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THE NEWS

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VOLUME 40 • ISSUE 42

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OCTOBER 15, 2021

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What Do We Do Now?

What you need to know as moratorium ends



About 724,000 California households are still \$2.5 billion behind in rent, according to a recent National Equity Atlas analysis. And some advocates are warning of a wave of evictions. Antonio Guillem | Dreamstime.com

**By Manuela Tobias,
CALMatters.org**

After more than a year of waiting, landlords in California will once again be allowed to take their tenants to court over missed rent payments as the state's eviction ban ends.

Some cities and counties will have ongoing protections for renters, and the state will also keep a few guardrails in place – all tied to billions of dollars in rent relief the state is urging landlords and tenants to apply for. About 724,000 California households are still \$2.5 billion behind in rent, according to a recent National Equity

Atlas analysis. And some advocates are warning of a wave of evictions.

Here's what you need to know about the state's eviction law going forward:

I haven't been able to make full rent payments. Can I be evicted?

Current law shields tenants from eviction if they've paid at least 25% of their rent between Sept. 1, 2020 and Sept. 30, 2021. And tenants cannot be evicted over any rent owed between March 1, 2020, and Aug. 31, 2020 – as long as they respond to their landlord's eviction notice with a signed declaration of

COVID-19-related financial distress.

While tenants are shielded from eviction, the full rent between March 2020 and September 2021 is still due, however, and can be collected in small claims court starting Nov. 1.

If you are eligible for rent relief and apply, and your application is either approved or pending, you can use that as a defense in court.

Who is eligible for rent relief?

To qualify for aid, tenants must say, under penalty of perjury, that they have been financially impacted by the pandemic, and earn below 80% of the

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Life Legal to Defend Pro-Life Speech Against Power Grab

**Commentary by
Life Legal Defense
Foundation**

SACRAMENTO, CA (MPG) - Life Legal filed a lawsuit in federal court today challenging a new California law that will suppress pro-life speech outside abortion mills. Using the threat of COVID as an excuse, the Legislature enacted a breathtaking restriction on speech that will ban core First Amendment activity in numerous locations across California.

The law, SB 742, was signed by Governor Newsom on Friday. While SB 742 started out as a bill to restrict protests concerning COVID vaccines, it was amended to cover every location where any type of vaccine is provided. Planned Parenthood, Family Planning Associates, and other abortionists dispense STD vaccines, including Gardasil, which makes them "vaccination sites" for the purpose of the law.

The law makes it a crime to approach within 30 feet of another person who is within 100 feet of a "vaccination site" for various purposes, including obstructing, which is already illegal, and "harassing" - a term the legislature has redefined to include everyday free speech activity.

SB 742 defines "harassing" as "knowingly approaching, without consent, within 30 feet of another person or occupied vehicle for the purpose of passing a leaflet or handbill to, displaying a sign to, or engaging in oral protest, education, or counseling with, that other person in a public way or on a sidewalk area."

This contorted -- and unconstitutional -- definition of criminal harassment is only found in this statute. Other California laws define harassment as "seriously alarming, seriously annoying, seriously tormenting, or seriously terrorizing." This is what most people think of when they think of harassment -- NOT handing a leaflet to someone, providing education and counseling, or holding up a sign.

Life Legal is filing the lawsuit on behalf of pro-life sidewalk counselors who regularly speak with women entering "vaccination site" abortion clinics, and who provide literature and display signs offering help with abortion alternatives -- all activities that may be illegal under the new law.

"Creating no-approach

Continued on page 3

Volunteers Needed to Help Kids Learn to Read

**By Kristin Thébaud,
Thébaud
Communications**

SACRAMENTO REGION, CA (MPG) - Volunteers are needed to help local kids learn to read through United Way California Capital Region's STARS program that pairs volunteers and students up through sixth grade for online literacy tutoring so they can succeed in school. No prior tutoring knowledge is needed, as United Way provides training for its volunteers, all of whom commit to at least one hour each week split into two 30-minute sessions for three months. Volunteers are especially needed during the hours of 3-5pm. For more information or to sign up as a volunteer: YourLocalUnitedWay.org/STARS.

"We know that if kids aren't reading at grade level by fourth grade, they will have a hard time keeping up across multiple subjects for



Lonny Villalobos, Woodland educator and father, reads to his children to ensure they stay on track in school. Studies show children who are behind in reading by fourth grade are more likely to struggle in all school subjects. Photo: Thébaud Communications

years to come," said Amber Lovett, interim president and CEO, United Way California Capital Region. "Our STARS volunteers make a world of difference in a child's life by giving just one hour a week. Our tutors not only help them read, they act as positive role models that improve children's overall confidence in school."

United Way's STARS, an acronym for Students and Tutors Achieving Reading Success, has 65 volunteers enrolled to work with nearly 100 students in Robla School District, CHOC housing sites in Yolo County and Woodland Joint Unified School District to provide online tutoring through the

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State Lawmakers Choose Style Over Security for Capitol Annex Project

Commentary
by Michael Leighton

If we’ve learned anything from the January 6 insurrection, it’s that we can’t take security for granted. Unfortunately, it seems state lawmakers do not share that same sentiment. Why? Because they’re planning to build a new glass Capitol building with multiple weak spots, in stark contrast to all other state Capitols.

As a former Marine, current architect, and long-time Californian, I have concerns.

While there’s quite some irony that the convoluted Capitol Annex Project is destined to end with a “crystal palace,” that’s not where my concerns lie. They lie in the fact that no legislator or architect involved in the project discussed how an all-glass exterior poses security risks for state employees.

In these turbulent times when we are routinely reading news reports of attacks on our schools and government buildings, many in the architectural profession choose to increase our facilities’ security capacities to ensure the safety of our children and government workers. If it were up to us and security were the primary goal of the facility, we would put the buildings in an underground silo with only one entrance and exit. Considering most people would balk at all state facilities being built underground, we as architects must strike a balance between a fortress and a primarily glass structure with numerous access points, the latter of which is what is being proposed for the new Capitol Annex.

Short of cladding the structure in ballistic glazing, which is cost prohibitive, a glass exterior provides ample opportunity for foul play. Without any exterior walls, like the current granite



Proposed redesign of the Capitol Annex with an all-glass exterior. Image provided by Perry Communications Group, Inc.

and plaster walls of the Capitol and Annex buildings which block small arms rounds, the occupants near the exterior are unable to take cover from possible gun fire. In addition, all-glass walls would disclose the internal movement of law enforcement, such as escorting a high-ranking State leader to safety, as any efforts inside the building would be exposed to the attacker’s view outside the building.

As we saw from the January 6 attack, the ability to immediately seek effective cover saves lives while law enforcement tries to get the situation in hand.

Outside of the all-glass concerns, lawmakers are also planning to wrap the proposed Annex basement with a parking garage on three sides. This, too, poses security risks. Not only from vehicular laden bombs, but from aerosol toxic agents which could be released into the building



The proposed Capitol Annex would include new glass features with multiple weak spots surrounding the Capitol building. Image provided by Perry Communications Group, Inc

through the parking garage, agents such as those used in the 1995 Tokyo subway attacks.

If you look at State Capitols around the country, you’ll find some similarities – they’re sturdy, tough buildings made out of materials such as marble, sandstone, granite, or brick. Why? Because the architects involved in each Capitol’s creation knew that a state’s legislative hub needs to be regal, functional and, most importantly, safe. Even today, the California State Capitol stands firmly with its Neo-Classical style; why would we weaken her by attaching a delicate glass building to the back?

Clearly, our lawmakers have forgotten about the 2001 incident where a semi-truck rammed into the south steps of the Capitol causing a large fire and \$13.5 million in damages. And, we know that the cost of the repairs from the January 6 attack has already exceeded \$1 million, primarily from busted doors and smashed windows – could you imagine how bad the damage would have been if the U.S. Capitol were made of glass instead of stone, marble, and iron?

California’s lawmakers are choosing a trendy design over the safety of staff and the millions of visitors who tour the Capitol each year.

It’s time to stop this wasteful, and now, dangerous project.

Michael Leighton is a California architect, former Marine, and the third Marine in history selected to attend the Army Special Forces Qualification Course; graduating with specialties in weapons and demolitions. He also spent six years in Northern Virginia as the manager of a large, highly classified security contract for a government agency. ★



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Life Legal Defends Pro-Life Speech

Continued from page 1

zones around every abortion facility, drug store, stand-alone health clinic, and supermarket in the state is unconstitutionally overinclusive and overbroad,” said Life Legal Chief Officer Katie Short. “In an age of unprecedented incursions on

freedom, this law is an unheard-of restriction on core First Amendment activities, and we are confident that the federal court will strike down SB 742.”

About Life Legal Defense Foundation: Life Legal was established in 1989, and is a nonprofit organization composed of

attorneys and other concerned citizens committed to giving helpless and innocent human beings of any age, and their advocates, a trained and committed voice in the courtrooms of our nation. For more information about the Life Legal Defense Foundation, visit www.lldf.org. ★

CalTrans Finalizes Transportation Strategic Plan

Caltrans News Release

SACRAMENTO, CA (MPG) - Caltrans this week released the final version of its 2021 Interregional Transportation Strategic Plan (ITSP), a highway and rail improvement plan to prioritize and develop transportation projects that connect the state’s different regions and move people and goods more safely, efficiently and sustainably.

“Caltrans envisions a transportation system that fits the unique needs of all areas and people of our state,” said Caltrans Director Toks Omishakin. “Forward-thinking plans like this provide a roadmap

to meeting our sustainability and equity goals while safely and efficiently getting both people and goods where they need to go.”

Updated every five years, the 2021 ITSP focuses on enhancements to key highway and rail corridors connecting different regions throughout the state to expand travel options, improve safety and accessibility, ensure the efficient movement of goods, reduce greenhouse gas emissions, and fortify transportation infrastructure to be more resilient to the impacts of climate change. These policies and goals align with other recent statewide plans - including the Climate Action Plan for Transportation

Infrastructure, California Transportation Plan 2050, California Freight Mobility Plan 2020 and the 2018 California State Rail Plan - to form a comprehensive strategy for a safe, equitable, sustainable, accessible and resilient transportation system.

