

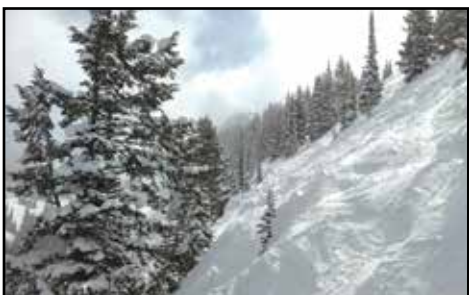


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A Failure to Communicate

Newsom, California government cuts back press access



Gov. Gavin Newsom addresses the media after a meeting with local leaders on homelessness in Sacramento on Nov. 18, 2022.
Photo by Rahul Lal, CalMatters

**By Alexei Koseff,
CALMatters.org**

Like so much else about California, its state government is large: A \$300 billion budget. More than 230 departments and agencies. More than 234,000 employees.

Keeping the public apprised of everything that's happening in that massive bureaucracy requires its own small army of communications staff, who craft messages, write press releases and answer questions from journalists covering everything from the governor to welfare programs, prisons to water policy.

Lately, however, the information

isn't flowing as freely — raising transparency concerns among the press corps that acts as a watchdog for Californians.

Last month, the Capitol Correspondents Association of California, which represents journalists who cover the state Capitol and advocates for improved press access, distributed guidelines to its members about how to handle some of the increasingly common hurdles they encounter, including government agencies asking for questions in advance and refusing to attribute information to their spokespeople.

Ashley Zavala, president of the correspondents association who

covers state government and politics for Sacramento television station KCRA, said the extraordinary step was prompted by years of complaints from Capitol press about problems reporting on Gov. Gavin Newsom, his administration and the Legislature. These have been exacerbated by the coronavirus pandemic, which accelerated a shift to digital communication that has transformed how the state government discloses its work.

"The pandemic did cause some bad behavior," Zavala said. "It let some of these agencies and some of these offices get lackadaisical in how they handled the media."

Continued on page 3

Record Snowfall to Bring High, Fast Rivers and Streams

Cal Fire Press Release

SACRAMENTO, CA (MPG) - With this season's state-wide snowpack at 227% of average as of March 27, California State Parks' Division of Boating and Waterways (DBW), the Department of Water Resources (DWR) and the California Department of Forestry and Fire Protection (CAL FIRE) are urging the public to take extra precautions and to be aware of cold-water dangers this spring to avoid a tragedy. The series of winter storms is causing rising river and stream flow levels not seen in years. The eventual spring warm-up will bring fast flows and cold temperatures when all that snow starts to melt. All Californians are being encouraged to wait until summer to recreate in the water, when conditions are safer.

"After successive low-water drought years, it is imperative that Californians understand water safety in and around rivers, streams, lakes and Sierra reservoirs," said State Parks Director Armando Quintero. "As the temperature rises, snowmelt-fed waterways can quickly induce incapacitating cold-water shock to even the strongest swimmers. We encourage everyone to follow the advice of public safety officials and avoid entering waterways if asked to do so."

"California has one of the largest snowpacks on record," said DWR Director Karla Nemeth. "As this snowpack melts in the coming months, the waterways will be especially cold, fast, and running higher than normal. Be aware of fluctuating water levels. We want everyone to always make safety a top priority when recreating."

"This year is very different from the last several years, in that the excessive snowpack and rain will continue to create challenges for us in the weeks and months ahead. Rising water levels in rivers and streams will be very cold, very fast and can easily overwhelm those that aren't prepared or don't heed warnings," said CAL FIRE Chief Joe Tyler. "Our teams will continue to focus on localized flooding risks, potential for major flooding, water rescues and our operational capabilities to support our communities moving into the spring and summer months."

Continued on page 3

Local Attorney Sentenced for Filing False Tax Returns

By Thomas J. Sullivan

SACRAMENTO REGION, CA (MPG) - Scott Norris Johnson, 61, of Carmichael, an attorney known throughout Northern California for suing under the Americans with Disabilities Act (ADA) has been sentenced in federal court to 18 months of home detention after having pleaded guilty to filing false tax returns. Johnson was also ordered to pay \$250,000 in restitution and a \$50,000 fine.

The plea before U.S. District Judge John A. Mendez in Sacramento federal court closes the books on a three-count tax indictment against Johnson from 2019, when he was still operating at the height of his time visiting businesses and suing over alleged violations of the Americans with Disabilities Act.

Johnson's attorney, Malcolm Segal, said his client's plea agreement involves a dispute over tax returns, not any charge involving his serial ADA

lawsuits. Neither Johnson nor Segal responded to a request for comment.

Johnson, a quadriplegic who uses a motorized wheelchair, is well known in the Northern California business community for suing retailers for alleged violations of the federal disability-access law. His complaint letters frequently arrive in flurries at numerous businesses in a single town or neighborhood, leaving owners to settle or risk likely higher costs of litigating his allegations.

As of 2020, Johnson had filed approximately 4,000 suits, according to documents filed with the United States District Court for the Eastern District of California. The majority of those lawsuits were settled.

Under the ADA, someone suing for violations, particularly if the suit is settled, gets at least a portion of that settlement. Yet according to the plea agreement, from 2012 through 2014, Johnson did not declare some of that

income to the IRS.

During those years, Johnson received settlements anywhere from \$93,000 to more than \$1 million. As such, he owed more than \$250,000 to the federal government.

Johnson will have a year of supervised release, according to a previously announced plea agreement. While on probation, he won't be able to apply to be reinstated to the California Bar. During the period of home confinement, Johnson won't be able to file ADA lawsuits in federal or state courts.

News of Johnson's recent sentence came as no surprise to Carmichael attorney Catherine Corfee of the Corfee Stone Law Corp. (Corfee Stone) which has for years been actively cautioning local businesses in Fair Oaks and Sacramento County to be pro-active and responsive to potential ADA lawsuits which may be filed against them.

"His (Johnson's) sentence is just a slap on the

wrist," she said. "This may take Johnson out of circulation for a while, and I suspect he'll be back."

In her observation, the number of ADA compliance cases filed in both federal and state court has been increasing each year, she said.

Johnson and his corporation, Disabled Access Prevents Injuries Inc., filed approximately 4,000 lawsuits in California's Eastern and Northern district courts under the ADA and related California laws between 2003 and April 2020, according to the U.S. Attorney's Office.

Signed into law in July 1990 by President George H.W. Bush, the Americans with Disability Act (ADA) aims to make buildings and transportation accessible for those with disabilities and to protect them from discrimination in employment. Store owners and restaurants can often face a fine of \$4,000 for each individual ADA violation.

In her blog, Corfee

Continued on page 2

Art Group Helps People Heal at Turning Point

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - A program through one of Sacramento County's Community Outreach Recovery Empowerment (CORE) centers is helping people heal through art. There is a mental health art group helping clients process their issues through art. The CORE program provides specialty mental health services and supports eligible adults in Sacramento County. CORE offers both on-site and field-based services. The art program is one of the services offered on-site. "It is meant to help clients self-soothe and use art as a form of coping while also getting social

interaction with other clients," said Turning Point CORE Program Director Eric Llorente. The mental health art group started about four years ago. Clients meet on Thursdays to socialize with each other while expressing themselves through paintings and drawings. "I have witnessed the positive impact art has on our clients. It is one of our most requested groups as it allows clients time to process utilizing something they love," added Llorente. The mental health art group is just one of the many ways Turning Point helps patients in Sacramento County. All CORE sites provide a 24/7 on-call crisis response system with immediate support.

