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Teachers and **Classified School** Employees of the Year Honored PAGE 3





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AUGUST 4, 2023

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CALTRANS **MARKS 50TH** ΔΝΝΙνέρςδαν

Local Woman Fights for Lyme Disease Awareness



Melissa Moya receives one of many treatments for her Lyme disease. Photo courtesy of Melissa Moya

By Tamara Warta

SACRAMENTO REGION, CA (MPG) - For as long as we've had a way to share news, stories of devastating diseases and how they affect lives are often shared both on television and social media. While COVID-19 held the headlines for a good three years, other illnesses have never been fully brought into the spotlight of public awareness. Lyme disease is an example of a condition we rarely hear

about, especially those of us living in the city and surrounding suburbs of Sacramento.

Melissa Moya agrees. "I would like for them (Sacramento County residents) to know to take that extra moment to protect themselves before going out," says Moya, founder of Lyme Fight Foundation. Moya's own Lyme disease journey started seven years ago, and it was a path she never expected to find herself on. Following

a hysterectomy, she started to not feel well, suffering with aches, pains, and brain fog, among other symptoms.

"It took me three years to figure out what was wrong," she recalls. "I went to doctors in Sacramento and San Francisco, and even to the Mayo Clinic in Minnesota." After suspecting a variety of illnesses including Fibromyalgia, Moya finally received her diagnosis of Lyme, Bartonella,

and Babesia. Unwilling to sit back and live passively with this new reality, Moya formed the foundation in April of 2020. As she says, "My silver lining turned into the foundation."

Lyme Fight Foundation aims to educate, raise awareness, and provide

SMUD Named Nation's Most **Sustainable** Utility by J.D. Power Index

SMUD News Release

SACRAMENTO REGION, CA (MPG) - SMUD ranked first in the 2023 J.D. Power Sustainability Index, a comprehensive evaluation of the nation's largest electric utilities' customer awareness, engagement and advocacy related to their local climate sustainability programs and goals.

Drawing from established J.D. Power customer satisfaction and environmental metrics, the index includes 35 of the largest U.S. electric utility companies with 500,000 or more residential customers, serving as an industry benchmark to assess the utility's standing as a climate leader.

"SMUD is setting the standard for environmental leadership and utility service excellence," said CEO and General Manager Paul Lau. "SMUD is taking sustainability to the next level with our industry-leading goal to remove all carbon emissions from our power supply by 2030. We're delivering on that goal in a way that maintains reliability, keeps rates low, enhances our electric programs and services, and benefits our diverse communities. As we responsibly progress toward a clean energy future, SMUD is unwavering in our commitment to world-class reliability and continuing to keep SMUD's rates among California's lowest. This recognition underscores our decadeslong commitment to environmental leadership and innovation, which continues to power the Sacramento region forward." SMUD is completely transforming the Sacramento region's power supply and supporting electrification of buildings and transportation for a clean energy future and economy. SMUD's 2030 Zero Carbon Plan is a comprehensive blueprint to achieve regional decarbonization, sustainability and an energy transition that leaves no community behind. The plan is among the most aggressive decarbonization initiatives of any major utility in the nation and centers on several key strategies, including: Substantial increases in renewable energy sources, battery storage Continued on page 2



information and resources. They work with both the general community and those who are suffering from Lyme disease and its complications. Lyme disease treatment is not typically

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The Place to Volunteer

By MPG Staff

SACRAMENTO COUNTY, CA

(MPG) - California Capital Airshow (CCA), presented by Sacramento County in partnership with the City of Rancho Cordova, is seeking interested community members who would like to bring the annual Airshow to life September 23-24, 2023.

More than 1,000 community members make up the corps of volunteers each year, who assist in creating an unforgettable experience for event attendees and exhibitors. Volunteers will be fed and provided with water throughout the day, in addition to receiving a commemorative 'Airshow Crew' t-shirt, the chance to make some new friends and the CCA's deepest gratitude for supporting this nonprofit event.

The annual Volunteer Rally for 2023 was held at the Rancho Cordova City Hall on Wednesday, July 19. The rally, which served as the official kick-off to volunteer planning and coordination for the Airshow, provided interested community members with the opportunity to learn more



Community members are invited to learn more about exciting volunteer opportunities at the California Capital Airshow. Photo provided by CCA

about the event, but the CCA is still in need of many more volunteers to fill their ranks for the weekend show.

"Airshow volunteers play a vital role in supporting CCA's mission to inspire young people using the power and magic of flight," says Darcy Brewer, Executive Director of California Capital Airshow. "They build a great deal of community around this, all while experiencing the behind-the-scenes excitement of producing a massive event."

Volunteers are brought together by their passion for aviation, community and friendship. The Airshow is looking for adults, age 18 and older, to volunteer their time on Saturday, September 23 and Sunday, September 23, 2023.

Those interested are encouraged to complete volunteer registration at californiacapitalairshow.com/ become-a-volunteer/.

Established in 2004, the California Capital Airshow 501(c)3 plans and operates the exciting,

family-friendly annual event designed to honor the Sacramento region's rich aviation heritage and veterans while using the power and magic of flight to inspire young people. CCA gives back to the community through scholarships, charitable group donations and exciting educational youth programming throughout the year. For more information about the airshow, performers, and discount tickets, please visit www.californiacapitalairshow.com. *

indaNews **GOM**





Sue Frost, Sacramento County Supervisor for District 4. Courtesy photo

By Sue Frost, Sacramento County Supervisor

I cannot express how deeply honored I am by the trust and support you have shown to me during my years of public service. I have served in office for the past 11 years - four years as a Citrus Heights City Council member and the past seven as a Sacramento County Supervisor.

But the time has come for me to move on, so I will not be seeking reelection in 2024.

I wanted to call you personally to tell you, but time keeps ticking away, and I wanted to make sure you heard directly from me.

I did not reach this decision lightly. I've poured my heart and soul into representing the residents of District 4 and standing up for the values we share. The road has not always been easy - we've faced so many challenges during the past decade from protests and recession to Covid and everything in between. I have fought hard to stand up for our Constitutional Rights, defend taxpayers, improve transportation, stand up for families, create more opportunities, and keep our neighborhoods safe.

I sincerely hope I have lived up to those ideals.

I want to ensure your next representative will continue the level of commitment & service I have tried to provide. There are several real leaders in the district and I have thought long and hard about who will follow me as County Supervisor. I want to ensure that there will still be a strong voice for public safety, fiscal responsibility,

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economic opportunity, and individual rights and that residents have a Supervisor who will listen and fight for them.

That's why I am sharing my support for and endorsement of Folsom City Councilwoman Rosario Rodriquez to succeed me on the Board of Supervisors. She is an effective councilwoman, small business owner, widow, mother and grandmother, and a tireless leader who has earned my support. I hope you will join me in supporting Rosario Rodriquez as well.

I care deeply for the families and businesses in District 4. My staff and I will continue to work hard and with the same passion to stand up for you during the last year of my term and the years to follow. I will never stop speaking truth to power or advocating for the values I hold dear.

I want to thank you again - for the trust and support you have shown me all these years. I cannot express how much it has meant to me.

SMUD Named Nation's Most Sustainable Utility by J.D. Power Index

Continued from page 1

and related technologies; Adoption of zero carbon innovation to engage the wider community in carbon-reducing activities; Retirement of thermal plants; Strategic partnerships to optimize costs and maintain competitive rates, and; Workforce development programs and education opportunities that support clean energy careers.

Through a long-standing commitment to community connection and engagement, SMUD cultivates innovative pathways for customers to lower utility costs and actively participate in reducing their carbon footprint. Building on our unwavering support for EV adoption that started decades ago, SMUD continues to be a driving force for positive change, collaborating closely with customers. Through an array of SMUD programs, including virtual power plants, managed-EV charging solutions, electrification incentives, residential and commercial workshops on emerging energy technologies, EV test-drive forums and a variety of related initiatives, all communities are invited to actively participate in shaping a greener future.

