

State Park Peace Officer Cadet Exam Period Opens

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# Not Burning Down the House

Four things California can do as home insurers retreat



The underlying problem is that disasters happen in California — at an increasing rate thanks to climate change — and that homes are at risk. They're in the middle of the woods, or surrounded by flammable grasslands, or on the edge of bluffs that are expected to erode. Making homes less likely to burn, flood or collapse would be good for homeowners and would also make California feel less risky to insurers. Photo courtesy of Joe Sohm | Dreamstime.com

By Grace Gedye, CALMatters.org

After State Farm declared in late May that it wouldn't sell any new home insurance policies in California, people shopping around for new insurance had one fewer option. When days later it was revealed that Allstate had quietly made the same decision last year, Californians are now left wondering: How bad is this? And how should the state respond?

The "crisis" in California's insurance market was caused by "a laser focus only on affordability," said Nancy Watkins, a principal at Milliman, an actuarial firm, at a legislative hearing on Wednesday. The companies are operating with "very crude tools" at the expense of availability and reliability, she said.

She said the current regulatory system is too rigid. "It's like you've got your steering wheel locked straight

ahead, you've got your speed set on cruise control, and now you find yourself on the Pacific Coast Highway," she said. "What insurance company would agree to that?"

Home insurance premiums in California are a little cheaper than the national average — and much lower than premiums in other disaster-prone states like Florida and Louisiana. That's without accounting for the fact that California has some of the most expensive housing in the country.

California still has about 115 companies offering home insurance, said Michael Soller, a deputy commissioner for the state's insurance department. As for whether more companies are likely to follow State Farm and Allstate, "we don't think that will happen," he said.

Consumer and insurance industry groups and other experts have ideas for what they'd like to see California do in the wake of the news — few of which they agree upon. Here's the

debate over four of those ideas.

#### Require State Farm to Keep **Issuing New Policies**

There's disagreement whether this idea, backed by the group Consumer Watchdog, is legal.

The idea hinges on how insurance prices are regulated in California. Under current laws, insurance companies can't just charge whatever they want: They have to submit their proposed rates to the insurance department, which they back up by explaining their projected costs, losses, revenue and more. State regulators can approve a company's proposed rates, or deny them, if they think, for example, the rates are unjustifiably high, or so low that they could put the company's finances at risk.

Harvey Rosenfield, founder of Consumer Watchdog, said if a company suddenly says that it's not going to take the same number of

Continued on page 4

### **CAL FIRE Encourages** Safety this Fourth of July **Holiday**

CAL FIRE News Release

SACRAMENTO REGION, CA (MPG) - With the Fourth of July holiday around the corner, state fire officials are stressing the dangers and consequences of using illegal fireworks. This Fourth of July, remember to celebrate responsibly. Protect your community by preventing fires and injuries caused by fireworks. Before you think about buying fireworks for your celebration, make sure they are permitted where you live. Fireworks purchased out-of-state are illegal in California without a license. Why not let the experts handle the fireworks show? You can easily grab a blanket, head to local fireworks show, and find the perfect patch of lawn to kick back and enjoy.

"With fireworks causing over \$25 million dollars in property loss in 2022, preventing fires and injuries caused by fireworks begins with you" said Chief Daniel Berlant, Acting California State Fire Marshal. "Don't be the reason your Fourth of July holiday goes up in smoke".

If Safe and Sane fireworks are legal in your area and you choose to use them, it's important that you follow these safety tips:

Never use illegal fireworks; Make sure the firework has the State Fire Marshal "Safe and Sane" seal on it; Make sure the "Safe and Sane" firework is purchased from a licensed fireworks booth; Never allow young children to use or handle fireworks; Never use fireworks while impaired by drugs or alcohol; Never hold a lit firework in your hands; Never light fireworks indoors; Only use them away from people, houses, and flammable materials; Never point or throw fireworks at another person or animal; Do not try to re-light or handle malfunctioning fireworks; Soak both spent and unused fireworks in water for an extended time before discarding; Keep a bucket of water nearby to fully extinguish fireworks that don't go off or in case of fire.

To learn more about fireworks safety, visit www. ReadyForWildfire.org/ more/fireworks-safety/ ★



## **Retired Teachers Award Students**

Story and photo by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) - Seven American River College students have received \$1500 grants from the California Retired Teachers Association,

Division 75. The recipients were recently applauded at a North Ridge Country Club luncheon. The organization assists students in fields that include healthcare, teaching, and technical studies. Grants are enabled through a scholarship program funded by member benevolence.

"Support of ARC students is one of our most import projects," said CARTA Vice President (and former San Juan School District teacher) Ralphene Lee. "Students of all ages experience challenges during their time at school.



Students Ivana Liatavska (left) Jerry Kennedy and Nataliia Safi (far right) are among recipients of American River College Retired Teachers Association scholarships. Marti Gohring and Ralphene Lee (fourth and second from right) and Los Rios Colleges Foundation director Kirsten DuBray (third from right) support the presentations

This is our way of helping future classroom teachers." 2023 awardees are:

Theint Thu; Iana Liatavska; Jerry Kennedy; Aubrie Moore; Nataliia Safi; Alaric Holly and Christopher Billings.

Division 75 of the California Retired Teachers Association meets regularly for luncheons. New members from any professional field are welcome, including currently working teachers. For information, call (916) 204-2413.

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### State Parks Reopens Application Period for Peace Officer Cadet Exams

California State Parks News Release

SACRAMENTO, CA (MPG) -California State Parks has reopened the application period for the State Park Peace Officer Cadet exams. The department invites individuals to "Live the Parks Life" as rangers or lifeguards in the nation's largest state park system. The new deadline to apply is Monday, July 31, 2023. Cadet academy graduates can serve the state as rangers and lifeguards to safeguard both visitors and the historical, cultural and natural resources found in 280 state park units. Offices are located near beaches or waterways, or in deserts, parks, museums, historic

"I know firsthand how rewarding it is to be a ranger to not only ensure public safety, but to educate our visitors about the rich history and amazing state parks available here in California," said California State Parks Director Armando Quintero. "We invite you to Live the Parks Life by applying to the State Park Peace Officer Cadet Academy.'

parks and state vehicular recre-

ation areas.

The minimum age to be a peace officer is 21 years old. Candidates are required to have a valid California driver's license and have 60 units of college credits, with 21 units being general education.

The entire selection process for becoming a ranger or lifeguard takes approximately 15 months. The first step in the selection/ examination process is to mail, email or hand deliver an application during the open application period. The application is used to determine if the candidate meets the minimum qualifications for admission into the examination, which consists of the Peace Officer Standards and Training (POST) Entry Level Law Enforcement Test Battery written exam. This exam is used to admit the candidate into the next phases of the selection process, which include the



Serving in California's State Park System is a unique opportunity to make an everlasting impact on the state's natural landscapes. In the image: State Park Peace Officer Angelica Stevens and K-9 Halo. Photo courtesy of California State Parks

physical agility test, background investigation, oral interview, and medical and psychological evaluations. Successful applicants will be sent a notification to attend the eight-month-long POST-certified law enforcement academy.

The academy instruction prepares cadets physically, mentally and emotionally to enter the workforce as a state park peace officer ranger or lifeguard. Rangers and lifeguards are sworn officers equipped with a firearm and badge. Cadets will learn how to conduct

investigations, make physical arrests, use firearms and perform emergency responses. Training also includes how to actively protect park resources, assist visitors and run interpretive programs.

Below are some frequently asked questions regarding the State Park Peace Officer Cadet Academy:

#### Do I have to carry a firearm to serve as a ranger or lifeguard?

Yes. Cadet training includes how to conduct investigations, make physical arrests, use firearms and perform emergency responses. What is the age minimum and age maximum to apply?