The CORE Community Wellness Centers serve as a walk-in entry point for individuals contemplating mental health services and ongoing support for individuals transitioning from the Mental Health Plan. The Wellness Center serves as a hub for individuals seeking meaningful activities. Turning Point also provides an opportunity for those who reach their recovery goals to volunteer or seek employment with the centers. There are several CORE centers throughout Sacramento County. You can read more about who is eligible and the services provided by CORE at the Sacramento County Department of Health Services website. ★

Education Committee Approves Bill to Help Students in Underperforming Schools

Office of Assemblymember Josh Hoover

SACRAMENTO, CA (MPG) - Assemblymembers Josh Hoover (R-Folsom) and Greg Wallis (R-Palm Springs) announced March 23, 2023, the passage of Assembly Bill 237 (Wallis and Hoover), which provides more educational options for students in underperforming schools. It was approved on a 5-0 vote in the Assembly Education Committee. "It is critically important that we increase educational options for families within

the traditional public school system," said Assemblyman Hoover. "This bill breaks down barriers for struggling students and allows parents the flexibility to find a school that better fits the needs of their child." "Students and families are being left behind in situations that are beyond their control," said Assemblymember Wallis. "Our most vulnerable students deserve the opportunity to find a new school that will help them bridge the achievement gap and succeed with the support they need. This bill will provide that opportunity."

Specifically, the bill would prohibit a home school district from vetoing an interdistrict transfer for an underperforming student at an underperforming school. It now moves to the Assembly Appropriations Committee for consideration. Josh Hoover represents Assembly District 7, which includes the cities of Citrus Heights, Folsom, and Rancho Cordova and the unincorporated communities of Carmichael, Fair Oaks, Foothill Farms, Gold River, Mather, McClellan Park, North Highlands, Orangevale, and Rosemont. ★

Local Attorney Sentenced

Continued from page 1 outlines active steps which local business owners and restaurants should be taking to protect themselves against serial ADA filings. Corfee, a graduate of UC Berkeley and the McGeorge School of Law, has been in professional legal practice since 1991. She has practiced ADA and California disability access law since 1985 and has published case law on the subject. She also worked for two prior United States Magistrate judges in the Eastern District Court of California. Many ADA cases can become a "game" for

attorney's fees as the disabled person's attorney tries to protract litigation to earn more money in fees to later reclaim such in a settlement, a motion, and/or at trial. Corfee said she recommends business owners retain the services of an ADA compliance expert, such as a Certified Access Specialist (CASP), to physically inspect their business or commercial facility to provide specific access recommendations. "We can also prepare for our business clients ADA policy and procedural manuals, much like

an employee handbook," she said. Visit the Corfee Stone Law Corp. on the web at: corfeestonelaw.com Local business owners with specific questions regarding the Americans with Disability Act (ADA) or compliance with law can call Catherine Corfee directly at (916) 487-5441, or by cell phone at (916) 812-7322 between 10 a.m. and 5 p.m. to schedule a minimum one-hour business consultation. She is also available by email at corfee.catherine@gmail.com or corfee.assistant@gmail.com. ★

Newsom Backtracks on Walgreens Ban




Assembly Republican call on Californians to stop believing the things that Governor Gavin Newsom says. Photo courtesy of Assembly Republican Caucus

Assembly Republican News Release

SACRAMENTO, CA (MPG) - In a turn of events that will surprise nobody, Governor Newsom's been forced to backtrack on his Walgreens ban, and even invited the company to reapply for a contract that was supposedly canceled. Explaining the sudden turnaround,

Newsom spokesman Anthony York insisted, "Tweeting is not policy." Sounds like the governor's been taking his own advice from 2016, when he claimed "the American people always support 'strong and wrong'" leaders. So that begs the question - can Californians trust anything Newsom tweets? Can they trust anything he says? ★



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Record Snowfall to Bring High, Fast Rivers and Streams



Record snowfall anticipated to bring high, fast rivers and streams this spring. State parks, Dept. of Water Resources and Cal Fire urge the public to take extra precautions as snowmelt increases. Image courtesy of Curt Squires from Pixabay

Continued from page 1

All three departments hope to educate not only regular water enthusiasts but occasional visitors to high, fast-running waterways who may venture near the edge to test the water or take selfies. Just one slip or unwatched child can become a devastating drowning statistic.

Here are some key safety points to know before heading outdoors:

Plan Ahead

Prior to leaving home, check the status of the park unit you want to visit to find out what restrictions and guidelines are in place. Know your GPS coordinates so you can provide your location in case of emergency. Alert someone where you are going and your expected return time. Be sure to let them know when you return safely.

Know the Water

Do not enter cold, fast-running water. It can be dangerous not only to you but also for first responders. Many unseen obstacles can be lurking below the water's surface, this is especially the case with this year's expected high runoff following low water years. Drought-stricken forests and storm-driven landslides have filled rivers with submerged trees and rocks. Swift water can make these obstacles even more treacherous. Sudden immersion in cold water can stimulate the "gasp reflex," causing an involuntary inhalation of air or water and can start the drowning process immediately. It can even trigger cardiac arrest, temporary paralysis,

hypothermia and drowning. Never enter the water to rescue a victim. Throw something that floats and call 9-1-1.

Know your Limits

Swimming in open water is more difficult than in a swimming pool, people tire more quickly and can get into trouble. Never go on the water alone. If available, guided trips for solo or inexperienced floaters or paddlers are recommended.

Know about Life Jackets

Although life jackets are strongly recommended when recreating in or near waterways, this year's expected high runoff in rivers can be dangerous even with the use of life jackets. Conditions change quickly in open water and even the best swimmers can misjudge the water and their skills when boating or swimming. Wearing a properly fitted U.S. Coast Guard-approved life jacket can increase survival time.

Learn more about life jackets at www.BoatCalifornia.com.

Know how to Supervise

Actively supervise children in and around open bodies of water, giving them your undivided attention. Do not assume that someone is watching them. Appoint a designated "water watcher," taking turns with other adults.

Teach children that swimming in open water is not the same as swimming in a pool: they need to be aware of uneven surfaces, river currents, ocean undertow and changing weather. ★

A Failure to Communicate

Continued from page 1

Many of the standard features of government beat reporting — including in-person press conferences, with an opportunity for follow-up questions, and media phone lines where journalists could talk to a live staffer — disappeared three years ago with the shutdown orders and have been slow to return, if at all.

Changes that reporters and public information officers adopted to do their jobs virtually in a strange new stay-at-home world became ingrained, encouraging practices, such as written statements instead of interviews, that offer less clarity and greater distance between state government and the people it serves.

This tension — between journalists seeking accountability and a bureaucracy that does not always welcome scrutiny — is not new. Covering state government has grown more difficult in recent years with fewer reporters covering the Capitol and social media offering politicians new ways to reach constituents and voters without speaking to the press. Those trends were exacerbated by restrictions applied during the pandemic.

The risk is a decline of "open, honest and transparent communication" essential to the functioning of democracy, said David Loy, legal director of the First Amendment Coalition, a nonprofit that advocates for a free press and government disclosure.

Media outlets across the state note rejected interview requests, challenges obtaining public records or the lack of any official response in their stories (see this story online at CalMatters.org for specific details).

"These message control practices do real harm to the public interest," Loy said. "Because the people need to know the full story, not just the official story."