In 2022, SMUD became the first recipient of J.D. Power's Power Certified Sustainability Leader designation, which acknowledges SMUD's outstanding customer service and ambitious vision of achieving a carbon-free power supply by 2030. ★

Bankruptcy Filings Rise 10 Percent

Report from U.S. Courts.com

Personal and business bankruptcy filings rose 10 percent in the twelve-month period ending June 30, 2023, compared with the previous year.

According to statistics released by the Administrative Office of the U.S. Courts, annual bankruptcy filings totaled 418,724 in the year ending June 2023, compared with 380,634 cases in the previous year.

Business filings rose 23.3 percent, from 12,748 to 15,724 in the year ending

June 30, 2023. Non-business bankruptcy filings rose 9.5 percent to 403,000, compared with 367,886 in the previous year.

Bankruptcy totals for the previous 12 months are reported four times annually. Filings over any 12-month period have increased only rarely since filings peaked in 2010. Bankruptcies fell sharply after the pandemic began in early 2020, despite some early COVIDrelated disruptions to the economy.

Find out more at https://www.uscourts. gov/news/2023/07/31/bankruptcy-filings- rise-10-percent ★







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SCOE Teachers and Classified School Local Woman Fights for **Employees of the Year Honored**



Sacramento County Office of Education Teachers of the Year for 2023 honored at the Sacramento River Cats game on April 23.



Sacramento County Office of Education Classified School Employees of the Year for 2023 honored at the Sacramento River Cats game on June 11.

Bouchard Communications News Release

SACRAMENTO REGION, CA (MPG) -SchoolsFirst Federal Credit Union, the largest credit union serving school employees and their families, recognized the exemplary teachers and classified school employees who were honored in the annual Sacramento County Office of Education Teacher of the Year and Classified School Employee of the Year programs sponsored by the Credit Union. Teachers and classified school employees selected for 2023 were honored during recognition events at two Sacramento River Cats games at Sutter Health Park earlier this year.

The Sacramento County Teacher of the Year program recognizes excellence in teaching within the county's public schools. Participating districts nominate individual teachers to receive this special recognition. The Sacramento County Office of Education (SCOE) also nominates one of its teachers to compete. The Classified Employee of the Year program, open to school district and SCOE staff, is designed to acknowledge and promote the efforts of outstanding classified school employees across the county.

SchoolsFirst Federal Credit Union and the acramento River Cats are among the partners

Grove Elementary School, River Delta Unified School District; Nicolette Pulley, K-5th Grade (Academic Intervention - Reading), Ottomon Elementary School, San Juan Unified School District; Matthew Craine, K-6th Grade (Physical Education), Main Avenue School, Robla School District; Emily Negretot, 3rd Grade, Frontier Elementary School, Twin Rivers Unified School District.

Classified Employees of the Year selected for Sacramento County are:

Troygah Ahmach, Office Manager (Clerical and Administrative Services), Twin Rivers Unified School District; Kerry Wedel, Head Custodian (Custodial and Maintenance Services), Folsom Cordova Unified School District; Antoinette Tanksley, Café Services Team Leader (Food and Nutrition Services), Twin Rivers Unified School District; Amber Dimas, Health Assistant (Health and Student Services), Folsom Cordova Unified School District; Rachel Dennis, Infant Educator (Paraprofessional Services), Sacramento County Office of Education; Terry Douglas, Community Safety Specialist (Security Services), Folsom Cordova Unified School District; Daniel Ericksen, Mechanic (Transportation Services), Folsom Cordova Unified School District.

"These teachers and classified school employ-

Lyme Disease Awareness

Continued from page 1 covered by health insurance, and Moya herself incurred a cost of \$50,000 for one surgery. It can also be difficult to diagnose. According to Columbia University Irving Medical Center, in early Lyme disease the test is negative 50-65% of the time. This is difficult news for an illness that must be treated as early as possible for success.

Known as "the great imitator" due to its penchant for being diagnosed as other illnesses first, some have claimed to achieved remission, but for most Lyme patients like Moya, the condition is chronic and lifelong. Her Lyme disease has broken through her brain barrier and also reached her heart. As a former marathon runner and track coach, her days are now physically limited.

"Your whole day is really just going through your protocol," Moya shares, explaining that life with Lyme disease includes pills, treatments, and definitely a nap. "I can't do what I used to. I am usually limited to a couple of outings per day."

While the doctors never determined exactly how or where Moya contracted Lyme disease, she has made it her mission to protect others from a similar experience. While she has spent portions of the past four years traveling to San Rafael for further treatment, she is also furthering the spread of information and awareness wherever she can here at home. Lyme Fight Foundation holds workshops and speaking engagements, provides medical and tick testing



Moya with Sacramento County Supervisor Rich Desmond receiving a Board of Supervisors Resolution this past May, which was Lyme Disease Awareness Month. Photo courtesy of Melissa Mova

resources, and arranges peer mentoring. The group is also holding a gala on September 30 at the Gibbons Community Center in Carmichael.

When asked what was the biggest reward of running Lyme Fight Foundation, which consists of just herself and three women on an executive board, she says it's been the opportunity to talk with others who are dealing with Lyme disease, and the relief in their voices to find someone who understands. The biggest challenge?

"Getting people to realize how serious it is and to understand," says Moya.

Locals would be wise to listen to her. The Sacramento-Yolo Mosquito and Vector Control District have discovered ten times more ticks than usual in 2023, including even on the beaches of San Francisco, which isn't a typical place to find them. Such an unexpected surge in the tick population is exactly why Moya continues her Lyme Fight Foundation work, even when she struggles to feel healthy most days.

"Everybody need[s] to know what [is] out there," she said, "where you can go for treatment... and have ticks tested if you find one."

If you would like to get involved with Lyme Fight Foundation, the nonprofit is always looking for volunteers and donors. Besides the upcoming Gala, the group can be found holding a Lyme awareness rally at the Capital, serving the community at river cleanups and at local races including the California International Marathon. You can visit their website, lymefightfoundation.org, or call (916) 628-6692 for more information.



that support both programs.

Teachers of the Year selected for Sacramento County are:

Teachers of the Year selected for Sacramento County are:

Katie Edwards, 4th Grade, Oak Hill Elementary School, Center Joint Unified School District; Debi Lawson, 4th & 5th Grade, Washington Elementary School, Sacramento City Unified School District; Rachel Baird, 11th & 12th Grade (English), Cosumnes Oaks High School, Elk Grove Unified School District; Lisa Bettencourt, 3rd Grade, Pacific Elementary School, Sacramento City Unified School District; Christina Rae, 9th & 12th Grade (English), Vista del Lago High School, Folsom Cordova Unified School District; Kevin Jordan, 7th -12th Grade (CTE- Horticulture), Leo A. Palmiter Jr./Sr. High School, Sacramento County Office of Education; Mark Bornstein, 2nd Grade, Paso Verde School, Natomas Unified School District; Logan Grinsell, 6th & 8th Grade (Science, Drama, Art), John Barrett Middle School, San Juan Unified School District; Gabino Perez, Principal (former 5th Grade Teacher), Walnut

ees have displayed their unwavering dedication to making a positive impact on students' lives," said Josh Smith, vice president, school and community relations for SchoolsFirst FCU. "Since our founding almost 90 years ago, we have put school employees and their families in the forefront of our mission. We are honored to recognize their many contributions to schools, students and communities.

SchoolsFirst Federal Credit Union is the fifth largest credit union in the country. Serving school employees and their families, the organization is dedicated to providing World-Class Personal Service and improving the financial lives of its Members. Today they serve more than 1.3 million Members with a full range of financial products and. SchoolsFirst FCU was founded in 1934, when 126 school employees pooled \$1,200 and established a Member-owned cooperative to help improve each other's lives. In 2022, the Credit Union reported nearly \$28 billion in assets and remains the largest credit union in California. For more information about SchoolsFirst Federal Credit Union, visit schoolsfirstfcu.org.