Caltrans will implement the 2021 ITSP to guide investments and prioritize interregional projects while coordinating with local agency partners and public stakeholders.

The adopted 2021 ITSP, along with responses to public comments on the draft plan released in August, can be found at the Caltrans ITSP home page. ★

Volunteers Needed to Help Kids Learn to Read

Continued from page 1

platform Book Nook so kids can reach grade level reading. Together, the tutor and student work through the literacy curriculum and build vocabulary, fluency and comprehension skills through a variety of games, books and lessons provided in the online portal.

The local United Way has been helping children improve literacy for more than four years, including through its AARP

Experience Corps program that paired retirees with children in schools before the pandemic hit.

For nearly 100 years, United Way California Capital Region has brought local people together to make community change happen. With a mission to build stronger, healthier and more compassionate communities, the local United Way starts at square one: helping every family succeed so their community

can too. Serving Amador, El Dorado, Placer, Sacramento and Yolo counties, the local United Way is working to meet its 20-year commitment to significantly reduce poverty in the region by building capacity in undervalued communities, creating meaningful partnerships, seeking equity in education and making social justice investments in families. For more information or to make a donation, visit YourLocalUnitedWay.org. ★

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Stage Nine Entertainment Presents a Happy Haunting Weekend



Disney Fine Art and Stage Nine will release the first in a series of Disneyland’s Haunted Mansion paintings. Photo: T-Rock Communications

By Traci Rockefeller Cusack, T-Rock Communications

OLD SACRAMENTO, CA (MPG) - Located in the heart of the historic Old Sacramento Waterfront, Stage Nine Entertainment is thrilled to present a fun, free and family-friendly Happy Haunting Weekend on October 16 & 17, 2021. As a centerpiece to the spirited activations, the talented and award-winning artist Tom Matousek of Disney Fine Art, will be a special guest at Stage Nine Entertainment all weekend long.

As a highlight, Matousek, Disney Fine Art and Stage Nine will release the first in a series of Disneyland’s Haunted Mansion paintings – this one titled “Hitchhiking Ghosts” – sure to delight collectors and enthusiasts alike. In fact, Stage Nine will be the first retailer and gallery in the country to unveil and debut the recently completed and limited-edition artwork. In addition, two “artist insider chats” with Matousek will be available on Saturday & Sunday at 11 a.m. to provide aspiring artists insight into paths to become affiliated with Disney Fine Art as well sharing artistry tips and tricks. Space is limited and pre-registration is required for the one-hour interactive sessions at www.stagenine.com. After the “artist insider chats,” Matousek will be available for drop-in meet-and-greet

opportunities and signings from noon to 5 p.m. each day.

Guests of all ages are encouraged to come dressed in Halloween costumes, the more spirited the better. Other activations for the special weekend include a Happy Haunting scavenger hunt (with prizes) taking place throughout all five Stage Nine retail stores, an eye-catching collection of Halloween and haunt-related memorabilia on display, a special line of high-quality Stitch clothing and party dresses for adults, and a line of sought-after Disney-inspired Loungefly Halloween bags that are sure to fly off the shelves in no time. Plus, everyone who visits any of the five Stage Nine stores over the Happy Haunting weekend will receive a scratch-off with special discounts and can spin a prize wheel to receive valuable gift cards, experiences, and unique gifts (while supplies last).

Located at Front & K Streets (102 K Street) at the Old Sacramento Waterfront, Stage Nine Entertainment is well known as the area’s premier entertainment retail destination that showcases approximately 20,000 unique items related to movies, television, toys, and pop culture. With five retail concepts – Stage Nine Entertainment Store, G. Willikers! Toy Emporium, The Vault, The Old Fashioned Candy

& Confectionery Store, and California Clothiers - Stage Nine stores are open daily from 10 a.m. to 8 p.m. In addition to the retail offerings, Stage Nine is well known for hosting retail events attended by celebrities, artists, and entertainers. For more information about the Happy Haunting weekend activations, Stage Nine Entertainment, Inc., or Stage Nine Family of Specialty Retail Stores, please call 916-447-3623 or visit www.stagenine.com.

Focused on the world of fun, creativity, and entertainment, Stage Nine Entertainment, Inc. consists of a collection of stores and business entities based in Old Sacramento, California. The retail stores, Stage Nine Entertainment Store, G! Willikers Toy Emporium, The Vault, The Old Fashioned Candy and Confectionery Store, and California Clothiers offer the ultimate destinations for items related to pop culture, movies, television, nostalgia, animation and clothing along with thousands of other unique memorabilia items. Collectively, the retail stores carry more than 30,000 unique and nostalgic collectibles and gift items. For more information about Stage Nine Entertainment, Inc., or Stage Nine Family of Specialty Retail Stores, please call 916-447-3623 or visit www.stagenine.com. ★



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Medical Aid-in-Dying to Be More Accessible in CA

By Suzanne Potter, California News Service

SACRAMENTO, CA (MPG) - Mentally capable, terminally ill patients with less than six months to live will now have much easier access to medical aid-in-dying, thanks to a bill just signed by Gov. Gavin Newsom.

Patients still have to get the approval of two doctors, but Senate Bill 380 shortens the waiting period between 2 oral requests for the prescription from 15 days to 48 hours.

Amanda Villegas, an advocate and widow of cancer patient Chris Davis who passed away soon after diagnosis in 2019 without being able

to take advantage of the end-of-life care option, said his suffering—and his family’s—was prolonged unnecessarily.

“He wanted other patients to not have to endure what he endured,” Villegas recounted. “He told me, ‘Don’t stop. Show the photos, tell my story. Let it be known that this needs to change.’”

Groups opposed to the bill cite religious and moral concerns. A study from Kaiser found one-third of terminally ill adults who ask for medical aid-in-dying pass away before they complete the eligibility process. Advocates estimate since California’s End of Life Option Act took effect five years ago, almost 1,400 people have died before

obtaining a prescription.

The bill also requires hospitals and hospices to post their stance on medical aid-in-dying on their websites, so patients do not waste precious time trying to find out if their provider is willing to help them.

Kim Callinan, president and CEO of the Compassion and Choices Action Network, said she hopes other states will follow the Golden State’s lead.

“This is a huge victory for the moment, for Californians and for really dying Americans in every state,” Callinan asserted.

The bill takes effect Jan. 1. Nine other states and Washington D.C have passed medical aid-in-dying legislation. ★

Keep Your Pets Safe During a Disaster



Being prepared is the best step families can take to ensure people, and their pets, are ready to face an emergency together. Image by huoadg5888 from Pixabay.

By Allison Harris, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - As pet parents, we all understand the importance of providing our pets with the proper nutrition, exercise and care in order to ensure their health and happiness. Often overlooked, however, is the significance of planning for your pet’s safety and care in the event of an emergency.

Here in Sacramento, we know the threats and dangers associated with flooding, wildfires and earthquakes; and although many families are prepared for these events and may have detailed and practiced plans in place if a disaster were to strike, these plans frequently do not include

specific instructions for making sure the family pet is looked after.

Pet parents should follow seven quick steps to ensure their pet’s safety during an emergency:

(1) Ensure your pet can be identified by both a microchip and collar ID tag and that contact information is up-to-date; (2) Prepare a “Pet Emergency Go-Kit” of pet supplies that is readily accessible in an emergency; (3) Display a pet rescue decal on your front door or window to let first responders know there is a pet in the house. Include your veterinarian’s contact information; (4) Learn where your pet likes to hide in your house when frightened. Finding your pet quickly will help you evacuate faster (5) Identify a location to

take your pet if you need to leave your immediate area. Keep in mind that disaster shelters for people may not be open to pets. Scout hotels and motels with pet-friendly policies in advance and ask relatives or friends if they could house you and your pet; (6) Carry a picture of your pet in the event of separation; (7) If you need to evacuate, consider taking a pet carrier or crate for transport and safe-keeping.

Being prepared is the best step families can take to ensure people, and their pets, are ready to face an emergency together. Families looking to learn more about disaster preparedness and safety for their families (including pets) can visit the Ready Campaign website. ★

Temporary Power Generators Now Online to Support California’s Electricity Grid

Units will safeguard grid from climate-induced conditions

Department of Water Resources (DWR) News Release

SACRAMENTO, CA (MPG) - Four temporary mobile emergency power generating units totaling 120 megawatts (MW) deployed by the Department of Water Resources (DWR) are online and ready to support California's energy grid in times of extreme stress on the grid.

Two units each have been temporarily installed at two sites in Northern California: Greenleaf Unit 1, operated by Calpine in Yuba City, and the Roseville Energy Park, operated by Roseville Electric. Each unit can produce up to 30 MW of power, totaling 60 MW of power at each site. The units run on natural gas but can run on a blend of up to 75 percent hydrogen.

In a July emergency proclamation, Governor Gavin Newsom’s administration directed DWR to work with the California Energy Commission (CEC) to develop additional energy capacity to safeguard the state's grid from the impacts of climate-induced drought, wildfires, and extreme heat waves.

"DWR's expertise as the fourth largest power producer in California allowed us to work quickly with the CEC, the California Independent System Operator, and our regional partners in Yuba City and Roseville to bring these units online," said DWR Deputy Director for the State Water Project Ted Craddock. "DWR is proud to play a role in safeguarding the state's energy grid and doing everything possible to avoid power shortages and outages as a result of climate-induced conditions."

The generators would be deployed under emergency conditions determined by the California Independent System Operator (ISO) under a contingency plan developed in coordination with the CEC and the California Public Utilities Commission. The plan includes a range of measures to address potential energy supply shortfalls, including Flex Alerts, coordination with adjacent balancing authorities, demand reduction strategies, and bringing online new resources such as the temporary generators.

"These temporary generators are an important

last resort resource that can be relied on to support electricity reliability across California during grid emergencies," said CEC Commissioner Siva Gunda. "The state's energy agencies are committed to ongoing monitoring of these facilities in coordination with DWR and local partners to ensure any impacts are accounted for."

The four generators are located next to existing powerplants operated by Calpine and Roseville Electric. They can be online within five minutes at the direction of the California ISO or the Western Area Power Authority.