No standard communications policy There is no shortage of people responsible for the state government's communication of public information: 435 employees in the executive branch, to be exact, according to a count conducted for CalMatters by the Department of Human Resources. An analysis of salary ranges based on job titles found that the annual cost to taxpayers is between \$36.5 million and \$44.8 million.

There are even more press aides working for other branches, such as the Legislature, the judiciary and public universities. The jobs of these communications officials extend beyond answering reporters' questions and can include duties such as developing public relations strategies, writing speeches and managing social media accounts.

Yet, besides laws mandating open meetings and the release of public records, California does not have standards for appropriate public communications. Policies are at the discretion of those hundreds of individual agencies and departments.

Emails, not interviews The obstacles and troubling behavior highlighted by the Capitol Correspondents Association of California are broader and more pervasive.

Many offices have moved nearly entirely toward written communications, directing a reporter who does reach someone by phone to instead send their questions by email.

During the pandemic, Julie Watts of television station CBS Sacramento spent two years investigating health and safety failures at a state-funded COVID-19 testing lab. She was never allowed to speak with Health and Human Services

Secretary Mark Ghaly, who oversaw the state's coronavirus response, or Department of Public Health officials about her findings, even after Newsom directed her questions to Ghaly.

Watts said she was forced to rely on written statements, which documents and reports often later revealed to be inaccurate or untrue. Was California getting false information about the effectiveness of the lab, or covering up negligence?

"The answers they were sending us in writing were disingenuous," Watts said, adding that it made her question whether the state had something to hide. "We were talking about complex, scientific issues. And it's difficult to convey that to the public when it's hundreds of back-and-forth emails."

The written responses crafted by communications staff are often sent anonymously from a general email account, as though coming from the entire faceless bureaucracy rather than a particular spokesperson. For example, media inquiries fulfilled by the state Department of Justice, which is overseen by Attorney General Rob Bonta, are generally signed only "Press Office."

Demanding better practices In the guidelines it shared with reporters last month, the correspondents association recommended that media describe the rejection of an interview request in the story, alongside the written statement that an agency provides instead.

The association urged journalists not to provide questions in advance of an interview, other than a general description of the information they are seeking, writing: "Journalism ethics requires us to maintain our objectivity, and by giving these questions in advance you would be providing the office or agency an opportunity to rehearse for a basic function of their job and take control of the messaging."

Speed vs. accuracy State communications officials said they aim to provide timely and accurate information to the media and the public, but those values are not always aligned.

Complex inquiries from reporters can require consulting multiple subject-matter experts for thorough answers and obtaining many layers of approval, sometimes in conjunction with other agencies.

Officials said they generally ask for questions in advance because it helps them determine who is best equipped to handle the inquiry. Providing interviews with agency staff can require a lot of preparation and coordinating schedules, so they often prefer to send written responses instead.

Because many state employees are still primarily working from home, some large communications offices do everything by email so that their staff can collectively track and respond to the media inquiries they receive throughout the day.

These policies are generally not unlawful, noted Loy of the First Amendment Coalition, because public officials and state agencies are not legally obligated to speak to the press.

But many of them are nevertheless antithetical to the spirit of open government, he said, preventing journalists from obtaining the public information that they need to hold the government to account.

"Is the government there to serve the people or is the government there to be a spin machine?" Loy said. "It may seem inconvenient to the government, but at the end of the day, a government that is most accountable to the people is the best government." ★

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How Will Newsom and Legislators Deal With Growing Revenue Shortfalls?



By Dan Walters, CALMatters.org

When Gov. Gavin Newsom proposed a 2023-24 budget in January, he acknowledged that the revenue estimates made six months earlier were way too optimistic and that the state had evolved from a nearly \$100 billion surplus to a \$22.5 billion deficit.

Never mind. Nine months into the current fiscal year, it's evident that revenue, principally from personal income taxes, will fall well short of that downward revision. The deficit could hit \$30 billion as he and legislative leaders begin to focus on a final version for adoption in June.

Through February, the administration reported, revenues were running nearly \$5 billion below expectations and they fell short by nearly \$1 billion more in March.

The numbers bolster contentions by the Legislature's budget analyst, Gabe Petek, that the state's fiscal situation was unhealthy than Newsom was admitting. In his initial response to the January budget, Petek said, "Our estimates suggest that there is a good chance that revenues will be lower than the administration's projections for the budget window, particularly in 2022-23 and 2023-24."

The next stop for the annual budget process will come in May, when Newsom must unveil revised revenue estimates and appropriations. The worsening revenue data set the stage for what could be contentious negotiations with a June 15 constitutional deadline for passing a budget.

The essential problem is that when Newsom was forecasting an immense surplus and bragging that "no other state in American history has ever experienced a surplus as large as this," he and the Legislature spent much of it on rebates to taxpayers and expansions of programs, especially those benefiting the poor.

Although Newsom insisted at the time that much of that spending was one-time in nature and therefore wouldn't make unsustainable long-term commitments, it nevertheless raised expectations of permanency. Thus, when Newsom offered a new budget in January, he clawed back many of those allocations, particularly those that hadn't yet been spent, sparking complaints from would-be recipients.

As revenues continue to fall short, expectations will have to shrink further, the competition for money among budget stakeholders will become more intense and the pressure on Newsom and legislators will increase.

They may be tempted to do something that Newsom says he doesn't want to do and that Petek says would be foolhardy: tap into the state's "rainy day" reserves to relieve stakeholder pressure.

The reserves are meant

to be used during a severe economic downturn, but California's fiscal problem is occurring during a relatively prosperous post-pandemic recovery. The shortfall in revenues is occurring because of the state's narrowly based revenue system, one that is largely dependent on earnings of high-income taxpayers, particular in the shaky technology sector.

The stock market has reacted negatively to the Federal Reserve System's interest rate increases, which are meant to combat inflation. Declines in the market manifest themselves in lower taxable earnings by investors who are such a large factor in the revenue stream. The system is so narrowly based that lower incomes for just a handful of wealthy Californians can have a big effect on revenues.

Dipping into reserves to cover the revenue shortfall would weaken their ability to cushion a recession if and when that occurs, which is why Petek strongly discourages Newsom and legislators from succumbing to stakeholder pressure by using them.

A deficit north of \$30 billion, which is a real possibility, is no joke and coming after such huge – and probably irresponsible surplus estimates – poses a serious political dilemma for politicians who would much prefer to be showering money on their constituents as they did last year.

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

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Western US Receives \$585 Million to Bolster Water Infrastructure

Samantha Flom, Epoch Times
Reprinted by permission

Nearly \$585 million from the Infrastructure Investment and Jobs Act will be allocated toward water infrastructure repairs in the western United States, the Department of the Interior announced on April 6.

The funds will go toward 83 projects across 11 states to “improve water conveyance and storage, increase safety, improve hydro power generation, and provide water treatment.”

“President Biden’s Bipartisan Infrastructure Law is making a historic investment to provide clean, reliable water to families, farmers, and tribes,” Deputy Secretary of the Interior Tommy Beaudreau said in a statement. “As we work to address record drought and changing climate conditions throughout the West, these investments in our aging water infrastructure will conserve community water supplies and revitalize water delivery systems.”

According to the department, every major river basin and region under the Bureau of Reclamation’s purview will benefit from the funding, including projects in Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, and Washington.

Projects will focus on increasing canal capacity, providing water treatment for tribal nations, replacing hydropower production equipment, and conducting maintenance on aging infrastructure.