Social Security Matters California's 63-Year-Old Higher Education When Should My Wife Claim Her Social Security Benefits?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: My wife turns 65 in November of 2023. She was born on 11/21/1958. I am a year younger with an 8/1/1959 birthdate. I know my wife is not at full retirement age, but the difference in her SS payment is not much and collecting 3 years of the lower amount far exceeds her waiting until age 68. My question is: because half of my SS is more than her SS, if she retires this year, will she still get 50% of my SS when I retire? Signed: Planning Our Future

Dear Planning: Spouse benefits are one of Social Security's trickiest areas, so you're wise to get answers before either of you claim benefits. The short answer is, "No" - if your wife claims her own benefit this year, she will not get 50% of your benefit when you later claim. Here's how it works:

Born in November 1958, your wife's full retirement age (FRA) is 66 years plus 8 months, which she will attain in July 2025. Born in August 1959, your FRA is 66 years plus 10 months, which you will reach in June 2026.

Your wife will get a "spousal boost" to her personal SS benefit if her FRA entitlement is less than 50% of your FRA

entitlement but, if she claims before reaching her FRA, her monthly payment when you claim will be less than 50% of your FRA entitlement (taking her own benefit early affects her total payment amount as your spouse). If, instead, your wife waits until her own FRA to claim her SS retirement benefit, her payment when you later claim will be increased to equal 50% of your FRA entitlement.

I assume your reference to your wife "waiting until age 68" refers to her age when you claim at your FRA, but there is no reason for your wife to wait past her own FRA to claim benefits because her spousal benefit will not be more if she waits longer. So, the question is whether your wife should claim this year and get a reduced payment when you later claim or, instead, wait until her FRA to claim her own benefit and get her maximum benefit later. And that depends on 1) whether your wife is working, and 2) what her life expectancy is:

1. If your wife is working and claims early SS benefits, she will be subject to Social Security's "earnings test" which limits how much she can earn before some benefits are taken away. The earnings limit for 2023 is \$21,240 and, if that is exceeded, SS will take away benefits equal to \$1 for every \$2 she is over the limit. The earnings limit lasts until she reaches her full retirement age.

2. If your wife's life expectancy is long (average for a woman your wife's current age is about 87), then maximizing her monthly benefit by waiting until her FRA to claim is likely her smartest choice.

If your wife's FRA

entitlement is less than 50% of your FRA entitlement, waiting until her FRA to claim will result in getting her full personal amount first and then later her maximum entitlement (including her spousal boost). If she claims now, her later payment (which includes her spousal boost) will be less than half of your FRA amount. If your wife's life expectancy is at least average, waiting until her FRA to claim will likely vield the highest cumulative lifetime benefits.

But if your wife isn't working full time, by claiming now (vs. at her FRA) she would get her reduced personal benefit for an extra 2 years. If you divide the amount your wife would collect over those two years by the difference between her current benefit amount and her maximum spousal amount (half of your FRA entitlement). you will see how long it would take for your wife to recover those 2 years of benefits. And if her life expectancy is less than that length of time, then claiming earlier is likely the right move.

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

By Dan Walters, CALMatters.org

As California's population exploded in the 1950s and 1960s - surpassing New York to become the nation's most populous state in 1962 its political leaders responded with sweeping plans to satisfy burgeoning demands for public services.

New freeway routes were plotted to carry millions of additional cars. State and local bond issues were drafted to build schools for the baby boom. New dams and canals were designed to increase water supplies. And, a master plan was written to unify California's colleges ers, engineers and other and universities.

Six decades later, California's population is nearly three times larger, but stalled at just under 40 million and has been declining slowly.

Many of those onceplanned freeways never got past the planning stage, public school enrollment is declining, the California Water Plan has mostly been built (but still has a bottleneck in the Sacramento-San Joaquin Delta), and the muchvaunted Master Plan for Higher Education remains on the books but never achieved the seamless pathway to lowcost, universal student access it envisioned.

While the demand for higher education is huge, and while the state's

a highly trained and educated workforce, the state's three collegiate systems the University of California, California State University and more than 100 locally managed community colleges - remain more competitive than cooperative.

Plan Could Use A Reality Check

If anything, friction among the systems has been increasing as they squabble over academic turf and compete for financing in a state budget that struggles to pay for all of its spending.

The 1960-vintage master plan, whose two political fathers were UC's legendary president, Clark Kerr, and then-Gov. Pat Brown, delineated the roles that all three would play.

UC would be the state's premier research institution while providing high-intensity undergraduate and graduate educations, with degrees up to doctorates. CSU would educate teachprofessionals and offer both baccalaureate and master's degrees. Community colleges would provide two-year associate degrees, prepare students for transfer to fouryear schools and also offer job-oriented, sub-professional training.

Demands from students that outstripped supply and budgetary pressures have eroded the demarcation lines. Community colleges have begun offering some limited baccalaureate degrees, encountering stiff opposition from the state university system, while state universities have sought, with some success, to award doctorates, thereby encroaching on UC's jealously guarded turf.

Virtually every legislative session is marked by at

economy rests on having least one conflict over competing ambitions of the three levels. One current measure, Assembly Bill 656, which has passed the Assembly and is pending in the Senate, would give CSU broad new authority to award doctorates.

> Meanwhile, there has been constant friction over the transfer of credits from one level to another, with community college graduates often frustrated about gaining admission to four-year schools, despite the master plan's promise.

> Although there's an official goal of boosting the number of community college students transferring to fouryear schools from 89,000 to more than 120,000 by 2022, a year later fewer than 100,000 were making the transition, CalMatters recently reported.

> "Of the students enrolled in a community college in California who said they wanted to transfer to a fouryear university, an average of 9.9% went on to enroll at a four-year institution in 2021, the most recent data available," reporters Adam Echelman and Erica Yee found.

UC is opposing a measure, Assembly Bill 1749, that would make transfers easier.

These two situations - competition for degree authority and the difficulty community college students face in transferring – indicate once again that the Master Plan for Higher Education is broken. If it's worthwhile having such a plan, it should be worthwhile to make it relevant to 21st-century realities, not 1960s theories.

Dan Walters has been a iournalist for more than 60 years, spending all but a few of those years working for California newspapers.

Caltrans Marks 50th Anniversary

RIO LINDA/ELVERTA COMMUNITY WATER DISTRICT • 916-991-1000 Tim Shaw-General Manager

Board of Directors: lason A. Green - President

Caltrans News Release

SACRAMENTO REGION, CA (MPG) - Fifty years ago this month, the State of California established a new Department of Transportation (Caltrans) to unify a wide range of transportation functions under a single entity. Since July 1973, the department has managed one of the most complex transportation systems in the nation and helped play a vital role in creating the world's fourth largest economy.

Five decades later, Caltrans continues its mission to deliver a best-in-class experience for all Californians, regardless of the mode of travel they choose.

To honor the milestone, Caltrans has released an updated history page on its official website. This new content traces the state's transportation roots from 1895 when the Bureau of Highways was formed and



Department of Transportation signage at Caltrans Headquarters in Sacramento. Photo courtesv of Caltrans

chronicles key developments and noteworthy projects spanning to the present day.

Visit the Caltrans Historical Page at dot.ca.gov/programs/public-affairs/caltrans-history. *

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Medicaid Enrollment to Plummet. What Beneficiaries Need to Know

Commentary by Janet Trautwein

Millions of Americans will soon lose Medicaid coverage, as some pandemic-era provisions that kept people continuously enrolled in the program expire.

But those who find themselves newly ineligible for Medicaid have plenty of other options for affordable coverage. Licensed, professional agents and brokers can ensure they secure health plans that meet their needs and budget.

The looming exodus from Medicaid is a product of the Families First Coronavirus Response Act, which Congress passed in March 2020. It offered additional federal funding for Medicaid as long as states did not disenroll anyone from the program for the duration of the public health emergency.

This continuous coverage provision, and the enhanced federal funding, swelled Medicaid's rolls. Total enrollment in December 2022 was 85 million – up from approximately 64 million in February 2020.

