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Schmitt wins Rawlings Gold Glove Award®

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Dixon Independent Voice

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DECEMBER 9, 2022

SEE INSIDE

DECORATING THE DOWNTOWN WITH TREES



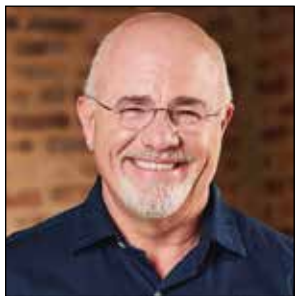
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INFLATION OUTPACING US WAGES



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ARE DEBIT CARDS SAFE FOR ONLINE PURCHASES?



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Kiwanis Trees, Treats, and Music



Dixon High School Key Club students have fun helping at one of Dixon's favorite benefits for local children and will assist again this Saturday, December 10, at the Kiwanis 13th annual Festival of Trees, 9 a.m. to 6 p.m. at the Veterans Memorial Hall, 1305 N First Street, Dixon, Calif.

Story and photos and by Debra Dingman

DIXON, CA (MPG) - Dancers, violinists, and handbells, too, will be part of the entertainment lineup at this Saturday's 13th annual Kiwanis Festival of Trees at the Veterans Memorial Hall. Grab a cup of coffee or cocoa provided by Dutch Brothers and enjoy the show.

Performers will feature live entertainment amidst beautifully decorated Christmas trees up for auction.

"The Festival of Trees offers a wonderful opportunity to see amazing hand decorated trees and experience joyful entertainment," said Kiwanis Club President Mike Liu.



Hannah Miller and Russell Fry performed together at last year's Festival of Trees where live entertainment will be offered most of the day this Saturday.

The event opens at 9 a.m. and offers day-long musical entertainment starting at 10 a.m. with 'The Seasonal Strings,' a group of Florie Brown's violin students from Davis. The Methodist Handbell Choir will perform a bit

later at 11 a.m.

The fun Santa-garbed young people from the Dixon Dance Studio will perform at noon to a variety of holiday songs.

Next up at 1 p.m. will be the John Knight Middle School Band followed by

the WCW Strings at 2 p.m., and then at 3 p.m., the Dixon High School Choir will perform Christmas favorites.

With any luck and lots of encouragement, you may get to hear the Dixon High School Key Club students singing Christmas jingles and they will be inviting the audience to sing along. Over the past few years, the Kiwanis club recognized there was a growing need for being able to take credit or debit cards for the decorated trees at the end of the auction at the annual Kiwanis Festival of Trees. Now, that option has become a reality thanks to Co-Chairs Brandi Proffitt and Kristen Janisch.

Janisch pursued getting a
Continued on page 3

Pederson Seeks Election Recount

Story and photo by Debra Dingman

DIXON, CA (MPG) - Although certification of the Dixon ballots showed former Mayor Thom Bogue elected by 20 votes over incumbent Councilman Scott Pederson at noon Wednesday, November 30, Pederson had already filed for a recount the next day.

Pederson has to pay for the cost unless the results are in his favor. In that case, Solano County must foot the bill, according to the Office of John Gardner, Solano County Assistant Registrar of Voters.

Bogue received 536 votes to Pederson's 516 but of the combined 1,152 ballots, 133 additional ballots were 'disqualified' which usually means the voter did not choose a candidate.

The last time a Dixon race was recounted could not be found, if ever. Gardner said the cost could not yet be determined.

"Often the smaller the contest, the longer it takes," he said. "There are 800 boxes to go through." Dixon's ballots "could be all over the place" because of the way votes come in from different places at different times.

According to the California Secretary of State website, "Before the recount can begin, the voter or campaign committee represented by the voter requesting the recount must provide the money requested by the County Elections official to pay for the cost of the first day's recount work. This procedure is repeated for each day the recount continues." Councilman Pederson felt it would be worth it.

"There are 110-plus votes that are on the undercounted side. They didn't fill it out or they didn't fill it out correctly. We want to make sure," he said. "Every vote in every election has the need and right to be counted."

Pederson's recount will begin with the Election day ballots first.

"The administrative process is two people to tally and two people to record the street," explained Gardner. Plus, two people have to agree on what they heard. Anyone can attend and be reading and watching. There will be four tables and a camera on the table with the video screen showing the ballots enlarged so all can see.

"It could take a while, but it is real and deliberate and makes sure everybody knows what's happening," he said. After the Election Day ballots are reviewed, next will be the provisional ballots which are people who voted in the wrong location or moved or who had some other issue.

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Block-Long Holiday Celebration Success

By Debra Dingman

DIXON, CA (MPG) - A block-long line of holiday joy filled downtown recently at the Downtown Dixon Business Association's annual Tree Lighting Festival with what appeared to be - dare we say - at least a third more if not double people in attendance.

"Lots of prayers were answered. The rain stopped and blue skies opened up to kick off our annual event," said Co-Chair Angela Meisenheimer. "Santa's helpers handed out nearly 1,000 candy canes to children."

There were a lot of differences about this year's event, but the one thing that you could easily experience was that there was more room to move about. With DDBA utilizing the new Pardi Plaza stage for the many amazing performers - and the crowds they drew to see and hear them - there was more room for fun at the opposite end of the fair at the Dixon Women's Improvement Club Park.



At the new Pardi Plaza, entertainment was provided on stage all evening. Photo by Nic Brown

There was more space to view your favorite little dancers or performers and eat a cookie from the Dixon Police booth. There was more room on the sidewalk for people to walk, more room to shop in the local stores and more time to enjoy a glass of wine or dinner in the downtown

restaurants. Inside Calvary Chapel Church, children spent more time on their craft projects or colorings.

"There were lots of joy and smiles up and down the streets," Meisenheimer added. The downtown merchants opened their doors and by the time they closed them later, there were many

first-time customers who learned that downtown Dixon really does have a variety of quality retail.

Spreading out attractions also spread out the timing of the children wanting to see Santa down the block inside the Ole Vet's Hall so the line didn't grow as

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Life's too SHORT

Where Does Nana and Papa Live?

By Debra Dingman

Does it matter where grandparents live? After I experienced a one-and-a-half-year stint in Dallas and not much later a 1-year stint in southern California, I began to notice something. My relationships with my grandchildren and especially my grown children deepened. When I was travelling back and forth for visits and even when they came to visit, there were stays in ours/theirs home.

It is a different kind of visiting when you get up with wild hair in search of coffee and stay up to visit at night with (maybe) a glass of wine. There's something learned when you are all getting in and out of the same car, buckling up, talking about where you're going, being there, and then talking about where you went. There's something magical about going to sites together and experiencing museums or water slides.

That closeness we developed seemed to last for a while but now we're into simple visits—like birthdays and holidays.

Briefer visits with the grownups now amount to talking about only current topics, weather, or school. I do love being able to attend grandchildren's sports games or have the children come over for weekends. But, I miss the deeper conversations of dreams and long-ago memories with my own children and their spouses.

In visiting recently with a friend who is a new grandmother and moving out of state, I withheld my concern about leaving a brand-new grand baby. I started to tell her that there is so much she will miss and it's so grand to be in the same town/area as your young families—but I didn't.

In retrospect, I see there are advantages to both staying near or being afar.

My Dad taught me that when he moved to Oregon. When he lived in Tracy, my Dad could be counted on for every birthday, graduation, or wedding gathering and lots of holidays in between. We got in a lot of visits during those times but now that we have to at least spend one night seeing him now, those visits

are all clumped into one weekend. The conversations are in depth about funny stories in our past and long-ago memories.

I know one family that went to Arizona grandparents for a few days over Thanksgiving. The little guys got to go to a horse ranch and there were pictures of riding horses and one of a little happy camper on top of a huge black angus. The family bought cowboy hats.

What a wonderful experience they got to have. If they had been local, they would have gone back to their nearby home after a few hours.

You have to admit, we are very fortunate to have Sacramento Municipal Airport that also hosts a Southwest Airline hub less than a 30-minute drive away.

So, I decided there is more than one way to get what I want without moving. I've found some ideal places to book family gatherings where you can spend one or two nights using VRBO online (Vacation Rental By Owner) and bring all the elements into one. So, let's see how this works out...★

Dixon News Briefs



DHS volunteer Darla Wear, along with Tamelon Benton, Maritza Cisneros, Silveyville Christmas Tree Farm owner Jeri Seifert and David Moreno (and shy dog, Levi) place Christmas trees donated from Silveyville to transport in buckets donated by Dixon Lumber. They will be used to decorate the Dixon History Museum at 125 West A Street in downtown Dixon. Photo by Diane Schroeder

MPG Staff

Christmas Cruise

On Saturday, December 10, the annual Christmas Cruise will take place starting at 5 p.m. and meeting at Parkway Boulevard with the cruise actually starting at 6 p.m. Organizers report that Santa will be collecting food and toys for Dixon Family Services to distribute. They will also take jackets and gift cards as well like last year. For any questions they can contact Regina Fish at (707) 628-9771. Decorated vehicles will wind their way through town. For a detailed route, it has been posted on social media.