Candidates must be at least 21 years of age to become a peace officer. State Park Peace Officer's mandatory retirement age is 65 years, but there is no maximum application age.

I have not completed two years of college yet. Can I still apply while I am still taking classes?

Candidates may be enrolled in college at the time of application

but must have at least 21 units of general education credits satisfying general education curriculum standards with courses (which may include courses in natural science, social science, mathematics, language and humanities). By the time of appointment, a candidate must have completed 60 semester units of study at a state-accredited college or university. A degree in park administration, natural sciences, social sciences, law enforcement or a related field is desirable.

#### Where is the Cadet Academy located?

Most cadets attend training at Butte College Law Enforcement Academy (Butte County). However, the department may utilize several academy sites, including Mott Training Center at Asilomar in Pacific Grove, South Bay Regional Public Safety Academy at Fort Ord in Monterey, and the Ben Clark Law Enforcement Training facility in Riverside. It is at the department's discretion to determine an academy location for each class.

#### Do I get paid while at the academy?

Yes. Cadets earn a salary; currently, the monthly salary range is \$3,930 to \$5,300. Most cadets start at the low end of the range unless they are a current state employee with a salary within the range.

To hire a workforce reflective of California's diverse population, California State Parks is committed to ensuring equal access and connecting all job seekers to opportunities through fair hiring and employment practices. For more information on the cadet exams, minimum qualifications, additional frequently asked questions and a timeline of the recruitment cycle, please visit LiveTheParksLife.com.

Please send questions regarding other employment opportunities at California State Parks to the Workforce Planning and Recruitment Office at recruiting@parks.ca.gov

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## Prioritizing Your Safety: My Pledge to Support Law **Enforcement and Protect Our Neighborhoods**



**By County** Supervisor Sue Frost

Through the generosity of the The Rio Linda News, this column serves to provide an update about matters affecting the community of Rio Linda.

Recently, I received a distressing phone call from a constituent who was very upset and understandably so. She described how two individuals unlawfully entered the retail store, armed with large bags to loot the store's merchandise.

The shattering of glass echoed through the air, led her to shout in frustration, questioning whether anyone would step up and intervene. The gravity of this situation deeply disturbed me. She had just experienced a distressing incident that has sadly become all too common in our society: a brazen daylight burglary.

The "decarceration" and "defund police" movements have made our neighborhoods less safe, eroded the morale of our law enforcement agencies, and hurt small businesses that power our economy. These dangerous ideologies prioritize criminals over community - and even the real victims of crime. And they aren't done yet.

Three of the worst manifestations of these ideologies are AB 109 and Propositions 47 and 57 - and they have a direct impact on our safety that the Board of Supervisors must address.

AB109, which was passed in 2011, transferred thousands of felons from State Prisons to our local county jails. Our jails were never designed to hold long-term prisoners and the influx of felons meant thousands of jail inmates were simply released into our neighborhoods.

Prop 47, inaccurately called the Safe Neighborhoods and Schools Act, reduced penalties for specific offenses from felonies to misdemeanors. Among other inexplicable changes, it reduced penalties for stealing a gun.

Prop 57 was billed as another "justice reform" that would make us safer. But in truth, it reclassified many violent crimes as "non-violent," thus making these violent offenders eligible for early release from prison or transfer to County jail. These "reforms" include classifying the rape of an unconscious person as a "non-violent" crime.

The result of these three "laws" is more criminals in our neighborhoods and more victims of their crimes in our communities, schools, and



The "decarceration" and "defund police" movements have made our neighborhoods less safe, eroded the morale of our law enforcement agencies, and hurt small businesses that power our economy. Photo

hospitals. That's not victims or the community. acceptable.

My recent Community Survey outlined the scope of the problem — nearly 25% of the residents that took my survey reported that they have been the victim of a crime. The vast majority are property crimes, like the rash of catalytic converter thefts, but many are person crimes as well - from home invasions to rape, robbery, and murder.

Let me be perfectly clear - there is no such thing as a "victimless crime." Criminals who invade our cars, homes, and businesses rob us of our sense of security, retail thefts drive up costs for food and other necessities, and violent crimes harm too many of our citizens. All crimes create victims.

Sadly, some politicians and their activist allies are far more concerned with the needs and desires of criminals than their This has had a severe

impact on our communities in the region and across the state. Prop 47 has directly contributed to the rise of retail shoplifting. Many retail stores have been forced to implement extra security measures to safeguard their cosmetic and toiletry products. A recent report published by the National Retail Federation underscored the staggering economic loss incurred due to retail theft, amounting to nearly \$30 billion

annually. Elections have consequences. The rise of "decarceration" ballot measures and politicians who support their agenda has only emboldened criminals and hindered our law enforcement officers, our retail stores, small businesses, and our law-abiding citizens!

County Supervisors can't change state law, but we can take action to ensure the public is still protected by investing in our public safety systems and personnel.

That is why I am supporting additional funding for the Sacramento Sheriff's Department, Probation, and District Attorney's office. Ensuring the safety of our citizens is the government's most sacred responsibility. Our budget should reflect that.

The recently proposed budget for Sacramento County is a step in the right direction. Notably, this budget includes an increase of \$35 million allocated to the Sacramento County Sheriff's Office to improve enforcement and outreach related to homelessness, purchase needed equipment like body cameras, and increase pay to boost recruitment and fill empty positions.

For me, the paramount duty of government is to ensure the safety and

well-being of the public. As a result, I have consistently focused on public safety in my policy agenda and budget priorities.

I do believe in reform, redemption, and rehabilitation. But simply not prosecuting criminals, or allowing their crimes to go unpunished, accomplishes none of that.

By strengthening our law enforcement agencies, we can better equip them to tackle the challenges we are facing today. Moving forward, it is crucial for policymakers, community leaders, and law enforcement agencies to work collaboratively in refining strategies and implementing measures that effectively address the failures of AB 109, and Propositions 47 and 57. I will be working with our Sheriff, District Attorney, and State Legislatures to do just that.

Through this concerted effort, we can strive towards a safer community that upholds the principles of justice, protection, and public safety.

Thank you for reading and as always, if you want to contact me, call me at 916-874-5491, or e-mail me at SupervisorFrost@ saccounty.net.

Sacramento County Supervisor Sue Frost represents the 4th District, which includes the communities of Citrus Heights, Folsom, Orangevale, Antelope, North Highlands, Rio Linda, Elverta, and Rancho Murieta.





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SACRAMENTO

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# Not Burning Down the House

Continued from page 1

customers that it had projected when it got the department's approval, then it has changed the assumptions on which the

approval was based.

"They granted themselves a de facto rate increase by reducing the risk" in a state where that's illegal, said Rosenfield. The department could issue a notice to State Farm, he said, and tell the company it needs to keep selling new home insurance policies until it submits new rates and those rates are approved.

The insurance department disputes that it has the power to do this. "Their claims are not supported by law," said Soller, the deputy commissioner. "There's a reason why it hasn't been done by any insurance commissioner before."

#### **Let Insurance Companies Use Forward-Looking Catastrophe Models**

The kinds of data and statistical models insurance companies can use to set prices may sound like a nighttime sleep aid, but it's a matter of lively discussion in insur-

When a company tries to justify rate changes, it is required to rely on past losses to project future losses. It can't use factors like the locations of new homes it is covering — whether they're in downtown San Francisco or rural wine country or the increased risk of wildfires due to climate change.

"We do it in a very old-fashioned way, and it needs to be updated," said Rex Frazier, president of the Personal Insurance Federation of California, an insurance industry group that counts State Farm as a member. He supports the use of forward-looking models, which are generally provided by other private companies. California already permits insurers to use models for earthquake insurance.