This past December, Congress gave states the green light to review the eligibility status of people enrolled in their Medicaid programs beginning in April. States have 12 months to return to "normal," pre-pandemic eligibility and enrollment rules.

The federal government will gradually scale back the extra Medicaid

dollars it has been sending to the states " – until that enhanced match disappears entirely at the end of this year.

As a result, millions of people may have to find new health plans. The Department of Health and Human Services estimates that up to 15 million people may lose Medicaid and CHIP coverage.

About 45% of this group – 6.8 million people – will likely remain eligible for Medicaid. They'll just need to reconfirm their eligibility for the program with their state Medicaid agency.

Many beneficiaries are unaware of this requirement. They may ignore phone calls or letters from the state seeking to verify their eligibility. Or they may have moved and neglected to update their address with the state. In the end, they can be purged from Medicaid without knowing.

About 8.2 million Medicaid enrollees will need to find replacement coverage. Many will be able to do so through work. HHS projects that about 5 million will migrate from Medicaid to employer-sponsored insurance.

Another 2.7 million will likely be able to get subsidized coverage through the Affordable Care Act's exchanges. More than 60% of that group, HHS estimates, could qualify for zero-premium plans.

Of course, it can be difficult to wade through all the insurance options on the exchanges - or to figure out how to confirm eligibility for Medicaid.

Licensed, professional agents and brokers can help these millions of folks weigh their health insurance options. They have the knowledge and expertise to assist people with re-enrolling in Medicaid, if eligible - or to claim all the subsidies to which they may be entitled through the exchanges. Better yet, their services are generally free for consumers.

According to the most recent data from the Centers for Medicare and Medicaid Services, agents and brokers account for 71% of exchange enrollees. Consumers find their advice extremely valuable. A study from the Urban Institute found that 80% of adults who received external information about the exchanges said insurance agents and brokers were more helpful than other resources.

As states begin to cull their Medicaid rolls, it's critical that those who have relied on the program over the last few years understand all the affordable health insurance options that remain available to them. Agents and brokers can ensure that they do.

Janet Trautwein is CEO of the National Association of Benefits a n d Insurance Professionals (nabip.org). This piece originally ran in the South Florida Sun Sentinel.



Dairies Struggle As Milk Prices Plummet And Production Costs Surge

After earning record-high milk prices in 2022, dairy farmers have seen their earnings plummet in recent months, with more operations struggling to stay in business and some closing their doors for good. Their plight has prompted comparisons to the 2009 economic crisis that forced droves of dairies into bankruptcy. Some say it may be worse this time around due to additional inflationary pressures and higher interest rates that make it more costly for businesses to borrow money. Dairy farmers' costs for feed, labor, fuel and fertilizer have all skyrocketed.

Weather Pushes Melon Crop Past July 4 But Growers Happy With Quality

California farmers say this season's melon crop was delayed by about two weeks due to cool temperatures and wet fields affecting early harvest of watermelons, cantaloupes and honeydews. That slowed melon deliveries to supermarkets. "We missed the big marketing window for Fourth of July," noted Fresno County farmer Joe Del Bosque. But Del Bosque said the quality of melons this year is good, and that demand remains steady. He said he just hopes there is not "a bunching up" of melons hitting the market at once.

Cotton Acreage Drops To Historic Low In State Due To Weather, Prices

For the first time in a century, California cotton acreage will likely drop to fewer than 100,000 acres due in part to soggy ground at planting and better prices for competing crops. Aaron Barcellos, a partner in the family-owned A-Bar Ag Enterprises in Fresno County, said cold, wet weather along with low prices prompted them to reduce Pima plantings this year. Without those factors, he said they probably would have had double the acreage they planted. In the late 1970s and early 1980s, cotton was king in the San Joaquin Valley, maxing out at about 1.6 million planted acres.

Congress Takes Up Farm Labor Bills **Stalled Amid Immigration Stalemate**

A nationwide farm labor shortage is contributing to a flurry of legislative action in Washington this year. The House Committee on Agriculture has formed a bipartisan Agricultural Labor Working Group to study and propose changes to the H-2A temporary work visa program, which farmers have increasingly called upon in the absence of adequate domestic labor. Last year, Congress failed to pass the Farm Workforce Modernization Act, including immigration law reforms intended to boost agricultural employment. The Act was reintroduced this year. \bigstar



Find an Advisor with the Heart of a Teacher Dear Dave,

I'm a widow, and I retired recently. My husband took care of most of our finances. We never had any debt, but after my husband died and I started learning a little bit more about how money works, I'm concerned too much

Dave Ramsey Says

(Certificates of Deposit) give you stability, if nothing else. They're generally considered a safe, lowrisk investment, but they don't really give you the best bang for your bucks. If you've had good luck with a variable annuity, that's fine, too. It sounds like you've also been very fortunate with your mutual fund investing. So, with all this money in different areas, you're definitely diversified.

In my mind, it's just a matter now of wrapping your arms around it all and developing a deeper underout, every time you see an investment person-whoever it may be-your goal should be to leave the room smarter, and with more financial understanding, than you had before.

Naomi, I'm truly sorry about your husband. But you two did an amazing job with your finances over the years. You're worth well over \$1.5 million, and you have no debt. So, you're basically set for life.

Be wise, and be careful, Naomi. God bless you.!

– Dave

*Dave Ramsey is an



of it may be invested in CDs. The total nest egg is a little over \$1.5 million, with \$300,000 of that in CDs. There's also a \$317,000 annuity, a 403(b) and around \$900,000 in IRA mutual funds. I want to learn even more about financial matters, so how do you think I should handle things going forward?

– Naomi

Dear Naomi,

Well, the C D s

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standing of things going forward. I'd urge you to find an investment professional in your area with the heart of a teacher. I'm talking about someone who wants to help people, and is interested in more than just making money off fees or commissions.

It sounds like you understand the value of learning about this stuff, and I'm really impressed by that. It's a smart and necessary thing. From here on

eight-time national bestselling author, personal finance expert and host of "The Ramsey Show." 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 take control of their money, build wealth and enhance their lives. He also serves as CEO for the company Ramsey Solutions.





Publisher, **Paul V. Scholl**

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Legislation Introduced to Protect American Farmland and National Security Sites from Foreign Adversaries

Office of Congressman Mike Thompson

WASHINGTON, DC (MPG) - On July 12, 2023, Rep. Mike Thompson (CA-04) and Select Committee on Strategic Competition between the United States and the Chinese Communist Party Chairman Mike Gallagher (WI-08) introduced bipartisan legislation to strengthen and expand protections around national security sites, critical infrastructure, and farmland.

"Protecting national security and food security go hand in hand in our region – which is why it is vital to know who owns land around national security sites," said Rep. Thompson. "The bipartisan legislation I am introducing with Chairman Gallagher will help identify foreign actors who are seeking to purchase land near military installations while maintaining food security throughout our country.'

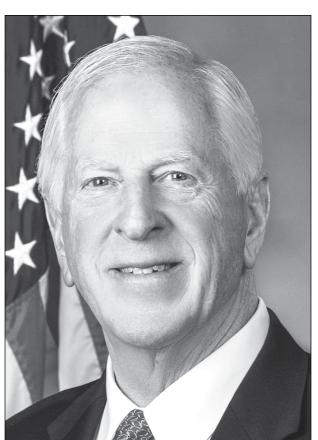
"The United States cannot allow foreign adversaries like the Chinese Communist Party and its proxies to acquire real estate near sensitive sites like military bases or telecom infrastructure, potentially exploiting our critical technology and endangering our servicemembers. This bill gives CFIUS jurisdiction over foreign adversary real estate transactions to guard against the threat of the CCP and other adversaries purchasing land for malign purposes, and it also encourages CFIUS to consider food security issues as it evaluates the national security risk of a given transaction," said Rep. Gallagher.

