests fail to yield results.

But this list of symptoms also gives researchers multiple vantage points from which to study the condition.

Some scientists theorize that fighting Covid-19 leaves behind viral particles that trigger a generalized cycle of inflammation long after the body has defeated the pathogen itself. Others think the virus may burrow in human tissues, allowing it to surface sometime later when immunity weakens.

In select cases, doctors have diagnosed patients complaining of long Covid

symptoms with a rare condition known as postural orthostatic tachycardia syndrome (POTS). The condition often appears suddenly following a viral infection.

Any theory or link to a known condition offers hope for patients. In guidelines released mid-June, the Centers for Disease Control and Prevention recommended doctors focus their approach on patients' specific symptoms.

Thus, in the fight against long Covid, doctors should target the symptoms patients are experiencing with treatments already proven to address those indications.

For patients experiencing high blood pressure, for instance, doctors can prescribe beta-blockers to slow their heart rate. Those patients who feel extreme fatigue can benefit from medicines used to treat chronic fatigue syndrome. Some patients with a POTS diagnosis see positive results from a drug called ivabradine.

A number of drugs, FDA-approved for other ailments, are finding welcome additional use in the treatment of Covid. Empagliflozin, commonly used for Type-2 diabetes, promises to protect against Covid-related organ failure. Baracitinib, an anti-inflammatory drug developed for rheumatoid arthritis, has shown notable effectiveness in reducing Covid-related mortality.

Patients experiencing respiratory problems may benefit from a new drug known as Tavalisse, which has FDA approval for use in patients suffering from a rare condition known as thrombocytopenia. Meanwhile, a recent study found that low-dose naltrexone -- a therapy for chronic fatigue or chronic pain -- shows potential to safely and effectively disrupt Covid-19's ability to attack the body.

Curing long Covid requires dedicated research and investment. Even repurposing existing drugs requires expensive clinical trials. With tens of thousands of Americans getting infected with Covid-19 every day, the scientific community must double down on finding cures for this condition.

Dr. Jeffrey Gold, MD, is a family physician. This piece originally ran in the Boston Herald.