The project cost for the four temporary emergency generator units is \$196 million which will be paid for through emergency funds. The units will be available until December 31, 2023.

For more information, go to DWR's Power Production website or the visit the CEC’s temporary and emergency generation program website.

For more information on management of the statewide power grid, please contact the CEC at mediaoffice@energyca.gov or the California ISO at ISOMedia@caiso.com. ★



Parents: The Secret to Drug-Free Youth

By Abbi Winslow

On average, kids first try drugs between the ages of 13-15. Statistics like these can be terrifying to parents who are trying to keep their children drug-free in a world that glamorizes getting high. While statistics around teen drug abuse are troubling, there is one ray of hope that continues to bring adolescent drug use down: Parents. Research repeatedly shows that parents are the number one influence in their child’s life. So armed with the knowledge that you really can make a difference, let’s talk about the “how” of helping your child stay drug-free.

Set clear expectations

Help your child stay drug-free by setting clear rules and expectations. Talk to your child about family rules concerning drugs, marijuana, alcohol, inhalants, and other risky behaviors. Set clear consequences about what happens when those rules are broken. School-sponsored programs should NOT be the first time your child hears about or considers the consequences of drug use. Research shows that you should talk to your child about the harms and dangers of drugs as early as nine years old.

Come up with a plan

With your child or teen come up with a plan for when they will be confronted with the choice to participate in risky behaviors. Talk out and act out different scenarios with your child before they face these tense situations with peer pressure and emotional stress on their own. You might get some pushback from your older teens about roleplaying. Share your personal experiences or other stories that will help your teen feel empowered to say “no” in high-pressure situations.

The plan to stay drug-free should also include steps for what to do if your child makes a mistake or finds themselves in a bad situation. Growing up my family had a code word that we could text to our parents that meant “come get me right

now!” When I would find myself in a tricky situation I would send off the code word in a text to my dad. Within a few seconds, my dad would call asking me to come home. That way I didn’t have to come up with excuses of why I was leaving early—I just blamed my “uncool” parents.


Show you care

Lastly, be involved in your child’s life. Every time your child or teen leaves the house you should be asking questions about who they will be with, what they are doing, and if parents will be present. When you know your child and are an active part of their life, having tough conversations becomes a lot easier. Building and maintaining trust between you and your child starts with becoming part of their world. Have fun together, talk together, and ask them questions about their day. When you show your child you care about every part of their life they are more likely to open up to you about the things that are troubling them.

Helping your child stay drug-free doesn’t have to be overly complicated. As their parent, you have the power to influence their decisions now and in the future. Don't shy away from hard conversations about family rules and expectations, but instead see it as your chance to help shape your child's future.

Abbi Winslow is a certified life coach with Way Beyond Measure, a non-profit organization dedicated to teaching children and teens positive mental health skills and character development. To learn more visit waybeyondmeasure.com.

Sources:
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www.addictioncenter.com/community/social-media-teen-drug-use/ ★



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Ask Toni

Changes to 2022 Medicare Part D Co-Pays and Donut. . .Released!



Toni King

Dear Toni:
This year, the 2022 Medicare and You handbook did not include all the information regarding the Medicare Part D deductibles and “Donut Hole”. I got in the “famous” Medicare donut hole this August and do not know how I got there.

I know it is October, but I would like to get prepared and really cannot find the answer online or at the Medicare.gov website. Please inform me what are the 2022 Medicare Part D costs.

I look forward what you have to say.
~ Cathy from St. Louis
Cathy:

You are correct that the 2022 Medicare and You handbook did leave information out regarding the 2022 Medicare Part D deductibles or out of pocket maximums.

But guess what?? For the Toni Says® Medicare newspaper column readers, we have a surprise! I know what the Medicare Part D cost, copays, and Donut Hole out of pocket will be beginning January 1, 2022.

2022 Medicare Part D costs and co-pays are explained below:

- Part D changes for 2021 are:**
- **Initial Deductible:** will increase by \$35 from \$445 in 2021 to \$480 in 2022.
 - **Initial Coverage Limit:** will increase by \$300 from \$4,130 in 2021 to \$4,430 in 2022 where the 2022 “Donut Hole” begins.
 - **Out-of-Pocket threshold cost:** or (TrOOP true out of pocket) will increase from \$6,550 in 2021 to \$7,050 in 2022.
 - **Coverage Gap (Donut Hole):** begins once you reach your Medicare Part D plan’s initial coverage limit \$4,430 in 2022 and ends when you spend a total of \$7,050 out-of-pocket in 2022.
 - **What is the Donut Hole Discount?:** Part D enrollees will receive a 75% **Donut Hole discount** on the total cost of their brand-name drugs purchased while in the Donut Hole. The discount

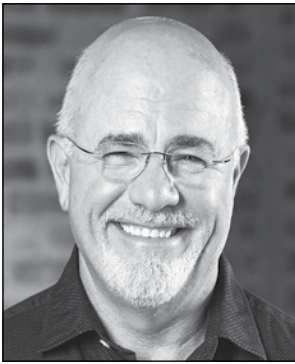
includes, a 70% discount paid by the brand-name drug manufacturer and a 5% discount paid by your Medicare Part D plan. The 70% paid by the drug manufacturer, 5% Part D plan discount combined with the 25% you pay, count toward your TrOOP or Donut Hole exit point.

- **Generic and Brand Name Drug Donut Hole Co-Pay:** when one reaches Medicare Part D Donut Hole: pay a maximum of 25% co-pay on generic or brand name drugs purchased while in the Coverage Gap.
- **Lower costs** when one comes out of the Donut Hole and enters Catastrophic coverage which is \$3.95 for generics under \$79 and \$9.85 brand name drugs under \$197 or over these for generic and brand name drugs there is only a 5% cost for the prescription drugs until December 31 and a new year begins. Then the Medicare Part D cycle begins again with a new deductible and co-pays on January 1 of every year.

Toni Says® Tips:

1. During Medicare’s Annual Enrollment Period from October 15th to December 7th be sure that all prescriptions are covered by a new standalone Medicare Part D plan or a Medicare Advantage plan with prescriptions which will begin January 1st.
 2. **Remember** you will pay 100% of the cost if any prescriptions (generic or brand name) are not covered on your Medicare Part D plan.
 3. Talk to your doctor or doctors about which brand name drugs can be changed to generics.
 4. Get samples from your doctor.
 5. Call Toni Says Medicare Office at 832/519-8664 for Medicare Part D 2022 Prescription Drug planning.
- Do not forget...**There is a penalty for not enrolling in a Medicare Part D Prescription Drug plan when you first become eligible to enroll.*

Toni King, Medicare author/advocate is giving a \$10 discount to the Toni Says® readers on the 2021 Medicare Survival Guide® Advanced book at www.tonisays.com or call 832/519-8664. ★



Hope is a good thing

Dear Dave,

What is the main difference between people who follow your plan, stick with it and succeed, and those who fall off along the way?
– Damon

Dear Damon,

I’ve walked with thousands of families through financial problems. Some of them were speedbumps that just needed to be smoothed out, while others seemed like mountains. The biggest factor I’ve noticed separating those who stick with it and gain control of their finances, from those who give up and go back to their old ways, can be boiled down to one simple word—hope.

Hope is stolen when we misunderstand failure and

Dave Ramsey Says

believe lies. One of the biggest lies that robs people of hope is the one that says failure is permanent. The moment we start seeing failures of the past as predictors of our futures, it extinguishes that ember of hope. Failure happens to all of us at times. It’s natural, and it is normal. The way to reach your goals, though, is to keep failure in its cage. And failure is caged when we begin to understand it isn’t permanent.

Winston Churchill once said, “Success is going from failure to failure without loss of enthusiasm.” If we believe failure is here to stay, we lose enthusiasm. And that leads to an inability to re-focus on success. People often make dumb, short-term decisions when they’re in financial difficulty. If you talk yourself into believing you’ll never be able to save enough money to pay cash for a car, you’ll lose hope and borrow the money. Debt not only robs you of the ability to build wealth, but it’s also usually the result of losing hope.

Have you done something stupid or wrong in the past that you are still reliving daily? Is that memory haunting you, and stealing your hope? Remember, the past only has power over you if you let it have that power. Don’t get me wrong. The past can hurt, and it can be disappointing. But you can either give in to it and let it control you, or you can learn from it and make a conscious decision to keep moving forward.

The choice is yours!

– Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★

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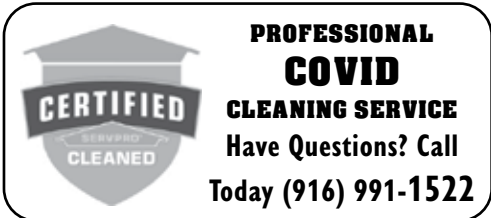
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What Do We Do Now?

Continued from page 1
area median income.
You will be asked to show either your 2020 tax returns, your W-2 tax form, current pay stubs or proof of participation in a state or federal subsidy program, such as CalFresh, to prove your income and qualify for help. But even if you don't have any of those documents, you can still apply.
Landlords can only collect relief for periods they didn't receive rent from tenants. Property owners have to provide a lease or rental agreement that includes the renter's name, address, and monthly rent; a rent ledger or statement that shows the unpaid rent balance; and a W-8 or W-9 tax form.

Do I need to be a citizen?

No. People who are undocumented are still eligible for the program. Your citizenship status will not be disclosed to any other agency, either.

I was denied rent relief. What now?

If you're a tenant and you've paid less than 25% of the rent you owe for the past year, the eviction process can move forward, said Russ Heimerich, spokesperson for the state Business Consumer Services and Housing Agency, which is overseeing the state's rent relief program.
But if you think your application was wrongfully denied, you can appeal by clicking on the link in your denial email and using your case ID to log on. The team that reviews your case will be different from the original case manager.

Why haven't some landlords or tenants been paid yet?

The state says the average time from when a person submits an application to when they get paid is about 30 days. But advocates say some tenants have been waiting for months.
Heimerich says that your location can play a role.
An incomplete application can also slow down the process. Make sure you follow up on your application, and check your email, to make sure there is no missing documentation.