"Safeguarding our

risk," said Rep. Newhouse. "As the proud Representative of Travis Air Force Base in Congress for over a decade, the recent land purchases near the base by unknown investors raise serious questions and concerns. Travis, also known as the 'Gateway to the Pacific,' is one of the most strategically valuable installations within the U.S. military. We must do everything in our capacity to ensure Travis is fully protected and supported," said Rep. Garamendi. "Though Flannery Associates claims that it is not controlled by foreign entities, they have shockingly failed to provide any proof to local and federal officials. This issue raises serious security concerns for our community and the critical military operations at Travis. That's why I greatly appreciate this important bipartisan legislation and look forward to continuing to work with my colleagues to protect our communities and defend our national security."

"Food security is national security, and I've been fighting to get the Secretary of Agriculture a seat at the table for a long time – this bill builds on that fight. As we witness growing threats from foreign adversaries on American soil, Congress should work overtime to ensure our military bases, food sources, and research facilities are protected. Our bill provides CFIUS will the tools needed to keep America's enemies away from our most sensitive areas," said Rep. Johnson.

"The People's Republic of China has an alarming history of leveraging foreign investment to gain access to sensitive infor-



"Protecting national security and food security go hand in hand in our region – which is why it is vital to know who owns land around national security sites," said Rep. Thompson. MPG file photo

"Food security is national security. Communist China buying up U.S. agricultural land is just one of the CCP's many attempts to subvert our sovereignty and threaten our national security. I will continue to fight to protect our agricultural land and to ensure that our country's food security and national security are prioritized. I am proud to support this legislation that will mandate heightened scrutiny over adversarial land purchases near our military installations," said Chair Stefanik.

"Food is a national security issue. Increasing foreign ownership of American farms and farmland is a threat to our food security," said Rep. Costa. "We need to prevent foreign adversaries like China from undermining the American agricultural industry. This bill will ensure American agriculture is operated by American businesses." "A resilient food supply is essential to national security, which is why the rise of foreign investments in our nation's farmlands deserves increased scrutiny. I have long supported adding the Secretary of Agriculture on CFIUS, which will equip the Committee with the expertise needed to

identify potential threats to our national security," said Rep. Lucas. "I'm pleased to be an original cosponsor and commend Congressman Gallagher for his work on this important legislation."

"Our geopolitical adversaries are exploiting loopholes in regulations to purchase farmland and other agricultural assets, threatening our national and food security," said Rep. Panetta. "I'm proud to join this bipartisan effort to ensure CFIUS has the jurisdiction and mandate needed to properly vet these foreign purchases as in the best interest of the United States. This is a necessary step to counter any malign efforts to weaken U.S. agricultural independence and security."

"The scope and scale of the Chinese Communist Party's activities in the United States is deeply alarming," said Rep. Wittman. "Entities with clear ties to foreign adversaries should not be permitted to purchase land near U.S. military bases. intelligence facilities, or national laboratories. I'm proud to join this effort to equip the Committee on Foreign Investment in the United States with the tools it needs to protect our national interests."

American farmland belongs to American farmers — period. For the sake of our national, energy, and food security, we cannot let China, or any other foreign adversary, buy our fertile farmland, prevent our young producers from planting their roots, or jeopardize our agricultural supply chains," said Rep. Feenstra. "I am proud to work with my colleagues to introduce legislation to protect American farmland from foreign acquisition, particularly the Chinese Communist Party, and keep American farmland where it rightfully belongs in the hands of American farmers."

An entity called Flannery Associates has spent nearly \$1 billion over the last five years to become the largest landowner in Solano County. The land purchases go up to the fence of Travis Air Force Base, the home of the largest wing of the Air Force's Air Mobility Command.

The United States Department of the Treasury Committee on Foreign Investment in the United States (CFIUS) is an interagency committee authorized to review certain transactions involving foreign investment in the United States and certain real estate transactions by foreign persons, in order to determine the effect of such transactions on the national security of the United States. However, there are significant gaps in the current process.

The Protecting U.S. Farmland and Sensitive Sites From Foreign Adversaries Act would:

Give CFIUS jurisdiction over all land purchases (with exceptions for real estate in urban areas and single housing units) by foreign adversary entities; This would avoid a repeat of the "FuFeng incident" where, despite a clear national security concern to a military installation in North Dakota, CFIUS claimed it was unable to even review (let alone block) the transaction because the land was outside the scope of CFIUS jurisdiction; Authorize CFIUS to consider U.S. food security, including via

biotechnology acquisition, as a factor in its national security reviews and require the Secretary of Agriculture have a vote in CFIUS reviews of transactions that involve farmland or agriculture technology;

Establish a "presumption of non-resolvability" by CFIUS that raises the approval threshold for CFIUS transactions by a foreign adversary entity purchasing near sensitive sites (e.g., major military sites, acknowledged intelligence facilities, etc.); CFIUS will be required to review these transactions with the presumption that the national security concerns cannot be resolved.

Mandatory CFIUS filing for foreign adversary entities making land purchases near sensitive sites. This will ensure CFIUS remains apprised of ongoing real estate purchases by foreign adversary entities;

Expand the list of sensitive national security sites designated for CFIUS jurisdiction; Require CFIUS to expand the list of sensitive national security sites to all military facilities, acknowledged intelligence sites, national laboratories, and defensefunded university-affiliated research centers, critical telecommunication nodes, and more. Current CFIUS regulations only cover a limited number of sensitive sites, and does not include all military facilities, national laboratories, and other sites. CFIUS is also limited to sensitive sites that are US government property.

The bill is led by Rep. Mike Thompson, Chairman Mike Gallagher, Reps. John Garamendi (CA-08), Dan Newhouse (WA-04), Ed Case (HI-01), Bill Johnson (OH-06),

food supply chains and national security from foreign adversaries like the Chinese Communist Party will always be a top priority of mine. We must ensure our government agencies have the necessary resources to stop bad actors from gaining a foothold in our homeland. I am proud to introduce this legislation as a continuation of my efforts to stop the CCP and all foreign adversaries from putting our food supply and national security at

mation," said Rep. Case. "This type of foreign espionage is a serious threat to national security. This bill will help close the gaps in our oversight of foreign purchases and their use of agricultural land, especially near our military bases and training sites. This will help ensure that the Committee on Foreign Investment in the United States can fully assess investments that can compromise our security and intelligence sites."

Jim Costa (CA-21), Elise Stefanik (NY-21), Jimmy Panetta (CA-19), Frank Lucas (OK-03), Jason Crow (CO-06), Rob Wittman (VA-01), Salud Carbajal (CA-24), Randy Feenstra (IA-04), and Mary Sattler Peltola (AK-AL).

The bill text can be found at Congressman Thompson's website mikethompson.house.gov/

Rep. Thompson sent a letter to CFIUS calling for a review of the purchases in Solano County. \bigstar

Farm Bureau Research Foundation Backs Study on Wetlands, Grazing

California Farm Bureau News Release

SACRAMENTO, CA (MPG) - California Bountiful Foundation, the 501(c)(3) research organization of California Farm Bureau, has awarded a \$520,000 grant to support cattle grazing research being conducted by California Polytechnic State University, Humboldt.

The study, led by Dr. Justin Luong, a Humboldt professor of rangeland resource science, aims to determine if wetlands benefit from grazing activities. It will also evaluate their impacts and determine a set of best management practices for grazing on wetlands.

The grant funds were provided to California Bountiful Foundation by the California Department of Transportation as part of an agreement settling litigation involving the Willits Bypass project on U.S. Highway 101. Caltrans created an endowment through the National Fish & Wildlife Foundation for the Willits Bypass Mitigation Lands, the largest public wetlands restoration project in California.

The Cal Poly Humboldt study will investigate how rangeland agricultural practices affect wetland function. "Our team is excited to combine field vegetation surveys and aerial imagery in collaboration with local and regional stakeholders to quantify the benefit and multi-use utility of rangeland management for biologically diverse wetland ecosystem plant communities and ecosystem services," said Dr. Luong.