If a company is trying to figure out how much it should charge for earthquake coverage, it would look at proximity to fault lines, Frazier said, but for wildfire insurance, California doesn't do that.

"For wildfire it just says 'Well, looking backward, what have you paid over the last 20 years for wildfire clients?" he said.

Consumer groups generally oppose letting insurance companies use models, fearing that companies will use them to justify extreme price hikes, and that complex math will make scrutiny a challenge.

"They're just very sophisticated crystal balls," said Amy Bach, executive director for United Policyholders, a consumer group. Modeling companies generally see their models as intellectual property, which can pose a challenge for transparency. "Our fear is that they overstate risk,"

About a week and a half after State Farm's announcement, the insurance department said it would host a public workshop on use of models in insurance pricing, ahead of considering regulations. The workshop will take place on July 13.

On Wednesday, the Assembly's insurance committee held a hearing on models. When asked by a legislator whether the department was moving toward incorporating catastrophe models, a department representative confirmed that it was.

"Historic losses do not fully account for growing wildfire risks, or risk mitigation measures taken by communities," said Michael Peterson, a deputy commissioner at the insurance department, during

#### **Address The Increasing Cost** of Insurance - For Insurance Companies

Insurance companies are just like us: They buy insurance! When insurance companies buy it, it's called "reinsurance."

The cost of reinsurance has risen dramatically, and State Farm cited "a challenging reinsurance market" as one of the reasons it decided to stop selling new home insurance policies in California.

When insurance companies explain their costs to the insurance department as part of the process for justifying their prices, they aren't allowed to include the cost of reinsurance. The department hasn't historically permitted it, Soller said, because it doesn't regulate reinsurance.

"What are insurers supposed to do when, on the one hand, the Department of Insurance is telling them 'maintain your solvency' and then, on the other hand, when their costs go up, you can't charge for it," said Frazier.

Insurance industry groups say it would help if they could incorporate the cost of reinsurance into their prices. But consumer groups say that the move would cause premiums to spike.

"Californians would see immediate massive rate hikes — both as soon as that went into effect and ongoing," said Carmen Balber executive director of Consumer Watchdog. A reinsurance provider regulated by California would address problems she sees with the reinsurance market, Balber said, but that doesn't exist currently.

#### **Reduce the Risk of Disasters**

The underlying problem is that disasters happen in California — at an increasing rate thanks to climate change — and that homes are at risk. They're in the middle of the woods, or surrounded by flammable grasslands, or on the edge of bluffs that are expected to erode. Making homes less likely to burn, flood or collapse would be good for homeowners and would also make California feel less risky to insurers.

There's no shortage of ideas for how

to reduce risk, and there's been action on this front in recent years. The insurance department, for example, has required insurance companies to consider whether homeowners take certain steps to protect their homes — like installing fire-resistant vents and clearing out vegetation under decks — in

California has set aside \$2.7 billion for wildfire resilience over the past three years, according to the insurance department. When the department convened a group of environmental advocates, researchers, and public policy and insurance experts to make recommendations on how to reduce the risks of climate change, they came up with a long list. Among the recommendations:

- Create statewide hazard maps so that future risks are more clear to the public
- Increase funding to retrofit homes
- fire-resis-• A n d apply tant building codes in areas with moderate to higher fire risk.

Cutting greenhouse gas emissions would ultimately be the best way to reduce the risk, said Alice Hill, chair of the group convened by the department and a senior fellow for energy and the environment at the Council on Foreign Relations. But the world will get warmer even if we reduce emissions, she said, so focusing on where and how homes are built remains important.

"That could mean not building in areas that are just becoming too risky,"

Grace covers California's economy for CalMatters. Previously, she was an editor at the Washington Monthly.

### Homeless World Cup and Street Soccer USA Reveal Logo for Tournament

Street Soccer USA News Release

### SACRAMENTO REGION, CA (MPG)

- With less than 50 days until hundreds of athletes from around the world gather together at California State University, Sacramento, to bring hope, healing, and inspiration to communities around the globe struggling with homelessness, the Homeless World Cup and Street Soccer USA today unveiled the Sacramento 2023 Homeless World Cup logo slated to represent this tournament's inaugural trip to the United States.

"We are proud to step up and host the Homeless World Cup, but we could never do so without the resolve of the leadership and grassroots community in Sacramento" said Lawrence Cann, Street Soccer USA. "The event logo captures the character and spirit of the people of Sacramento, and memorializes this moment when Sacramento, the city of trees, out-reached all others

to host the greatest sport for social impact event in the world.'

"We are truly excited that the

"The Homeless World Cup tournament identity symbolizes progression, inclusion, and unity which were all

Homeless World Cup will be played in the United States – in Sacramento - for the first time in its 20-year history. From Paris to Cardiff and Melbourne to Cape Town, this world class tournament has been played in some exceptional cities and venues to bring awareness and understanding to this global issue- homelessness," said Mel Young, Co-Founder and President of the Homeless World Cup Foundation. "With less than a month to go until the world will focus on the fantastic soccer, the outstanding venue in Sacramento State, and our inspirational players and Member Countries from across the globe, we are proud to launch this unique logo and brand identity for Sacramento 2023, as we celebrate the tournament's 20th year."

with the ball – a representation and focus on the athletes who are participating that through hope and healing, they have the momentum and ability to move forward and connect, no matter the journey that initially led them to be homeless. These athletes are resilient, strong and confident and will take their ball, and journey with them, to help others."

The new logo, which can be found here, uses green and yellow which can be used interchangeably. "The yellow symbolizes hope while the green represents growth and healing, as well as the city's abundant trees," continued Payne. "However, we also will use a 'carnival of colors' to represent every nation participating in the Homeless World Cup 2023."

Hosted at California State University, Sacramento, the Homeless World Cup will take place July 8-15, welcoming athletes from across the world to compete and bring awareness to the global issue

of homelessness. It is the first time the event has been hosted in the United States. For content and updates surrounding the competition, audiences can also follow #playformore and #Soccermento23. For more information, please visit 2023homelessworldcup.org

The Homeless World Cup is an annual, world-class, international football tournament. Every year, teams of men and women who are homeless or have experienced homelessness get the chance to represent their country during the week-

long street soccer competition. Street Soccer USA is a national 501c3 nonprofit dedicated to fighting poverty and strengthening community through soccer in more than a dozen U.S. cities. Street Soccer USA holds Cups, builds Street Soccer Parks, and develops programs in the least served neighborhoods across the country, increasing access to the world's most popular game and using soccer as a tool for youth and community development.



inclusion, and unity which were all

essential components to this new tournament logo and brand identity

for Sacramento 2023. Image courtesy

of Street Soccer USA.

essential components to this new tournament logo and brand identity for Sacramento 2023," said Chris Payne, an award-winning football brand designer who created the identity and unique logo. "We also wanted to highlight Sacramento's proud history as 'the City of Trees.' The tree represents strength, growth, opportunity, and deep-rooted connections. The design also features an abstract footballer joyfully running forward



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### 4th of July Holiday: Keep it Safe, **Keep it Fun!**

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - With Independence Day coming up, it's always a good idea to know the risks of fireworks, only use legal fireworks and stay safe when using them. If you see or suspect illegal firework usage, please report

The County has teamed up with cities, fire and law enforcement jurisdictions to share information on how to celebrate safely, how to spot a safe and sane firework and how to report illegal fireworks

#### **Illegal Fireworks or Sales** Will Result in Fines

Sacramento County Board of Supervisors adopted a social host ordinance that levies fines, starting at \$1,000, against property owners that either use or allow the use of illegal fireworks on their property, in addition to fines for use in places like the American River Parkway. Read more about the Social Host Ordinance.

"Host," as it relates to this ordinance, means a person who knowingly permits or allows fireworks to be lit, exploded or sold on private property owned or controlled by the person.