Legal Advertising Hotline 916-483-2299 Legal Advertising Fax 916-773-2999	Carmichael Times Adjud Rancho Cordova Independent A	LEGAL ADVERTISING Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294–February 7, 1984 ancho 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					
FICTITIOUS BUSINESS NAME STATEMENTS	FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09869 Oksana Yarosh,	FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-10071 Kasha Ra. 5521	SUPERIOR COURT OF CALIFORNIA	SUPERIOR COURT OF CALIFORNIA	NOTICE OF PETITION		
FICTITIOUS BUSINESS NAME STATEMENT	8279 Hazelhurst Court, Orangevale,	FBNF2021-10071 Kasha Ra, 5521 Whitfield Way, Carmichael, CA 95608	COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE	COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE	TO ADMINISTER ESTATE		
FBNF2021-09611 Arshad Shinwari & Ahmad Samir, 7730 Goldfinch Way, Antelope, CA	CA 95662 is doing business under the	is doing business under the Fictitious	CHANGE OF NAME	CHANGE OF NAME	NOTICE OF PETITION TO		
5843 are doing business under the Fictitious	Fictitious Business Name(s) "Honey and Fig Grazing" 8279 Hazelhurst Court,	Business Name(s) "Way of the Phoenix Acupuncture" 3325 Folsom Boulevard,	#34-2021-00310711	#34-2021-00310963	ADMINISTER ESTATE OF MARY J. BELLAMY		
Business Name(s) "Star Towing" 2737 Fulton	Orangevale, CA 95662. Filed with the Clerk	Sacramento, CA 95816. Filed with the Clerk	Nalin Kumar Chandra and Doreena Dorish	Robert Carl Walden has filed a	CASE No. 34-2021-		
Ivenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County November 1, 2021	of Sacramento County November 9, 2021 Publish: November 19, 26 & December 3, 10,	of Sacramento County November 16, 2021 Publish: November 26 & December 3, 10, 17,	Chandra have filed a petition with this court for a decree changing the name(s) of Paraa Niranjani	petition with this court for a decree changing the name(s) of Robert	00310684		
Publish: November 12, 19, 26 & December	2021	2021	Chandra to Bhuvana Niranjani Chandra.	Carl Walden to Robert Carl Tupas.	To all heirs, beneficiaries		
, 2021	HONEY 180201 12-10-21	WAY 180201 12-17-21	IT IS ORDERED that all persons	IT IS ORDERED that all persons	creditors, and continger creditors of and persons wh		
TAR 180201 12-3-21	FICTITIOUS BUSINESS NAME STATEMENT	FICTITIOUS BUSINESS NAME STATEMENT	interested in the above-entitled matter	interested in the above-entitled matter appear before this court at 9:00a.m.	may be otherwise intereste		
ICTITIOUS BUSINESS NAME STATEMENT	FBNF2021-09800 Summer E Kuk, 4253 Lusk Drive, Sacramento, CA 95864 is doing	FBNF2021-09947 Susan Kim Dakuzaku Schlack & William Perry Schlack, 4440	appear before this court at 9:00a.m. on January 5, 2022, in Department 54, located	on January 11, 2022, in Department	in the will or estate, or both o		
BNF2021-09758 KMR Custom Builder, 943 Newgate Drive, Sacramento, CA 95823	business under the Fictitious Business	Minnesota Avenue, Fair Oaks, CA	at 813 6th Street, Sacramento, CA 95814,	54, located at 813 6th Street, 2nd	Mary J. Bellamy deceased		
doing business under the Fictitious Business	Name(s) "Dosirak" 11375 Douglas Road, Mather, CA 95655. Filed with the Clerk of	95628 are doing business under the Fictitious Business Name(s) "XLeration	and show cause, if any, why the petition for	Floor, Sacramento, CA 95814, and	A Petition for Probate has bee filed by Karen Bellamy, in th		
lame(s) "KMR Custom Builder" 7943 Newgate	Sacramento County November 5, 2021	Services" 4440 Minnesota Avenue, Fair	Change of Name should not be granted.	show cause, if any, why the petition for Change of Name should not be granted.	Superior Court of California		
Drive, Sacramento, CA 95823. Filed with the Clerk of Sacramento County November 4, 2021	Publish: November 19, 26 & December 3, 10, 2021	Oaks, CA 95628. Filed with the Clerk of	Dated: November 5, 2021 Christopher E. Krueger, Judge of the Superior	Dated: November 10, 2021	County of Sacramento		
Publish: November 12, 19, 26 & December	DOSI 180201 12-10-21	Sacramento County November 12, 2021 Publish: November 26 & December 3, 10, 17,	Court	Christopher E. Krueger, Judge of the	requesting Karen Bellam		
, 2021 (MR 180201 12-3-21	FICTITIOUS BUSINESS NAME STATEMENT	2021	Publish: November 19, 26 & December 3, 10,	Superior Court	be appointed as persona representatives to administe		
	FBNF2021-09900 KV Lash LLC, 7748	XLER 180201 12-17-21	2021 CHANDRA 190201 12 10 21	Publish: December 3, 10, 17 & 24, 2021 WALDEN 180201 12-24-21	the estate of the deceden		
ICTITIOUS BUSINESS NAME STATEMENT BNF2021-09648 Nick A. Delgado, 10802	Finnhorse Way, Sacramento, CA 95828 is doing business under the Fictitious Business	FICTITIOUS BUSINESS NAME STATEMENT	CHANDRA 180201 12-10-21		The petition requests authorit		
mbassador Drive, Rancho Cordova, CA	Name(s) "K&V Lash Studio" 2020 Marconi	FBNF2021-10034 Gispan Consulting, Inc. 1324 School Street, Folsom, CA 95630 is	SUPERIOR COURT OF CALIFORNIA	SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO	to administer the estat under the Independer		
5670 is doing business under the Fictitious	Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County November 9, 2021	doing business under the Fictitious Business	COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE	ORDER TO SHOW CAUSE	Administration of Estate		
Business Name(s) "Krew Customs, Felicity Prints" 11241 Coloma Road, C, Gold	Publish: November 19, 26 & December 3, 10,	Name(s) "The Lady Locksmith" 1324 School Street, Folsom, CA 95630. Filed with the Clerk	CHANGE OF NAME	CHANGE OF NAME	Act. (This authority will allow		
River, CA 95670. Filed with the Clerk of	2021 KVI 180201 12-10-21	of Sacramento County November 16, 2021	#34-2021-00310478	#34-2021-00311134	the executor to take man		
Cacramento County November 2, 2021 Publish: November 12, 19, 26 & December		Publish: December 3, 10, 17 & 24, 2021 LADY 180201 12-24-21	Beatrice O. Okokpujie have filed a	Anthony Carlos Anyon has filed a petition with this court for a decree	actions without obtainin court approval. Before takin		
, 2021	FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09584 TOFF, Inc., 1460 Koll		petition with this court for a decree changing the name(s) of Beatrice O.	changing the name(s) of Anthony	certain very important actions		
REW 180201 12-3-21	Circle, Suite B, San Jose, CA 95112 is doing	FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-10179 Ghulam Baroug Bashar,	Okokpujie to Beatrice Ehi Saint-Joseph.	Carlos Ayon to Roxas Anthony Ayon.	however, the executor w		
ICTITIOUS BUSINESS NAME STATEMENT	business under the Fictitious Business Name(s) "Anago of Northern California" 1460 Koll Circle,	5738 Windmill Way, Carmichael, CA 95608	IT IS ORDERED that all persons interested	IT IS ORDERED that all persons	be required to give notice t		
BNF2021-09633 Tiffany Quach, 617	Suite B, San Jose, CA 95112. Filed with the	& Hashmatullah Sidiqi, 4725 Marconi Avenue, Carmichael, CA 95608 are doing	in the above-entitled matter appear before	interested in the above-entitled matter appear before this court at 9:00a.m.	interested persons unless the have waived notice or hav		
Sherbourg Drive, Roseville, CA 95678 is loing business under the Fictitious Business	Clerk of Sacramento County October 29, 2021 Publish: November 19, 26 & December 3, 10,	business under the Fictitious Business	this court at 9:00a.m. on December 29, 2021, in Department 54, located at 813	on January 13, 2022, in Department	consented to the propose		
lame(s) "Coco Nail Spa" 6456 Tupelo Drive,	2021	Name(s) "Immigration and Taxation Services" 6726 Fair Oaks Boulevard, Suite 304.	6th Street, Sacramento, CA 95814, and	54, located at 813 6th Street, 2nd	action.) The independer		
A-4, Citrus Heights, CA 95621. Filed with the	ANAGO 180201 12-10-21	Carmichael, CA 95608. Filed with the Clerk	show cause, if any, why the petition for	Floor, Sacramento, CA 95814, and show cause, if any, why the petition for	administration authority will b granted unless an intereste		
Clerk of Sacramento County November 2, 2021 Publish: November 12, 19, 26 & December	FICTITIOUS BUSINESS NAME STATEMENT	of Sacramento County November 22, 2021	Change of Name should not be granted. Dated: November 2, 2021	Change of Name should not be granted.	person files an objectio		