Dixon High Seniors

Tuesday, December 13 is the Winter Band Concert. It will take place in the school theater at 7 p.m. The community is welcome.

FAFSA: In accordance with California Legislative Policy, all Dixon High School seniors must complete a FAFSA to earn a diploma this year. The FAFSA is an important document for ALL students as they move forward with college and career, including trade programs.

Senior parents: It is time to purchase senior ads for the yearbook if you choose to do so. The deadline for ordering is December 31 and you can do so by visiting www.yearbookordercenter.com (Order# 7317). The ads are not required and cost \$100 but are tons of fun for many years to come for your student.

College Advising

Every Wednesday at Dixon High, all students are offered help with college plans in the College and Career Center during the lunch break. This is a great opportunity for seniors to get help with finalizing applications, completing the FAFSA, making career decisions, etc. It is also a terrific opportunity for younger students who are exploring post-secondary opportunities.

Senior Bingo

Every Monday at 12 noon at the Senior/Multi-Use Center, 201 South Fifth Street, seniors can play Bingo for only a nickel per card/per game. Anyone is welcome and there needs to be at least six people to play so grab a friend. Call 678-7022 for more information. Need a ride? Call Readi-Ride

at 678-5020. They'll pick you up at your house and bring you to the Center and return you home when you're ready.

City Planning

The City Planning Commissioners will NOT meet this coming Tuesday, December 13. In fact, the rest of the month all City meetings (City Council, Planning Commission, and the Transportation Advisory Commission) are cancelled for the holiday. More information about upcoming meetings in January are posted on the cityofdixon.us website under the government tab.

Vet's Fish Fry

The monthly Fish Fry dinner at the Veterans Memorial Hall, 1305 North First Street, is this Friday, December 9 at 6 p.m. Cost is \$12 and the meal includes hush puppies and coleslaw. The no-host bar will be open, and the meal can be complemented by cold beer plus there is music by Roger Schaller. There are plenty of tables to bring your friends. Just think, you could treat several of them at this price or plan a birthday bash.

Chamber Mingle

Want to make some new connections, visit with friends, and promote your business? The Dixon Chamber of Commerce invites Chamber members and their guests to a Holiday Mingle at Pip Wine Bar, 5 to 7 p.m. on Wednesday, December 21, at 116 North First Street in downtown Dixon. It's free admission and there will be raffle prizes along with a no-host cash bar.

Tremont Fair

A Holiday Fair will be Friday, December 9, from 4 to 7 p.m. at Tremont Elementary School with food, crafts, a dollar table, vendors, a DJ, and more. It's fun for the whole family at 355 Pheasant Run Drive.

Santa Breakfast

All are welcome to attend breakfast with Santa at the Dixon Moose Lodge this Saturday, December 10, from 8 a.m. - 11 a.m. Cost is \$10/plate, please bring the children out to see Santa. Children age 5 and under eat free. Gift bags to the first 35 children. Where? 180 West B Street across from First Northern Bank parking. ★

LETTER TO THE EDITOR

Common Denominator in Measure D Failure

Dear Editor,

In a local newspaper I read an opinion written by the editor questioning 'Why Did Measure D Fail?' The writer couldn't figure out why Measure D – sales tax increase failed, as Measure N, another sales tax increase to fund Street repairs and transportation infrastructure, failed in 2018.

My curiosity kicked in so I did some research. The Registrar of Voters website had all the information.

Apparently, the writer did not want to recognize the common denominator for the failure of these measures. It is the Solano County Taxpayers Association and Dixon's resident Ourania Riddle! They are the ones that filed arguments against the 2022 and 2018 failed Measures.

Additional research indicated that Dixon Voters approved Measure S and

Measure T, which were on the 2020 ballot. Why? Because the Solano County Taxpayers Association and Ourania Riddle supported those two measures. In fact Ms. Riddle was the "proponent" of Measure T!

It is obvious Dixon voters trust and support SCTA and Ms. Riddle more than they trust and support their elected officials. It was also interesting to see that in the November 2022 election, Solano County voters supported SCTA by voting NO on Measures and School bonds throughout the county that SCTA didn't support and filed the arguments against. Thank you SCTA. Your long history supporting the taxpayers in Solano County is appreciated. I will always vote the way you suggest. Keep up the good work.

Gus J. Smith,
Dixon, CA

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Kiwanis Trees, Treats, and Music

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web host that specializes in these types of auctions and now the trees will be pictured on one's personal phone or tablet through a simple process and bid on the beautifully decorated trees.

"Anyone could make a bid anywhere from their phone – even while sitting with a friend in Starbucks or Solano Baking Company," she said. You will also be kept

abreast of other people's bids so you can choose to increase your bid or not from your cell phone.

"The program will send you a text called, 'outbid' which alerts you that someone has outbid you," she explained. Instead of the traditional bid sheets placed on stands next to the corresponding tree, where you wrote your number and the increased dollar amount, there will be

'elves' wandering around ready to take your bid on their iPads.

Guests are invited to light refreshments at the dessert social at 5 pm thanks to wonderful volunteer cookie contributors that help make this unique Dixon tradition a hometown favorite.

"The funds raised through this event benefit the children of our community," added Liu. "We look forward to seeing everyone there."

The Festival of Trees will be held at 1305 North First Street, across from Ron DuPratt Ford. There is free admission and also free parking to this silent tree auction which serves to benefit Dixon children and the Kiwanis Family House.

For more information, go to Kiwanis of Dixon Facebook page, call (707) 635-3303 or email kiwanisofdixon@gmail.com ★



These adorable children enjoyed their visit with Santa Clause while photos were snapped.



Inside Calvary Chapel was an auditorium exchanged into a Winter Wonderland of Christmas crafts.



Vendors selling their creations and specialty items inside Ye Olde Vet's Hall.



Twenty vendors sold their creations and specialty items inside Ye Olde Vet's Hall across from the public library.



Grace Fellowship Church's photo booth was popular especially with teens.

Block-Long Holiday Celebration Success

Continued from page 1

packed and was more easily manageable for volunteers guiding a steady stream of kiddos with parents bearing phone cameras.

That meant there was a more relaxed atmosphere that lent itself

for shoppers to better check out home-made crafts, hand-made jewelry, locally made nuts and jellies, funny dish towels, sweat-shirts emblazoned with the Milk Farm cow, and delicious treats. There were 20 vendors with

several reporting good sales and positive greetings.

Across the street in the DWIC park, where the beautiful Christmas tree stood, residents were seen standing and chatting while their youth crammed

into the Grace Fellowship Photo Op Booth or their children petting goats or riding a pony. Gary Erwin was perched near his sound system that provided traditional holiday music throughout the park and paving the way for the

large, decorated Christmas tree lighting up.

The only complaint heard was that the Dixon Fire Department who traditionally sent aroma of kettle corn throughout downtown was missed. ★

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Pederson Seeks Election Recount



Councilman Scott Pederson watches the screen and takes notes as the official recount proceeds at the Solano County Voter Registrar Office on Tuesday.

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Those votes are reviewed at the County office. Lastly, the mail-in ballots will be checked. Pederson can call to stop it at any time.

"I'm getting blasted on social media but it's a right and I'm paying for it. The County isn't and the City isn't," he said.

When asked if Mayor Steve Bird was backing his effort, he responded, "There are several people that are backing this recount and there were a lot of people who came up to me and said 'you have to do this.' My position is that every vote should be counted and if they didn't intend to vote, that's that,

but if they meant to vote, it's not fair to that individual."

Due to the situation, the Tuesday night City Council Meeting and the reception between the outgoing councilmen and the new incoming councilmen had to be revised.

Editor's Note: At press time, Councilman Pederson stopped the recount at approximately 4 p.m. on Tuesday and conceded. But, because that required another change of the agenda, Thom Bogue was not sworn in and there was much concern over the Brown Act as the public did not have time to be informed. There will be a follow-up story in next week's edition. ★

California Farm Bureau Reacts to Initial 5% Water Allocation

California Farm Bureau News Release

SACRAMENTO, CA (MPG) - The California Department of Water Resources on Thursday, December 1, announced an initial allocation of just 5% of requested 2023 water supplies from the State Water Project. This comes after this year and 2021 both yielded final water allocations of 5%.