“These projects have been identified through a rigorous process and is a testament to the Bureau of Reclamation’s commitment to deliver water to future generations,” Bureau of Reclamation Commissioner Camille Calimlim Touton said. “As we manage through changing climate, we must look to the safety of our projects to ensure that we can continue to provide clean, reliable water to communities, irrigators, and ecosystems across the west.”

Infrastructure Package

The \$1.2 trillion infrastructure law, passed in 2021, included \$8.3 billion over a period of five years for Bureau of Reclamation projects.

On Jan. 4, President Joe Biden and Senate Minority Leader Mitch McConnell (R-Ky.) held a joint press conference in support of the infrastructure law, praising the bipartisan efforts that successfully passed it.

“I believe it sends an important message to the entire country,” Biden said at the time. “We can work together. We can get things done. We can move the nation forward if we just drop a little bit of our egos and focus on what is needed in the country.”

McConnell, in agreement with Biden, said he was “proud” of his vote for the bill.

“Nationally, this was one of the big projects in the entire country to deal with the crumbling infrastructure that we’ve all been talking about for years, and so we finally stepped up together and addressed it,” the senator said.

Republicans, however, have criticized the measure and McConnell for supporting it.

“There’s nothing to celebrate about a woke, bloated infrastructure law full of waste, labor union handouts, and green giveaways,” former United Nations Ambassador and 2024 Republican presidential candidate Nikki Haley told Fox News. “Republicans shouldn’t play center stage in Biden’s publicity stunt.”

Meanwhile, when the bill was passed, Rep. Chip Roy (R-Texas) called it a “trojan horse.”

“[The bill] gives unprecedented spending power to unelected Washington bureaucrats, and it funnels billions of taxpayer dollars into renewable energy projects that will devastate our increasingly unreliable grid,” Roy said in a statement. “Perhaps most absurdly, it will use taxpayer money to put critical race theory into practice with things like a \$2.75 billion ‘digital equity program.’”

“That 13 House Republicans provided the votes needed to pass this is absurd,” he added.

In total, legislation passed under the Biden administration has provided nearly \$13 million in funding for water infrastructure and drought resilience projects, including \$4.6 billion under the Inflation Reduction Act.

The newly announced allocation builds upon the \$240 million distributed for such projects through the infrastructure law last year.

Pursuing Happiness in the Age of Reason



Professor Caroline Winterer, Photo courtesy AHP

envisioned it, but in our own American way, with a powerful emphasis on the “pursuit of happiness” - a concept literally written into our Declaration of Independence. What did that mean to Americans? Why did we fight a war against the greatest army in the world to gain it? How did our first settlers in the 17th and 18th centuries think about freedom? How is the “pursuit of happiness” relevant to today’s American experience? Professor Winterer will offer her unique perspectives on these critical questions.

This event is co-sponsored by The Sons of the American Revolution, The Mayflower Society, the Jamestown Society, and the Freedoms Foundation at Valley Forge, among others. The luncheon is being held at the Sheraton Grand Sacramento on April 22, starting at 11 am. The three-course plated lunch is priced at \$45 per person. For more information or to purchase tickets, please visit americanheritagepartners.org.

American Heritage Special Release

SACRAMENTO REGION, CA (MPG) - American Heritage Partners, a 501(c)(3) non-profit organization based in Nevada, is proud to sponsor a luncheon featuring Professor Caroline Winterer, Chair of the History Department at

Stanford University, who will speak about her book “American Enlightenments: Pursuing Happiness in the Age of Reason”. In her book, Professor Winterer provides a thought-provoking account of how Americans in the 18th Century came to be “enlightened” - not as the European Enlightenment



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<p>LIFEPOINTE FAMILY OF CHURCHES 7200 Rio Linda Blvd. lifepointenaz.com (916) 991.4624</p> <p>SUNDAY 9:30AM COFFEE & FELLOWSHIP 10AM ALL AGE CONNECTION GROUPS 11AM WORSHIP SERVICE NURSERY (0-3YRS) KIDZ CLUBHOUSE (4YRS - 6TH GRADE)</p>	<p>ZION LUTHERAN CHURCH 3644 Bolivar Ave. North Highlands (LCMS) (916) 332-4001</p> <p>ZionLutheranNH.org Sunday Schedule 9 a.m. Traditional Worship 10:30 a.m. Praise Band Worship</p> <p>OR, if you prefer, you can worship in your car in the parking lot <i>Tune your radio to 88.7</i></p>	<p>Calvary Lutheran Church 5th and L Streets Rio Linda Pastor Kirsten Moore</p> <p>Sunday Worship 10:30 a.m.</p> <p><i>Children's Bible stories & crafts during adult worship</i> (916) 991-2135 www.clcrl.org Mail@clcrl.org Open Arms, Open Hearts</p>
<p>Church of Christ <i>Worship God's Way</i> Minister Eric Smith</p> <p>6818 4th Avenue Rio Linda, CA 95673 (916) 991-2668</p> <p>Church 10:30 a.m.</p>	<p>LOOKING FOR A PLACE TO WORSHIP?</p> <p>Check out one of these churches in your community.</p>	<p>NEW BEGINNINGS FELLOWSHIP Pastor Deonte Walters</p> <p>10th and O Streets</p> <p>(916) 991-2918</p> <p>Sunday School 9 a.m.</p> <p>Sunday Worship 10:30 a.m.</p>
<p>Rio Linda Seventh Day Adventist Church</p> <p>7535 - 10th St. and U Rio Linda</p> <p>Sabbath School 9:15 a.m.</p> <p>Worship Services 11 a.m.</p>	<p>North Metro Church of Christ 4191 Norwood Ave., Sacramento 95838 (916) 923-1147 Minister Pete Savage SUNDAY</p> <p>Bible Classes: 10 a.m. Worship: 11 a.m. Worship: 6 p.m. Wed. Bible Classes: 7 p.m.</p>	<p>LIBERTY MINISTRIES CHRISTIAN FELLOWSHIP Pastor Shannon Fannin Liberty Ministries extends an invitation to come and join us for Celebration Worship Sunday 9 a.m.</p> <p>Youth Extreme & Food Closet</p> <p>(916) 922-6442 4840 Marysville Blvd. www.libertymcf.net</p>
	<p>NEW LIFE CHRISTIAN CHURCH 2037 Elkhorn Boulevard</p> <p>(916) 991-3001 Adult Sunday School: 9 a.m. Sunday: 10 a.m. Sunday Evening: 6 p.m. Wednesday: 6 p.m. Pastor Jeff Duncan</p>	



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Social Security Matters

What Can I Earn in My First Year Collecting Social Security?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: My 62nd birthday is in late August of this year. I would like to start collecting Social Security, but after reading about the need to keep my earnings less than \$21,240 in the first year it doesn't seem fair to those who have birthdays later in the year. I will have earned a lot by the end of August. Or am I missing the part where the year starts from the day you retire? Or is it a fiscal year? Please elaborate? **Signed: Looking Ahead**

Dear Looking Ahead: Born in late August, your first month of eligibility for Social Security will be September (you must be 62 for an entire month to be eligible for SS benefits). If you start your benefits in September, for the months of September through December 2023 you'll have a monthly earnings limit of \$1,770. If you exceed that limit in any of those 4 months, you won't be eligible for SS

benefits in any month that the \$1770 monthly limit is exceeded. If you exceed the monthly limit in all of those months, you won't be entitled to any benefits in 2023, unless using the annual earnings limit formula to determine your penalty would result in a lesser amount.