My local program will now be managed by the state. Should I reapply?

If you still need money, yes. Some local programs only allowed forward or back payments, but following new federal rules, the state can now pay up to 18 months of rent, including three months of forward rent, as well as utilities. Just don't apply for the same period of time you were already paid, as duplicative payments are not allowed under federal guidelines.

I'm a tenant still waiting for rent relief. Can I be evicted?

If you've applied for rent relief and have yet to hear back, that's a defense against eviction in court. Your application doesn't have to have yet been approved, nor do you have to have the money in hand. And



Assemblymember David Chiu, chairperson of the Assembly Housing Committee, negotiated the eviction moratorium that expires after Sept. 30. Photo by Anne Wernikoff for CalMatters

if you're summoned to court, you have to show proof you applied.
"They will get an email confirming receipt of their completed application and case number. That's what they should bring," Heimerich said.
Having paid at least 25% of your rent between September 2020 and September 2021 is also a defense against eviction in court, so make sure you have proof of what you've paid to date.

I got a 3-day 'pay or quit' notice from my landlord. Now what?

Under current law, after giving you a 3-day notice to "pay or quit" – the first step in the eviction process – the landlord will have to wait 20 business days before taking you to court.
It's a defense in court if you tell your landlord you applied for rent relief within 15 business days of receiving a 3-day notice. You will also have to give your landlord a signed declaration of COVID-19 related financial distress within 15 business days of receiving a 3-day notice.
The court will ask landlords, under penalty of perjury, whether they also applied for rental assistance. The landlord will only be allowed to move forward with the case if their application was denied.
If 20 days pass, and you did not submit your rent relief application, or didn't notify your landlord you applied, they will also be able to move forward with the eviction process, according to Cathal Conneely, a spokesperson for the Judicial Council of California.

I received an eviction notice. What should I do?

If you are served an unlawful detainer, or an eviction notice, don't leave your home right away, advocates urge. In California, your landlord can't physically kick you out until the court process is complete; only a sheriff's department can lock you out.

There are plenty of free legal services to help walk you through the court process, or even represent you. You can also text "Rent" to 211-211 for help from United Way, a nonprofit that helps distribute rent relief. Some cities are also staffing up to help tenants.

My court date is coming up and I don't have an attorney. What should I do?

To take advantage of the defenses afforded by the law, you still have to show up to court. The state has a guide for representing yourself.
Many legal aid and housing organizations can help provide other resources to take with you to court. There are also self-help centers to help tenants fill out forms, as well as free mediation programs, at some courthouses.

My landlord received rental assistance and is still evicting me. Is that legal?

A landlord who received past rental assistance might still take you to court for not paying your full October or subsequent months' rent, which will be due in full. But according to Heimerich, the landlord will still have to follow the rules of the rent relief program. You can still apply for up to three months of rent going forward if you haven't maxed out on 18 months of assistance, which would shield you from an eviction.

What reasons can a landlord evict for, other than nonpayment of rent?

Since the start of the state's eviction protections, evictions over issues unrelated to rent payments have been ongoing. A CalMatters analysis found at least 10,000 through March 2021. Those reasons include: The landlord or their family was moving into the property, or selling the property to a person who intended to move in; A landlord had to demolish or do a substantial remodeling because the

unit posed a health and safety threat; The tenant committed a crime or a criminal threat on the property; The tenant violated the lease by subletting the property, causing a nuisance or staying after the lease expired.

How are courts gearing up for the expiration of tenant protections?

Heimerich said his department is working with the courts to set up a phone line for the courts to call to confirm and get more information about specific rent relief cases. In Riverside County, for example, someone from the Superior Court will call representatives from the counties' nonprofit partners, Lift to Rise or United Way, to check on a tenant's rent relief application status.

Are local eviction protections also ending?

Many Bay area jurisdictions have continued eviction protections past today, including Solano County. Check with your local jurisdiction whether further protections will remain in place.

What can cities do to protect renters?

If your city didn't extend their eviction protections prior to the passage in June of the most recent eviction protections, state law prevents them from enacting stronger protections over nonpayment of rent until March 2022. However, cities and counties can still enact other safeguards.
"It's incredibly important that local governments dedicate resources to legal aid for tenants who end up in court when they're faced with eviction lawsuits," added Assemblymember David Chiu, a Democrat from San Francisco who authored the state law.

How much rental assistance has been paid and how much is still available?

The state has paid out at least \$649 million so far, to nearly 55,000 households. It is managing about \$2.6 billion in federal money with the help of a private contractor, and has received applications for about \$2.9 billion already. But local cities and counties have an additional \$2 billion, though those funds are not being tracked in one centralized database.

What happens if the state runs out of money?

Heimerich said the state could be eligible for more federal funds, if another state has unspent rent relief. And if a city or county has leftover dollars, they could go to another jurisdiction that needs them.
"We need anyone who thinks you might be eligible for this funding to apply right now," Chiu said. "If we disburse all the funds that we have, we would likely be eligible for more federal funding, but if we don't disburse the money that we have right now, there's a chance that money could get clawed back." ★

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Will New Measures Fix California's Colleges?



By Dan Walters
CALMatters

As California's population swelled in the post-World War II era, thanks to a flood of newcomers from other states and the postwar baby boom, it had a major impact on the state's colleges.

New Californians, many of them veterans seeking education under the GI bill, and, eventually, the baby boomers sought college degrees as tickets to prosperous futures. Meanwhile, the state's economy needed educated workers as it evolved from agriculture and other resource-based sectors into manufacturing, logistics and technology.

There was, however, little or no logic to how the University of California, state colleges (later universities) and an expanding array of locally governed community colleges met the demand. Each segment, and often each college, decided which students would be admitted and what courses would be offered.

As the collegiate chaos worsened, Gov. Pat Brown, elected in 1958, proposed that the three be folded into a single higher education system, as other states were doing. However, his proposal didn't sit well with those running the schools and the upshot was a compromise called the "Master Plan for

Higher Education."

Adopted in 1960, the plan sought to define each segment's role, minimize competition for students and money, and make movement of students from one level to another seamless.

The University of California would take in the brightest 12.5% of high school graduates, conduct research and award doctorate degrees in a variety of fields. State colleges would admit the top 33% of high school grads, train professionals such as teachers and engineers and award master's degrees. Community colleges would handle anyone else "capable of benefiting from instruction," award two-year associate degrees and prepare students for transfers into four-year schools.

That was the theory, anyway, and it kind of worked for a decade or two, but began to fall apart for many reasons – demographic, economic, financial and political – and has largely existed on paper during the last few decades.

Periodically, politicians and educators have toyed with the idea of overhauling the master plan, but in higher education, as with other public programs, inertia reigns. Those who wield authority, however flawed, are generally unwilling to risk it via systemic change.

Occasionally, the Legislature has tinkered with aspects of the plan but the three sectors have steadily become more competitive and the theoretically seamless pathway for students to climb through the systems has often been choked. The state universities

sought, with some success, to penetrate UC's monopoly on doctorate degrees and the community colleges, likewise, gained the experimental ability to offer four-year degrees in a few fields.

Last week, Gov. Gavin Newsom signed a sheaf of higher education bills, some of which purport to shore up master plan weaknesses.

"We're turning commitments into reality by ensuring that our students have more access to high-quality educational opportunities, creating a change of course for generations to come and bolstering California's innovation economy," Newsom said. "Californians have thrived at our world class universities for decades, but not everyone has had similar access. Today that's changing."

The most important measures, Assembly Bill 928 and AB 1111, are aimed at making it easier for students to begin higher education in low-cost community colleges and transfer into UC and the state university systems by eliminating petty curricular conflicts.

Another important one, AB 927, extends the experimental ability of community colleges to award baccalaureate degrees in technical fields that the four-year colleges have shunned.

We don't know whether the package will improve California's lagging ability to provide the highly trained workforce that its economy needs. But it's a commendable, long-overdue effort.

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

CLG NEWS UPDATES

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

Biden Admin to Send the Taliban Millions in US Dollars After Arming Them With \$83 Billion in US Military Weapons | 10 Oct 2021 | Joe Biden supplied the Taliban and their accomplices with several years' worth of US armaments. Rather than destroying the equipment before leaving the country, Joe Biden decided to leave the nearly \$85 billion worth of US military equipment to the Taliban. As The Gateway Pundit reported on Sunday -- Joe Biden left 300 times more guns than those passed to the Mexican cartels in Obama's Fast and Furious program. The big story might be the pallets of c-sh the Taliban have been posting videos of pallets of weapons and stacks of \$100 bills they have seized. Now the Biden administration is going to send the Taliban millions in "humanitarian aid."

Southwest employee speaks out on canceled flights: 'source says nearly 50% of Southwest Pilots remain unvaccinated' | 10 Oct 2021 | Southwest Airlines canceled more than 1,000 flights on Sunday as employees continue to react to the company's decision to impose vaccine mandates. Earlier this week, employees learned they would be required to be vaccinated by December 8 or face termination. Reports circulating on social media suggest disgruntled employees responded to the mandate with a #sickout. Speaking on condition of anonymity, an employee for Southwest said, "The pilots are very upset. There is no organized sick out, but many employees are very disgruntled." The pushback began Friday when a reported three out of 35 employees showed up for work at the Jacksonville center. According to the source, "almost every flight out of Orlando was cancelled," as employees protested the new mandate. The source went on to suggest that the Biden administration was in touch with several airlines over the past week and "threatened all CEOs" to enforce vaccine mandates.

Frontline doctor claims 100 to 200 members of Congress treated with Ivermectin | 10 Oct 2021 | Dr. Pierre Kory of Frontline Doctors recently tweeted the following: "Between 100-200 United States Congress Members (plus many of their staffers & family members) with COVID...were treated by a colleague over the past 15 months with Ivermectin & the I-MASK+ protocol at FLCCC Alliance. None have gone to hospital."