"Here we go again," said California Farm Bureau President Jamie Johansson. "This means

that 23 million people and 750,000 acres of farmland are facing another year of uncertainty and economic hardships. California has failed to act on critical projects to provide additional water storage, stormwater capture and groundwater recharge that are needed to protect our farms and cities from water shortages in dry years.

"California's dismal leadership in safeguarding our water resources harms our food production as consumers face rising

prices at the grocery store. It also undercuts healthy crop production, which helps reduce carbon emissions that contribute to climate change. California must have a more coherent water plan. Our drought strategy cannot solely be a policy of managing scarcity."

The California Farm Bureau works to protect family farms and ranches on behalf of nearly 29,000 members statewide and as part of a nationwide network of 5.3 million Farm Bureau members. ★

A Cornerstone of Modern Medicine is on the Brink of Collapse

Commentary by Dr. Michelle McMurry-Heath

Roughly a century after the first antibiotics revolutionized medicine, the development pipeline for these critical drugs is on the brink of collapse.

Without policies to reinvigorate research into newer, more potent antibiotics, the world may soon face another global public health crisis as devastating as COVID-19.

According to an analysis in *The Lancet*, more than 1.2 million people died from drug-resistant bacteria in 2019. By 2050, these superbugs could kill as many as 10 million people each year.

Since the discovery of the first marketed antibacterials in the early 1900s, these wonder-drugs have become indispensable. By the end of the 20th century, the U.S. Food and Drug Administration had approved 135 new drugs that kill bacteria or inhibit their growth.

These included breakthroughs such as penicillin-like drugs and medicines like erythromycin. These drugs made it possible to treat many infections, like pneumonia and strep throat.

But in recent decades, new antibacterials have become alarmingly rare. In the past 35 years, the FDA has approved just one antibacterial drug with a novel way to kill target pathogens.

This slowdown in antibacterial innovation is in stark contrast to new superbugs that are increasingly resistant to today's therapies. Absent a global effort to develop more new and novel antibiotics, antimicrobial resistance could undo much of modern medicine as we know it.

If today's antibiotics stop working, routine medical procedures, such as cesarean sections and hip replacements — not to mention open-heart surgery — could become impossibly dangerous.

Yet the chief obstacles to antibiotic development are economic, not scientific. It costs on average \$1.58 billion to develop a new antibiotic. And since antibiotics should be used judiciously to preserve their effectiveness, it's exceedingly challenging for research firms to recoup costs through traditional sales models.

As a result, investors aren't funding antibacterial research adequately. Over the last

decade, venture capital funding for U.S. antibacterial development amounted to \$1.6 billion, compared with \$26.5 billion for oncology. Biotech startups drive the vast majority of antibacterial research and development. Small companies discovered more than 80% of antibacterial treatments in clinical trials. But so great are the market challenges that many of these businesses fail — even when their drugs succeed.

Take the biopharmaceutical firm Achaogen, which earned FDA approval for its antibiotic plazomicin in 2018. The next year, the company filed for bankruptcy.

From the scientific standpoint, the prospects for new antibacterials look distinctly promising. Between 2011 and 2020, antibacterial drugs starting early clinical trials had a 16.3% likelihood of reaching FDA approval. That's more than double the 7.9% success rate across all diseases.

With the right financial incentives, the biopharmaceutical sector is more than capable of building a pipeline for antibacterial drugs that can meet the challenge of antimicrobial resistance.

Thankfully, there are policy reforms pending in Congress that could fix the broken antibiotics market. The Pioneering Antimicrobial Subscriptions to End Upsurging Resistance (PASTEUR) Act would establish a subscription-like model for new antimicrobials that treat the most pressing resistant threats. It would ensure availability of new products, while providing a predictable return on investment for biopharmaceutical firms that is tied to the drug's value to public health, not the volume sold.

Another proposal known as the Developing an Innovative Strategy for Antimicrobial Resistant Microorganisms (DISARM) Act would enable appropriate access to newer antibiotics by modernizing how Medicare reimburses these drugs.

These are the two most important steps policymakers can take to address a public health crisis that is threatening our very existence.

*Dr. Michelle McMurry-Heath is a physician-scientist and the president and CEO of the Biotechnology Innovation Organization. This piece originally ran in *The Mercury News* and the *East Bay Times*.* ★



BOOK REVIEW & SPECIAL EVENTS EDITOR • ✉ amy-shane@att.net • 📱 amy_fortheloveofbooks

Reindeers, and Unicorns, and Snow, Oh My!

Are you looking for a new take on Holiday books this year? From Unicorns to reindeer and even a dash of snow, Sourcebook Publishing delivers a new lineup of children's books with stories that will capture the joy of the season.

How to Catch a Reindeer

by Alice Walstead and Andy Elkerton

Have you ever thought about trying to capture one of Santa's reindeer? It's Christmas Eve, and children all over the town have set up carefully crafted traps to try and catch one of Santa's reindeer. But Comet is too smart for all their craftiness, or is she?

From mazes to nets to even a few snares, young readers will giggle and laugh at all the uniquely crafted traps the children have set. With rhyming prose on each page, *How To Catch a Reindeer* is easily read, taking a new creative look on Christmas Eve, and maybe will even spark setting the perfect reindeer trap of your own.

Unicorn Christmas

A Sparkly Holiday Adventure

by Diana Murray and Luke Flowers

While many children think of reindeer at Christmas, Unicorns also spread their Christmas cheer. The unicorns excitedly prepare as they send out invitations to all their friends. Then it's time to decorate their trees in lemon drops and lollipops and whip up special treats to eat. But what happens when Santa arrives and lets out a giant ah-choooo? Its unicorns to the rescue!

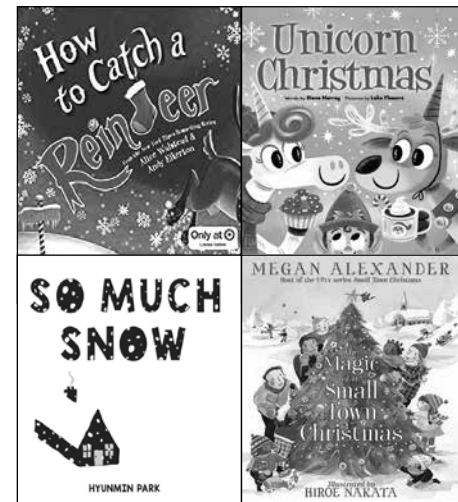
For any unicorn lover on your Christmas list, *Unicorn Christmas* is a delightful play at the time unicorns save the day.

So Much Snow

by Hyunmin Park

Oh no, there is so much snow! Follow two characters as they dig, shovel, plow and shape the piling snow. But what are they doing? What are they making? With its peak-thru cover and fold-out pages, readers can create their own stories while drawing their own conclusions.

From the very start, *So Much Snow* is a



delightful new view on storytelling. From its turned perspective, minimal art, and only five sentences, this story opens the door for the imagination to soar. This book is a delightful take on mounting snow and all the ways to celebrate it.

The Magic of a Small Town Christmas

by Megan Alexander and Hiroe Nakata

Like stepping into a Hallmark movie, *The Magic of a Small Town Christmas* explores all the beauty that one small town has to offer. From Mr. Richards's tree farm to Sherry's Bakery filled with gingerbread galore, and even the toy store is trimmed with a candy cane garland.

Come and peek inside the church covered in snow as everyone comes together to bake, decorate and celebrate all the love a small town has for one another.

From the host of the UPtv series, *Small Town Christmas*, comes our darling new book that celebrates the holidays with a loving small town. Instantly fall into the heart of the story, and the town with its darling illustrations and charming scenes. This story is perfect for anyone who celebrates the love of a place they hold dear. ★



The Extreme Recklessness of Biden 2.0

Joe Biden 2024 is a bad idea whose time has come.

If Democrats had gotten the shellacking that seemed to be coming their way in the midterms, Biden might have been wounded enough for elements of the Democratic establishment to begin to try to shoulder him into retirement.

Instead, the Democratic overperformance has Biden looking revitalized. Gov. Gavin Newsom of California told the president on election night that he's not running against him (not that Biden was ever likely to face a direct primary challenge). Press coverage has emphasized Biden's vindication. The shot in the arm is understandable given what his party was able to pull off, yet it doesn't make Biden a day younger -- in fact, he just turned 80 and every day of his presidency is an experiment in whether an unprecedentedly aged president can perform at the level demanded of the office.

Democrats consider Biden the safe choice in 2024, since he's the incumbent and surrounded by flawed alternatives, yet he is actually an enormous risk. Nominating him again would be extremely reckless, both for the party and for the country.