Penalties for violations are as follows: \$1,000 for the first violation; \$2,500 for the second violation within one year of the first violation; \$5,000 for each additional violation within one year of the first violation; \$10,000 for each violation that occurs within the American River Parkway

#### When to call 9-1-1

Calls for service throughout the County increase dramatically on July 4, and emergency response resources are stretched extremely thin.

During the holiday weekend, please use 9-1-1 for emergencies only -- like an active fire or injury or immediate threat to persons or property. Each jurisdiction has provided an alternative method to report illegal fireworks sales and usage.

#### **Know the Risks**

The unsafe use of fireworks can cause severe burns, amputations, blinding and even death; Damaging fires may occur when children use fireworks unsupervised by adults; Parents are responsible for any property damage or injuries caused by all fireworks.

#### Keep it Legal

All legal fireworks in California are called Safe and Sane Fireworks and must bear the State Fire Marshal's seal; Safe and Sane Fireworks may only be used and sold from noon on June 28 through midnight on July 4; Any firework that goes up in the air or explodes is illegal and dangerous.

#### Keep It Safe

Always have a non-combustible bucket of water to dispose of fireworks and leave them in the water overnight before disposing; Always have an available hose connected to water in case of fire; Do not use fireworks near dry grass or other flammable materials; Do not use fireworks while under a canopy, covered balcony, covered patio or under a tree or bushes.

How to Report Illegal Sale and Usage **Unincorporated:** 916-874-5115 or reportfireworks@saccounty.net

Sacramento: 916-808-FIRE or the Sacramento Fire Department App Folsom: fireworks@folsom.ca.us or seeclickfix. com/folsom Elk Grove: 916-714-5115 or fireworks@elkgrovepd.org Rancho Cordova: 916-362-5115 Citrus Heights: 916-727-5500 Galt: 209-366-7000

Aren't sure who or how to report? Call 3-1-1 to be connected to the right place. Together, we can ensure that Independence Day celebrations are fun, safe and do not cause undue injury or fire in our communities.



### Fun Bang Day

HAPPY (BANG BANG) 4TH OF But please only legal fireworks and be JULY!!! It's here and time to celebrate the birth of our nation, or Independence Day, when the Continental Congress voted in favor of independence. It actually happened on July 2, 1776 when the Declaration of Independence was adopted. But what's a couple of days anyway. And it's been a federal holiday since 1941. So it is that the United States and Great Britain parted ways. Here are a few fun facts con-

nected with that fateful day.

Only John Hancock the signed Declaration of Independence on July 4, 1776. All the others signed later. The Declaration was signed by 56

men from 13 colonies. The average age of the signers was 45 from the youngest Thomas Lynch from South Carolina at 27 to the oldest Benjamin Franklin from Pennsylvania at 70. One out of eight signers was educated at Harvard...7 total. The only two signers who later became President of the United States were John Adams and Thomas Jefferson. The stars on the original American flag were in a circle so all colonies would appear equal. President John Adams, Thomas Jefferson and James Monroe all died on the fourth. Adams and Jefferson died on the same day within hours of each other in 1826. Benjamin Franklin proposed the turkey as the national bird, but was overruled by John Adams and Thomas Jefferson who recommended the Bald Eagle. In 1776, there were 2.5 million people living in the new nation. Today the population is over 330 million. Fireworks are part of the tradition of celebrating this national holiday.

respectful of where you shoot them off. Always enjoy BBQ and hot dogs to chicken and ribs. Every 4th of July the Liberty Bell in Philadelphia is tapped (not actually rung) thirteen times in honor of the original thirteen colonies. Traditions place the origins of the song "Yankee Doodle" as a pre-revolutionary War song originally sung by British military officers

to mock the disheveled, disorganized colonial "Yankees" with whom they served

French and

Indian war. It's

believed the

in the

tune comes from ery rhyme Lucy nurs-Locket. The tune of the National Anthem was originally used by an English drinking song called "To Anacreon in Heaven." The words have nothing to do with consumption of alcohol but the melody was what Francis Key had in mind when he wrote the words we sing today. But it is kind of funny they originated as the melody for a song praise

We are better today than we have been for the last three and a half years with regard to the pandemic. But it's not all gone away and we should still be mindful there are viruses still hanging in the air. Did you know the Spanish Flu as it was called in 1918 is still with us? Let's say a prayer that we do not have to face another covid ever. Stay safe and celebrate to the MAX, but keep in mind it's the birthday of our nation!

**HAPPY FOURTH!!!** 







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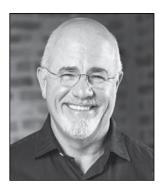
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#### Charlea Moore - Director Robert Bastian - Director The Park Board meets on the third Wednesday of each month at 6:30 pm at the Depot Building, 6730 Front Street, Rio Linda. TWIN RIVERS UNIFIED SCHOOL DISTRICT Superintendent: Steve Martinez, Ed.D. Support Staff: 566-1745

6 • THE NEWS

JUNE 30, 2023



Family Business? Keep it Professional

Dear Dave,

My father isn't involved with our family-owned business anymore, but he's still a one-third owner and insists on taking a salary. This situation has begun to cause problems for other members of the family, and I was wondering what your take is.

- Tracy

Dear Tracy,

If I understand correctly, three owners form the board, and you three direct the management and leadership of the company. That means if your dad gets outvoted on something, he must accept it because he's a minority owner. As an owner who is no longer actively involved in the company, he should be getting a distribution of the profits—not a salary.

### **Dave Ramsey Says**

Specifically, one-third when the profits are distributed.

Let me give you a visual. Draw three concentric circles so that they all overlap in the center. It should look a bit like the Olympic symbol—a Venn diagram. In each circle, write "owner," "management and leadership" and "family." This is a standard family-business diagram. Most problems in family businesses come when someone forgets which circle they're in. You could be a member of the family but not have any ownership or be in leadership. You could be in leadership but not be part of the family or be an owner. You could also be a member of the family and be an owner but not work at the company. That would be your father.

I think you guys need to reset things in your business. It's time for the working owners to sit down with your father and have an adult conversation. The discussion should be professional and gentle and go something like: "Dad, we all set this up in the beginning. But we've

made some mistakes. We shouldn't be paying a salary to people who don't work in the business. You've been repaid for your venture money, and from now on, you'll be getting a distribution of profits instead of a salary. We think this is fair and reasonable, but if you don't agree, we can discuss buying you out of your third of the company."

It sounds like things are already strained, but you've got to have a professional setup within the business. Do your best to be respectful and reasonable with your father. But you need to get this sorted out and agreed on before it causes any more hard feelings.

- Dave

small-business expert
Dave Ramsey is the CEO
of Ramsey Solutions.
He has authored eight
national bestselling books, including
"EntreLeadership,"
and is a host of "The
Ramsey Show" and
"The EntreLeadership
Podcast."

\*Leadership and

### **Social Security Matters**

### Working Widow Seeks to Maximize Social Security Benefits



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I was widowed years ago and, when I approached age 60, I looked into Social Security survivor benefits based on my late husband's record. He started receiving Social Security shortly before he died at \$1,200 per month. My income at age 60 was \$42,000 and, since Social Security would keep \$1 for every \$2 above the limit (around \$15,000 at that time), I did not apply. Next year I will reach my full retirement age of 66½, but I plan to work until I am 70. Will I be able to receive full survivor benefits next year if I continue to work? I plan to switch to my own Social Security benefit at age 70, which will be higher than my husband received. Since I am waiting to apply for survivor benefits, will there be an increase in the amount I receive? I am a municipal employee and when I retire, I will collect from the state retirement system. I paid into the state retirement system and also paid Social Security taxes, so will my state pension have any impact on my Social Security? Signed: Still Working

Dear Still Working:
Congratulations on having an excellent strategy for maximizing your survivor benefit as well as your personal SS retirement benefit. Once you reach your full retirement age (FRA) next year, you are no longer subject to Social Security's "earnings test" and can collect Social Security benefits without those benefits being affected by your work

earnings. Your surviving spouse benefit will be more because you are waiting until your full retirement age to claim it. At your FRA you can claim your full survivor benefit from your deceased husband (without reduction) and collect only that while still allowing your personal SS retirement benefit to grow to maximum when you are 70. Then, at age 70. you can switch from your smaller survivor benefit to your maximum SS retirement benefit and collect that higher amount for the rest of your life. Essentially, your survivor benefit reaches maximum at your FRA and your personal SS retirement benefit reaches maximum at age 70.