9, 2021	FBNF2021-09958 Nancy T S LLC, 9240 Crowell Drive, Elk Grove, CA 95624 is doing	Publish: December 3, 10, 17 & 24, 2021 IMMIG 180201 12-24-21	Christopher E. Krueger, Judge of the Superior	Dated: November 15, 2021	to the petition and show		
COCO 180201 12-3-21	business under the Fictitious Business	FICTITIOUS BUSINESS NAME STATEMENT	Court	Christopher E. Krueger, Judge of the	good cause why the cou		
ICTITIOUS BUSINESS NAME STATEMENT	Name(s) "Kona Ice of Davis" 9240 Crowell Drive, Elk Grove, CA 95624. Filed with the Clerk	FBNF2021-09948 Roberta Palmer,	Publish: November 19, 26 & December 3, 10,	Superior Court Publish: December 3, 10, 17 & 24, 2021	should not grant the authority A hearing on the petitio		
BNF2021-09693 Shwe Min Thar Corp, 742 Deer Park Drive. Lincoln. CA 95648 is doing	of Sacramento County November 12, 2021	4400 Pennsylvania Avenue, Fair Oaks, CA 95628 is doing business under the	2021 OKOK 180201 12-10-21	AYON 180201 12-24-21	will be held in this cou		
usiness under the Fictitious Business Name(s)	Publish: November 19, 26 & December 3, 10, 2021	Fictitious Business Name(s) "Studio B"		SUPERIOR COURT OF CALIFORNIA	as follows April 20, 202		
Jmami Ramen" 187 Blue Ravine Road Suite 60, Folsom, CA 95630. Filed with the Clerk	KONA 180201 12-10-21	2271 Sunrise Boulevard, Suite C, Gold River, CA 95670. Filed with the Clerk of	SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO	COUNTY OF SACRAMENTO	9:00 a.m. in Dept 129 IF YOU OBJECT to th		
f Sacramento County November 3, 2021	FICTITIOUS BUSINESS NAME STATEMENT	Sacramento County November 12, 2021	ORDER TO SHOW CAUSE	ORDER TO SHOW CAUSE	granting of the petition, yo		
ublish: November 12, 19, 26 & December	FBNF2021-09730 Ocean's Tide Realty Incorporated, 2740 Fulton Avenue, #101-40,	Publish: December 3, 10, 17 & 24, 2021 STUDIO 180201 12-24-21	CHANGE OF NAME	CHANGE OF NAME #34-2021-00308018	should appear at the hearin		
, 2021 IMAMI 180201 12-3-21	Sacramento, CA 95821 is doing business		#34-2021-00310950 Abdul Fatah Fawad Ahmad has filed	Vuong Anh Ngoc Tran has filed a	and state your objections of file written objections wit		
ICTITIOUS BUSINESS NAME STATEMENT	under the Fictitious Business Name(s) "Preferred Time Share Resales" 2740	FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09784 WFP Management,	a petition with this court for a decree	petition with this court for a decree	the court before the hearing		
BNF2021-09540 Sayyed A Sadat, 5119	Fulton Avenue, #101-40, Sacramento,	Inc., 7216 55th Street, Sacramento, CA	changing the name(s) of Abdul Fatah	changing the name(s) of Vuong Anh Ngoc Tran to Mike Tran.	Your appearance may be i		
lillsdale Boulevard, Sacramento, CA	CA 95821. Filed with the Clerk of Sacramento County November 4, 2021	95823 is doing business under the Fictitious Business Name(s) "Super 8, Super 8 Motel,	Fawad Ahmad to Fawad Kohistani.	IT IS ORDERED that all persons	IF YOU ARE A CREDITO		
5842 is doing business under the Fictitious Jusiness Name(s) "Sadat Wholesale	Publish: November 19, 26 & December 3, 10,	Super 8 Sacramento" 7216 55th Street,	IT IS ORDERED that all persons interested in the above-entitled matter appear	interested in the above-entitled matter	or a contingent creditor		
roducts" 5119 Hillsdale Boulevard,	2021 PREF 180201 12-10-21	Sacramento, CA 95823. Filed with the Clerk of Sacramento County November 5, 2021	before this court at 1:30p.m. on January	appear before this court at 9:00a.m. on January 19, 2022, in Department	the deceased, you must fil		
acramento, CA 95842. Filed with the Clerk f Sacramento County October 27, 2021		Publish: December 3, 10, 17 & 24, 2021	11, 2022, in Department 53, located at 813	54, located at 813 6th Street, 2nd	your claim with the court an		
ublish: November 12, 19, 26 & December	FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09904 Dora M. Olivas Martinez	SUPER 180201 12-24-21	6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for	Floor, Sacramento, CA 95814, and	mail a copy to the persona representative appointed b		
, 2021	& Miguel Angel Figueroa Montejano, 4050	STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME	Change of Name should not be granted.	show cause, if any, why the petition for	the court within the later of		
ADAT 180201 12-3-21	Cuny Avenue, #228, Sacramento, CA 95823 are doing business under the Fictitious		Dated: November 9, 2021	Change of Name should not be granted. Dated: November 18, 2021	either (1) four months from		
CTITIOUS BUSINESS NAME STATEMENT	Business Name(s) "M & D Landscaping	STATEMENT OF ABANDONMENT OF	Shama H. Mesiwala, Judge of the Superior	Christopher E. Krueger, Judge of the	the date of first issuance of letters to a general personal		
BNF2021-09066 Everta Road Property wner, LLC, 10100 Santa Monica Boulevard,	Services" 4050 Cuny Avenue, #228, Sacramento, CA 95823. Filed with the Clerk	FICTITIOUS BUSINESS NAME	Court Publish: November 26 & December 3, 10, 17,	Superior Court	representative, as defined i		
uite 420, Los Angeles, CA 90067 is doing	of Sacramento County November 9, 2021	FBNF2020-05574 The following person(s) has/have abandoned the use of the	2021	Publish: November 26 & December 3, 10, 17, 2021	section 58(b) of the Californi		
usiness under the Fictitious Business ame(s) "Azure" 3600 Elverta Road,	Publish: November 19, 26 & December 3, 10, 2021	FICTITIOUS BUSINESS NAME of "Evolves	AHMAD 180201 12-17-21	TRAN 180201 12-24-21	Probate Code, or (2) 60 day		
ntelope, CA 95843. Filed with the Clerk	M&D 180201 12-10-21	Sites" located at 631 Wilhaggin Drive,	SUPERIOR COURT OF CALIFORNIA	SUPERIOR COURT OF CALIFORNIA	from the date of mailing of personal delivery to you of		
Sacramento County October 12, 2021	FICTITIOUS BUSINESS NAME STATEMENT	Sacramento, CA 95864. Dina Paulos, 631 Wilhaggin Drive, Sacramento, CA 95864.	COUNTY OF SACRAMENTO	COUNTY OF SACRAMENTO	notice under section 9052 of		
ublish: November 12, 19, 26 & December , 2021	FBNF2021-09724 Coloma Gardens	The Fictitious Business Name Statement	ORDER TO SHOW CAUSE	ORDER TO SHOW CAUSE	the California Probate Code		
ZURE 180201 12-3-21	Apts LLC, 710 Lakeway Drive, Suite 180, Sunnyvale, CA 94085 is doing business	referred to above was filed on August	CHANGE OF NAME #34-2021-00310717	CHANGE OF NAME	Other California statutes an		
ICTITIOUS BUSINESS NAME STATEMENT	under the Fictitious Business Name(s)	19, 2020 in the County of Sacramento. Publish: November 19, 26 & December 3, 10,	Erika Vasquez Williams and Stanley Williams	#34-2021-00311223 Inderjit Kaur Bedi has filed a petition	legal authority may affect your rights as a creditor. Yo		
BNF2021-09449 Tung Thanh Huynh,	"Coloma Gardens Apartments, Coloma Gardens" 10446 Coloma Road, Rancho	Publish: November 19, 26 & December 3, 10, 2021	have filed a petition with this court for a decree	with this court for a decree changing the	may want to consult wit		
575 Sue Pam Drive, Carmichael, CA 5608 is doing business under the Fictitious	Cordova, CA 95670. Filed with the Clerk	EVOLVE 180201 12-10-21	changing the name(s) of Antonio Jaden	name(s) of Inderjit Kaur Bedi AKA Inderjit	an attorney knowledgeabl		
usiness Name(s) "Homewell Construction,	of Sacramento County November 4, 2021 Publish: November 19, 26 & December 3, 10,	STATEMENT OF ABANDONMENT OF	Vasquez to Antonio Jaden Vasquez Williams. IT IS ORDERED that all persons	Kaur AKA Noney Bedito Kismat Kaur Bedi. IT IS ORDERED that all persons	in California lav YOU MAY EXAMINE th		
omewell" 10017 Prarie Dunes Way,	2021	FICTITIOUS BUSINESS NAME	interested in the above-entitled matter	interested in the above-entitled	file kept by the court. If yo		
acramento, CA 95829. Filed with the Clerk f Sacramento County October 22, 2021	COLOMA 180201 12-10-21	FBNF2016-10083 The following person(s) has/have abandoned the use of the	appear before this court at 9:00a.m. on	matter appear before this court at	are interested in the estate		
ublicht Neuember 10, 10, 00, 9 December	FICTITIOUS BUSINESS NAME STATEMENT		January 5, 2022, in Department 54, located	1:30p.m. on January 18, 2022, in	you may file with the court		