It may well be that Biden,

even in his enfeebled state, is the best matchup against Donald Trump. He beat him once before, after all, and used him as an effective foil during the midterms. It is to Biden's advantage that it has proven difficult for anyone to work up a passionate hatred of him, rather than a low-intensity sense of pity or contempt. And he still has a relatively moderate affect and profile -- there are limits to how "woke" an 80-something, silver-haired creature of the Democratic establishment can appear, no matter how far left his policies are.

There's no guarantee, though, that Biden will get the former president as his opponent. If he doesn't, then he'll be denied the dynamic of one old guy whose record is terrible running against another old guy who frightens people.

If Trump can't secure the GOP nomination, everything changes. Ron DeSantis is 44. Ted Cruz is 51. Mike Pompeo is 58. Tim Scott is 47. Basically, any Republican nominee besides Trump would instantly be bequeathed a powerful past-vs.-future theme (age aside, Trump will unavoidably and perhaps explicitly be running a campaign of restoration).

There's another risk for Democrats, as well -- namely that Biden will experience some age-related meltdown in public during a general-election campaign that will make his struggles undeniable even to well-wishers determined to look the other way.

Aging is a progressive condition. Biden isn't getting any younger or more

capable. The good news is that today, right now, he is as fit as he'll ever be to perform his duties; the bad news is that there are a lot of days between now and 2024 when he'll be less fit, whether by a tiny increment or by a lot.

The public is already unsettled. According to the exit polls, 58% of voters said Biden does not have the acuity to serve effectively as president.

If Democrats get their way, this is just the beginning. They propose to reelect a man who will be 82 on Inauguration Day, and 86 by the end of his second term.

The actuarial tables and the realities of aging being what they are, this creates considerable risk of putting the country through the trauma of having a president who is incapable of carrying out his entire term. If you think our politics are deranged now, just wait until we face a genuine, inevitably wrenching 25th Amendment crisis, or we have to deal with the legitimacy issues around an unelected president.

Why even consider going down this route? In part, because Biden made an identity politics choice for vice president, and not a good one. It is understandable that the prospect of Vice President Kamala Harris makes Democrats want to cling to their nurse for fear of something worse. But the country deserves a better idea.

Rich Lowry is editor of the National Review. Rich Lowry is editor of the National Review.

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WE SUPPORT FIRST RESPONDERS



Could Monoclonal Antibodies Replace Opioids for Chronic Pain?

By Lisa Howard, UCD

DAVIS, CA (MPG) - During the pandemic, physicians used infusions of monoclonal antibodies — antibodies made in a lab — to help patients fight off COVID-19 infections. Now, researchers at UC Davis are trying to create monoclonal antibodies that can help fight chronic pain. The goal is to develop a monthly non-addictive pain medication that can replace opioids.

Vladimir Yarov-Yarovoy and James Trimmer, professors in the Department of Physiology and Membrane Biology at the UC Davis School of Medicine, are leading the project. They have assembled an interdisciplinary team featuring many of the same researchers who are also trying to turn tarantula venom into a pain medication.

Earlier this year, Yarov-Yarovoy and Trimmer received a \$1.5 million grant from the National Institutes of Health's HEAL Initiative, an aggressive effort to speed scientific solutions to stem the national's opioid crisis.

People can become addicted to opioids due to chronic pain. The CDC National Center for Health Statistics showed an estimated 107,622 drug overdose deaths in the United States in 2021, an increase of nearly 15% from the 93,655 deaths estimated in 2020.

"Recent breakthroughs in structural and computational biology — using computers to understand and model biological systems — have set the stage for applying new approaches to create antibodies as superior therapeutic candidates to treat chronic pain," said Yarov-Yarovoy, the principal investigator for the award.

"Monoclonal antibodies are the fastest growing sector of the pharmaceutical industry and have many advantages over classical small molecule drugs," Trimmer said. Small molecule drugs are drugs that can easily enter cells. They are widely used in medicine.

Trimmer's lab has created thousands of different monoclonal antibodies for various purposes over many years, but this is the first attempt to generate antibodies aimed at pain relief.

Monoclonal antibodies are already being used for migraine

Although it may seem very futuristic, the Food and Drug Administration has already approved monoclonal antibodies to treat and prevent migraine. These new medications act on a migraine-associated protein called calcitonin gene-related peptide.

The project at UC Davis has a different target — specific ion channels in nerve cells known as voltage-gated sodium channels. The channels are like "pores" on the nerve cell.

"Nerve cells are responsible for transmitting pain signals in the body. Voltage-gated sodium ion channels in nerve cells are the key transmitters of pain," explained Yarov-Yarovoy. "We aim to create antibodies that will bind to these specific transmission sites at the molecular level, inhibiting their activity and stopping the transmission of pain signals."

The researchers are focused on three specific sodium ion channels associated with pain: NaV1.7, NaV1.8 and NaV1.9.

Their goal is to create antibodies that can fit into each of these channels like a key into a lock. This targeted approach is intended to stop the channels from sending pain signals but not interfere with other signals sent through the nerve cells.

The challenge is that the structures of the three channels they are attempting to block are incredibly complex.

Software programs help create virtual models

To address this, they are turning to software programs called Rosetta and AlphaFold. With Rosetta, the researchers are designing complex virtual models of proteins and analyzing which ones might best fit the NaV1.7, NaV1.8 and NaV1.9 nerve channels. With AlphaFold, the researchers independently validate proteins designed by Rosetta.

Once they identify several promising proteins, they will create antibodies that can then be tested on lab-created neural tissue. Human testing would be years away.

But the researchers are excited by the potential of this new approach ★

MEMORIAL

GLORIA STELLA-MARIE FADLEY • 6/27/1936 – 11/25/2022

Gloria Stella-Marie Fadley was born June 27, 1936, and passed away November 25, 2022, at the age of 86.

Gloria was a lifelong Dixon resident. She grew up on a dairy ranch and went to a one-room schoolhouse before graduating with Dixon High School's Class of 1954. She met and fell in love with her husband of 46 years, Donald. Together they built a home in Dixon, where Gloria resided over 60 years. They raised two daughters Donna and Janet. Gloria had a love for animals and always had some kind of a pet.

In her younger years, Gloria loved entering jams, jellies, and flowers in the Dixon May Fair and attending dances at the Moose Lodge. She was a member of the Women of the Moose and St. Peter's

siblings Lorenzo, Achilles and Joe Greco, and Diana Grigsby. She is survived by her daughter Janet Doane, sons-in-law Terry Doane and Guy Marty, grandchildren Desiree and Nathaniel Doane, and sister Gitenella ("Lena") Miguelgory.

The family invites those who wish to celebrate her remarkable life to attend the rosary (7 p.m.) and viewing which will take place on December 12, 2022, from 5-8 p.m. at Milton Carpenter Funeral Home, 569 N First St., Dixon, CA. The funeral mass will be held December 13, at 11 a.m. at St. Peter's Catholic Church, 105 S 2nd Street, Dixon, CA, followed by interment at Silveyville Cemetery and a reception at St. Peter's Hall.

River Cats' 3B Schmitt Wins MiLB 2022 Rawlings Gold Glove Award®

River Cats News Release

WEST SACRAMENTO, CA (MPG) - Minor League Baseball and Rawlings Sporting Goods Company, Inc. announced the nine 2022 Rawlings Gold Glove Award® winners, with Sacramento infielder Casey Schmitt earning the nod at third base.

"We are pleased to recognize these nine players with a Rawlings Gold Glove Award for their defensive excellence in 2022," said Peter Woodfork, Major League Baseball Senior Vice President, Minor League Operations and Development, via MLB

news release. "On behalf of Major League Baseball, Minor League Baseball, and our great partners at Rawlings, I congratulate each of the winners for their outstanding seasons."

Schmitt, who finished the season as MLB Pipeline's No. 6 prospect in the Giants' organization, is the second River Cats third baseman to earn a postseason award in 2022. David Villar was named both PCL MVP, and a Post-Season All-Star on Nov. 7.

The 23-year-old Schmitt spent the majority of 2022 with High-A Eugene and Double-A Richmond, posting a .941 fielding

percentage with 169 total chances and 100 assists in 707.2 defensive innings.

The San Diego State product had 20 homers and 75 RBIs for Richmond and Eugene before ending 2022 with his first taste of Triple-A, going 5-for-15 (.333) with a double, a home run, and three RBIs through four games.

In addition to Schmitt, fellow San Francisco Giants prospect Patrick Bailey took home the honors for catcher. Bailey, who played 83 games for High-A Eugene in 2022, was also selected in the 2020 MLB Draft, going 13th overall out of North Carolina State. ★

SafeQuest Solano Helps Victims of Domestic Violence

SafeQuest News Release

DIXON, CA (MPG) - Domestic violence doesn't take a holiday. In fact, survivors can face an increased risk during the holiday season.