"Caltrans is pleased to be a partner in helping to fund this type of research and innovation," said Caltrans Branch Chief Jeff Swindle. "This research on wetlands possibly benefiting from grazing activities can have impacts on future management practices." The collaborative effort includes partnerships with the Mendocino County Resource Conservation District and the Mendocino County Farm Bureau.

"Mendocino County Farm Bureau's position is that managed grazing can be compatible with wetlands," said Devon Boer, the Farm Bureau's executive director. "We are hopeful that this research will refute the belief that livestock cannot be part of an ecological solution."

More information on this study can be found on the California Bountiful Foundation webpage at www.cfbf.com/california-bountiful-foundation/ research-studies

"We have not had a comprehensive research study to see firsthand what the benefits of grazing might have on specific lands," said Dr. Amrith Gunasekara, director of Science and Research at California Bountiful Foundation. "This study is led by a fantastic team of research scientists and supported with critical partnerships."

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. ★

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July 17, 2023. Publish: July 28, August 4, 11, 18, 2023 NOVEL 8-18-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05160 Gary Lynn Borton, 2535 La France Drive, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Atlantis Diving & Salvage Co" 2535 La France Drive, Carmichael, CA 95608. Filed with the Clerk of Sacramento County July 11, 2023 Publish: July 28, August 4, 11, 18, 2023

ATLANTIS 8-18-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04471 Keena Martin. 4200 E Commerce Way, Sacramento. CA 95834 is doing business under the Fictitious Business Name(s) "Life Coach Unlimited" 2701 Del Paso Road Unit #130-472. Sacramento. CA 95835. Filed with the Clerk of Sacramento County June 9, 2023

Publish: July 28, August 4, 11, 18, 2023 LIFECOACH 8-18-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05334 Richard Anderson JR., 3577 Rainsong Circle. Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "AAA Imaging Solutions" 3577 Rainsong Circle, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County July 14, 2023

Publish: July 28, August 4, 11, 18, 2023 AAA 8-18-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05382 G47 Inc, 4701 El Camino Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Garage 47" 4701 El Camino Fictitious Carmichael, CA Avenue. 95608. Filed with the Clerk of Sacramento County July 18, 2023

Publish: July 28, August 4, 11, 18, 2023 GARAGE 8-18-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05466

Fabian Vasquez, 4828 El Apt 102, Camino Avenue Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Tere's 4828 Él Camino Antojitos" Avenue Apt 102, Carmichael, CA 95608. Filed with the Clerk of Sacramento County July 21, J Street Suite D, Sacramento, CA 95819. Filed with the Clerk of Sacramento County July 13, 2023 Publish: July 28, August 4, 11, 18, 2023

LOTUS 8-18-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05484 Saad Mahmood Alahmaidi, 5124 Modoc Way, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "AKAR Mobile Auto Mechanic 5124 Modoc Way, Sacramento, CA 95841. Filed with the Clerk of Sacramento County July 21, 2023

Publish: August 4, 11, 18, 25, 2023 AKAR 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05490 Wilfley Enterprises Inc., 8430 Madison Avenue, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Roof Doctors" 8430 Madison Avenue, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County July 21, 2023

Publish: August 4, 11, 18, 25, 2023 WILFLEY 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05486 Balvinder K Balaghan, 9417 Kiefer Boulevard, Sacramento, CA 95876, and Noor Kiran Kaur, 2649 Giorno Way, El Dorado Hills, CA 95762 is doing business under the Fictitious Business Name(s) "N & R Food Mart" 3907 Stockton Boulevard Sacramento, CA 95820, Filed with the Clerk of Sacramento County July 21, 2023 Publish: August 4, 11, 18, 25, 2023 N&R 8-25-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05379 Debra Diane Walker, 6510 Elza Court, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Debbie's Jams" 6510 Elza Court, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County July 18, 2023

Publish: August 4, 11, 18, 25, 2023 DEBBIES 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05217 Jacqueline G Rios, 3636 Edison Avenue #37, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Beautified Esthetics' 2717 Cottage Way Suite #8, Sacramento, CA 95825. Filed with the Clerk of Sacramento County July 11, 2023

Publish: August 4, 11, 18, 25, 2023 BEAUTIFIED 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05221

ELW3 Enterprises LLC, 1401 21st Street Suite 6157, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Significant Affairs" 1401 21st Street Suite 6157, Sacramento, CA 95811. Filed with the Clerk of Sacramento County July 12, 2023

Publish: August 4, 11, 18, 25, 2023 FI W3

Publish: August 4, 11, 18, 25, 2023 CALGAMES 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05574 Dan Hauck and Debbie Covey 127 Lembi Drive, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Premier Party Rentals" 127 Lembi Drive, Folsom, CA 95630. Filed with the Clerk of Folsom, CA Sacramento County July 26, 2023

Publish: August 4, 11, 18, 25, 2023 PREMIER 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05535 Timothy Joseph Coddington, 6454 Larchmont Drive. North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Tankless Tim" 6454 Larchmont Drive, North Highlands, CA 95660. Filed with the Clerk of Sacramento County July 24, 2023

Publish: August 4, 11, 18, 25, 2023 TANKLESS 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05364

Breavetona Inc., 7880 Bradshaw Road, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Arthur Murray Sacramento Dance Centers" 7880 Bradshaw Road, Sacramento, CA 95829. Filed with the Clerk of Sacramento County July 18, 2023

Publish: August 4, 11, 18, 25, 2023 ARTHUR 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05580 Bader Darwish, 6637 Flaming Arrow Drive, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Major Locksmith" 6637 Flaming Arrow Drive, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County July 26, 2023

Publish: August 4, 11, 18, 25, 2023 MAJOR 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04462

Vladimir Kilyushik and Alena Kilvushik. 8309 Pinefield Drive, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "VAK Siding and Decking" 8309 Pinefield Drive, Antelope, CA 95843. Filed with the Clerk of Sacramento County June 9, 2023 Publish: August 4, 11, 18, 25, 2023

VAK 8-25-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04909 Enayah Muhajir, 12029 Roquefort Way, Rancho Cordova, CA 95742 is doing Rancho business under the Fictitious Business Name(s) "New Bourne Realty Realty" Group/New Bourne Roquefort 12029 Way, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County July 27, 2023 Publish: August 4, 11, 18, 25, 2023

ENAYAH 8-25-23 ORDER TO SHOW CAUSE CHANGE OF NAME

#23VC004116 Ngoc Khanh Phuong Ho has filed a petition with this court for a decree changing the name(s) of Ngoc Khanh Phuong Ho to Beatrix Phuong Ho.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 19. 2023. at 9:00 a.m. 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: July 5, 2023

Christopher E. Krueger, Judge of

the Superior Court Publish: July 14, 21, 28, August 4, 2023 NGOC 8-4-23

> SUPERIOR COURT OF CAI IFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV004011

Khrystyna Ramos has filed a petition with this court for a decree changing the name(s) of Khrystyna Ramos to Kristina Vorona.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 14, 2023, at 9:00 a.m. 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: July 3, 2023

Christopher E. Krueger, Judge of the Superior Court

Publish: July 14, 21, 28, August 4, 2023 RAMOS 8-4-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE

CHANGE OF NAME #23CV003798

Faith Sarah Irene Deal-Martin has filed a petition with this court for a decree changing the name(s) of Faith Sarah Irene Deal-Martin to Faith SID Martin.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 12, 2023, at 9:00 a.m. 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: June 28, 2023 Christopher E. Krueger, Judge of

the Superior Court Publish: July 14, 21, 28, August 4, 2023

FAITH 8-4-23 SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV003921

Muey Lai Saetern has filed a petition with this court for a decree changing the name(s) of Muey Lai Saetern to Liz Muey Saetern. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on October 3, 2023, at 1:30 p.m. 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: June 30, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: July 14, 21, 28, August 4, 2023

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-04980 1987 Michael DeCelle, Cottonwood Court, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Broadstone Construction" 1987 Cottonwood Court, Folsom, CA 95630. Filed with the Clerk of Sacramento County June 29, 2023