HOME 180201 12-3-21 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09117 Aria Salehpour, 9658 Haller Court, Elk Grove, CA 95757 is doing Aria Salehpour, 9658

Publish: November 12, 19, 26 & December

3, 2021

has/have abandoned the use of the January 5, 2022, in Department 54, located FICTITIOUS BUSINESS NAME of "Forensics at 813 6th Street, Sacramento, CA 95814, Department 53, located at 813 6th Lab Supply" located at 8524 Erinbrook Way, Sacramento, CA 95826, Alan J Pedersen, 8524 Erinbrook Way, Sacramento, CA 95826.

and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 5, 2021 The Fictitious Business Name Statement Christopher E. Krueger, Judge of the Superior Court

2021

business under the Fictitious Business Name(s) "Aria Real Estate Group" 9658 Haller Court, Elk Grove, CA 95757. Filed with the Clerk of Sacramento County October 13, 2021 Publish: November 12, 19, 26 & December 3.2021 180201 12-3-21 ARIA

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09614 Uncle Johnv's Inc. 8800 Greenback Lane, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Uncle Johny's Wood Fired Pizza" 8800 Greenback Lane Orangevale, CA 95662. Filed with the Clerk of Sacramento County November 1, 2021 Publish: November 12, 19, 26 & December 3, 2021 180201 12-3-21 UNCLE

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09571 Tiffany Gadison, 3005 Glee Lane. Fairfield. CA 94533 is doing business under the Fictitious Business Name(s) "Management Consultant Services" 3005 Glee Lane, Fairfield, CA 94533. Filed with the Clerk of Sacramento County October 29, 2021 Publish: November 12, 19, 26 & December 3,2021

MANAGE	180201	12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-08945 Michael W. Greer, Jr. 10259 Ellenwood Avenue, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Allnclusive Studios, Fly \$erie\$" 180 Promenade Circle, Suite 300, Sacramento, CA 95834. Filed with the Clerk of Sacramento County October 6, 2021 Publish: November 12, 19, 26 & December 3.2021

ALL	180201	12-3-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-08272 Pavel Borisov, 4405 Layburn Court, Antelope, CA 95843 and Denis Pishtoy, 5450 Brycewood Way, Antelope, CA 95843 are doing business under the Fictitious Business Name(s) "1Pillar Construction" 4405 Layburn Court, Antelope, CA 95843. Filed with the Clerk of Sacramento County September 15, 2021 Publish: November 12, 19, 26 & December 3.2021

180201	12-3-21
	180201

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-08990 Stephenson Expert Medical Consulting Inc., 875 University Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Rincon Physical Medicine & Rehabilitation, Topher Stephenson, M.D." 875 University Avenue, Sacramento, CA 95825. Filed with the Clerk of Sacramento County October 7, 2021 Publish: November 19, 26 & December 3, 10, 2021

RINCON	180201	12-

10-21

S

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09641 Rachel Thompson, 6134 Hilltree Avenue, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Women's Mindful Wellness" 6134 Hilltree Avenue, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County November 2, 2021 Publish: November 19, 26 & December 3, 10, 2021 WOMEN 180201 12-10-21

Gardens Coloma Road, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County November 4, 2021 Publish: November 19, 26 & December 3, 10, 2021

FICTITIOUS BUSINESS NAME STATEMENT

Apts LLC, 710 Lakeway Drive, Suite 180,

Sunnvvale. CA 94085 is doing business

under the Fictitious Business Name(s)

"Coloma Gardens Apartments,

Coloma Gardens

Coloma

FBNF2021-09721

COLOMA 180201 12-10-21 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09723 Coloma Gardens Apts LLC, 710 Lakeway Drive, Suite 180, Sunnyvale, CA 94085 is doing business under the Fictitious Business Name(s) "Coloma Gardens Apartments, Coloma Gardens" 10442 Coloma Road, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County November 4, 2021 Publish: November 19, 26 & December 3, 10, 2021

COLOMA 180201 12-10-21 FICTITIOUS BUSINESS NAME STATEMENT

FBNF2021-09881 William & Sherry Sills, 300 Oak Canyon Way, Folsom, CA 95630 are doing business under the Fictitious Business Name(s) "Nautilus Credit Restoration" 300 Oak Canyon Way, Folsom, CA 95630. Filed with the Clerk of Sacramento County November 9, 2021 Publish: November 26 & December 3, 10, 17, 2021

NAUT	180201	12-17-21
FBNF2021-0 8606 Char are doing Business N Service " Carmichael, of Sacrame Publish: Nov	BUSINESS NAME 9459 Nate & A nonix, Antelope, business under lame(s) "Jackson 4444 Manzanita CA 95608. Filed nto County Octo ember 26 & Decer	Arcelia Brooks, CA 95843 the Fictitious Hewitt Tax Avenue, #5, with the Clerk ber 22, 2021
2021 JACK	180201	12-17-21

FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09901 Maureen Taylor, 7008 Brookcrest Way, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Reading Matters" 7008 Brookcrest Way, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County November 9, 2021 Publish: November 26 & December 3, 10, 17, 2021

READ 180201 12-17-21 FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09933 Anh Le, 4216 Aubergine Way, Mather, CA 95655 is doing business under the Fictitious Business Name(s) "Anna's Mobile Barber and Nail Salon" 4216 Aubergine Way, Mather, CA 95655. Filed with the Clerk of Sacramento County November 10, 2021 Publish: November 26 & December 3, 10, 17, 2021 180201 12-17-21 ANNA FICTITIOUS BUSINESS NAME STATEMENT FBNF2021-09855 Avtar Singh, 3407 La Cadena Way, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Bullitt Transport" 3407 La Cadena Way, Sacramento, CA 95835. Filed with the Clerk of Sacramento County November 8, 2021 Publish: November 26 & December 3, 10, 17, 2021 180201 12-17-21 BULL

BNF2021-09	069 Marquel	IE STATEMENT Brooks, 5912
		s, CA 95621 is titious Business
lame(s) "Sc	ented Candle's	5912 Whaler
		21. Filed with the October 12, 2021
		ember 3, 10, 17,
CENT	180201	12-17-21

reterred to above was filed on December 30, 2016 in the County of Sacramento Publish: November 19, 26 & December 3, 10, 2021

FOREN	180201	12-10-21	WILLIAMS
	ORDER TO SHOW A		SUPERI
SUPE	RIOR COURT OF CA	LIFORNIA	OR

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310452 Cristian Eliberto Orellana Portillo and

Rosa Emma Chavez have filed a petition with this court for a decree changing the name(s) of Aurora Madai Chavez Orellana to Aurora Madai Orellana Chavez, Sapphire Elizabeth Chavez Orellana to Angelina Sapphire Orellana Chavez.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a m on December 29 2021, 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: November 2, 2021 Christopher E. Krueger, Judge of the Superior

Court Publish: November 12, 19, 26 & December

3,2021 CHAVEZ 180201 12-3-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2021-00309417 Sandy Lee Elle has filed a petition with this court for a decree changing the name(s) of Sandy Lee Elle aka Sandy Elle aka Sandra Lee Élle aka Sandy Rule aka Sandy Owens aka Sandy Bomboy aka Sandra Wickham aka Sandra Lee Polhemns to Sandra Elle.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on December 7, 2021, 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: October 7, 2021 Christopher E. Krueger, Judge of the Superior Court