SafeQuest Solano (SQS) has a way to change that. Since 1976, for more than 46 years, SafeQuest has remained Solano County's only state-certified domestic violence agency and state-funded, rape, crisis center providing emergency response, safe shelter, case management, advocacy and so much more to victims of domestic violence and sexual assault. SQS is a vital community resource. While candles and scarves and DVDs are nice, we have a better idea... a more meaningful gift.

Imagine if we could find 1000 people in our Solano County community to each donate just \$100. That \$100,000 of unrestricted funds would help keep our safehouses open and serve so many more victims. It could help provide case management and victim advocacy services; assist with transitional housing costs; and feed and clothe victims and their children who, in many cases, left everything behind as they fled from violence in their home. They are your neighbors, your co-workers, maybe your family or friends.

One thousand donations of \$100. What

does that even look like? Is it 500 individuals who each find a friend or family member to join them in donating? Is it 20 small businesses or service organizations who give \$5000 each? A few large businesses who carry the lion's share?

Yes, it's all of that. It's all of the U.S. It's a one-time tax-deductible year-end gift, or it's a small monthly contribution... After all, \$100 is really just \$8.33 a month. A monthly donation of just \$25 gets you to \$300 per year.... that covers you and 2 friends! See how simple it is to make a difference...not a candle or scarf or DVD difference...but a life changing difference.

Thanksgiving has passed. Giving Tuesday is over. We need your help. Now is the time to think about making a combined donation as a family, as a friend group, a work cohort. Think about all that you are thankful for, the warmth of a safe place and the security of feeling loved, and commit to helping us build a stronger, safer community... for our neighbors, our coworkers... maybe our family or friends.

For more information or donations, call the office: (707) 422-7345. The 24/7 Crisis-line is (866) 487-7233. SafeQuest Solano is a federally recognized tax-exempt 501 c 3 organization and is located in Fairfield. ★

Judicial Watch Files Appeal Challenging FBI's Withholding of Communications

Judicial Watch News Release

WASHINGTON, D.C. (MPG) - Judicial Watch announced today it has filed an appeal challenging a U.S. District Court for the District of Columbia decision allowing the FBI to withhold records of communication between the Federal Bureau of Investigation (FBI) and several financial institutions about the reported transfer of financial transaction records of people in DC, Maryland and Virginia on January 5 and January 6, 2021 (Judicial Watch, Inc. v. U.S. Department of Justice (No. 22-5209)).

The appeal, filed in the U.S. Court of Appeals for the District of Columbia, comes in the Freedom of Information Act (FOIA) lawsuit filed by Judicial Watch after the FBI failed to respond to a February 10, 2021, FOIA request (Judicial Watch v. U.S. Department of Justice (No. 1:21-cv-01216)). Judicial Watch is asking for:

All records of communication between the FBI and any financial institution, including but not limited to Bank of America, Citibank, Chase Manhattan Bank, Discover, and/or American Express, in which the FBI sought transaction data for those financial institutions' debit and credit card account holders who made purchases in Washington, DC, Maryland and/or Virginia on January 5, 2021, and/or January 6, 2021.

In its appellate brief, Judicial Watch argues: This appeal arises from what appears to be an unprecedented abuse of the financial privacy of thousands of Americans. Substantial and compelling evidence demonstrates that the FBI sought and received records from financial institutions of anyone who used a credit card or engaged in other transactions in the Washington, D.C. area on January 5 or 6, 2021. This would include many thousands of persons living in the Washington, DC area, including possibly members of this Court.

In its appeal Judicial Watch points

out that the lower court was mistaken when it upheld the FBI's Glomar response (neither confirming nor denying the existence of records) because the FBI previously acknowledged the existence of the records in multiple ways. For instance, court records filed in support of a criminal case include the FBI's statement of facts that provides the defendant's address, which was obtained through "his Bank of America account and recent Expedia transactions."

In another case, the FBI "confirmed that it obtained records from PNC Bank and discusses in detail the multiple ways that it used the financial data."

Judicial Watch cites two additional cases where the FBI describes in publicly available court records its use of financial records in the January 6 investigation.

Judicial Watch concludes: [Judicial Watch] more than adequately demonstrated that the FBI may have sought and received records from financial institutions of anyone who used a credit card or engaged in other transactions in the Washington, DC area on January 5 or 6. If so, this would be an unprecedented abuse of the financial privacy of thousands of Americans. [Judicial Watch's] FOIA request to investigate this should not be blocked by a meritless Glomar response.

"We want the details on what looks to be an unprecedented abuse of the financial privacy of countless innocent Americans by big banks and the FBI," stated Judicial Watch President Tom Fitton. "The FBI's cover-up should be rejected, and the records made public."

In February 2022, Judicial Watch filed an opposition to the U.S. Capitol Police's (USCP) effort to shut down Judicial Watch's federal lawsuit for January 6 videos and emails. Through its police department, Congress argues that the videos and emails are not public records, there is no public interest in their release, and that "sovereign immunity" prevents citizens from suing for their release. ★

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FICTITIOUS BUSINESS NAME STATEMENTS

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This Business is conducted by: A Corporation. NOTICE: In Accordance with subdivision (a) of section 17920 A Fictitious Name Statement generally expires at the end of five years from the date on which it was filed in the office of the county clerk, except as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant

to section 17913 other than a change in the residence address of registered owner. A new fictitious Business name statement must be filed before the expiration November 13, 2027. The filing of this statement does not itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under federal, state, or common law (see section 14411 ET SEQ., business, and professions code.)
Publish: Nov. 25, Dec. 2, 9, 16, 2022
AMERICA'S 12-16-22

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. 2022-001903
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Amanda Taylor, 643 Elderberry Loop, Vacaville, CA 95688. Date Filed in Solano County: November 16, 2022. The Registrant commenced to transact business under the above

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STATEPOINT CROSSWORD • YEAR-IN-REVIEW

CLUES

ACROSS

- Use a bayonet
- Late Saget
- Greek salad staple
- Meal in a shell
- Lowest brass
- Like daytime energy
- *2022
- Van Gogh's famous flower
- Poodle minus d
- Late Queen
- Volcano off Sicily coast
- Leaves out
- Elf's distinctive body part
- *Olympic host
- *Russia's target
- Black sheep sound
- Treat badly
- Reason for Thanksgiving
- Carl Jung's inner self
- "But I heard him exclaim '... he drove out of sight, 'Merry Christmas...'"
- Pick on
- Pro ____
- Bank, usually
- Driver's aid
- Jalopy
- Back of the neck, pl.
- Finish line
- Fur of the marten
- Paul Bunyan story, e.g.
- *Economic woe
- Faultfinder
- Tropical edible root
- Soreness
- Irretrievable loss
- Gator's cousin
- *Super Bowl winners
- Undertaking
- "For ____ a jolly good..."
- Archaic form of do, second person singular

DOWN

- Eyelid affliction
- Asian weight unit
- Smoothie bowl flavor
- Russian hunting sighthound
- Chemistry lab measuring device
- Parting words
- New Year's Eve get-together, e.g.
- Running competition
- *Twitter's new proprietor
- Western Samoan money
- "... you ready?"
- Relating to shinbone
- Asparagus unit
- Amnion, pl.
- Barely obtain
- Erie or Suez
- Port-au-Prince country
- Like something vintage, usually
- About to explode
- Olfactory organs
- Athos' or Porthos' weapon
- Throw up
- Lecherous look
- Funereal container
- *Tom Cruise's call sign
- "... -la"
- Type of Christmas lights
- All together
- T-shirt style
- Small bomb
- Rabbit trap
- 1970s big dos
- "Musical" constellation
- Dollar bills
- 7-year affliction

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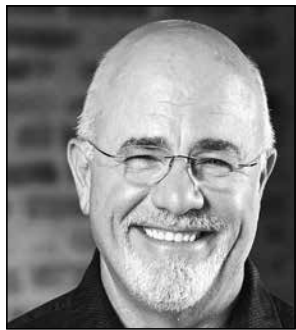
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Dave Ramsey Says

Dear Wendy,
I don't know who this "someone" is, but they're a lousy financial advisor. The firm of Someone, They Said, and I Heard? That's a financial planning company you don't want to work with.

A debit card has the exact same protections for fraud that a credit card has. It does come out of your checking account, but the bank has to put it back once you dispute the charge and prove your dispute. It may take a day or two, but they'll get it done.

I've used a debit card for decades, and I haven't owned a credit card since way back in my dumb-with-money days. I've

never had any problems using a debit card, and I'm not going to make the mistake of playing around with debt ever again.
I hope you won't either!