The penalty for exceeding the annual limit is \$1 for every \$2 you are over the 2023 limit and, if using that formula yields a penalty which is less than for exceeding the 2023 monthly limit for September – December, they will use the annual limit instead of the monthly limit to compute your penalty. Thus, your annual earnings earned before September will only count if using the annual limit will result in less of a penalty than using the monthly limit for the months after your benefits start. If you plan to retire from working before September, then there will be no penalty for exceeding the annual earnings limit prior to that, but if you continue to work full time there will likely be a penalty which will cause Social Security to take away some of your benefits.

Starting in 2024, only the annual earnings limit (which will be a bit more than the 2023 annual limit) will apply to you. Generally, if you continue working full time and

will significantly exceed the annual earnings limit, it may be wise to reconsider claiming your Social Security until your income is below or closer to the annual limit each year, or until you reach your full retirement age after which the earnings limit no longer applies. And if you do claim early and exceed the earnings limit, and if you have benefits taken away for some number of months to satisfy the penalty, you'll get time-credit for those months after you reach your full retirement age. That credit will, essentially, move your claim date forward by the number of months you didn't get SS benefits, increasing your benefit amount accordingly after your full retirement age.

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

Art Show Featuring the Art of Persons Experiencing Homelessness

LSS of Northern California Press Release

SACRAMENTO, CA (MPG) - Carol Roberts, CEO of LSS of Northern California is pleased to announce an Art Show and Celebration on Big Day of Giving.

Featuring the artwork of persons who have recently exited from homelessness, the event will be held at the new LSS of Northern California Sacramento office and parking lot, 2450 Alhambra Blvd, Sacramento, on Thursday, May 4, 2023, from 12:00-6:00pm.

The event features the artistic talent of formerly homeless persons who under LSS programming have the opportunity to express themselves, and their experiences, hopes and dreams through artistic mediums. The exhibit includes oil paintings, watercolors, sculptures, mixed media, photography and more. All art is for sale. This Big Day of Giving celebration will also feature Sacramento comedians and spoken word performers.

"The art show and celebration are part of our Big Day of Giving activities," explains Roberts. "We wanted to provide the community with something fun and

interesting during the all-day Sacramento event, as well as an opportunity for our neighbors to see first-hand what their commitment to the community can do.

"It's also a thank you to the community for partnering with us to serve the most vulnerable in our community," she adds.

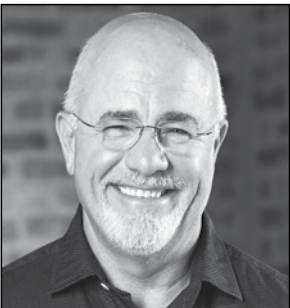
"Big Day of Giving is critical in our ability to provide the individualized and compassionate services to the most vulnerable in our community," adds Kate Hutchinson, LSS Deputy Director of Programs. "The funds we raise that day are used to provide our participants with such things as a bus ticket to attend a family member's funeral, essential items for a new baby, emergency utility payments, groceries, or medicine. Urgent things that they need and cannot afford."

There will be raffle drawings throughout the day.

"The event is free, and we invite anyone and everyone to stop by for refreshments and incredible art!" concludes Roberts.

Event Summary: Big Day of Giving Art Show and Celebration, May 4, 2023, 12:00-6:00pm, 2450 Alhambra Blvd (at Broadway) Event is Free. Contact: Jerry Metzker, jmetzker@lssnocal.org ★

Dave Ramsey Says



Gen Zers and Millennials? I Love 'Em!

Dear Dave,

I am the managing partner of a family business. We would like to add to our team, but I'm worried we can't try to hold millennials and Gen Zers to the same standards as other generations without losing them. How do you feel about this?

– Sarah

Dear Sarah,

Listen, I've got a building full of Gen Zers and millennials – and I love them. If you hire the rights ones, you're getting people who love calluses on their hands and on their brains. They make the interview process easy too, because there are just two types from these generations: the ones who are unbelievably awesome and the ones who aren't. But the great ones are not afraid of hard work. They're passionate, intelligent and mission driven. I mean, they'll charge the gates of hell with water pistols for something

they believe in.

But that means you have to provide meaning in the work they do. They want to see that their work connects to something that matters. They want to be treated with dignity, not like units of production. And they have inquiring minds. Most of them want to know why you do things the way you do them. All that is perfectly okay with me and always has been.

Now, they're the worst two generations to work for someone who's just a boss. That's because bosses push while leaders pull. If you're going to pull, you have to inform, communicate and share a vision that draws people into your mission. Bosses, for the most part, have a "do it this way because I said so" attitude. That's not going to last long with Gen Zers and millennials.

I get where you're coming from though, Sarah. I've still got friends and business associates who tell me we're going to lose everyone from these generations if we don't cave in and give them things like "the flexibility to work from home" – which really means, "I don't want to work much" or "I want to work all the

time." Listen, I understand not everyone who works from home falls into one of those two categories, but some of them do. There are folks who put in 80 hours a week because they can't put their screens down and live a life. Or they work three hours a day and call it "working from home." That's not working from home – that's working part-time hours for full-time pay. And that's called stealing.

But millennials and Gen Zers? I'm a huge fan of these generations. I truly, personally like them. They are, for the most part, genuine, real people and hard workers. If you give them what you should as a leader, they'll blow you away with their smarts and what they're capable of achieving!


– Dave

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



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City Reporter – We are seeking a part-time City Reporter for our newspaper group. This position may be assigned to work in the Carmichael office or another area office and works directly with the Editor. Work hours are flexible depending on assignments. Previous reporting experience is required.

Advertising Services Support – We are seeking a part-time Advertising Services Support person for our newspaper group. This position works in the Carmichael office and works directly with the owner of the company and the advertising/graphics staff. Work hours are flexible between 8:30 to 5:00 Monday through Friday. Previous office experience is required.

Delivery Driver – We are seeking a part-time Delivery Driver for our newspaper group. This position would transport newspapers from our Carmichael office to our offices in Marysville and Gridley. Work hours are from 8:30 to 4:00 every Thursday. Must be able to lift and move bundles of newspapers without assistance. Must have your own reliable cargo van. This is an independent contractor position and pays a flat rate for your service.

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Celebrate the Season at the Old Sacramento Spring Festival

**T-Rock Communications
News Release**

SACRAMENTO, CA (MPG) - Come one, come all! The Sacramento History Museum invites the community to celebrate the season during a fun, free and family-friendly Old Sacramento Spring Festival happening on Sunday, April 30. The 2nd annual festival takes place from 11 a.m. to 3 p.m. on the 1849 Scene – the sycamore-shaded lawn just across from the Sacramento History Museum

and California State Railroad Museum – at the Old Sacramento Waterfront. A collaboration of the Sacramento History Museum, Sacramento Living History, and the Sacramento Country Dance Society, the 2nd Annual Old Sacramento Spring Festival is highlighted by hourly dances around a 15-foot maypole – complete with a crown and ribbons – as well as traditional country dances to live music performed by the six-member Quite Carried Away band. Over time and throughout centuries, similar spring celebrations and traditions cross various cultures. In Sacramento, “City of Festivals” spring celebrations date back to 1885 when the “Grand Festival of Flowers” honored philanthropist and art museum founder Margaret Crocker. The upcoming Old Sacramento Spring Festival draws from that tradition, as well as Camellia Festivals that celebrated Sacramento’s now 160-year association with its official flower. In addition to dancing, festival

attendees can also enjoy demonstrations by the Sacramento County Dance Society, hands-on arts-and-crafts stations, hobby-horse races, gold panning, lawn games such as cornhole and giant Jenga, and more. For more information about the Old Sacramento Spring Festival, the Sacramento History Museum or Sacramento Living History, please visit www.sachistorymuseum.org. The Sacramento History Museum is supported by the