Federal investigators secretly started using 'keyword warrants' and asked Google to provide govt with users' search terms | 5 Oct 2021 | The U.S. government is reportedly secretly issuing warrants for Google to provide user data on anyone typing in certain search terms, raising fears that innocent online users could get caught up in serious crime investigations at a greater frequency than previously thought. In an attempt to track down [alleged] criminals, federal investigators have started using new "keyword warrants" and used them to ask Google to provide them information on anyone who searched a victim's name or their address during a particular year, an accidentally unsealed court document that Forbes found shows. Google has to respond to thousands of warrant orders each year, but the keyword warrants are a relatively new strategy used by the government and are controversial.

AG Garland's son-in-law's company issues 'resource' claiming Trump supporters are White supremacists | 9 Oct 2021 | An education [sic] company co-founded by Attorney General Merrick Garland's son-in-law issued a "resource" for teachers this year that claims supporters of former President Donald Trump are White supremacists. The educational workshop released by Panorama Education, co-founded by Alexander "Xan" Tanner, the group's president, revolves around "systemic racism" and includes an article as a resource that states the Ku Klux Klan and attendees of Trump's rallies are both "examples of white supremacy."

Federal Workers, U.S. Service Members Sue Biden Admin Over Vaccine Mandates | 2 Oct 2021 | A group of federal workers, including several members of the military, are suing the Biden administration over a pair of mandates directing all federal workers and military service members to get vaccinated against COVID-19. "Americans have remained idle for far too long as our nation's elected officials continue to satisfy their voracious appetites for power," says the lawsuit, filed by a group of plaintiffs including four Air Force officers and a Secret Service agent, according to The Washington Post. Ten plaintiffs filed a suit in the U.S. District Court in Washington on September 23, seeking for the judge to place an injunction on Joe Biden's vaccine mandates that cover all federal workers and contractors, as well as all members of the U.S. military. ★




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The *Rio Linda News* is published weekly. Call (916) 773-1111 for more information.

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Paul V. Scholl**

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FBNF2021-08250 Friends of the Sacramento Public Library, 700 H Street, Sacramento, CA 95614 is doing business under the Fictitious Business Name(s) "Friends of the Sylvan Oaks Library", 6700 Auburn Boulevard, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County September 14, 2021 Publish: September 24 & October 1, 8, 15, 2021
FRIENDS 180201 10-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08249 Jessica Alena Grechkoosey, 10069 Cristo Drive, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "MJG Auto Sales", 10069 Cristo Drive, Sacramento, CA 95829. Filed with the Clerk of Sacramento County September 14, 2021 Publish: September 24 & October 1, 8, 15, 2021
MJG 180201 10-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08063 Platinum Home Mortgage Corporation, 2200 Hicks Road, Suite 101, Rolling Meadows, IL 60008 / Incorporated - Illinois is doing business under the Fictitious Business Name(s) "Mortgage On Demand", 2200 Hicks Road, Suite 101, Rolling Meadows, IL 60008. Filed with the Clerk of Sacramento County September 7, 2021 Publish: September 24 & October 1, 8, 15, 2021
MORTG 180201 10-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08282 Khampasong Phrommavongxay-Hoxie, 7314 14th Avenue, Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "Kham's Kreations", 7314 14th Avenue, Sacramento, CA 95820. Filed with the Clerk of Sacramento County September 15, 2021 Publish: September 24 & October 1, 8, 15, 2021
KHAM 180201 10-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08046 Anita Giordano, 5701 Surf Way, Sacramento, CA 95822 and Prancesca Giordano, 2604 Morley Way Sacramento, CA 95864 are doing business under the Fictitious Business Name(s) "Giordano Family Partnership", 5701 Surf Way, Sacramento, CA 95822. Filed with the Clerk of Sacramento County September 7, 2021 Publish: September 24 & October 1, 8, 15, 2021
GIORD 180201 10-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08287 WC Midtown Inc., 2735 Kalmer Way, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "West Coast Sourdough", 1350 16th Street, Sacramento, CA 95814. Filed with the Clerk of Sacramento County September 15, 2021 Publish: September 24 & October 1, 8, 15, 2021
WEST 80201 10-15-21