- Dave

Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of "The Ramsey Show," heard by more than 18 million listeners. He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people regain control of their money, build wealth, and enhance their lives. He also serves as CEO of Ramsey Solutions. ★

Dear Dave,

I use a debit card for all my regular, day-to-day purchases. However, I use a credit card for plane tickets, big ticket items, or when I shop online because someone told me it's easier to dispute purchases when they're made with a credit card. Are you putting your checking account at risk by using a debit card for these types of purchases?

- Wendy



Riley Reviews

'CHRISTMAS' CLASSIC REVIVED; 'EAST NEW YORK' COP SHOW ON TV

A Film and TV Review by Tim Riley

"A CHRISTMAS STORY CHRISTMAS" RATED PG

One look at Peter Billingsley as the now adult Ralphie Parker and he's immediately recognizable as the kid wanting a Red Ryder BB gun in 1983's "A Christmas Story."

Streaming on HBO MAX, "A Christmas Story Christmas" is a sequel nearly forty years later, and Billingsley's Ralphie has nearly the same hairstyle and horn-rimmed glasses. Based on imagery alone, this holiday film is definitely steeped in nostalgia.

A wall calendar informs that the setting is December 1973, and Ralphie has taken a year off to pen his first novel, a complex science-fiction tome that's been rejected by almost every major publisher in Chicago.

Married to the supportive Sandy (Erinn Hayes), Ralphie is the father to two young children, Mark (River Drosche) and Julie (Julianna Layne), both of whom are excited for a Christmas filled with gifts and holiday joy.

Family plans for celebrating Christmas at home in Chicago get derailed when Ralphie gets a phone call about the passing of his father and the need to return to his hometown of Hohman, Indiana to help his mom (Julie Hagerty).

With the Old Man gone, the task of delivering a traditional Christmas falls upon Ralphie, who is also assigned the job of writing his father's obituary, which is initially hindered by writer's block.

Ralphie reconnects with some of his old childhood pals, notably Schwartz (R.D. Robb) and Flick (Scott Schwartz), the latter having inherited Flick's Tavern, where Schwartz runs a tab with seemingly no plans to settle his account.

Now that these old chums are in their Forties, would one of them be so foolish as to take up a "triple dog dare" challenge? In the original, Flick got his tongue stuck on a frozen flagpole. The challenge this time turns out to be even more daunting.

An old nemesis turns up in Scut Farkas (Zack Ward), and some things never change with bullies terrorizing the neighborhood on a snowmobile. New adventures include a snowball fight staged like a Western shootout.

What better way to celebrate Christmas than a visit to Higbee's department store with its dazzling displays and a Santa Claus in a scene reminiscent of the one where kids are dispatched down a chute after making their wishes.

Will "A Christmas Story Christmas" turn out to be a cherished Yuletide classic like its 1983 predecessor? After all, it's a sweet-natured, family-friendly film but probably not as memorable. That could change if it ends up as a holiday

staple on cable television.

A case can be made for "A Christmas Story Christmas," giving a nod to sentimentality but coming up with new gags and silly moments, deserving to be in an annual rotation of holiday movies to be savored.

"EAST NEW YORK" ON CBS

The Brooklyn neighborhood of East New York is a community that might be ripe for gentrification, but that may not seem to be the case in the new CBS series "East New York," at least when one of the storylines has a rookie cop volunteering to live in a risky housing project.

This new CBS police procedural may bring to mind the network's long-running series "Blue Bloods," with Tom Selleck as the New York Police Commissioner, and ABC's "NYPD Blue," which included Jimmy Smits, who's now in the role of Chief John Suarez.

That the working-class neighborhood in "East New York" has a crime problem is evident on Deputy Inspector Regina Haywood's (Amanda Warren) first day in her new job as commander of the NYPD's 74th Precinct.

Witnessing a deadly attempted carjacking of a service van, Haywood takes off on a foot chase of a masked robber who has killed a German tourist and a security guard.

What looks like the beginning of a traditional police drama is a case of first impression being somewhat deceptive. Haywood's notion of policing bumps up against the conventional approach of other cop shows.

It's worth noting that in a precinct where even many of the officers are a diverse bunch, Haywood is perceived by some to be nothing more than a "diversity hire" to run a station where many residents are on the lower end of the socioeconomic scale.

On one of her first items of business, Haywood wants officers to deal less with traffic ticket quotas and strike a balance in policing a community where many appear to distrust law enforcement.

Haywood also wants some officers to live in public housing to connect with the neighborhood, and white Officer Brandy Quinlan (Olivia Luccardi) volunteers for an assignment that proves to be very challenging.

Standout performances come from Richard Kind's Captain Yenko, Haywood's eager assistant, and the effective detective team of Tommy Killian (Kevin Rankin) and Crystal Morales (Elizabeth Rodriguez).

Veteran cop Marvin Sandeford (Ruben Santiago-Hudson) is a great mentor to his rookie partner Andre Bentley (Lavel Schley), while the brilliant Jimmy Smits' Chief is underused.

It will be interesting to see if "East New York" catches on with a CBS audience accustomed to conventional police dramas. ★

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Citrus growers optimistic as production is up after disappointing 2021 crop

California citrus growers and marketers say the current navel orange crop looks promising in volume and quality. Citrus growers had one of their smallest crops in years last season. This year, California Citrus Mutual estimates navel orange production will be up about 10%. However, that is lower than an earlier season forecast by the California Department of Food and Agriculture, which had predicted the crop would be up by 19%. An early September heat wave is being blamed for the crop falling short of forecasts.

California Farmers and Ranchers urge Congress to Improve Water Infrastructure

Farmers and ranchers from California met with members of Congress this month, as part of a California Farm Bureau advocacy delegation in Washington, D.C. The delegation urged lawmakers to approve increased federal investments in California's aging water infrastructure to support agriculture, increase water reliability for cities and protect the environment during drought years. Conversations centered on potential funding mechanisms, such as enacting a new Water Infrastructure Improvements for the Nation Act public works program.

Farm Bureau, AG Groups Advocate for Passage of Farm Labor Bill

California Farm Bureau and other agricultural groups are urging the U.S. Senate to pass key farm labor legislation during the lame-duck session. The Farm Workforce Modernization Act passed in the House of Representatives with bipartisan support but has stalled in the Senate. The legislation would provide a path to legal status for undocumented farmworkers and reform the H2-A temporary worker program. Farm Bureau President Jamie Johansson said the bill offers a "fair solution" for agricultural workers and their families.

Water Resources Agency Providing \$86 Million to Help Communities Deal with Drought

The California Department of Water Resources has announced new financial assistance to help communities deal with impacts of the ongoing drought. The agency said it is providing \$86 million in funding to provide new wells and construct pipelines to deliver water or increase water storage. Some \$44 million in funds will go to small communities facing water supply challenges due to aging infrastructure and dry wells. The state is targeting 23 projects in 14 counties, including Fresno, Madera, San Joaquin, Tulare, Imperial, Tehama and Glenn. ★

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NATIONAL NEWS *courtesy of THE EPOCH TIMES*

Inflation Outpacing US Wages, Creating Worst Pay Drop in 25 Years

AUTUMN SPREDEMAN

Residents in the United States have less to celebrate on payday as inflation-adjusted wages endure the harshest pay cut in a quarter century, according to the Federal Reserve Bank of Dallas.

The bank's report revealed that the median decline in real wages was a little more than 8.5 percent for most of the U.S. workforce in the past 12 months—"the most severe faced by employed workers over the past 25 years."

Hardworking Americans are watching their purchasing power dwindle as prices have risen across the board under President Joe Biden. The impact is particularly noticeable in grocery stores and at the fuel pump.

Food-at-home prices soared by more than 13 percent this year. Concurrently, the cost of regular gasoline catapulted by 49 percent, and diesel users suffered a 55 percent increase between January and June.

Another analysis shows inflation has been outpacing American wage growth for 18 months straight. While average earnings per hour rose by 5 percent, consumer prices spiked by more than 8 percent. That equates to an almost 4 percent decline in real hourly wages as of October.

But more important than numbers, Americans are feeling the effects in nearly every aspect of daily life.

Tough Times

"Judging by our dwindling savings, we may no longer be able to be a single-income household," Dennis Shirshikov told The Epoch Times.

Working as the sole provider for his wife and three young children, Shirshikov said that his family has been trimming household expenses wherever they can.

"We've already cut back on food and clothing shopping trips," he said. "We've taken the kids out of day care, and we're working on other ways to budget and save."

Shirshikov says that he's fortun-

nate to work as a remote strategist for Awning.com since he lives in a rural part of New York. The comparatively lower cost of living in his area has been a silver lining amid the nation's towering inflation.