Note that you should apply for your benefits a couple of months before you wish them to start. For example, if you reach your FRA in May of next year you can apply for your survivor benefit in February or March, specifying that you wish your

survivor benefit to begin in May 2024 at your full retirement age. Just be sure to emphasize that you are applying only for your survivor benefit and wish your personal SS retirement benefit to continue to grow by earning Delayed Retirement Credits (DRCs) until you are 70.

You cannot apply for your survivor benefit online, so you will need to call Social Security, at either the national number (1.800.772.1213) or your local Social Security office, to make an appointment to apply for your benefit as your husband's widow.

And to answer your last question, your state pension won't affect your monthly Social Security payments because you paid Social Security FICA payroll taxes from your municipal earnings.

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# Deputies Respond to Call Regarding Antisemitic Literature Distributed

Sacramento County Sheriff's Dept. News Release

SACRAMENTO COUNTY, CA (MPG) - On June 18, 2023, at approximately 9:45 pm near Clinton Road in North Sacramento County, deputies responded to a call for service regarding antisemitic literature distributed at several homes throughout the neighborhood. Multiple homes had been left with different flyers, but all contained the same type of message and appeared to advertise the same website.

Just after 8:00 am on June 19, 2023,

deputies responded to a neighborhood on Laurel Drive, where a resident found two Ziploc style plastic bags containing white supremacist literature at their home.

Bias-Based crime detectives are actively investigating both incidents, and it is unclear if they are related. Detectives are asking anyone with information about this incident to contact the Sheriff's Office at (916) 874-5115 or Sacramento Valley Crime Stoppers at (916) 443-HELP. Tip information may also be left anonymously at www.sacsheriff.com or by calling (916) 874-TIPS (8477).

# Defendant Sentenced for DUI-Involved Murder of Bicyclist

Sacramento County DA News Release

SACRAMENTO COUNTY, CA (MPG) - The Honorable Allen Sumner sentenced Armando Moreno-Rodriguez to 16 years to life in prison. On March 20, 2023, a jury convicted Moreno-Rodriguez of the second-degree murder of Michael Dodson, gross vehicular manslaughter while intoxicated, hit and run, and driving on a suspended license.

Moreno-Rodriguez had three prior misdemeanor convictions for DUI and was given a Watson advisement, which is an advisement that driving

under the influence is extremely dangerous to human life and might lead to a charge of murder if someone is killed as a result. In June 2021, Moreno-Rodriguez drove through a main gate and onto the American River bike path. He drove at speeds of 35 mph for approximately 4 miles before colliding with a cyclist, who was a member of the Sacramento Wheelman. After the collision, Moreno-Rodriguez kept driving until his car shut down due to the damage. The victim suffered major injuries and eventually died one month later. Moreno-Rodriguez's blood alcohol level was .27.



Publisher, Paul V. Scholl

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To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to: Publisher@mpg8.com.

Be sure to place in the subject field "Attention to Publisher". If you do not have email access, please call us at (916) 991-3000 or (916) 773-1111.



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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-03598 Nataliia Sagar, 4500 Benton Way, Shingle Springs, CA 95682 is doing business un-der the Fictitious Business Name(s) "NSV Upholstery" 8212 Fair Oaks Boulevard Suite B, Carmichael, CA 95608. Filed

with the Clerk of Sacramento County May 11, 2023 Publish: June 9, 16, 23, 30, 2023 6-30-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-03036

Bowtie Family, LLC, 7846 Fair Oaks Boulevard #D, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Bowtie Specialties' 7846 Fair Oaks Boulevard #D, Carmichael, CA 95608. Filed with the Clerk of Sacramento County April 19, 2023 Publish: June 9, 16, 23, 30, 2023

BOWTIE 6-30-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-03711 Arshkeerat Inc, 5376 Calabria Way, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) 'American Gas & Liquor" 5682 Main Avenue, Orangevale, CA 95662. Filed with the Clerk of Sacramento County May 17,

Publish: June 9, 16, 23, 30, 2023 AMERICAN 6-30-23

2023

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-03373 NAV Gas & Foods, Inc., 10847 Folsom Boulevard, Rancho Cordova, CA 95670 is doing business under the Fictitious Name(s) "Harry's Business Liquor & Food" 10847 Folsom Boulevard, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County May 1, 2023 Publish: June 9, 16, 23, 30, 2023

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04106 Mohammad Sahig Karimy, 4853 Hazelwood Avenue, Carmichael, CA 95608 and Sayed Samiullah Sadat, 3141 El Camino Avenue, Apt 21, Sacramento, CA 95821 are doing business under the Fictitious Business Name(s) "Afghan Ice Cream & Grill" 3045 Arden Way Suite 300, Sacramento, CA 95828. Filed with the Clerk of Sacramento County May 26, 2023 Publish: June 9, 16, 23, 30, 2023 6-30-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-03712 Xander Simpson, 115 Barton Sacramento, 95838 is doing business under the Fictitious Business Name(s) "Passion Products 4U" 3631 Truxel Road #1268, Sacramento, CA 95834. Filed with the Clerk of Sacramento County May 17, 2023 Publish: June 9, 16, 23, 30, 2023 6-30-23

FICTITIOUS BUSINESS NAME The Cinnamon Kingdom LLC, 4494 Mary Lynn Lane #34, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "The Water Heater Guyz/The Everything Handyman" 4494 Mary Lynn Lane #34, Carmichael, CA 95608. Filed with the Clerk of Sacramento County May 30, 2023 Publish: June 9, 16, 23, 30, 2023

CINNAMON 6-30-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-04217 JJB LLC. 6048 San Juan Avenue, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "JJB Cornerstone" 6048 San Juan Avenue, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County May 31,

Publish: June 9, 16, 23, 30, 2023 JJB 6-30-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04122 Theresa Davies, 3375 Hartselle Way, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Teza Family Home Care 8300 Fair Oaks Boulevard, Carmichael, CA 95608. Filed with the Clerk of Sacramento County May 26, 2023 Publish: June 9, 16, 23, 30, 2023

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04135 Mykhailo Subbotin, Stamas Lane Apt 4, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "M&S Transportation" 4904 Stamas Lane Apt 4, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County May 30, 2023

Publish: June 9, 16, 23, 30, 2023 6-30-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04024 SNF LLC, 4426 Rio Tinto Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Stuteville Landscaping," 4426 Rio Tinto Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County May 25, 2023 Publish: June 9, 16, 23, 30, 2023

STUTEVILLE 6-30-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-03735 Daniel Smallie, 10636 Basie Rancho Cordova, CA Way, 95670 is doing business under the Fictitious Business Name(s) "Hers Testing and Air Balancing" 10636 Basie Way, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County May 17, 2023