Publish: November 12, 19, 26 & December 3,2021 ELLE 180201 12-3-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2021-00310177 Nakana Darwin Kato has filed a petition with this court for a decree changing the name(s) of Nakana Darwin Kato to Nakaana Darwin Kato

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on December 22, 2021, 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: October 27, 2021

Shama H. Mesiwala, Judge of the Superior Court

Publish: November 19, 26, & December 3, 10, 2021 KATO 180201 12-10-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00310942 Villalpando-Velazquez Margarita and Miquel Angel Bodriguez-Sotelo have filed a petition with this court for a decree changing name(s) of Moncerrat Rodriguez the Rodriguez-Villalpando. Moncerrat to IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on January 11, 2022. in Department 54. located at 813 6th Street. 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 9, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 180201 12-17-21 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO

Publish: November 26 & December 3, 10, 17,

180201

12-17-21

ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00309048 Moriah Forde has filed a petition with this court for a decree changing the name(s) of Aaj'ahan Nevan Lucas to Aaj'ahan Nevan Forde, Mii'yahnna Nubiah Lucas to Mii'yahnna Nubiah Forde. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on December 28, 2021, 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: October 25, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 26 & December 3, 10, 17,

FORDE 180201 12-17-21 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME #34-2021-00311431

2021

Jason David Ferenz has filed a petition with this court for a decree changing the name(s) of Jason David Ferenz to Jason David Kilbride.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on January 19, 2022, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

Dated: November 19, 2021 Shama H. Mesiwala, Judge of the Superior Court

Publish: December 3, 10, 17 & 24, 2021 FERENZ 180201 12-24-21 Dated: November 17, 2021 Shama H. Mesiwala, Judge of the Superior Court Publish: December 3, 10, 17 & 24, 2021 BEDI 180201 12-24-21 SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2021-00311040 Adrienne Lynette Lacev has filed a

Street, Sacramento, CA 95814, and

show cause, if any, why the petition for

Change of Name should not be granted.

1:30p.m. on January 18, 2022, in 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: Mary P. Kulvinskas

Law Offices of Mary P.

2625 Townsgate Road, Suite

YR 2022 (YR25) E-Rate

Eligible Projects: Data

Transport services, Cabling

Infrastructure, and Switch

& Wireless Equipment. The

bids are due no later than 3:00

p.m. on January 6, 2022 at

the District Office, 7900

Eloise Avenue, Elverta CA

95626. Interested vendors

are referred to the Elverta

Joint Elementary School

District website for details,

instructions, bid forms and

submittal due dates. Elverta

Kulvinskas.

330

petition with this court for a decree Westlake Village, CA 91361 changing the name(s) of Adrienne Lynette 805-267-1125 Lacey to Adrienne Lynette Williams. Publish: November 26 & IT IS ORDERED that all persons December 3 & 10, 2021 interested in the above-entitled matter BELLAMY 17062 12-10-21 appear before this court at 1:30p.m. on January 13, 2022, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for NOTICE INVITING BIDS Change of Name should not be granted. Dated: November 15, 2021 Elverta Joint Elementary Shama H. Mesiwala, Judge of the School District is pleased Superior Court to announce posting of Publish: December 3, 10, 17 & 24, 2021 Requests for Proposals for

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

Heather Miller has filed a petition with this court for a decree changing the name(s) of Kendvll Heather Jarett-Miller to Kendvll Heather Jarrett-Miller .

interested in the above-entitled matter appear before this court at 9:00a.m. on January 4, 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: November 1, 2021 Christopher E. Krueger, Judge of the Superior Court Publish: November 26 & December 3, 10, 17, 2021 MILLER 180201 12-24-21

Joint Elementary School District website may be accessed at: http://www. ejesd.net.

The News Nov. 26 and Dec. 3, 2021

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.)

ARMOR MINI 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 # H068 DONALD ANSTED

Pictures of the contents of the storage space can be seen online. Bids must be entered online beginning MONDAY 11/29/21 at 10am PST and ending MONDAY 12/6/21 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 December 3, 2021

180201 LACEY 12-24-21 #34-2021-00303939

IT IS ORDERED that all persons

Legal Advertising Hotline 916-483-2299 Legal Advertising Fax 916-773-2999

LEGAL **A D V E R T I S I N G**

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

Legal Advertising 7144 Fair Oaks Blvd #5 Carmichael, CA 95609

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF KATHRYN HATFIELD

CASE No. 34-2021-00310885 To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Kathryn Hatfield deceased. A Petition for Probate has been filed by Brian Gray, in the Superior Court of California, County of Sacramento, requesting Brian Gray be appointed as personal representatives to administer estate of the decedent. the 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

interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows April 20, 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: Samuel K. Swenson, The Swenson Law Firm 8788 Greenback Lane, Suite 105 Orangevale, CA 95662 916-333-0833 Publish: November 26 & December 3 & 10, 2021 HATFIELD 17062 12-10-21

NOTICE OF PETITION TO ADMINISTER ESTATE OF

JANINE L. GRAHAM CASE No. 34-2021-00309782 To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Janine L. Graham deceased. A Petition for Probate has been filed by Michele L. Graham, in the Superior Court of California, County of Sacramento, requesting Michele L. Graham 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 verv 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 8, 2022 9:00 a.m. in Dept 129. YOU OBJECT to the granting IF 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: H. Douglas Duncan. 214 W. Lockeford Street Lodi, CA 95240 209-810-2936 Publish: November 26 & December 3 & 10 2021

17062

12-10-21

GRAHAM

Hearing Notice

NOTICE OF HEARING Case No. 2130134406 SUPERIOR COURT WASHINGTON, OF COUNTY OF CLARK IN Re: Petitioner/s: Katie Johnson And Respondent/s: Odis Williams To the Court Clerk and all parties: A court hearing has been scheduled: for: 12/10/21 at 1:30 p.m. at: 1200 Franklin Street, Vancouver, WA 98660 in Family Law Judge Schienberg. Annex, The purpose of this hearing is (specify): Parenting Plan. Warning! If you do not go to the hearing, the court may sign orders without hearing your side. hearing was This requested by: Petitioner: Katie Johnson. Dated: 11/4/21. I agree to accept legal papers for this case at: P.O. Box 820234, Vancouver, WA 98682. Publish: November 12, 19, 26 & December 3, 2021