"My heart goes out to all the families out there living in cities with multiple children right now. This is a tough time indeed."

In one survey of 3,000 Americans this year, 41 percent of respondents listed the cost of raising a family as their top concern for 2022. For some, conscious shifts in spending habits have become integral to surviving the widening paycheck-inflation gap.

"I'm more conscientious overall about my spending than I have been in years past," Melanie Edwards told The Epoch Times.

Edwards works as a digital product manager for the Olipop soda company. She says that high inflation requires creativity to navigate, especially as the holidays approach.

"Inflation has affected my holiday spending and purchasing habits. Gone are the days of waiting until the last minute to buy a gift," she said. "I'm shopping much earlier than I ever have to snag deals. I'm also forgoing some name brands or designers to save money."

Falling Behind

Adding to this economic snowball effect is an affordable housing crisis.

Builders have fallen behind on new homes and rentals for 20 years, creating a housing shortage of 5.5 million.

Less mileage per paycheck due to inflation and a federal rate hike that topped 6 percent in September has left Americans struggling to keep a roof over their heads.

"Due to a decrease in real wages, which ultimately leads to a decline in one's purchasing power, potential home buyers suffer a lot. And although wages are higher than before, they aren't adjusted for inflation," Shaun Martin told The Epoch Times.

Martin is a real estate and fi-



A woman shops for groceries at a supermarket in Monterey Park, Calif., on Oct. 19, 2022.

Residential homes under construction in Valley Center, Calif., on June 3, 2021.



nancial expert at We Buy Houses in Denver, Colorado.

He says that with higher interest rates, many potential buyers are unable to secure a mortgage or even a regular loan.

Coupled with diminished buying power, home sellers have raised their prices. Landlords are doing the same with rentals, which Martin said is especially problematic for salaried workers.

He also noted that it's too early to say when things will get better. That's why Martin has made efforts to diversify his revenue.

"I decided to increase my streams of income by investing in different available options. It will increase my inflation-adjusted income," he said.

Generating more money and savings has been no easy feat for America's lower- and middle-class earners this year. For households making between \$30,000 and \$100,000, 75 percent said that their income has fallen behind the cost of living, according to a Primerica survey.

"Most of the people I know belong to the middle class. The middle class is especially hit with inflation ... this also means that with the increase in neces-

sary expenses, the middle class has significantly less disposable income than before," Derek Sall told The Epoch Times.

Sall is a financial adviser and the founder of LifeandMyFinances.com.

He said that one of the consequences is a drop in demand for specialty consumer goods, resulting in the shrinkage of affected industries.

"People enjoy being able to spend money on treating themselves. Without it, they become unhappier and overall population satisfaction decreases," he said.

He noted that this chain reaction leads to overall lower productivity and motivation at work, putting already volatile household incomes at even greater risk.

Yet despite the challenges, it's important to try to save money, Sall said. Even minor changes to routines and monthly bills can have a net positive effect.

"Going through subscription services such as Netflix or Amazon Prime and getting rid of those is a start. Investigate whether prices for expenses such as cable or phone providers can be changed," he said.

Homeowners Should Brace for Property Price Drop: Data, Experts

PETR SVAB

Real estate prices have declined over the past several months, but there could be much more to come, data and experts indicate.

The median home price has dropped by about 7 percent since its peak in June. It's still up by about 6 percent since October 2021 and more than 35 percent up since early 2020, according to data from Zillow, a listing site.

Other market metrics have recently dropped far more precipitously, however. Sales volume, for instance, is down by more than 24 percent since last year. Construction was started on less than 120,000 private housing units in October, down from more than 150,000 in April, according to the Census Bureau's seasonally adjusted data. Prices of lumber, the most common residential construction material in America, dropped by nearly 70 percent since February and are now roughly at the early 2020 level.

The housing market has been pummeled by the Federal Reserve's lifting of interest rates this year, which has boosted mortgage rates from less than 3 percent in September 2021 to more than 7 percent in early November. The rates have since eased to roughly 6.5 percent.

This indicates that the market has yet to reach its bottom.

"We expect a drop of 15-to-20% over the next year, in order to restore the pre-Covid price-to-income ratio," Ian Shepherdson, chief economist at the Pantheon Macroeconomics, wrote in a note last week.

Fannie Mae's Economic and Strategic Research (ESR) Group expects home prices to hit a low point in the second quarter of next year with a recovery the year after.

One major factor is that 80 percent of mortgage holders have locked in rates of at least 2 percent lower than the current rate, which makes them unwilling to look for a new house, the ESR said in a recent forecast.

"The economy continues to slide toward a modest recession, which we anticipate will begin in the new year, with housing leading the slowdown.

The economy continues to slide toward a modest recession, which we anticipate will begin in the new year, with housing leading the slowdown.

Doug Duncan, chief economist, Fannie Mae



A 'for sale' sign hangs in front of a home in Miami, Fla., on June 21, 2022.

sion, which we anticipate will begin in the new year, with housing leading the slowdown," said Doug Duncan, chief economist at Fannie Mae.

"Higher interest rates have ignited the typical reduction in residential fixed investment, which historically has led into either an economic slowdown or recession. From our perspective, the good news is that demographics remain favorable for housing, so the sector appears well-positioned to help lead the economy out of what we expect will be a brief recession."

Dropping house prices are bad news for those who bought theirs during the record-high

prices of the past few years. They can easily find their mortgages underwater unless they put enough cash down.

Prospective homebuyers still don't have much to look forward to because even at lower asking prices, houses will remain expensive when the higher mortgage rate is factored in.

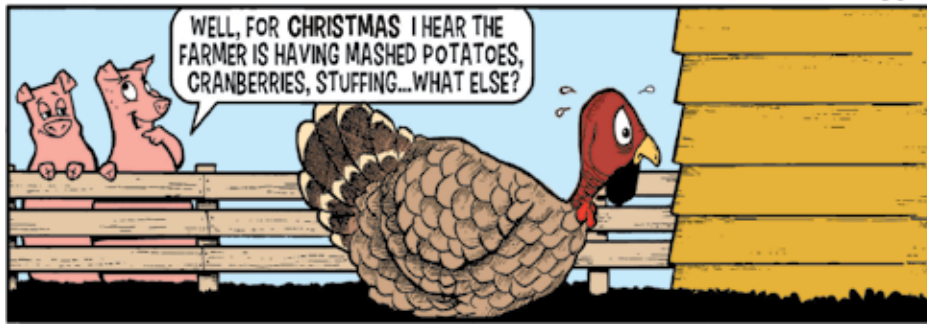
One factor keeping a bottom under the market is low inventory, which is currently about 36 percent below the October 2019 level.

"It's hard to imagine a significant drop in pricing. Inventory is just too low," Jonathan Miller, president and CEO of Miller Samuel, said in a recent Bloomberg interview.

WEEKLY COMICS

Amber Waves

by Dave T. Phipps



Out on a Limb

by Gary Kopervas



R.F.D.

by Mike Marland



GRIN and BEAR IT



"So when do you think you can finish putting up the Christmas decorations?"

LAFF-A-DAY



"That reminds me, Mom - have you told Dad about your car yet?"

The Spats



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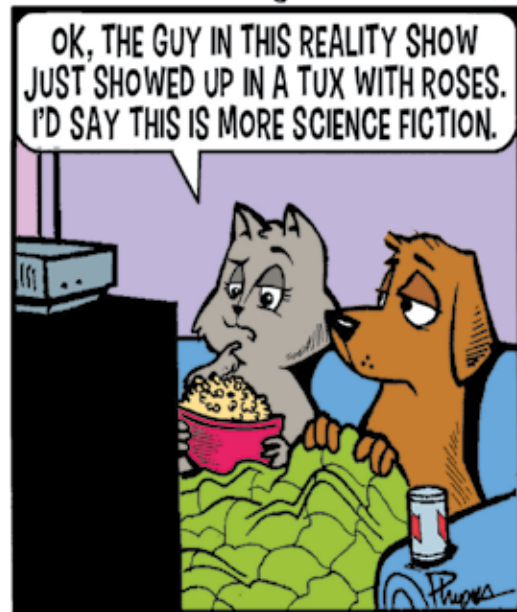


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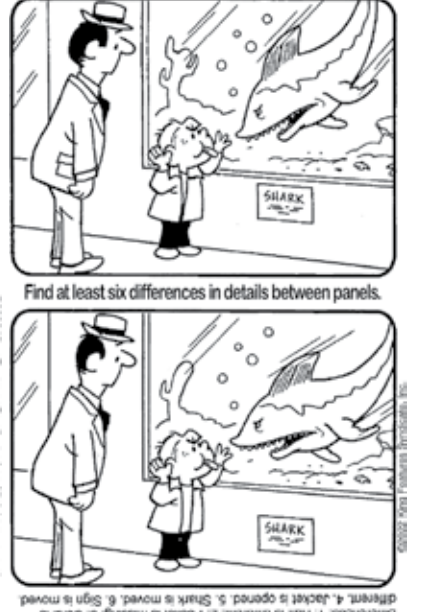
Just Like Cats & Dogs

by Dave T. Phipps



HOCUS-FOCUS

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Are They Ready for This?