Publish: June 9, 16, 23, 30, 2023 **HERS** 6-30-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04132 Motorworks Limited Liability Co, 10265 Rockingham Drive Suite 100, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Motoworks/Motoworks Technology Services/Sac Tech Guy/Sac Tech Buddies" 9301 Folsom Boulevard Apt 51, Sacramento, CA 95826. Filed with the Clerk of Sacramento County May 30, 2023 Publish: June 9, 16, 23, 30, 2023 6-30-23 MOTOWORKS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04294 Pedro Chavez and Judith Guadalupe Valle Gonzalez, 5950 Wilkinson Street, Sacramento. CA 95824 is doing business under the Fictitious Business Name(s) "Chavez Tacos/Las Chavez Tacos" 5950 Wilkinson Street, Sacramento, CA 95824. Filed with the Clerk of Sacramento County June 6, 2023 Publish: June 16, 23, 30, July 7, 2023

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04417 D.K. Contracting Inc., 7726 Chaparral Way, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "D.K. Painting Co" 7726 Chaparral Way, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County June 8, 2023

Publish: June 16, 23, 30, July 7, 2023 PAINTING 7-7-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04418 James Aaron Austin, 7059 Canevalley Circle, Citrus Heights, CA 95621 is doing business under the Fictitious Name(s) "Austin Business Electrical Services" 7059 Canevalley Circle, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County June 8, 2023 Publish: June 16, 23, 30, July 7, 2023 7-7-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04065 Satya Softech LLC, 10462 Saloni Way, Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "Elite Health Consulting" 10462 Saloni Way, Elk Grove, CA 95757. Filed with the Clerk of Sacramento County May 25, 2023 Publish: June 16, 23, 30, July 7, 2023 **ELITE** 7-7-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04295 Gideon Emelogu, 4805 Steppe Court, Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "Logus Global Services" 4805 Steppe Court, Elk Grove, CA 95757. Filed with the Clerk of Sacramento County June 6 2023

Publish: June 16, 23, 30, July 7, 2023 7-7-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-02491 Fusion LLF, LLC (DE), 80 Broad Street, New York, NY 10004 is doing business under the Fictitious Business Name(s) "Leaflink Payments" 80 Broad Street, New York, NY 10004. Filed with the Clerk of Sacramento County April 3, 2023 Publish: June 16, 23, 30, July 7, 2023

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04084 Ryan's Mobile RV Repair Inc. 318 E 900 N, Bountiful, UT 84010 is doing business under the Fictitious Business Name(s) "Folsom Mobile RV Repair" 102 Janewood Court, Folsom, CA 95630. Filed with the Clerk of Sacramento County May 25, 2023 Publish: June 16, 23, 30, July 7, 2023 **FOLSOM** 

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-03899 Ryan's Mobile RV Repair Inc. 318 E 900 N, Bountiful, UT 84010 is doing business under the Fictitious Business Name(s) "Ryan's Mobile RV Repair" 2156 Oakmont Way Unit 4, West Sacramento, CA 95691. Filed with the Clerk of Sacramento County May 22, 2023 Publish: June 16, 23, 30, July 7, 2023

7-7-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04246 Sayed Aliagha Amiri, 4141 Palm Avenue Apt 327, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "Razavi Bakery" 3465 Watt Avenue Suite 117 Sacramento, CA 95821. Filed with the Clerk of Sacramento County June 2, 2023 Publish: June 16, 23, 30, July 7, 2023

7-7-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04089 Kimberly Brown-Brinson, 9229 Bearint Way, Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Cranial Beauty" 9229 Bearint Way, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County May 25, 2023 Publish: June 16, 23, 30, July 7, 2023 **CRANIAL** 

7-7-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04241 Derek Navarro and Regina Navarro, 852 Eagle Ridge Circle, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Grocery Outlet Mid Town Sacramento 1700 Capitol Avenue, Sacramento, CA 95811. Filed with the Clerk of Sacramento County June 2, 2023 Publish: June 16, 23, 30, July 7, 2023

**GROCERY** 

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04242 Derek Navarro and Regina Navarro, 852 Eagle Ridge Circle, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Grocery Outlet" 6720 Folsom Boulevard. Sacramento CA 95819 Filed with the Clerk of Sacramento

County June 2, 2023 Publish: June 16, 23, 30, July 7, 2023 OUTLET

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04237 Desk Flow LLC, 10101 Avocado Way, Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "DeskFlow/ Desk Flow" 10101 Avocado Way, Elk Grove, CA 95757. Filed with the Clerk of Sacramento County June 1, 2023 Publish: June 16, 23, 30, July 7, 2023 7-7-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-03930 David Anthony Owens, 3850 44th Avenue #6, Sacramento, CA 95824 is doing business under the Fictitious Business Name(s) "ODBS Roadside Owens Driscoll Barnes" 3850 44th Avenue #6, Sacramento, CA 95824. Filed with the Clerk of Sacramento County May 23, 2023 Publish: June 16, 23, 30, July 7, 2023

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04105 Mirwaid Ghaforzada, 3351 Edison Avenue Apt 1, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Quick Action Plumbing Service" 3351 Edison Avenue Unit 1, Sacramento, CA 95821. Filed with the Clerk of Sacramento County May 26, 2023 Publish: June 16, 23, 30, July 7, 2023 7-7-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-03945 Robin Lynn Rinehart, 7801 Wind Court, Citrus Heights, CA 95610 is doing business under the Fictitious Name(s) "RHart Business Travel" 7801 Auburn Wind Court, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County May 23, 2023 Publish: June 16, 23, 30, July 7, 2023 7-7-23

FICTITIOUS BUSINESS NAME STATEINE... Acqhire, Inc, a STATEMENT FBNF2023-03571 Texas Sunrise Boulevard Suite 200, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "MDstaffers/ MDexperts" 2865 Sunrise Boulevard Suite 200, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County May 11, 2023

Publish: June 16, 23, 30, July 7, 2023

ACQHIRE 7-7-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04337 Cristian Budean, 7429 Summer Avenue, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "CBE LUX" 7429 Summer Avenue, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County June 7,

Publish: June 16, 23, 30, July 7, 2023

CBELUX 7-7-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04218 Aspire Painting Inc., 5940 Rosebud Lane #11, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Papas & Limonadas" 5940 Rosebud Lane Sacramento, CA 95841. Filed with the Clerk of Sacramento County June 1, 2023 Publish: June 16, 23, 30, July 7, 2023 7-7-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04051 Weber Wag & Woof, LLC, 99 Waterfront Court, Copperopolis, CA 95228 is doing business under the Fictitious Business Name(s) "Camp Bow Wow Fair Oaks 8311 Greenback Lane Suite B, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County May 25, 2023 Publish: June 23, 30, July 7, 14, 2023 CAMP 7-14-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04466 Roselia Silva, 435 W Delano Street, Elverta, CA 95626 is doing business under the Fictitious Business Name(s) "Tacos El Rincon" 435 W Delano Street, Elverta, CA 95626. Filed with the Clerk of Sacramento County June 9, 2023 Publish: June 23, 30, July 7, 14, 2023 TACOS 7-14-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04488 Joseph H Chasko, 2837 Conbar Court, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Free Energy Group/Smoke-Busters UV Deodorizing" 2837 Conbar Court, Sacramento, CA 95826. Filed with the Clerk of June 12, 2023 Publish: June 23, 30, July 7, 14, 2023

7-14-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04498 Syed Nadeem Husain, Mount Ranier Way, El Dorado Hills, CA 95762 is doing business under the Fictitious Business Name(s) "NS Motors" 3120 Madison Avenue Suite North Highlands, CA 95660. Filed with the Clerk of Sacramento County June 12, 2023 Publish: June 23, 30, July 7, 14, 2023 7-14-23 **MOTORS** 

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04414 Gary Lynn Albert, 7826 Shareen Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "GA Mechanical" 7826 Shareen Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County June 8, 2023