Sacramento History Alliance, a nonprofit 501(c)3 organization that also manages the Sacramento Visitors Center, Old Sacramento Underground Tours, Gold Fever! Games, Anytime Tours, and Living History Programs, and works collaboratively with the City of Sacramento to support the Center for Sacramento History. For more information about the Sacramento History Museum and Sacramento History Alliance, please visit www.sachistorymuseum.org. ★

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**ORDER TO SHOW CAUSE –
CHANGE OF NAME**

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00336569
Raymell Williams has filed a petition with this court for a decree changing the name(s) of Raymell Williams to Raymell Johnson III. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on July 5, 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: March 21, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: March 31, April 7, 14 & 21, 2023
RAYMELL 4-21-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00335953
Roxy Darian Stuhr has filed a petition with this court for a decree changing the name(s) of Roxy Darian Stuhr to Roxy Darian Solano. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 24, 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: March 10, 2023
Christopher E. Krueger, Judge of the Superior Court
Publish: April 7, 14, 21 & 28, 2023
ROXY 4-28-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00333983
Ahmad Khaled Abdullah and Basira Abdullah have filed a petition with this court for a decree changing the name(s) of Abdullah Abdullah to Harris Abdullah. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 11, 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: February 2, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: April 7, 14, 21 & 28, 2023
AHMAD 4-28-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00337306
Ruby Celly Uribe has filed a petition with this court for a decree changing the name(s) of Rayleen Cailly Romo-Uribe to Rayleen Cailly Uribe. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on June 20, 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: April 4, 2023
Christopher E. Krueger, Judge of the Superior Court
Publish: April 14, 21, 28, May 5, 2023
RUBY 5-5-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00337258
Aaron Kenneth Guglielmelli has filed a petition with this court for

a decree changing the name(s) of Aaron Kenneth Guglielmelli to Aaron James Guglielmelli. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on June 20, 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: April 4, 2023
Christopher E. Krueger, Judge of the Superior Court
Publish: April 14, 21, 28, May 5, 2023
AARON 5-5-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00337396
Noor Mustafa Hassan Alam Al-Masri Dythavon has filed a petition with this court for a decree changing the name(s) of Noor Mustafa Hassan Alam Al-Masri Dythavon to Noor Almasri Dythavon. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on June 20, 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: April 5, 2023
Christopher E. Krueger, Judge of the Superior Court
Publish: April 21, 28, May 5, 12, 2023
NOOR 5-12-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00337270
Frederick Taylor-Hochberg has filed a petition with this court for a decree changing the name(s) of Frederick Taylor-Hochberg to Frederick Taylor Hochberg. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on June 15, 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: April 3, 2023
Christopher E. Krueger, Judge of the Superior Court
Publish: April 21, 28, May 5, 12, 2023
FREDERICK 5-12-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00337598
Charles Edward Umana has filed a petition with this court for a decree changing the name(s) of Charles Edward Umana to Carlos Eduardo Umana. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on June 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: April 7, 2023
Christopher E. Krueger, Judge of the Superior Court
Publish: April 21, 28, May 5, 12, 2023
CHARLES 5-12-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00337626
Cynthia Lee Cowin has filed a petition with this court for a decree changing the name(s) of Cynthia Lee Cowin to Cindy Lee Cowin. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on June 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: April 10, 2023
Christopher E. Krueger, Judge of the Superior Court
Publish: April 21, 28, May 5, 12, 2023
CYNTHIA 5-12-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00337677
Manuel Alvarado Sanz and Lupita Sanz de Alvarado have filed a petition with this court for a decree changing the name(s) of Manuel Gael Alvarado Sanz to Manuel Alvarado and Lupita Sanz de Alvarado to Lupita Alvarado Sanz. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on July 27, 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 11, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: April 21, 28, May 5, 12, 2023
MANUEL 5-12-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00337557
Keyoni Toussaint Fredrick Lee Buitrago Jr. has filed a petition with this court for a decree changing the name(s) of Keyoni Toussaint Fredrick Lee Buitrago Jr. to Keyoni William Robison. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on July 26, 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 7, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: April 21, 28, May 5, 12, 2023
KEYONI 5-12-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00334923
Hailey Avery Wyley has filed a petition with this court for a decree changing the name(s) of Hailey Avery Wyley to Hailey Avery Lobo. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on June 1, 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: February 17, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: April 21, 28, May 5, 12, 2023
KEYONI 5-12-23

SUPERIOR COURT OF
CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2023-00334923
Hailey Avery Wyley has filed a petition with this court for a decree changing the name(s) of Hailey Avery Wyley to Hailey Avery Lobo. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on June 1, 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: February 17, 2023
Richard K. Sueyoshi, Judge of the Superior Court
Publish: April 21, 28, May 5, 12, 2023
HAILEY 5-12-23

**NOTICE OF PETITION TO
ADMINISTER ESTATE**

NOTICE OF PETITION TO
ADMINISTER ESTATE OF
CUAHUTEMOC CORONEL AKA
TEMO CORONEL
CASE NO. 34-2022-00327236
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Cuahutemoc Coronel aka Temo Coronel. A Petition for Probate has been filed by Elisia Ann McClure, in the Superior Court of California, County of Sacramento, requesting Elisia Ann McClure be appointed as personal representative(s) to administer the estate of the decedent. The petition requests authority to administer the estate under

the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows July 26, 2023, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Robert M. Logan, 404 Natoma Street, Folsom, CA 95630; 916-351-0197
Publish: April 14, 21, 28, 2023
MANERING 4-28-23

NOTICE OF PETITION TO
ADMINISTER ESTATE OF
DALE RONALD WISDOM
CASE NO. 34-2022-00326099
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Dale Ronald Wisdom. A Petition for Probate has been filed by Peggy F. Henry, in the Superior Court of California, County of Sacramento, requesting Peggy F. Henry be appointed as personal representative(s) to administer the estate of the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows May 18, 2023, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Robert M. Logan, 404 Natoma Street, Folsom, CA 95630; 916-351-0197
Publish: April 7, 14 & 21, 2023
CORONEL 4-21-23

NOTICE OF PETITION TO
ADMINISTER ESTATE OF
SEANN GARETT MANERING
CASE NO. 34-2023-00335087
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Seann Garrett Manering. A Petition for Probate has been filed by Peggy F. Henry, in the Superior Court of California, County of Sacramento, requesting Peggy F. Henry be appointed as personal representative(s) to administer the estate of the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows May 18, 2023, 9:00 a.m. in Dept 129, Room 214; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy

the authority.