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

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08150 Karen Heidebrecht, 3028 Olive Glen Court, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Teletherapy Direct", 3028 Olive Glen Court, Sacramento, CA 95821. Filed with the Clerk of Sacramento County September 9, 2021 Publish: September 24 & October 1, 8, 15, 2021
TELE 80201 10-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08226 Maria Delurdes Munoz, 5721 San Gabriel Court, Sacramento, CA 95842 and Denise Cabrera Desampetro, 4141 Palm Avenue, Apt 52, Sacramento, CA 95842 are doing business under the Fictitious Business Name(s) "Realaza Salon", 5721 San Gabriel Court, Sacramento, CA 95842. Filed with the Clerk of Sacramento County September 14, 2021 Publish: September 24 & October 1, 8, 15, 2021
REAL 80201 10-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08140 S@von International Inc, 5500 Madison Avenue, #D, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Save On Cleaners, Alterations on Time", 5500 Madison Avenue, #D, Sacramento, CA 95841. Filed with the Clerk of Sacramento County September 9, 2021 Publish: September 24 & October 1, 8, 15, 2021
SAVE 80201 10-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08155 Alexandra Chimals Freeman, Calle del Amparo 14, 3 EXT, Madrid, Spain, 28012 is doing business under the Fictitious Business Name(s) "The Proofreading Place", Calle del Amparo 14, 3 EXT, Madrid, Spain, 28012. Filed with the Clerk of Sacramento County September 9, 2021 Publish: September 24 & October 1, 8, 15, 2021
THE 80201 10-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08311 Amanada January, 2017 17th Street, #4, Sacramento, CA 95818 is doing business under the Fictitious Business Name(s) "Bling Everything", 2017 17th Street, #4, Sacramento, CA 95818. Filed with the Clerk of Sacramento County September 16, 2021 Publish: September 24 & October 1, 8, 15, 2021
BLING 80201 10-15-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08537 Misad Marlin, 9295 Loma Lane, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Iron Designs and Art" 9295 Loma Lane, Orangevale, CA 95662. Filed with the Clerk of Sacramento County September 24, 2021 Publish: October 1, 8, 15, 22, 2021
IRON 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08519 Samridhi Soni, 770 Alcantar Circle, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "SRB Construction", 770 Alcantar Circle, Sacramento, CA 95834. Filed with the Clerk of Sacramento County September 24, 2021 Publish: October 1, 8, 15, 22, 2021
SRB 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08511 Mohammad Ashraf, 8436 Coeburn Street, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "xP Processing" 8436 Coeburn Street, Sacramento, CA 95823. Filed with the Clerk of Sacramento County September 23, 2021 Publish: October 1, 8, 15, 22, 2021
EXP 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08252 Luhan Si Hadin LLC., 6128 Tupelo Drive, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Luhan Si Hadin, Iridesence" 6128 Tupelo Drive, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County September 14, 2021 Publish: October 1, 8, 15, 22, 2021
LUHAN 80201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08366 Al-Kaaba Halal Foods LLC, 2232 Arliss Way, Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Al-Kaaba Halal Foods LLC" 2232 Arliss Way, Sacramento, CA 95822. Filed with the Clerk of Sacramento County September 20, 2021 Publish: October 1, 8, 15, 22, 2021
AL 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08294 Nancy Karvonen, 771 Adare Way, Galt, CA 95632 and Toni Ann Breshears, 522 Shawn Vines Avenue, Oakdale, CA 95361 are doing business under the Fictitious Business Name(s) "Hand in Hand Women's Day of Unity" 771 Adare Way, Galt, CA 95632. Filed with the Clerk of Sacramento County September 16, 2021 Publish: October 1, 8, 15, 22, 2021
HAND 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08452 Richard Kimm, 8876 Oak Avenue, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Hitting Streak Baseball Academy" 8876 Oak Avenue, Orangevale, CA 95662. Filed with the Clerk of Sacramento County September 22, 2021 Publish: October 1, 8, 15, 22, 2021
HITT 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08373 Paul Tupchij, 6105 Walnut Avenue, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Hauling Forward, HF" 6105 Walnut Avenue, Orangevale, CA 95662. Filed with the Clerk of Sacramento County September 20, 2021 Publish: October 1, 8, 15, 22, 2021
HAUL 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07742 Automotive Finish Technologies Inc., 3506 Gabilan Way, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Colors on Parade" 3506 Gabilan Way, Sacramento, CA 95821. Filed with the Clerk of Sacramento County August 23, 2021 Publish: October 1, 8, 15, 22, 2021
COLOR 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01881 Bogdan Redko, 5945 Roswitha Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Bob's Dispatch" 5945 Roswitha Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County March 1, 2021 Publish: October 1, 8, 15, 22, 2021
BOB 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08246 Anrak Corporation, 5820 Mayhew Road, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Plus Sweeping" 5820 Mayhew Road, Sacramento, CA 95827. Filed with the Clerk of Sacramento County September 14, 2021 Publish: October 1, 8, 15, 22, 2021
PLUS 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08402 Luis Macias, 3915 Fell Street, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "LCM Concrete Construction Company" 3915 Fell Street, Sacramento, CA 95838. Filed with the Clerk of Sacramento County September 21, 2021 Publish: October 1, 8, 15, 22, 2021
LCM 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08333 Shadya Guerra, 2513 Green Wing Way, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Redeemed Custom Tees & Apparel" 2513 Green Wing Way, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 17, 2021 Publish: October 1, 8, 15, 22, 2021
REDEEM 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07534 Johanna Jamila Ahmadyar, 7656 19th Street, Sacramento, CA 95832 is doing business under the Fictitious Business Name(s) "Call Rim Repair" 7656 19th Street, Sacramento, CA 95832. Filed with the Clerk of Sacramento County August 13, 2021 Publish: October 1, 8, 15, 22, 2021
CALI 180201 10-22-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07748 Almhigh Re Inc, 4080 Truxel Road, #100, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Mayne St. Properties" 4080 Truxel Road, #100, Sacramento, CA 95834. Filed with the Clerk of Sacramento County August 24, 2021 Publish: October 8, 15, 22, 29, 2021
MAYNE 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08595 Dimetry Tupchij, 6105 Walnut Avenue, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Tupchi Homes, TH", 6105 Walnut Avenue, Orangevale, CA 95662. Filed with the Clerk of Sacramento County September 27, 2021 Publish: October 8, 15, 22, 29, 2021
TUPCHI 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08331 MaryAnne Povey, 6435 Almond Avenue, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "OV Live" 6435 Almond Avenue, Orangevale, CA 95662. Filed with the Clerk of Sacramento County September 17, 2021 Publish: October 8, 15, 22, 29, 2021
OV 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08624 Jean-Pierre Rushing, 1451 Rocky Ridge Drive, Roseville, CA 95661 is doing business under the Fictitious Business Name(s) "Interwest Judgment Recovery" 2386 Fair Oaks Boulevard, Sacramento, CA 95825. Filed with the Clerk of Sacramento County September 28, 2021 Publish: October 8, 15, 22, 29, 2021
INTER 80201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08327 Dynamics Resources Group LLC, 1822 E Route 66, Suite 271, Glendora, CA 91740 is doing business under the Fictitious Business Name(s) "Pacific Mobile RV Repairs" 922 W Brannan Island Road, #73, Isleton, CA 95641. Filed with the Clerk of Sacramento County September 17, 2021 Publish: October 8, 15, 22, 29, 2021
PACIFIC 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08546 Bigwood's Comfort Kitchen LLC, 40 Park City Court, Apartment 8208, Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Bigwood's Comfort Kitchen" 40 Park City Court, Apartment 8208, Sacramento, CA 95831. Filed with the Clerk of Sacramento County September 24, 2021 Publish: October 8, 15, 22, 29, 2021
BIG 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08403 Emily White, 6119 Carl Sandburg Circle, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "Cosmo Babe" 6119 Carl Sandburg Circle, Sacramento, CA 95842. Filed with the Clerk of Sacramento County September 21, 2021 Publish: October 8, 15, 22, 29, 2021
COSMO 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08448 Aziz Ergashev, 4500 Tynebourne Street, F206, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Giant Pizza & Subs" 2625 Broadway, Sacramento, CA 95818. Filed with the Clerk of Sacramento County September 22, 2021 Publish: October 8, 15, 22, 29, 2021
GIANT 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08580 Peter-Nam Hoang Dinh, 5412 V Street, Sacramento, CA 95817 is doing business under the Fictitious Business Name(s) "Friendly Talk Therapy" 225 30th Street, Suite 311, Sacramento, CA 95816. Filed with the Clerk of Sacramento County September 27, 2021 Publish: October 8, 15, 22, 29, 2021
FRIEND 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08400 AB Auto Services, 5599 Hillside Boulevard, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "AB Tires and Auto Repair" 5599 Hillside Boulevard, Sacramento, CA 95842. Filed with the Clerk of Sacramento County September 21, 2021 Publish: October 8, 15, 22, 29, 2021
AB 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07205 Monique Dunbar, 4390 47th Avenue, #218, Sacramento, CA 95824 is doing business under the Fictitious Business Name(s) "Represent Jesus, Satties Eve" 4390 47th Avenue, #218, Sacramento, CA 95824. Filed with the Clerk of Sacramento County August 3, 2021 Publish: October 8, 15, 22, 29, 2021
REP 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08585 Legacy Investment Real Estate LLC, 1610 R Street, Suite 300, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Legacy Investment Real Estate" 1610 R Street, Suite 300, Sacramento, CA 95811. Filed with the Clerk of Sacramento County September 27, 2021 Publish: October 8, 15, 22, 29, 2021
LEGACY 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08777 Wild Rose's Sweet Creations LLC, 5513 Maidstone Way, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Wild Rose's Sweet Creations" 5513 Maidstone Way, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 1, 2021 Publish: October 8, 15, 22, 29, 2021
WILD 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08575 Allison Woods, 9767 Clemenza Way, Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "Your I.F. Coach" 5650 Whiteoak Parkway, Suite 130, #22, Elk Grove, CA 95757. Filed with the Clerk of Sacramento County September 27, 2021 Publish: October 8, 15, 22, 29, 2021
YOUR 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07997 Ube Café LLC, 1420 O Street, Apt. 2G, Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Simply Sari-Sari, Modern Sari-Sari," 1420 O Street, Apt. 2G, Sacramento, CA 95814. Filed with the Clerk of Sacramento County September 3, 2021 Publish: October 8, 15, 22, 29, 2021
UBE 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08345 Juliet Nicole Haas, 6537 Outlook Drive, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "HAAS Studio, Curate Sacramento, Photo Sact, Westfords Wandering," 6537 Outlook Drive, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County September 17, 2021 Publish: October 8, 15, 22, 29, 2021
HAAS 180201 10-29-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08775 Block Party, 1271 Washington Avenue, #450, San Leandro, CA 94577 is doing business under the Fictitious Business Name(s) "BP" 1271 Washington Avenue, #450, San Leandro, CA 94577. Filed with the Clerk of Sacramento County September 30, 2021 Publish: October 15, 22, 29 & November 5, 2021
180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08786 Kreative Future LLC, 9099 Wigmore Court, Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Kreative Future Trucking", 9099 Wigmore Court, Elk Grove, CA 95624. Filed with the Clerk of Sacramento County October 1, 2021 Publish: October 15, 22, 29 & November 5, 2021
KREATIVE 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08937 Premier Fencing Academy LLC, 6442 Fair Oaks Boulevard, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Premier Fencing Academy" 3732 Auburn Boulevard, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 6, 2021 Publish: October 15, 22, 29 & November 5, 2021
PREMIER 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08794 Kristiyan Hristov, 7601 Keth Road, Fair Oaks, CA 95628 and Premier Fencing Academy LLC, 6442 Fair Oaks Boulevard, Carmichael, CA 95608 are doing business under the Fictitious Business Name(s) "Premier Fencing Academy" 3732 Auburn Boulevard, Suite A, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 4, 2021 Publish: October 15, 22, 29 & November 5, 2021
PREMIER 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08594 Kat Plamondon, 4046 Minnesota Avenue, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "It's Official Notaries" 4046 Minnesota Avenue, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County September 27, 2021 Publish: October 15, 22, 29 & November 5, 2021
ITS 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08841 Serge Tverdiy, 5045 Harrison Street, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "I-Deal Trucks" 7606 Folsom Boulevard, #102, Sacramento, CA 95826. Filed with the Clerk of Sacramento County October 4, 2021 Publish: October 15, 22, 29 & November 5, 2021
I-DEAL 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08902 Christopher Faulkner, 2925 Burneece Street, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Patch Lighting" 2925 Burneece Street, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 5, 2021 Publish: October 15, 22, 29 & November 5, 2021
PATCH 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08816 Makizin Noelle Hanie, 179 A Street, Galt, CA 95632 is doing business under the Fictitious Business Name(s) "Central Valley Diamond Blade Supply" 179 A Street, Galt, CA 95632. Filed with the Clerk of Sacramento County October 4, 2021 Publish: October 15, 22, 29 & November 5, 2021
CENTRAL 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08601 Yasser Mahfouz, 70 Cakebread Circle, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Pinetown Real Estate" 70 Cakebread Circle, Sacramento, CA 95834. Filed with the Clerk of Sacramento County September 28, 2021 Publish: October 15, 22, 29 & November 5, 2021
PINETOWN 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08861 Euphoria Grace Group of Companies Inc., 8677 Nemea Way, Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Euphoria Grace Transportation" 8677 Nemea Way, Elk Grove, CA 95624. Filed with the Clerk of Sacramento County October 4, 2021 Publish: October 15, 22, 29 & November 5, 2021
EUPHORIA 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08772 Andrea D. Stribling, 7943 Reinder Way, Sacramento, CA 95823 and Crystal N. Anthony, 1675 Wakefield Way, Sacramento, CA 95822 are doing business under the Fictitious Business Name(s) "Kuryv BAE, Kuryv, Beautiful and Empowered" 7943 Reinder Way, Sacramento, CA 95823. Filed with the Clerk of Sacramento County September 30, 2021 Publish: October 15, 22, 29 & November 5, 2021
BAE 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08901 BPP Exchange, 5409 Palm Avenue, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "BPP Exchange, BPP Exchange Corporation" 5409 Palm Avenue, Sacramento, CA 95841. Filed with the Clerk of Sacramento County October 5, 2021 Publish: October 15, 22, 29 & November 5, 2021
BPP 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08989 Verified Entities, Inc., 8848 Sailfish Bay Circle, Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Verified Really, Verified Signings, Verified Digitals, Verified Insurance, Verified Staffing" 8848 Sailfish Bay Circle, Sacramento, CA 95828. Filed with the Clerk of Sacramento County October 7, 2021 Publish: October 15, 22, 29 & November 5, 2021
VERIFIED 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08936 Susanne Tooman, 3827 43rd Avenue, Sacramento, CA 95824 is doing business under the Fictitious Business Name(s) "Ink Black Cat Apothecary" 3827 43rd Avenue, Sacramento, CA 95824. Filed with the Clerk of Sacramento County October 8, 2021 Publish: October 15, 22, 29 & November 5, 2021
INK 180201 11-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08545 Advantage Hospitality, LLC, 20 Advantage Court, Sacramento, CA 95834 is doing business

Public-Service Workers Rejoice as Feds Forgive Student Debt

By Suzanne Potter, California News Service

SACRAMENTO, CA (MPG)

Hundreds of thousands of teachers, nurses, social workers, military officers and others in public service can breathe a sigh of relief as the Biden administration announced major reforms to the public-service loan forgiveness program.

Miguel Cardona, U.S. Secretary of Education, said the program will be streamlined so about 550,000 more people will qualify.

"In 2007, Congress made a pledge to forgive loans if you serve the community for ten years, and we're going to make that right," Cardona remarked.

The program is supposed to pay off remaining loans for people who have made payments for ten years while working in a

qualifying profession, but you had to have a certain type of loan. Now, people can get a waiver and be able to count payments on other types of student loans toward the forgiveness program.

Merrie Wolf, a longtime math teacher from Tulsa, was told after a decade of payments that she would have to convert to a different type of loan and start the clock all over again.