Publish: June 23, 30, July 7, 14, 2023 MECHANICAL 7-14-23 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2023-04185 Quercus Property Group LLC, 1401 21st Street Suite R, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Sacramento 5 Star Cleaning" 10225 Agnes Circle Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County May 31,

Publish: June 23, 30, July 7, 14, 2023 QUERCUS 7-14-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04275 Lianna Stepanyan, 10188 Countryside Way Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "MerandLen Designs/ MerdLen Designs" 10188 Countryside Way Sacramento, CA 95827. Filed with the Clerk of Sacramento County June 5, 2023 Publish: June 23, 30, July 7, 14, 2023 MERANDLEN

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04464 LLia Arsentev, 8350 Villaview Drive, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Yellow Blue Bus" 8350 Villaview Drive, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County June 9, 2023

Publish: June 23, 30, July 7, 14, 2023 7-14-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04046 Summit Funding, Inc. 2135 Butano Drive Suite 150 Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Blue Adobe Mortgage" 2135 Butano Drive Suite 150 Sacramento, CA 95825. Filed with the Clerk of Sacramento County May 25, 2023 Publish: June 23, 30, July 7, 14, 2023 SUMMIT 7-14-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04008 Natalia Anna Castro, 5344 Marconi Avenue #225, Carmichael, CA 95608 is doing Marconi business under the Fictitious Business Name(s) "On Call 24/7 5344 Marconi Avenue #225, Carmichael, CA 95608. Filed with the Clerk of Sacramento County May 24, 2023 Publish: June 23, 30, July 7, 14, 2023 NATALIA 7-14-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04475 Theta Wellness, Inc., 11211 Gold Country Boulevard Suite 100, Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "MPE 3/ MPE 4U/HHE (Human Health Education) Tune-Up Station" 11211 Gold Country Boulevard Suite 100. Gold River. CA 95864. Filed with the Clerk of Sacramento County June 9, 2023 Publish: June 23, 30, July 7, 14, 2023 **MPE** 

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04535 My Receipt My Business Corporation, 5409 Palm Avenue, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "My Receipt Management System/Resibo Ko, Negosyo Ko" 5409 Palm Avenue, Sacramento, CA 95841. Filed with the Clerk of Sacramento County June 14, 2023 Publish: June 23, 30, July 7, 14, 2023

RECEIPT 7-14-23 FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04607 Kathia Martinez and Luis Martinez, 7770 Rose Petal Way, Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) Landscaping & Irrigation" 7770 Rose Petal Way, Sacramento, CA 95828. Filed with the Clerk of Sacramento County June 15, 2023

Publish: June 23, 30, July 7, 14, 2023

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04622 Brandon Ayotte, 6339 Oakcreek Way Citrus Heights, CA 95621 and Justin Pierce, 100 Anderson Way, Wheatland, CA 95692 is doing business under the Fictitious Business Name(s) "Trap Bros" 6339 Oakcreek Way Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County June 16, 2023 Publish: June 23, 30, July 7, 14, 2023 TRAP 7-14-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04434 Brian Frederick Kropp, 2420 Camino Garden, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Fair Oaks Family Taekwondo 7909 Fair Oaks Boulevard, Carmichael, CA 95608. Filed with the Clerk of Sacramento County June 8, 2023 Publish: June 30, July 7, 14, 21, 2023 7-21-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04592 Locksmith LLC, 7858 Windsor Lane, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "TY Locksmith/Tomas Locksmith" 7858 Windsor Lane. Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County June 15, 2023 Publish: June 30, July 7, 14, 21, 2023 LOCKSMITH 7-21-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04534 MRM Fast Transport LLC 6020 Butland Drive Suite 20. Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "MRM Fast Transport" 6020 Rutland Drive Suite 20, Carmichael, CA 95608. Filed with the Clerk of Sacramento County June 14, 2023 Publish: June 30, July 7, 14, 21, 2023 TRANSPORT 7-21-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04689 A & Y Auto Sales, Inc., 2580 Roslyn Way, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "A & Y Auto Sales" 1650 Silica Avenue, Sacramento, CA 95815. Filed with the Clerk of Sacramento County June 20,

Publish: June 30, July 7, 14, 21, 2023 AUTO 7-21-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04658 Drains Only, LLC, 4 Picket Court. Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Drains Only" 4 Picket Court, Sacramento, CA 95823. Filed with the Clerk of Sacramento County June 16, 2023

Publish: June 30, July 7, 14, 21, 2023 DRAINS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04709 Isadore Sanchez, Marysville, CA 95815 is doing business under the Fictitious Business Name(s) ALVearium Management/ALV Management" 11344 Coloma Road Suite 710, Gold River, CA 95670. Filed with the Clerk of Sacramento County June 20, 2023 Publish: June 30, July 7, 14, 21, 2023 ISADORE 7-21-

7-21-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04473 ARSF Inc, 8441 Elk Grove Florin Road, Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Mountain Mike's Pizza" 9320 Elk Grove Boulevard Suite 150, Elk Grove CA 95624. Filed with the Clerk of Sacramento County June 9, 2023 Publish: June 30, July 7, 14, 21, 2023 ARSF 7-21-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-04142 Yasha Dasha Artesano, 5948 Landis Avenue #64. Carmichael. CA 95608 is doing business under the Fictitious Business Name(s) "Yasha Pasha Crafts" 5948 Landis Avenue #64, Carmichael, CA 95608. Filed with the Clerk of Sacramento County May 30, 2023

Publish: June 30, July 7, 14, 21, 2023 7-21-23

ORDER TO SHOW CAUSE CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME 23CV001603

Inna Gaydyk has filed a petition with this court for a decree changing the name(s) of Inna Gaydyk to Inna Guydek and William Gaydyk to William Guydek and Luke Gaydyk to Luke Guydek and Vadim Gaydyk to Vadim Guvdek.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on August 16, 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: April 12, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: June 2, 9, 16 and 23, 2023 6-23-23

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME 23CV001943

Flizabeth April Wooden Pearman has filed a petition with this court for a decree changing the name(s) of April Elizabeth Wooden Pearman to Elizabeth Wooden.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on August 23, 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: May 18, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: June 2, 9, 16 and 23, 2023 6-23-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV002207 Jared Wayne Lacer has filed a

petition with this court for a decree changing the name(s) of Jared Wayne Lacer to Vanguard JareDave Leonhart. IT IS ORDERED that all per-

sons interested in the above-entitled matter appear before this court on August 8, 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: May 24, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: June 9, 16, 23, 30, 2023

JARED

SUPERIOR COURT OF CALIFORNIA **COUNTY OF SACRAMENTO** ORDER TO SHOW CAUSE CHANGE OF NAME #23CV000906

6-30-23

Semen Pivovarov has filed a petition with this court for a decree changing the name(s) of Semen Pivovarov to Simon Pivovarov.