JOHNSON 180201 12-3-21

ocal Classified **Pets/Animals** Landscaping Fitness/Yoga Painting / Roofing Help Wanted Announcement WE CAREGIVERS/CNAs Your Fitness Genie Become a Published Author. We want to **CREATE YOUR** DOG RESCUE SUPPORT. PAINTER INTERIOR @ Woodland Read Your Book! Dorrance Publishing-Your Virtual Sessions PARADISE & EXTERIOR Immediate opening FT/PT Trusted by Authors Since 1920 Book Gary OUR SilverSneakers \$30 Hourly or Fixed Price SIGNING BONUS AVAILABLE manuscript submissions currently being itness (916) 334-2841 1 reviewed. Comprehensive Services: Genie Cell: 650-773-5221 NRSM Call now 530.419.0059 ILITAR Please Consultation. Production. Promotion and Insured & Bonded Age Well Distribution. Call for Your Free Author's Adopt or Foster **Guarantee Work** Work Wanted Guide 1-877-538-9554 or visit http:// 4-1-2022 At Home Because so many really HELP WANTED dorranceinfo.com/Cali (Cal-SCAN) Winter Yard Cleanups, Avoid Assisted Living great dogs are dying PAINTING **Complete Landscape Autos Wanted** *Keep Strength and Mobility Is it time to declutter and clean your for a good home ... **BAE.S** Painting Design/Installation, 🚹 Be Active, Call Today! 🕒 garage and house? I can help! And I Service Manv Positions are ShelterMOU Sprinkler System DONATE YOUR CAR TO KIDS Fast House & Apt n@YourFitnessGenie.co (916)768-8767 prune and weed and wash windows. Installs/Repairs, All @hotmail.com Available. Please no Free Pickup - Running or Not - 24 Interior/Exterior References, College grad. Call Tim, Types Concrete Work, phone calls. Apply in Hour Response - Maximum Tax **Financial Services** Flat Roof: Water 916-370-0858. (MPG 12-31-21) Fence Installation, Professional, Loving Donation - Help Find Missing Kids! person. Leak Repair Over \$10K in Debt? Be debt 1-888-491-1453. (CalSCAN) Call **Retaining Walls-**Gutter Cleaning free in 24 to 48 months. No 10971 Olson Dr. PET SITTING All Types, Drainage upfront fees to enroll. A+ BBB DONATE YOUR CAR BOAT OR Cell: 279 333-6660 Rancho Cordova, rated. Call National Debt Relief 1-888-231-4274. (Cal-SCAN **Real Estate** Systems-all types, RV TO HELP HOMELESS PETS. *Established Reputation 20 years of CA 95670 PETS ALIVE IS A CALIFORNIA, 501-Landscape Lighting, *Kennel Free C-3 NONPROFIT. GUARANTEED experience Residential/commercial TAX DEDUCTIONS. PAPERWORK Classified RETIRED COUPLE \$\$\$\$ American Landscape Design *Lots of TLC EXPERTS, FREE QUOTE AND FOR SALE for business purpose Real Classified & Installation. Est 1987 PICK UP. ASK ABOUT FREE 7 Advertising *Happy & Safe Enviroment Estate loans. Credit unim-American Construction & Property DAY VACATION OR \$200 VISA Advertising Upright Walker \$50. Maintenance Company portant. V.I.P. Trust Deed CARD. LAPETSALIVE *Affordable Rate Power Wheelchair \$800. ORG. 1-833-772-2632 (Cal-SCAN) Company www.viploan.com WE ACCEPT VISA & MASTER CARD 916 773-1111 Call 916 524-9933 916 773-1111 Call 1-818-248-0000. Broker-**Call Madeline** (916)612-0776 **Books / Publications** principal DRE 01041073. No consumer loans. ((Cal-SCAN) JFK vs. CIA (916) 723-1608 BASEBAI Lic#690968 www.jfkvscia.com Handyman Use Happy Jack® ToneKote on dogs & cats to insure a warm winter coat, prevent www.youtube.com/ **RETIRED COUPLE** LANDSCAPING jfkcia Home games for the Houston Astros and Texas Texas Tour 🕨 Rangers. Tour begins in Dallas/Fort Worth and ends (SCAN) A Quality Fall Yard clean up. Mow Has \$\$\$\$ to lend on April 16-19, 2022 shedding & eliminate dog-gy odor. At Tractor Supply® in Houston. weed, prune, haul, rock Home California Real Estate* Home games for Arizona, San Diego, Los Angeles (Dodgers & Angels), San Francisco, Oakland and Seattle. Tour begins in Phoenix and ends in Seattle. Cable/Satellite TV bark, and gutters. Light West Coast Tour 🕨 Maintenance (www.fleabeacon.com) Fence Work V.L.P. TRUST DEED COMPANY June 17-28, 2022 (Cal-SCAN) 916 205-9310 ardwork Gutters Cleaned Field of Dreams Tour August 15-21, 2022 Home games for Chicago (Cubs/White Sox), Brewers and Twins. Also a visit to the Field of Dreams movie site.Tour begins/ends in Minnesota. 916 688-9310 OVER 40 YEARS OF FAST FUNDING DIRECTV - Watch your favorite live Roofing sports, news and entertainment anv-Principal (818) 248-0000 Broker where. More top premium channels BERNARDINO Tours include deluxe motor coach transportation, additional sightseeing opportunities and quality game ficks WWW.VIPLOAN.COM *Sufficient equity required - no consumer loans han DISH Reg tions apply Call Call for a FREE brochure: 507.217.1326 ROOFING IVS - 1-888-641-5762. (Cal-SCAN) Reroofs, Repairs, Maintenance, Dryrot, Gutters, Family Operated. BBB MEMBER Scott Lehman eless Maintence Service All American **FREE ESTIMATES*** SENIOR DISCOUNTS (916) 613-8359 Will Kits Cable/ Internet **EVERYTHING** NOVENA TO ST. JUDE 916.920.0100 Health & Medical Do-It-Yourself May the sacred heart of Jesus AT&T Internet. Starting at \$40/ Legal Will be loved, adored, cherished and "You are what you absorb." month w/12-mo agmt. Includes 1 Services preserved throughout the world TB of data per month. Get More For now and forever. Sacred heart World class vitamin/mineral Written by an attorney LONG DISTANCE MOVING: of Jesus have mercy on us. St. Your High-Speed Internet Thing. suppliment Empower Plus Jude worker of miracles pray for today for a FREE Ask us how to bundle and SAVE! - Advanced. Learn more at Valid in all states QUOTE from America's Most us. St. Jude helper of the hope-Geo & svc restrictions apply. Call tbuckley1.renovaworldwide. Trusted Interstate Movers Order online at less pray for us. Amen. Let us take the stress out us today 1-855-397-7909. (SCAN) com. Tim 916-370-0858 Say this prayer nine times a day www.allamericanwillkits.com moving! Speak to a of for eight days. On the eighth day Relocation Specialist, call 844-857-1737 (Cal-SCAN) your prayer will be answered. It Miscellaneous has never been known to fail. Attention: Oxygen Users! Gain freedom with a Portable Oxygen Concentrator! No more heavy Publication must be promised. HALL RENTALS NEW AUTHORS WANTED! Page Publishing will help you self-publish your own book. FREE author submis-sion kit! Limited offer! Why wait? 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	Sudoku Puzzle on Page 9							
4	1	3	9	5	2	6	8	7
7	8	5	6	4	3	2	9	1
6	9	2	7	1	8	5	3	4
8	2	4	5	9	6	7	1	3
5	6	9	3	7	1	4	2	8
3	7	1	2	8	4	9	5	6
9	5	8	1	6	7	3	4	2
1	3	6	4	2	9	8	7	5
2	4	7	8	3	5	1	6	9





Ask Joni

Turning 65 ... Is Medicare Annual Enrollment Time for Me?