"The student-loan process has been a nightmare, to say the least," Wolf asserted. "I was led to believe a whole ten years that I was headed toward Public Service Loan Forgiveness."

According to the Institute for College Access and Success, in 2018-19, the most recent year from which data is available, 48% of California college graduates had student loan

debt, with an average debt load of more than \$21,000.

A GAO report found 99% of the people who apply for the Public Service Loan Forgiveness program are denied.

Jesse Yedinak Gray, research director and assistant professor at Brown University School of Public Health, said the changes are a light at the end of the tunnel after years of crushing debt.

"It's a lot of money that you don't get to use to save for retirement, or save for, say, my son's education either," Gray pointed out. "It's ending up costing so much more than I ever thought it would."

The changes mean more military officers will qualify, and the feds are going to review all applications that were previously denied.

Drought-stricken Farmers, Ranchers Have Time to Replace Livestock

IRS Media Relations News Release

WASHINGTON, D.C. (MPG) - Farmers and ranchers who were forced to sell livestock due to drought may have an additional year to replace the livestock and defer tax on any gains from the forced sales, according to the Internal Revenue Service.

To qualify for relief, farmers or ranchers must have sold livestock on account of drought conditions in an applicable region. This is a county or other jurisdiction designated as eligible for federal assistance plus counties contiguous to it. Notice 2021-55, posted today on IRS.gov, lists applicable regions in 36 states and one U.S. territory.

The relief generally applies to capital gains realized by eligible farmers and ranchers on sales of livestock held for draft, dairy or breeding purposes. Sales of other livestock, such as those raised for slaughter or held for sporting purposes, or poultry, are not eligible.

The sales must be solely due to drought, causing an area to be designated as eligible for federal assistance. Livestock generally must be replaced within a four-year period, instead of the usual two-year period. The IRS is authorized to further extend this replacement period if the drought continues.

The one-year extension, announced in the notice, gives eligible farmers and

ranchers until the end of their first tax year after the first drought-free year to replace the sold livestock. Details, including an example of how this provision works, can be found in Notice 2006-82, available on IRS.gov.

The IRS provides this extension to eligible farmers and ranchers who sold livestock on account of drought conditions in an applicable region that qualified for the four-year replacement period, if the applicable region is listed as suffering exceptional, extreme or severe drought conditions during any week between Sept. 1, 2020, and Aug. 31, 2021. This determination is made by the National Drought Mitigation Center.

As a result, eligible farmers and ranchers whose drought-sale replacement period was scheduled to expire on Dec. 31, 2021, in most cases now have until the end of their next tax year to replace the sold livestock. Because the normal drought-sale replacement period is four years, this extension impacts drought sales that occurred during 2017. The replacement periods for some drought sales before 2017 are also affected due to previous drought-related extensions affecting some of these localities.

More information on reporting drought sales and other farm-related tax issues can be found in Publication 225, Farmer's Tax Guide, available on IRS.gov.



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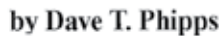
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See 11/22/2015 15/16/17/18/19/20/21/22/23/24/25/26/27/28/29/30/31/32/33/34/35/36/37/38/39/40/41/42/43/44/45/46/47/48/49/50/51/52/53/54/55/56/57/58/59/60/61/62/63/64/65/66/67/68/69/70/71/72/73/74/75/76/77/78/79/80/81/82/83/84/85/86/87/88/89/90/91/92/93/94/95/96/97/98/99/100/101/102/103/104/105/106/107/108/109/110/111/112/113/114/115/116/117/118/119/120/121/122/123/124/125/126/127/128/129/130/131/132/133/134/135/136/137/138/139/140/141/142/143/144/145/146/147/148/149/150/151/152/153/154/155/156/157/158/159/160/161/162/163/164/165/166/167/168/169/170/171/172/173/174/175/176/177/178/179/180/181/182/183/184/185/186/187/188/189/190/191/192/193/194/195/196/197/198/199/200/201/202/203/204/205/206/207/208/209/210/211/212/213/214/215/216/217/218/219/220/221/222/223/224/225/226/227/228/229/230/231/232/233/234/235/236/237/238/239/240/241/242/243/244/245/246/247/248/249/250/251/252/253/254/255/256/257/258/259/260/261/262/263/264/265/266/267/268/269/270/271/272/273/274/275/276/277/278/279/280/281/282/283/284/285/286/287/288/289/290/291/292/293/294/295/296/297/298/299/300/301/302/303/304/305/306/307/308/309/310/311/312/313/314/315/316/317/318/319/320/321/322/323/324/325/326/327/328/329/330/331/332/333/334/335/336/337/338/339/340/341/342/343/344/345/346/347/348/349/350/351/352/353/354/355/356/357/358/359/360/361/362/363/364/365/366/367/368/369/370/371/372/373/374/375/376/377/378/379/380/381/382/383/384/385/386/387/388/389/390/391/392/393/394/395/396/397/398/399/400/401/402/403/404/405/406/407/408/409/410/411/412/413/414/415/416/417/418/419/420/421/422/423/424/425/426/427/428/429/430/431/432/433/434/435/436/437/438/439/440/441/442/443/444/445/446/447/448/449/450/451/452/453/454/455/456/457/458/459/460/461/462/463/464/465/466/467/468/469/470/471/472/473/474/475/476/477/478/479/480/481/482/483/484/485/486/487/488/489/490/491/492/493/494/495/496/497/498/499/500/501/502/503/504/505/506/507/508/509/510/511/512/513/514/515/516/517/518/519/520/521/522/523/524/525/526/527/528/529/530/531/532/533/534/535/536/537/538/539/540/541/542/543/544/545/546/547/548/549/550/551/552/553/554/555/556/557/558/559/560/561/562/563/564/565/566/567/568/569/570/571/572/573/574/575/576/577/578/579/580/581/582/583/584/585/586/587/588/589/590/591/592/593/594/595/596/597/598/599/600/601/602/603/604/605/606/607/608/609/610/611/612/613/614/615/616/617/618/619/620/621/622/623/624/625/626/627/628/629/630/631/632/633/634/635/636/637/638/639/640/641/642/643/644/645/646/647/648/649/650/651/652/653/654/655/656/657/658/659/660/661/662/663/664/665/666/667/668/669/670/671/672/673/674/675/676/677/678/679/680/681/682/683/684/685/686/687/688/689/690/691/692/693/694/695/696/697/698/699/700/701/702/703/704/705/706/707/708/709/710/711/712/713/714/715/716/717/718/719/720/721/722/723/724/725/726/727/728/729/730/731/732/733/734/735/736/737/738/739/740/741/742/743/744/745/746/747/748/749/750/751/752/753/754/755/756/757/758/759/760/761/762/763/764/765/766/767/768/769/770/771/772/773/774/775/776/777/778/779/780/781/782/783/784/785/786/787/788/789/790/791/792/793/794/795/796/797/798/799/800/801/802/803/804/805/806/807/808/809/810/811/812/813/814/815/816/817/818/819/820/821/822/823/824/825/826/827/828/829/830/831/832/833/834/835/836/837/838/839/840/841/842/843/844/845/846/847/848/849/850/851/852/853/854/855/856/857/858/859/860/861/862/863/864/865/866/867/868/869/870/871/872/873/874/875/876/877/878/879/880/881/882/883/884/885/886/887/888/889/890/891/892/893/894/895/896/897/898/899/900/901/902/903/904/905/906/907/908/909/910/911/912/913/914/915/916/917/918/919/920/921/922/923/924/925/926/927/928/929/930/931/932/933/934/935/936/937/938/939/940/941/942/943/944/945/946/947/948/949/950/951/952/953/954/955/956/957/958/959/960/961/962/963/964/965/966/967/968/969/970/971/972/973/974/975/976/977/978/979/980/981/982/983/984/985/986/987/988/989/990/991/992/993/994/995/996/997/998/999/1000/1001/1002/1003/1004/1005/1006/1007/1008/1009/1010/1011/1012/1013/1014/1015/1016/1017/1018/1019/1020/1021/1022/1023/1024/1025/1026/1027/1028/1029/1030/1031/1032/1033/1034/1035/1036/1037/1038/1039/1040/1041/1042/1043/1044/1045/1046/1047/1048/1049/1050/1051/1052/1053/1054/1055/1056/1057/1058/1059/1060/1061/1062/1063/1064/1065/1066/1067/1068/1069/1070/1071/1072/1073/1074/1075/1076/1077/1078/1079/1080/1081/1082/1083/1084/1085/1086/1087/1088/1089/1090/1091/1092/1093/1094/1095/1096/1097/1098/1099/1100/1101/1102/1103/1104/1105/1106/1107/1108/1109/1110/1111/1112/1113/1114/1115/1116/1117/1118/1119/1120/1121/1122/1123/1124/1125/1126/1127/1128/1129/1130/1131/1132/1133/1134/1135/1136/1137/1138/1139/1140/1141/1142/1143/1144/1145/1146/1147/1148/1149/1150/1151/1152/1153/1154/1155/1156/1157/1158/1159/1160/1161/1162/1163/1164/1165/1166/1167/1168/1169/1170/1171/1172/1173/1174/1175/1176/1177/1178/1179/1180/1181/1182/1183/1184/1185/1186/1187/1188/1189/1190/1191/1192/1193/1194/1195/1196/1197/1198/1199/1200/1201/1202/1203/1204/1205/1206/1207/1208/1209/1210/1211/1212/1213/1214/1215/1216/1217/1218/1219/1220/1221/1222/1223/1224/1225/1226/1227/1228/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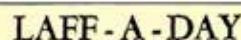
Amber Waves



by Gary Kopervas



by Mike Marland



"Are you mad at me about something, Mr. Bryant? You haven't delivered any mail to me in weeks."