A hearing on the petition will be held in this court as follows July 20, 2023, 9:00 a.m. in Dept 129, Room 214; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Robert M. Logan, 404 Natoma Street, Folsom, CA 95630; 916/351-0197
Publish: April 14, 21, 28, 2023
WISDOM 4-28-23

NOTICE OF PETITION TO
ADMINISTER ESTATE OF
JOHNNIE L FECHNER
CASE NO. 34-2022-323267
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Johnnie L. Fechner, Johnnie Fechner. A Petition for Probate has been filed by Marie Baldwin, in the Superior Court of California, County of Sacramento, requesting Marie Baldwin be appointed as personal representative(s) to administer the estate of the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. A hearing on the petition will be held in this court as follows May 18, 2023, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Robert M. Logan, 404 Natoma Street, Folsom, CA 95630; 916/351-0197
Publish: April 14, 21, 28, 2023
MANERING 4-28-23

NOTICE OF PETITION TO
ADMINISTER ESTATE OF
DALE RONALD WISDOM
CASE NO. 34-2022-00326099
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Dale Ronald Wisdom. A Petition for Probate has been filed by Peggy F. Henry, in the Superior Court of California, County of Sacramento, requesting Peggy F. Henry be appointed as personal representative(s) to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows May 18, 2023, 9:00 a.m. in Dept 129, Room 214; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Robert M. Logan, 404 Natoma Street, Folsom, CA 95630; 916/351-0197
Publish: April 14, 21, 28, 2023
WISDOM 4-28-23

NOTICE OF PETITION TO
ADMINISTER ESTATE OF
JOHNNIE L FECHNER
CASE NO. 34-2022-323267
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Johnnie L. Fechner, Johnnie Fechner. A Petition for Probate has been filed by Marie Baldwin, in the Superior Court of California, County of Sacramento, requesting Marie Baldwin be appointed as personal representative(s) to administer the estate of the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. A hearing on the petition will be held in this court as follows May 18, 2023, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy

to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Robert M. Logan, 404 Natoma Street, Folsom, CA 95630; 916/351-0197
Publish: April 14, 21, 28, 2023
WISDOM 4-28-23

NOTICE OF PETITION TO
ADMINISTER ESTATE OF
JOHNNIE L FECHNER
CASE NO. 34-2022-323267
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Johnnie L. Fechner, Johnnie Fechner. A Petition for Probate has been filed by Marie Baldwin, in the Superior Court of California, County of Sacramento, requesting Marie Baldwin be appointed as personal representative(s) to administer the estate of the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. A hearing on the petition will be held in this court as follows May 18, 2023, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Robert M. Logan, 404 Natoma Street, Folsom, CA 95630; 916/351-0197
Publish: April 14, 21, 28, 2023
WISDOM 4-28-23

NOTICE OF PETITION TO
ADMINISTER ESTATE OF
DALE RONALD WISDOM
CASE NO. 34-2022-00326099
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Dale Ronald Wisdom. A Petition for Probate has been filed by Peggy F. Henry, in the Superior Court of California, County of Sacramento, requesting Peggy F. Henry be appointed as personal representative(s) to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows May 18, 2023, 9:00 a.m. in Dept 129, Room 214; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Robert M. Logan, 404 Natoma Street, Folsom, CA 95630; 916/351-0197
Publish: April 14, 21, 28, 2023
WISDOM 4-28-23

NOTICE OF PETITION TO
ADMINISTER ESTATE OF
JOHNNIE L FECHNER
CASE NO. 34-2022-323267
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Johnnie L. Fechner, Johnnie Fechner. A Petition for Probate has been filed by Marie Baldwin, in the Superior Court of California, County of Sacramento, requesting Marie Baldwin be appointed as personal representative(s) to administer the estate of the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. A hearing on the petition will be held in this court as follows May 18, 2023, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy

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COMICS & PUZZLES

The Spats

by Jeff Pickering

I'M LIKE A FINE WINE..

... I GET BETTER WITH AGE.

MAYBE I SHOULD KEEP YOU IN THE CELLAR.

THIMBLE THEATRE PRESENTS

POPEYE

BY RANDY HUNGLAND

MISERABLE LITTLE BLUE RAT! EVEN YOU CAN'T SAVE THE GOONS THIS TIME...

... OR YOURSELF!

ARE YOU SERIOUSLY PLAYING WITH YOUR ACTION FIGURES AGAIN? MAKE SOME FRIENDS.

I WOULD IF SOMEONE HADN'T MISPLACED MY NECKROMANCY COMES!

THE SECRET OF GOONHALLA PART 1

A BEING NAMED TRINCUS HOLDS THE GOONS HOSTAGE, DEMANDING POPEYE AND ALICE AND INFORMATION ON "GOONHALLA" SOMETHING NO GOON HAS HEARD OF. MEANWHILE, SWEETPEA AND ALICE JR. ARE EXPLORING ON THEIR OWN.

THIS IS VER LIBRARY? LEASK IF WON'T TAKE US LONGS TO LOOK FER INFO ON GOONHALLA.

THERE NEEDS T' BE A WORD FER 'IMPRESSED BUT ANGRY'.

GOONS GOT SK WORDS FER ERYTHIN'.

Amber Waves

by Dave T. Phipps

CHECK OUT THAT FLOCK OF BIRDS LOOKING AT US.

THERE'S AN AIRPLANE RIGHT ABOVE. I BET THEY CAN SEE US DOWN HERE.

OH LOOK, HERE COMES A WEATHER BALLOON.

OK, NOW I FEEL LIKE I'M BEING WATCHED.

MEANWHILE...

OH!S! OUT OF DONUTS! YOU ALL KEEP TALKING AMONGST YOURSELVES. SOMEONE SORELY KNOWS ABOUT GOONHALLA!

POPE!

I DUNNO WHAT'S GOIN' ON, BUT I HAVE A FEELING WE NEED TO FOLLOW THAT BLUE GUY!

Mmmmmmmmm

NOW, THAT WAS A LOT OF SPECIFIC TRUE CRIME FACTS.

C'MON, JUNIOR, HOW OFTEN DO PEOPLE VANISH FOREVER AFTER ENTERING A PORTAL?

WHEN WE'RE DONE HERE, WE'RE HAVING A CHAT ABOUT YOUR READING HABITS.

Out on a Limb

by Gary Kopervas

THE SPREAD OF PANIC: AN UPDATE

SOMEONE YELLING "FIRE" IN A CROWDED MOVIE THEATER

AGGGH!

LET'S GET OUT OF HERE!

EVERY BODY RUN!

SOMEONE SNEEZING IN A CROWDED ELEVATOR

AM CHOO

AGGGH

LET'S GET OUTTA HERE!

RUN!

HOCUS-FOCUS

BY HENRY BOLTINGOFF

Find at least six differences in details between panels.

Differences: 1. Shrubbery is shorter. 2. Shirt is shorter. 3. Collar is different. 4. Fence is shorter. 5. Cap is reversed. 6. Ears are different.

TIGER

by BUD BLAKE

HEY, WE GOTTA QUIT

I'M LATE, I GOTTA GO HOME NOW, TIGER

WHAT YOU LOOKING FOR?

A QUARTER. I MUSTA LOST IT WHILE WE WERE WRESTLING

FINDERS KEEPERS!

GET OUTTA HERE!

SUP BLAKE

GRIN AND BEAR IT.

WHY IS IT WITH YOU GUYS IT'S CALLED "BLUFFING" AND WITH MY WIFE IT'S CALLED "LYING"?

"Who do you think I'm talking to, MYSELF?"