By Grace Gedyne,
CALMatters.org

A cascade of tech layoffs, the strain of inflation and news of potentially recession-inducing decisions from federal bankers could spell tough economic times ahead.

If more people are laid off, more Californians will turn to unemployment benefits to help them afford the basics while they look for a new job.

It's a process that buckled under the pressures of the pandemic. Residents sometimes waited months for benefits from the state's Employment Development Department, dialing the department hundreds of times. On top of that was a string of fraud scandals: Claims came from 'unemployed' infants and children and according to prosecutors, benefits were paid to tens of thousands of inmates in jail and prison, who are ineligible. The vast majority of the fraud was in temporary, federally funded pandemic aid programs.

The situation has since improved. But how will the system hold up if there's a recession?

Thanks to "the level of testing that the pandemic put us through, we are in such a strong position to weather a typical economic contraction," said Gareth Lacy, communications advisor at the department.

But not everyone is convinced. "There have been some major improvements," said Daniela Urban, executive director of the Center for Workers' Rights. "But I think we're not at the point where if a major crisis hit the unemployment system again, the system would be able to function as it should."

A recession would probably look different than the shocking early months of the pandemic, when claims for new benefits jumped tenfold from February to March of 2020, according to department data. One point of comparison: There were 20 million claims for unemployment benefits during the pandemic and just 3.8 million during the Great Recession, according to Lacy. And during the pandemic, the challenge for the department wasn't just dealing with the surge of claims; it also had to implement new federal aid programs.

The incredible wave of people applying in a matter of weeks was "extreme" says Till von Wachter, an economics professor at UCLA. Normal recessions are more gradual, he said, so the number of claims the department has to process per week would likely be lower. "They just went through trial by fire," von Wachter said. He's optimistic that the department would be able to better deal with a recession.

But, if the agency struggles to keep up with the demands of a recession, it wouldn't be the first time. In the wake of the recession that began in 2008, reports emerged that checks were delayed due to outdated computers, and exasperated workers were met with busy phone lines.

In 2021, state lawmakers required the department to come up with a recession plan; the result is a nearly 90-page report. One change, the report explains, is that the department created a new team tasked with forecasting unemployment benefit-related workloads and figuring how many staff will be needed. The report also details how the department will adapt if the unemployment rate reaches specific levels. California's unemployment rate is currently around 4%, but if, for example,



Is California's beleaguered jobless benefits agency ready for a recession? The headquarters of California's Employment Development Department in Sacramento. The agency says it's made improvements that have made it better equipped to issue employment benefits if the economy goes south. Photo by Rahul Lal, CalMatters

it ticks up to 6%, the plan includes authorizing overtime, reducing vacation slots during peak periods, and limiting the approval of part-time requests. If it reaches 8%, the department would hire additional staff and "deploy retired annuitants." If it reaches 12%, it's time to call in the contractors.

The report says pulling all this off is challenging because federal funding for unemployment benefit administration is

one day, or were sick one day — two things that could disqualify you from receiving benefits — the department would stop sending payments until it determined whether you were still eligible, which could require an interview, said Urban.

"At the height of the pandemic, (the department) was so behind the determinations (that) people were waiting 15, 16, or

contractors during the pandemic, but that ended in 2021.

Another large group that will find itself without unemployment benefits if a recession hits is undocumented

California's debt is roughly double the size of the other four combined.

This isn't the first time the system has gone into debt. In the wake of the Great Recession, the debt grew to about \$10 billion. California didn't finish paying it off until the spring of 2018, according to H.D.

Palmer, a spokesperson for the Finance Department, and the state spent about \$1.4 billion on interest on the Great Recession era unemployment debt, according to Palmer.

Unemployment benefits are funded by employers, and in order to pay off the current debt, a federal tax on employers will automatically increase by \$21 per employee in 2023, and ratchet up by an additional \$21 per employee



The incredible wave of people applying in a matter of weeks was "extreme" says Till von Wachter, an economics professor at UCLA. Normal recessions are more gradual, he said, so the number of claims the department has to process per week would likely be lower. "They just went through trial by fire," von Wachter said. Photo courtesy of Florian Schott. Dreamstime.com

tied to an actual — not anticipated — workload.

The agency has made some other changes that could smooth the process of getting benefits.

For Californians whose primary language is not English, expanded multilingual services should make it easier to navigate the system. "Individuals who are not fluent in English face insurmountable barriers to receiving assistance," found a September 2020 'strike team' report. In a February settlement with several advocacy groups, the department agreed to: Provide real-time spoken and signed language services for workers in any language they need; Add dedicated phone lines for Korean, Tagalog and Armenian speakers in addition to existing lines serving Spanish, Mandarin, Cantonese, and Vietnamese speakers; Translate all important unemployment benefits documents in the top 15 non-English languages used in the state by the end of 2022.

A new section of the unemployment benefits website now provides forms and other information translated into eight languages, plus simplified Chinese. The expansion came after a legislative push to add multilingual services for unemployment benefits.

Another recent change addresses what happens if you start getting benefits, and then your eligibility is called into question. In the past if, in the course of filling out forms to prove your ongoing eligibility, you indicate that you worked

more weeks for these determinations," and in the meantime, they weren't receiving any benefits, Urban said. Now, if the agency can't determine whether you're eligible within 14 days, it will keep paying benefits while they sort out the issue, Urban said.

There have been other customer service tweaks over the past couple of years, including adding a call-back feature on call center phone lines so that people don't have to wait on hold, improving the mobile phone version of the website, and enabling claimants to upload documents, rather than physically mail them in, according to the department.

The department has also begun a multi-year modernization effort, dubbed EDDNext, aimed at improving customer service for unemployment benefits, paid family leave, and disability insurance, for which the department received \$136 million this year. So far, the department has begun designing a new online login that will work for unemployment benefits as well as paid family leave and disability insurance, and designing forms that are easier to read and understand.

If there's a recession, some workers can't turn to unemployment benefits. That includes the self-employed, who generally aren't covered by unemployment benefits, said Jenna Gerry, a senior staff attorney at the National Employment Law Project. The federal government created temporary benefits for self-employed workers and

workers — despite a major push from advocates and a bill passed by the Legislature. Under federal law, undocumented workers can't get traditional unemployment benefits, said Gerry.

This year, worker and immigrant advocates pushed for a new pilot program that would have provided unemployment-like benefits to non-citizen workers — an idea Colorado lawmakers embraced this year. But California legislators didn't provide funding for the program in the state budget, said Sasha Feldstein, economic justice policy director for the California Immigrant Policy Center. Curiously, they then passed a bill that laid out how the program would work, but which didn't include funding, and Gov. Gavin Newsom vetoed the bill, citing, in part, the absence of "a dedicated funding source."

Another consequence of a recession could be growing California's already massive unemployment debt.

The state's unemployment insurance trust fund ran out of money during the pandemic, after so many laid-off Californians relied on the benefits. The federal government loaned California billions to keep benefits flowing, and the state still is on the hook to pay back about \$18 billion.

California's debt is uniquely large. While many states had to turn to the feds to pay out benefits during the pandemic, at this point just California, New York, Connecticut, Illinois and the Virgin Islands still have debt.

per year until the loan is repaid. This year state lawmakers also decided to kick in \$250 million in state funds toward the loan principal and \$342.4 million to cover the interest accrued so far.

But if the state goes into a recession, that debt could grow even larger.

"If there is a slowdown in the economy, we are totally and completely unprepared to be able to provide for California workers because of the deficit," said Rob Lapsley, president of the California Business Roundtable, which represents major employers and has advocated for the state to contribute \$10 billion to pay down the loan principal. "There may not be an interest in Congress to bail out California and New York," Lapsley said.

But it would be unprecedented for the federal government to let a state's unemployment system run out of money and stop providing benefits, said Gerry, with the National Employment Law Project. "That has never happened in the history of the unemployment insurance program since it was enacted in 1935."

"I don't think that there's a real threat that no benefits will be available," Gerry said. But having a system that repeatedly goes into debt means that taxpayers get stuck with an avoidable bill. And, Gerry said, "if we had more money in our trust fund, it would be easier to make the case that we could enhance benefits." ★