Publish: July 14, 21, 28, August 4, 2023 BROADSTONE 8-4-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05274 Pro Team Sports, 1852 Casterbridge Drive, Roseville, CA 95747 is doing business under the Fictitious Business Name(s) "Pro Team Sports/Pro Image Sports" 1689 Arden Way #2154 Sacramento, CA 95815. Filed with the Clerk of Sacramento County July 13, 2023

Publish: July 21, 27, August 4, 11, 2023 SPORTS 8-11-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05109 Nazhmudin Rustamov, 8724 Fair Oaks Boulevard Apt 1, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "RMM Transport" 8724 Fair Oaks Boulevard Apt 1, Carmichael, CA 95608. Filed with the Clerk of Sacramento County July 6, 2023 Publish: July 21, 27, August 4, 11, 2023 RMM 8-11-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-04532 Moua, 5121 Kenneth Keur Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "The Adams Family Bakery" 4535 Freeway Circle, Sacramento, CA 95841. Filed with the Clerk of Sacramento County June 14, 2023

Publish: July 21, 27, August 4, 11, 2023 ADAMS 8-11-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05121 Rafael Lopez, 4232 Woodwillow Lane, Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Arsha8" 1104 Corporate Way, Sacramento, CA 95831. Filed with the Clerk of Sacramento County July 7, 2023 Publish: July 21, 27, August 4, 11, 2023 ARSHA 8-11-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04950 Roval California Services Corporation, 5660 Kenneth

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05130 Laura Castleman, 8125 Otium Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "CastleDreamer Designs" 8125 Otium Way, Antelope, CA 95843. Filed with the Clerk of Sacramento County July 7, 2023 Publish: July 21, 27, August 4, 11, 2023 CASTLE 8-11-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04794

Carl J. Fishel, 6536 Oak Bend Way, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Visionz Eye Candy Industries" 6536 Oak Bend Way, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County June 22, 2023

Publish: July 21, 27, August 4, 11, 2023 VISIONZ 8-11-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05394 Demetria Marshea Adams, 7633 Wayans Way, Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "Retro Realty/Retro Real Estate" 9245 Laguna Springs Drive Suite 200, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County July 18, 2023 Publish: July 28, August 4, 11, 18, 2023 RETRO 8-18-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05404 Accelerated Auto Wholesale, 1401 21st Street Suite R, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Accelerated Auto Wholesale" 1401 21^s Street Suite R, Sacramento, CA 95829. Filed with the Clerk of Sacramento County July 19, 2023

Publish: July 28, August 4, 11, 18, 2023 ACCELERATED 8-18-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05249 Advancebay Inc., 5210 Excelsion Road, Sacramento, CA 95827 doing business under the Fictitious Business Name(s)

2023 Publish: July 28, August 4, 11, 18, 2023 TERES 8-18-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04847 Mythic Media, LLC, 1401 21st Street Suite R, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Mythic Records" 1401 21st Street Suite R, Sacramento, CA 95811. Filed with the Clerk of Sacramento County June 26, 2023

Publish: July 28, August 4, 11, 18, 2023 MYTHIC 8-18-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05441

Michelle DeSart Adcock, 1554 Los Molinos Way, Sacramento, CA 95864 is doing business under the Fictitious Business Name(s) "Miche Niche" 1401 21st Street Suite 8515, Sacramento, CA 95811. Filed with the Clerk of Sacramento County July 20, 2023

Publish: July 28, August 4, 11, 18, 2023 MICHE 8-18-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05347

Arcade Sacramento, 3927 Sacramento, business Arcade Baptist Church of 3927 Marconi CA 95821 is doing business under the Fictitious Business Name(s) "Arcade Church" 3927 Marconi Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County July 17, 2023

Publish: July 28, August 4, 11, 18, 2023 ARCADE 8-18-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05407 Outlaw2ners, 3334 Montrose Street, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "WW2ners" 3334 Montrose Sacramento, Street, 95838. Filed with the Clerk of Sacramento County July 19, 2023 Publish: July 28, August 4, 11, 18, 2023

WW2NERS 8-18-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05391 r.World. PBC. 2700 Irving Avenue S. Minneapolis, MN, 55408 is doing business under the Fictitious Business Name(s) "r.Cup" 2700 Irving Avenue S. Minneapolis, MN, 55408. Filed with the Clerk of Sacramento County July 18, 2023 Publish: July 28, August 4, 11, 18, 2023 RCUP 8-18-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05294 Sierra Christine Wallin, 9493 Dalton Way, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Lotus & Sage Beauty" 5120

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05369 Truist Medical & Behavioral Health Services, Inc., 6733 Pallazzo Way, Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "Truist PsychMD" 9245 Laguna Springs Drive Suite 200, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County July 18.2023

Publish: August 4, 11, 18, 25, 2023 TRUIST 8-25-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05376 Rentsa LLC, 10757 Bellone Way, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "rents4baby" 10757 Bellone Way, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County July 18, 2023 Publish: August 4, 11, 18, 25, 2023 RENTS

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05360 Jessica Rahbar, 3182 L Street, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) Business Name(s) "Epoxy Pro Services" 3182 L Street, Sacramento, CA 95816. Filed with the Clerk of Sacramento County July 17, 2023 Publish: August 4, 11, 18, 25, 2023 EPOXY 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05544 Avenue, Sacramento, CA 95821 Business Name(s) Sacramento, CA 95821. Filed with the Clerk of Sacramento 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05605 Ratko Omcikus, 5624 Whitney Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Nena Flooring" 5624 Whitney Avenue, Carmichael, 95608. Filed with the Clerk of Sacramento County July 27, 2023 Publish: August 4, 11, 18, 25, 2023 NENA 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05601 CalPlavSports LLC. 117 Miller Way, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "CalGamesWanted" 117 Miller Way, Folsom, CA 95630. Filed with the Clerk of Sacramento County July 27, 2023

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05373 PRIMEbusiness Construction Consulting LLC, 2518 Denison Drive, Davis, CA 95618 is doing business under the Fictitious Business Name(s) "PRIMEdesign" 455 University Avenue Suite 370, Sacramento, CA 95825. Filed with the Clerk of Sacramento County July 18, 2023

Publish: August 4, 11, 18, 25, 2023 PRIMEDESIGN 8-25-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-05358

Haramain Inc., 646 El Camino Avenue, Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Ideal Market/Ideal Halal Market" 646 El Camino Avenue, Sacramento, CA 95815. Filed with the Clerk of Sacramento County July 17, 2023 Publish: August 4, 11, 18, 25, 2023 8-25-23

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-05563 Permanent Investment Network LLC.. 4921 Bowman Oaks Way, Carmichael. CA 95608 is doing business under the Fictitious Business Name(s) "Permanent Investment Network LLC/Global Field Inspection Services, LLC" 4921 Bowman Oaks Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County July 26, 2023 Publish: August 4, 11, 18, 25, 2023

PERMANENT 8-25-23

ORDER TO SHOW CAUSE CHANGE OF NAME

SUPERIOR COURT OF CAI IFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV003665

Tracy Stephen Bayless has filed a petition with this court for a decree changing the name(s) of Tracy Stephen Bayless to Tracy Stephen Love and Nicole Marie Pacheco to Nicole Marie Love. IT IS ORDERED that all per-

sons interested in the above-entitled matter appear before this court on September 19, 2023, at 9:00 a.m. 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: June 26, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: July 21, 28, August 4, 11, 2023 8-11-23 TRACY

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV004054

8-4-23

MUEY

Sadam Azzam Fakhoury has filed a petition with this court for a decree changing the name(s) of Sadam Azzam Fakhoury to Sam Azzam Fakhoury.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 14, 2023, 9:00 a.m. in Department at 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the pe-tition for Change of Name should not be granted.