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RASPS APP RATCH

YELLOW SCOTCH

EEC CYAN

GAR SCAR TURTLE

OPEC USER RERUN

OSLO RIVER EONS

SEISM AINU DUCK

ESCHEW COMA THY

THEE BRO

PIGEON GARDEN

ELDER DIN ADIOS

GAELS OCA NERVE

GYMS WET TREAT

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CLUES

ACROSS

1. Centrally localized

6. Tube in old TV

9. Precedes drab

13. Giraffe's cousin

14. Big Island flower necklace

15. Icelandic currency

16. Grating sounds

17. Software program, for short

18. Tool with toothed wheel

19. *Mellow ____ or ____ ribbon

21. Butter ____ or ____ tape

23. a.k.a. Common Market

24. Printer cartridge color

25. Toothy fish

28. *Battle ____ or ____ tissue

30. *Ninja ____ or ____ dove

35. Oil group

37. *Drug ____ or ____ friendly

39. Old TV episode

40. Nobel Peace Prize capital

41. *Amazon ____ or ____ valley

43. Ages and ages

44. Earth shaking

46. Hokkaido language

47. *Odd ____ or ____ soup

48. Stay clear of

50. Vegetative state

52. Olden day "your"

53. Olden day "you"

55. Sib

57. Park bench friend?

60. *Rose ____ or ____ variety

63. LDS missionary

64. Cacophony

66. Goodbye, to amiga

68. Gaelic-speaking Celts

69. Mozart's "L ____ del Cairo"

70. Courage to go on

71. Fitness centers

72. Drenched

73. Not a trick

DOWN

1. On behalf of

2. "Fine by me"

3. *Basket ____ or ____ study

4. *Adam's ____ or ____ pie

5. Finely-spun cotton threads

6. Eagle's foot

7. Workout unit

8. Slightly drunk

9. "Doggone it!"

10. College drilling org.

11. 1/36th of a yard

12. " ____ , humbug!"

15. #15 Down, pl.

20. Come to pass

22. Feline

24. Fissure

25. *Silly ____ or ____ down

26. Church part, pl.

27. Antiquity of the past

29. *Southwest ____ or ____ Minor

31. Lou of The Velvet Underground

32. Rainbow swimmer

33. *Free ____ or ____ hour

34. Glorify

36. Weighted weapon

38. Nevada Wolf Pack's home

42. Cuban dance

45. 1.094 of a yard, pl.

49. *Doctor ____ or ____ knows?

51. Description of a fool

54. Give qualities or money

56. More eccentric

57. Theatrical performance

58. Previously mentioned, acr.

59. Hair styling products

60. Annoying biter

61. Irish name of Ireland

62. Very bright star

63. *Easter ____ or ____ salad

65. *Dry ____ or ____ cream

67. Part of tennis match

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The FDIC Was Advised of The Systemic Risk Stemming from Rising Money Anxiety



Free SacRT rides in celebration of Earth Day this Saturday, April 22, will include Bus, Light Rail and SacRT GO Paratransit Services. Photo courtesy of SacRT

SACRAMENTO, CA (MPG) -

SACRAMENTO, CA (MPG) - The Sacramento Regional Transit District (SacRT) is offering systemwide free rides in celebration of Earth Day on Saturday, April 22, 2023. Free rides are available to travel on all buses (includes Elk Grove Transit), light rail and SacRT GO paratransit services during regular service hours. No flyer is needed to ride free, just board and go.

Fossil-fuel powered transportation is the single biggest source of air pollution in California. Just one light rail train car can take 150 automobiles off the road, and one bus can take 60 cars off the road.

SacRT's light rail vehicles

minimize air pollution, as they are 100% powered by electricity and most buses use compressed natural gas (CNG), which produces fewer pollutants, other vehicles are 100% zero-emission electric battery powered vehicles.

On Earth Day, help clear the air by trying an alternative form of transportation. Leave the car at home and try SacRT for free.

Free Transit Options:
Bus: SacRT operates over 82 bus routes within a 440-square mile service area;
Light Rail: SacRT operates light rail on 43 miles of track serving 53 light rail stations;
SacRT GO Paratransit Services: Door-to-door, shared-ride transportation for individuals who are

unable to use the SacRT bus and light rail system either all of the time or some of the time, because of a disabling condition. Riders must be eligible for ADA paratransit service and must apply to use this service. Learn more at sacrtgo.com.

Plan Your Trip: SacRT has 23 free park-and-ride lots for easy access to light rail. To plan your trip on SacRT, visit sacrt.com/planyourtrip or call 916-321-BUSS (2877) to find the best way to get around the region. Visit sacrt.com/schedules for a list of bus and light rail schedules.

Earth Day Events: Visit sacrt.com/earthday for more information on systemwide free rides and Earth Day events. ★

**Commentary
by Dr. Dan Geller**

SAN FRANCISCO, CA (MPG)

- The banking crisis that currently includes a handful of U.S. banks can turn into a system-wide crisis because the FDIC is still using outdated financial economics risk models instead of the newest behavioral economics models developed by the scientific community. The latest such banking study coauthored by Dr. Dan Geller, "Dynamics of Yield Gravity and the Money Anxiety Index," shows that when money anxiety is elevated, people start making instinctive/survival decisions, a.k.a System 1, rather than analytical/rational decisions, a.k.a. System 2.

The study, which was published in the *Journal of Applied Business and Economics*, was discussed by Dr. Dan Geller with the former Chairperson of the FDIC, Jelena McWilliams at the FDIC offices in Arlington, VA. The study's findings reveal two major vulnerabilities in the banking system. The first finding shows that people hate to lose more than they like to win, which means that when money anxiety is elevated, people will disregard higher interest rates on their deposits in return for the assurance that their money is easily accessible and available for withdrawal at any time.

This finding explains why bank depositors are currently shifting money from small community and regional banks to national banks despite the fact that the average interest

rate on deposits is lower at national banks. If the level of money anxiety will continue to increase, it is highly likely that the number of people transferring their deposits to large national banks will grow exponentially placing a strain on the required liquidity of smaller banks. Shortfall of liquidity can place any financial institution in a risky position of not meeting the FDIC's required level of liquidity to support the bank's loans.

The second systemic risk, which was revealed by the study, is that when the liquidity level of financial institutions is declining, banks and credit unions start increasing their deposit rates in order to attract additional deposits. However, since the ability of interest rate on deposits to attract money is not linear, due to the dynamic impact of money anxiety on people's decision process, banks and credit unions tend to misprice their deposits. Hence, their interest expense increases, and their net interest margins shrink further putting the financial institution at an even greater risk of default.

The study that was presented to the FDIC and its Center for Financial Research uses the Money Anxiety Index as a scientific instrument to measure the level of macro anxiety. This is a unique and innovative financial-confidence index because it is based on what people actually do with their money, such as saving or spending, rather than “confidence” survey that

are based on how people feel about the economy. Incorporating the Money Anxiety Index into the risk models of the FDIC will help banking regulators see looming risks to the banking system.

The sooner the FDIC starts incorporating behavioral economics principles into its risk models, the better it will be able to understand and control the early stages of a banking crisis such as we may be facing now. The assumption that financial decisions are always rational and analytical, and that “your deposits are insured” arguments do not work because the part of the brain that is active during elevated level of money anxiety is the Reptilian part of the brain, which is in survival-instinct mode. Thus, analytical/rational arguments are not effective.

Dr. Dan Geller is a behavioral economist and the President of Analyticom LLC, a financial modeling firm specializing in the application of behavioral economics to predictive financial models. Dr. Geller is a pioneer in the research of financial-decision making, specifically how people alternate between their instinctive-response mode (a.k.a system 1), and their analytical-response mode (a.k.a. system 2). Dr. Geller's behavioral economics models are used by financial institutions nationally to predict interest rates, and by investors to project equity prices and rate of return. ★

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CHM PLU 573

BONUS COUPON

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