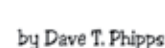
by Jeff Pickering



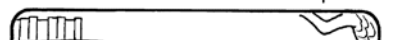
BY AL SCADUTO



by Dave T. Phipps



BY
HENRY BOLTINOFF





International MARKET

FOOD COURT NOW OPEN

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PRICES EFFECTIVE OCTOBER 21, OCTOBER 29 - 2021

WED	THU	FRI	SAT	SUN	TUE
13	14	15	16	17	18

10971 Olson Drive
 Rancho Cordova, CA 95670
916.853.8000

Market: 10 Days: 8am - 10pm
 Food Court: 7 Days: 11am - 8:30pm
 (Chinese: 11:30am - 8:30pm)

kpinternationalmarket.com

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FREE flu shot

Oct 9th & Oct 16th, 2021 9AM~4PM

SUITE #401 NEXT DOOR KP MARKET

10971 OLSON DR. RANCHO CORDOVA, CA 95670





Paul Hon Asian Clinic



International MARKET



RANCHO CORDOVA

WEEKLY MEAT SPECIALS

SUBJECT TO AVAILABILITY

<p>BONUS BUY</p> <p>Beef Porterhouse Steak</p> <p>\$5.99 /lb</p> 	<p>USDA CHOICE</p> <p>Top Round Skt & Pulpa Skt Thin Sliced</p> <p>\$4.29 /lb</p> 	<p>Tyson</p> <p>40 lb Box</p> <p>\$25.99 /box</p> 
<p>Beef T-Bone Steak</p> <p>\$4.99 /lb</p> <p>Fillete de T-Bone</p> 	<p>Beef London Broil & Top Round Roast - Boneless</p> <p>\$3.99 /lb</p> <p>Pulpa Para Hornear Roast sin Hueso</p> 	<p>Chicken Leg Quarters</p> <p>69¢ /lb</p> <p>Piernas y Muslo de Pollo</p> 
<p>OLYMER</p> <p>Pork Neck Bones</p> <p>\$1.39 /lb</p> <p>Huesos del Cuello de Cerdo</p> 	<p>ibp.</p> <p>Pork Butt Roast Bone-In</p> <p>\$1.69 /lb</p> <p>Trozo de Puerco con Hueso</p> 	<p>ibp.</p> <p>Pork St. Louis Ribs - Single Pak</p> <p>\$3.99 /lb</p> <p>Costillas de San Luis</p> 

Advised Items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS.
 PRICES EFFECTIVE OCTOBER 13 - OCTOBER 19, 2021.

FRESH PRODUCE SALES FOR PRODUCE WILL BEGIN ON WEDNESDAYS @ 12:00PM

Produce Item	Price
White Potatoes	69¢/lb
Guava	2.29/lb
Galn Apples	89¢/lb
FE Iceberg Garden Salad 12 oz	89¢/box
Italian Squash	89¢/lb
Orange Bell Pepper	99¢/lb
Yellow Onions 3 lb Bag	1.29/bag
Kabocha	69¢/lb
Green Peas 1 lb	2.29/lb
Enoki Mushrooms 150 g	3.29/box

AMERICAN/HISPANIC GROCERY

 <p>\$3.99 /ea</p> <p>Mazola Corn Oil 40 fl oz</p>	 <p>\$3.99 /ea</p> <p>Nescafe Cafe de Olla 6 oz</p>	 <p>\$9.99 /ea</p> <p>-TAX +CRV Tsingtao Beer 6 Pack Bottles 6 x 12 fl oz</p>	 <p>\$7.99 /ea</p> <p>-TAX FEE Soft & Strong 12 Rolls</p>	 <p>\$1.49 /ea</p> <p>*TAX Special Value Foam Plates 40 x 8.575"</p>
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ASIAN GROCERY

 Soy Sauce 33.6 fl oz \$2.59 <small>ea</small> Marx Pina Brand	 Condensed Milk 13.5 fl oz 4/\$3 Siam Elephant Brand	 Jalisco Deli Chicken 11 fl oz 99¢ <small>ea</small> *CRV Sandler Brand	 Marty's Cracklin 3.17 oz 99¢ <small>ea</small> Oishi Brand	 Santitas Salsa 8.52 oz \$2.99 <small>ea</small> Oishi Brand
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KOREAN/JAPANESE GROCERY

 <p>29.99 EA</p> <p>Rice Chum Rice 40 lb Bag</p>	 <p>14.99 EA</p> <p>French Dais Asparagus 300 x 11.6 oz</p>	 <p>12.99 EA</p> <p>Napaheim Nougari Ramen 36 x 4.2 oz</p>	 <p>4.99 EA</p> <p>Organic Kammat Print Chutney 300 g</p>	 <p>2.99 EA</p> <p>Gosong Wheat Flour 6.5 lb</p>	 <p>3.99 EA</p> <p>Korean Seaweed 2 Kinds</p>
 <p>2.99 EA</p> <p>Chung Jung Doe Lunchmeat Pork 12 oz</p>	 <p>2.49 EA</p> <p>BTS Coffee Detox 2 Kinds</p>	 <p>2.99 EA</p> <p>CJ Chicken BBQ Sauce 2 Kinds 840 g</p>	 <p>5.99 EA</p> <p>Shu Chien Set Sake 502 fl oz</p>	 <p>2.59 EA</p> <p>Alkohana SW & SM Rice Seasoning 12 oz</p>	 <p>2.49 EA</p> <p>Eola Furme Mochiki 36 oz</p>

HOUSEWARES

 <p>99.00 EA</p> <p>HAMILTON BEACH KITCHENWARE Kitchen Utensils & Pantries</p>	 <p>\$34.99 EA</p> <p>NOVEL ELECTRIC BBQ GRILL</p>
 <p>3.99 EA</p> <p>RESPONSIBLE BBQ GRILL</p>	 <p>5.49 EA</p> <p>4 YEAR OLD COLD-DRAWN CATTLEBACK</p>
 <p>10.99 EA</p> <p>ELECTRIC RICE COOKER 1.5 CUPS</p>	 <p>69.99 EA</p> <p>ELECTRIC RICE COOKER 1.5 CUPS</p>
 <p>\$2.99 EA</p> <p>ELECTRIC RICE COOKER 1.5 CUPS</p>	 <p>\$3.99 EA</p> <p>ELECTRIC RICE COOKER 1.5 CUPS</p>

FROZEN & FISH DEPT		EUROPEAN DELI				
Frozen Dried Pollack 200 g	 \$7.99 /ea <small>REG. \$12.99/LB</small>	<table border="0"> <tr> <td> Columbus Applewood Smoked Ham  \$7.99 /lb <small>REG. \$12.99/LB</small> </td> <td> Columbus Pub Roasted Turkey Breast  \$7.99 /lb <small>REG. \$12.99/LB</small> </td> </tr> <tr> <td> Belmont German Brand Ham  \$5.19 /lb <small>REG. \$12.99/LB</small> </td> <td> Krochmar Oven Roasted Turkey Breast  \$5.69 /lb <small>REG. \$12.99/LB</small> </td> </tr> </table>	Columbus Applewood Smoked Ham  \$7.99 /lb <small>REG. \$12.99/LB</small>	Columbus Pub Roasted Turkey Breast  \$7.99 /lb <small>REG. \$12.99/LB</small>	Belmont German Brand Ham  \$5.19 /lb <small>REG. \$12.99/LB</small>	Krochmar Oven Roasted Turkey Breast  \$5.69 /lb <small>REG. \$12.99/LB</small>
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No Doubt: Seniors are Tough Old Birds

By John Grimaldi,
Association of Mature
American Citizens

WASHINGTON, DC (MPG) - It's not easy getting old. When times are bad they're worse for the elderly and no better example is there than the times in which we've been living for the past twelve months or so – in the year of the COVID-19 pandemic. There's no doubt that the older you are the more physically vulnerable you can be to the coronavirus, but there's evidence that aging can also turn us into mentally tougher "old birds," as the saying goes, according to Rebecca Weber, CEO of the Association of Mature American Citizens [AMAC].

There was concern across the board when the pandemic got started that there would be a "mental health crisis" among the older population due to COVID based restrictions on contact with friends and family. But according to an article in JAMA, the Journal of the American Medical Association, there is "evidence suggesting that, counter to expectation, older adults as a group may be more resilient to the anxiety, depression, and stress-related mental health disorders characteristic of younger populations during the initial phase of the COVID-19 pandemic."

The article cites a study by the Centers for Disease Control that showed "933 participants aged 65 years or older reported significantly lower percentages of anxiety disorder (6.2%), depressive disorder (5.8%),



There's no doubt that the older you are the more physically vulnerable you can be to the coronavirus, but there's evidence that aging can also turn us into mentally tougher "old birds." MPG file photo

or trauma- or stress-related disorder (TSRD) (9.2%) than participants in younger age groups."

But that doesn't mean seniors are not lonely, says Weber. "How can you not be lonely when interpersonal relationships are suddenly curtailed. But it appears that the older you get the better able you are to cope psychologically with loneliness."

She notes that there's even more evidence that

we get stronger emotionally as we get older. The AMAC CEO cites a new study conducted by the Stanford Center on Longevity, for example. In it, Professor Laura Carstensen, says that "as people age, they're more emotionally balanced and better able to solve highly emotional problems."

According to Carstensen, "we surveyed a representative sample of 945 Americans between

the ages of 18 and 76 years and assessed the frequency and intensity of a range of positive and negative emotions. We also assessed perceived risk of contagion and complications from the virus, as well as personality, health, and demographic characteristics. Age was associated with relatively greater emotional well-being both when analyses did and did not control for

perceived risk and other covariates. The present findings extend previous research about age and emotion by demonstrating that older adults' relatively better emotional well-being persists even in the face of prolonged stress."

Meanwhile, Dr. Marcia Ory, a Texas A&M aging expert, put it this way: "older adults – despite their awareness of increased risk – are generally not

reporting more feelings of anxiety, anger or stress than younger age groups [during the COVID crisis]." Dr. Ory is the founding director of the Texas A&M Center of Population Health and Aging and notes that she has been "studying the impacts of COVID-19 with an interest in debunking myths and identifying unexpected positive consequences for our aging population." ★

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848 U Street	1383	2 Acres	\$ 550,000
8125 Gold Pheasant Ct.	2240	1.16 Acres	\$ 710,000
1420 I Street	2089	.45 Acre	\$ 630,000
5923 West 2nd St.	2106	2.12 Acres	\$ 650,000
7425 26th St.	3525	1.2 Acres	\$ 725,000

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