Dated: June 30, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: July 21, 27, August 4, 11, 2023

SADAM 8-11-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV003084

Frank William Gillette Martin has filed a petition with this court for a decree changing the name(s) of Frank William Gillette Martin to Frank William Martin.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 5, 2023, at 9:00 a.m. 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: June 12, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: July 21, 27, August 4, 11, 2023

FRANK 8-11-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV004542

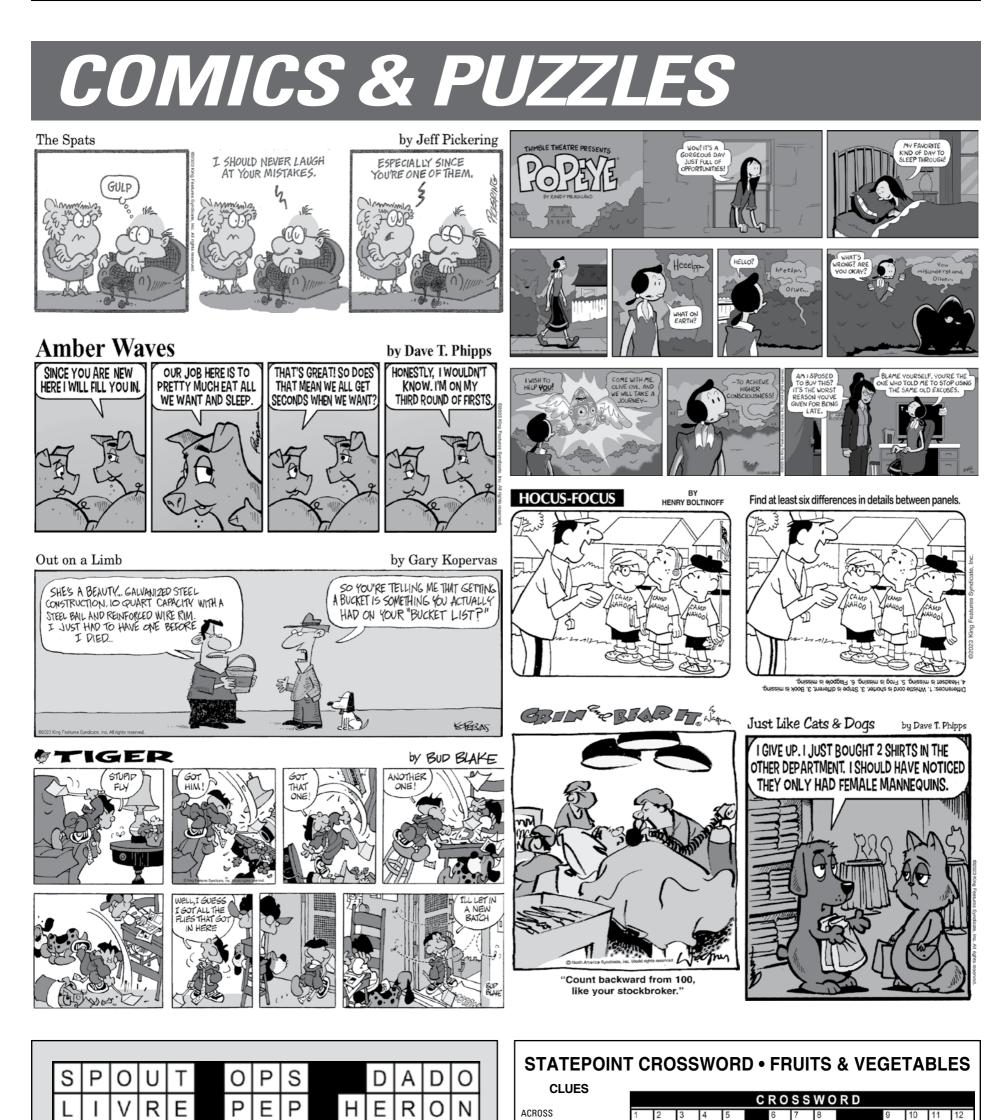
Richard lee davis III has filed a petition with this court for a decree changing the name(s) of Richard lee davis III to Richard Lee Courington.

IT IS ORDERED that all persons interested in the above-en

IDEAL 8-25-23

Motorest Inc., 3401 Fulton is doing business under the "Motorest" 3401 Fulton Avenue Publish: August 4, 11, 18, 25, 2023 MOTOREST

Fictitious County July 25, 2023 CA





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33. Polynesian kingdom 34. *Layered bulb

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Treating ADHD is Harder Than it Should Be

Commentary by Dr. Ann Childress, M.D.

Approximately 6 million children in the United States have attention-deficit/hyperactivity disorder, better known as ADHD. As many as 5% of adults also live with the condition.

The good news is that ADHD is highly treatable. Medication and behavior therapy -- or some combination of the two -- can help people with ADHD manage their condition and lead healthy lives.

The bad news is that many ADHD patients are struggling to access these treatments. That is largely due to the actions of little-known middlemen in the drug supply chain: pharmacy benefit managers (PBMs).

Insurers hire PBMs to manage the prescription drug components of their health plans. PBMs negotiate with drug companies to decide which medicines to include on a plan's "formulary" -- the list of medicines an insurer will cover -- and at what prices.

PBMs use their control over formularies to play drug manufacturers against each other and secure the largest discounts possible. For a given class of similar medications, PBMs will often favor a small number, say one or two, out of a dozen potential treatments.

Drug makers are willing to offer substantial discounts for preferred treatment on insurer formularies. In 2021, discounts to payers -- private insurers as well as other entities, such as the Medicare and Medicaid programs -- lopped more than \$118 billion off the list price of brandname medicines.

The variable results of formulary negotiations, however, often end up leaving patients in the lurch. That's especially true with regard to the medications used to treat ADHD and other mental health conditions.

Most people think a generic medication is exactly the same as the brand-name drug on which it is based. But that's not true. For approval as an equivalent, the FDA allows generics to fall within the range of 80%-125% of the "bioavailability" of the reference drug -- essentially, the amount of the drug that is actually absorbed by the body.

This allowable variability can make the difference between relief from ADHD, the return of symptoms due to lesser bioavailability, or the onset of side effects due to greater bioavailability.

From a clinician and patient perspective, this can become a nightmare -- a scramble to help patients find suitable relief at an affordable price.

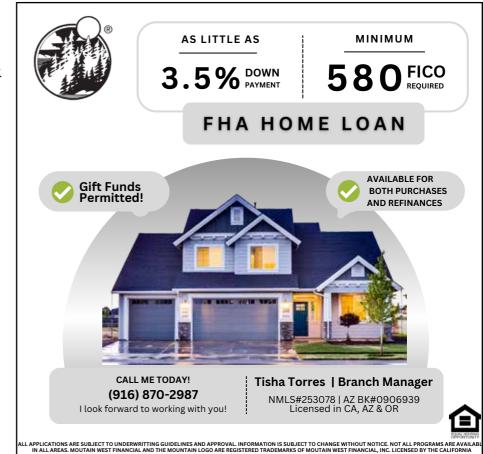
For example, one of the largest PBMs, OptumRx, announced that it is removing several popular ADHD-treating drugs from its coverage and replacing them with generic versions that might not offer the same bioavailability as their brand-name counterparts.

CVS's company-owned PBM plans to limit its coverage of Adderall XR -the drug's extended-release formulation -- and another popular ADHD treatment, Concerta, likewise limiting treatment options for patients.

All this churning activity is highly lucrative for PBMs. Their gross profits totaled more than \$28 billion in 2019. But patients are getting a raw deal. The three largest PBMs together control 80% of the market. The list of their "excluded" drugs grew from 850 in 2020 to more than 1,150 in 2022.

Fortunately, lawmakers in Washington are beginning to show interest in standing up for patients. A new bipartisan "Patient Advocacy Caucus" promises to investigate the drug supply chain middlemen keeping prices high for patients. They've pledged to begin with PBMs. There's a lot more to be done, but that's a good place to start.

Dr. Ann Childress, M.D. is a physician and internationally recognized expert in the diagnosis and treatment of ADHD. She also serves as president of the American Professional Society of ADHD and Related Disorders.





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