7144 Fair Oaks Blvd #5

Carmichael, CA 95608

**Legal Advertising** 

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on July13, 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: May 3, 2023 Christopher E. Krueger, Judge of the Superior Court

Publish: June 16, 23, 30, July 7, 2023 SEMEN SUPERIOR COURT OF

CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME #23CV002365

Qays Adeeb Abbo Kharbosh has filed a petition with this court for a decree changing the name(s) of Qays Adeeb Abbo Kharbosh to Qavs Adeeb Abbo.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on August 31, 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: May 25, 2023

Richard K. Sueyoshi, Judge of the Superior Court Publish: June 16, 23, 30, July 7, 2023 7-7-23

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV002848

Kristina Marie Di Biase has filed a petition with this court for a decree changing the name(s) of Kristina Marie Di Biase to Kristina Marie Giachino.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 12, 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 7, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: June 16, 23, 30, July 7, 2023 KRISTINA 7-7-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV003046

Lilian Antonia Apgar aka Lilian Antonia Rosas has filed a petition with this court for a decree changing the name(s) of Lilian Antonia Apgar aka Lilian Antonia Rosas to Lilian De La O Apgar.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on August 22, 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: June 23, 30, July 7, 14, 2023 7-14-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV001615

Jerry Allen Paz has filed a petition with this court for a decree changing the name(s) of Jerry Allen Paz to Gerald Allen Calhoun III and Jessica Lynn Mason to Jessica Lynn Calhoun and Camren William Paz to Camren William Calhoun

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 7, 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 6, 2023

Richard K. Sueyoshi, Judge of the Superior Court Publish: June 23, 30, July 7, 14, 2023

> SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV003166

LaMont Pelletier and Heather Nelson has filed a petition with this court for a decree changing the name(s) of Aaden Joseph-William King to LaRenzo Aaden Joseph Pelletier. IT IS ORDERED that all per-

sons interested in the above-entitled matter appear before this court on September 13, 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 13, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: June 23, 30, July 7, 14, 2023 LAMONT

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

#23CV002963 Penny Louise Wilson has filed a

petition with this court for a decree changing the name(s) of Penny Louise Wilson to Lilian Peni Louise Wilson. IT IS ORDERED that all per

THE NEWS • 9 JUNE 30, 2023

# COMICS & PUZZLES



































BELCHFIRE

SHOWROOM



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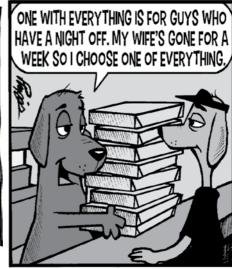






'We used all foreign parts to make the best domestic car available!

Just Like Cats & Dogs by Dave T. Phipps









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### STATEPOINT CROSSWORD • BIOLOGY 101 CROSSWORD

ACROSS 6. Banned insecticide 9. Doorframe part

13. \*Group of #3 Down 15. \*Blood . diabetic's concern

16. \*Food poisoning-causing bacterium 17. Galley tool 18. Sushi restaurant

staple 19. \*Giant sequoia, e.g. 21. \*Measure of energy 23. Auction call 24. Animal coat

25. Tolstov's first name in Russian 28. \*Plural of cecum 30. \*Fastest growing

woody plant 35. Footnote acronym 37. Mosquito net, e.g. 39. Attention-seeking

40. Skier's aid 41. Certain saxes 43. Sheltered, nautically

speaking 44. Wive's mother, e.g.

46. "\_\_\_\_ we forget 47. Christian of haute-couture

48. Based on two 50 Colorado's neighbor 52. European Nuclear

Society 53. Beauty salon sound

55. Official language of Laos

57. \*Dissolving agent 61. \*C6H12O6 65. \*Relating to trunk, neck and head

66. Lamb's momma 68. With clear mind 69. Itty-bitty

70. The Weather Girls "It's Raining

71. Fill with spirits 72. Ceases 73. Get the picture

74. Ascended DOWN

1. Design detail 2. Big name in gasoline

3. \*Genus Panthera member

4. Improvise 5. Godlike

6. Point of entry
7. \*Genetic information

carrier, acr. 8. 9 a.m. prayer 9. Saturn's daughter,

Roman goddess 10. \*Petri dish gel

11. The Wise Men 12. French appetizer

15. Scheherazade's listener 20. Swelling of human

organs 22. Priestly garb

24. Book cover prototype 25. \*Fatty acids

26. Piano key material

27. Pancho of Mexican Revolution fame 29. \*Basic unit of life

31. Fermented honey libation

32. Misrepresent

33. Theater, to Socrates 34. Deed hearings 36. "Wanted!" option

40 44 48



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38. \*Parasite's ride 42. Stable room

45. Sagely 49. Major news network,

51. Cargo carrier 54. Agenda entries

acr.

56. Round openings

57. Fill to satisfaction

58. Ox, pl. 59. What Pinocchio did 60. Popular walking shoe

brand 61. \*Basic unit of heredity

62. South American tubers 63. Web location

64. Paradise garden 67. Like Willie Winkie

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# Panera Bread Fundraiser to Benefit Alex's Lemonade Stand Foundation

BML Public Relations News Release

SACRAMENTO REGION, CA (MPG) - Pan American Panera Bakery Cafés owned and operated by Flynn Restaurant Group, announced on June 9, 2023, its 8th annual fundraising campaign to benefit Alex's Lemonade Stand Foundation (ALSF), a pediatric cancer charity funding cancer treatment research, will take place from June 21 – August 29.

During this 10-week fundraising campaign, participating Pan American Panera Bakery Café locations will donate 25 cents from each Frozen Agave Lemonade and Frozen Strawberry Lemonade sale. In addition to lemonade purchases, 10 cents from each Lemon Drop Cookie and \$3 from each lemonade tote sold with catering orders will also be donated to the foundation. Additionally, guests can round up their checks or donate a dollar amount at checkout to show their support.

"Pan American Group is proud to once again partner with Alex's Lemonade Stand Foundation," said Kelly Cook, president of operations, Pan American Group. "This fundraiser provides our customers with a heartwarming, yet simple way to help fund lifesaving research for children in our communities. We look forward to another year of fundraising and appreciate the ongoing support of our guests and team members during this campaign."

Since its inception in 2016, Pan American Panera Bakery Cafés owned and operated by Flynn Restaurant Group have raised \$536,000 through its Alex's Lemonade Stand Foundation fundraising campaign. In just 2022, Pan American Panera Bakery Cafés raised \$197,769

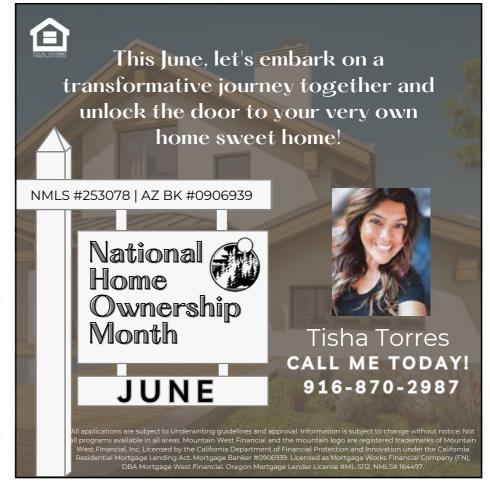
through fundraising efforts throughout its 130 cafés nationwide. The organization has set a goal to raise \$225,000 for the 2023 campaign, alone.

"We are grateful for Pan American Group's continued support and generosity as a key supporter of ALSF for the past seven years," said Liz Scott, Alex's mom and Co-Executive Director of Alex's Lemonade Stand Foundation. "This generous donation gives us the ability to change the lives of children and their families looking for a cure."

Participating Panera Bread locations owned and operated by Flynn Restaurant Group include: Pennsylvania, West Virginia, Washington, California, Kansas, Missouri, Ohio, and Kentucky.

Pan American Group LLC owns and operates over 130 Panera Bread Café's in 8 states. With annualized sales of over \$350M and over 6,000 employees, Pan American Group is the second largest Panera Bread franchisee. More information is available at *PanAmericanGroup.com*.

Alex's Lemonade Stand Foundation (ALSF) emerged from the front yard lemonade stand of 4-year-old Alexandra "Alex" Scott, who was fighting cancer and wanted to raise money to find cures for all children with cancer. Her spirit and determination inspired others to support her cause, and when she passed away at the age of 8, she had raised \$1 million. Since then, the Foundation bearing her name has evolved into a national fundraising movement. Today, ALSF is one of the leading funders of pediatric cancer research in the U.S. and Canada raising more than \$250 million so far, funding over 1,000 research projects and providing programs to families affected by childhood cancer. For more information, visit *AlexsLemonade.org.* ★



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