Hello Toni[.] I turn 65 in April and overwhelmed by all the mail I am getting this year for Medicare Annual Enrollment. What do I do? The mail from companies says theirs is the best, but they all

Toni King

offer the same thing with dental, vision and gym membership.

One Medicare Advantage commercial on

TV says that they can put \$144 back in your Social Security check. I am not receiving my Social Security check and wonder how I can get the \$144.

If I do not enroll in Medicare at the right time everybody says I will get a penalty that will last the rest of my life. How does someone know what is the right decision for their situation? Look forward to your answer.

~ Matt from Atlanta, GA

Matt,

The answer to your question is you can do NOTHING !!! NADA !!! during the Medicare Annual Enrollment Period (aka Open Enrollment) because you are not 65 yet and have not enrolled in Medicare.

Next year's, Medicare Annual Enrollment Period (aka Open Enrollment) is when you can make a change to your Part D plan, change, or enroll in a Medicare Advantage plan with or without a Medicare Part D prescription drug plan.

You MUST have already turned 65 or under 65 and enrolled in Medicare to enroll or change either a Medicare Part D prescription drug plan or Medicare Advantage plan during Medicare Annual Enrollment Period (aka Open Enrollment).

Since you are turning 65 in April and will be in your Medicare Initial Enrollment Period that is a 7-month period that begins 3 months prior to April, the month of April and 3 months after. January is 3 months prior to April, which is a good time to begin enrolling in Medicare and exploring which Medicare option best fits your specific medical and prescription drug needs.

Talk with your medical provider to discover what type of Medicare plan whether Medicare Advantage plan with prescription drug plan or Original/Traditional Medicare with a Medicare Supplement and a standalone Medicare Part D plan is right for your health situation and the prescriptions you are taking.

As we say at the Toni Says® office, "Medicare is not a cookie cutter, one size or plan does not fit everyone." The insurance companies market their specific Medicare plans and want you to believe that theirs is perfect for you.

Marketing by commercials on TV by Medicare Advantage plans (not disclosed on the TV commercial) that return money back on your Social Security check such as the \$144 give-back are based on your income and not automatically approved. Remember, to talk with your healthcare professional when you are planning to make a major Medicare insurance change, or they may not be in your network.

Toni Says® Alert: Medicare Annual Enrollment Period (aka Open Enrollment) is for those who are already 65 or under 65 and enrolled in Medicare. You do not have to make a change during the AEP if you are pleased with your current plan such as Medicare Advantage plan, Medicare Part D Prescription drug plan or Medicare Supplement.

Concerned that your medical providers or facilities are not accepting the Medicare Advantage plan which you are considering? There are specific Medicare rules when changing from a Medicare Advantage plan to a Medicare Supplement. Please be aware!

Call the Toni Says Medicare Hotline at 832/519-8664 to have your Medicare questions or concerns answered or email info@ tonisays.com.

Register for November's Toni Says[®] Medicare Annual Enrollment Zoom webinar on Wednesday, November 17 at 4:00 PM which explains the ABC and D of Medicare at www.tonisays.com.

Medicare Open Enrollment Special: \$10 discount to the Toni Says® readers on the 2021Medicare Survival Guide® Advanced book at www.tonisays.com.



Winterdance Christmas Celebration Coming to St. Michael's

By MPG Staff

CARMICHAEL, CA (MPG) - The great allure of Classic Celtic Music and dance will return to St. Michael's Episcopal Church this month. Always an exciting and inspiring show, there have been a few changes in the performers for this year.

New World String Project will be reviving a cherished holiday tradition this year. The well-known Winterdance Celtic Christmas Celebration will return, with members of Molly's Revenge and returning champion Irish dancers Marisa Gilman and Cameron Carlson-Riddle. This year's music will include Celtic seasonal favorites from previous years, as well as new music with a decidedly Nordic twist. Attendees will enjoy virtuosic performances on exotic instruments like nyckelharpa, cittern, Celtic harp, and cajon, as well as fiddle, guitar, and octave mandolin.

The core of the Winterdance show is New World String Project, comprised of four highly skilled also play together in the longand well known multi-instrumentalists that have joined forces to create an exciting tapestry of traditional music. Band members Lisa Lynne recordings and tours with and Aryeh Frankfurter have played Swedish, Celtic and original tunes for many years together, while John Weed and Stuart Mason are known as long-time members of the ing audiences around the legendary Molly's Revenge. Before the pandemic, the



Performing will be Stuart Mason, Lisa Lynne, John Weed, Aryeh Frankfurter and champion dancers Cameron Carlson-Riddle and Marisa Gilman. Photo courtesy NewWorldStringProject

quartet honed their chops and found their voice as a band by touring up and down the West Coast, where audiences were enchanted by their rare instruments and masterful skills. The result is something new and uniquely their own--a sound rooted in the older traditions of Scandinavia, Appalachia, and the Celtic lands, yet shimmering with modern influences as well.

Fiddler John Weed is a classically-trained violinist who has spent the last 25 years immersed in traditional Irish fiddle styles. John Weed and guitarist Stuart Mason running Celtic band Molly's Revenge. Celtic harp master Lisa Lynne, who gained international renown via the label Windham Hill, often performs in a duo with NWSP-mate Aryeh Frankfurter. For years, Aryeh Frankfurter has been delightglobe with his passionate. enduring and evocative music

on Celtic harp, Swedish nyckelharpa (or keyed fiddle) and other stringed instruments. Stuart Mason is known for his authentic vocals and nimble skills on guitar, mandola, and banjo. Together, these intrepid string explorers take audiences on a thrilling, melodically exuberant musical ride.

The show is on Friday, December 17 at 7:00 pm. Doors open at 6:15 and refreshments are available for purchase. General admission is \$30 in advance, \$35 at the door. Children, 13 and under, are \$20 in advance and \$25 at the door.

St. Michael's Church is located at 2140 Mission Blvd., Carmichael, CA 95608.

To purchase tickets go to NewWorldStringProject.com.

**Special note: the church requires a proof of covid vaccination or negative test within 72 hours of the show and will be required at the door. Masking is optional, but not required.

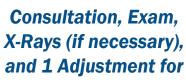


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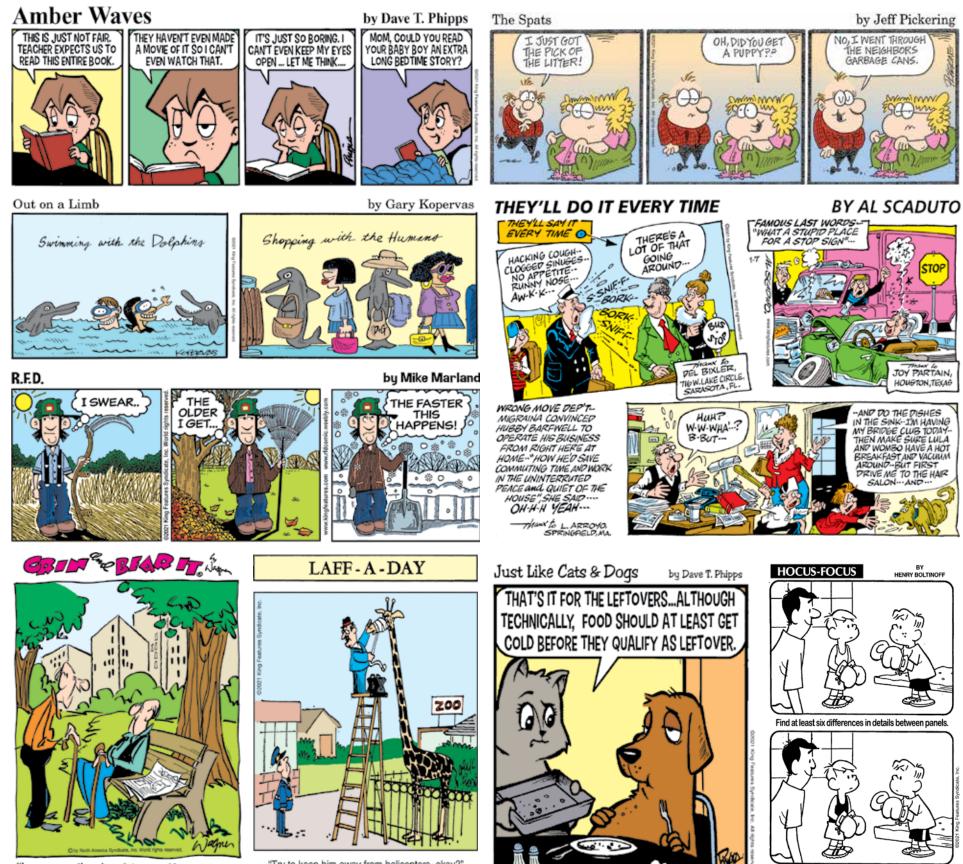
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4. Mat is thicker. 5. Stripe is added. 6. No.

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Dirty Cello to Perform at Sofia Bera Votes to Pass Historic Build Back Better Act



The Dirty Cello's shows are all about high energy. Photo courtesy Dirty Cello

Special Release to MPG

SACRAMENTO REGION, CA (MPG) - Blues and bluegrass band Dirty Cello comes to The Sofia Theater for their 3rd time.

The blues and bluegrass band Dirty Cello is not your typical band. Fronted by renowned classical cellist, Rebecca Roudman, this genre-bending band plays high energy blues and bluegrass like you've never heard before. There's even a smattering of classic rock like the Rolling Stones thrown in.

According to Roudman, the band specializes in unique venues that are off the beaten path like The Sofia Theater in Sacramento. The band is fresh off a tour to the far northern reaches of Iceland where they played many shows including a slightly confused cowboy festival held in their honor. "Everyone in the town dressed like American style cowboys," says Roudman, "There were cowboy hats, camouflage clothes, beer drinking contests, and even a slightly confused singalong of Country Roads." Also on that tour, the band played in an old fish processioning factory with the smell of herring still lingering in the air.

"The Sofia is one of our favorite theaters to perform at, and we can't wait to come back, and put on a great show," says Roudman.

Roudman reports that Dirty Cello's shows are all about high energy and fun. The band is known for taking everything a bit uptempo, running into the crowd, and

prompting classic singalongs.

From China to Italy, and all over the U.S., Dirty Cello brings the world a high energy and unique spin on blues and bluegrass. Led by vivacious cross-over cellist, Rebecca Roudman, Dirty Cello is cello like you've never heard before. From down home blues with a wailing cello to virtuosic stompin' bluegrass, Dirty Cello is a band that gets your heart thumping and your toes tapping!

"When lead guitar is replaced by the sound of hot licks on a cello, blues, rock and bluegrass rise to a new dimension. Dirty Cello – a five-piece band from San Francisco – makes its style of string music to inspire audiences to swing, sway and dance." Ashland Daily Tidings.

"The band plays every style imaginable, and does some fantastic covers. (Their rendition of "Purple Haze" is incredible.) But what is most spectacular about them is hearing the depth of soul in Roudman's playing – it goes beyond what most people would expect from the instrument. She plays it with so much heart, you'll wonder why more bands don't have a cellist." Good Times Santa Cruz

The concert is presented by SBL Entertainment. The Sofia Theater is located at 2700 Capitol Avenue, Sacramento, California 95816. The performance is scheduled for Dec 11 at 7 PM

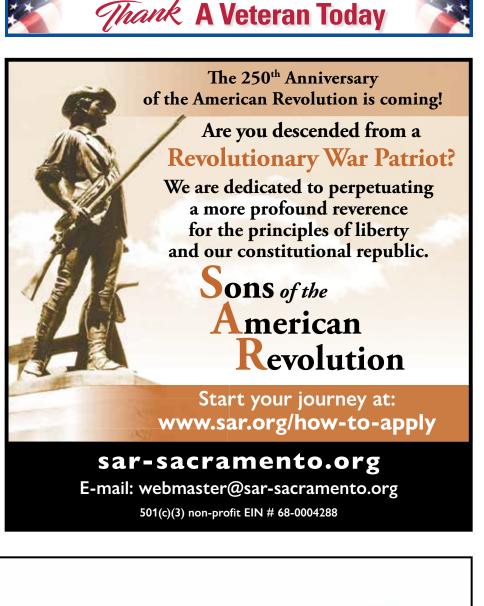
Tickets range from \$32 - \$42. For tickets go to https://bit.ly/2Tm5VFc or tickets@ bstreettheatre.org or call 916-443-5300.★



Office of Representative Ami Bera, M.D.

WASHINGTON, DC (MPG) -Representative Ami Bera, M.D. (CA-07) voted to pass the Build Back Better Act, landmark legislation that will make generational investments in American families by lowering child care and health care costs, cutting taxes for the middle class, and creating millions of good-paying jobs across the country.

"Even before the COVID-19 pandemic, American families were burdened with high everyday costs, from soaring health care and prescription drug costs, to unaffordable child care and housing," said Representative Bera. "The Build Back Better Act delivers once-in-ageneration action to lower costs for American families while strengthening the backbone of our country - the middle class. This legislation will provide American families with a historic middle-class tax cut, expand access to health care, make child care affordable and accessible for every American family, create millions of good-paying jobs over the next decade, and help fight climate change. I am proud to help deliver this historic bill for Sacramento County families and small businesses, and I urge the Senate to quickly pass this legislation so the President can sign it into law."





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