



Inspiring Future Leaders to Soar

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THE NEWS

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SEPTEMBER 17, 2021

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Change Service Requested

Nurse Shortage at Crisis Point



Traveling nurses Candace Brim, left, and Janet Stovall, right, are based in North Carolina but have been traveling to California to work in intensive care units since the beginning of this year. They are now working in hospitals in Alameda and Folsom. Photo by Anne Wernikoff, CalMatters

By Kristen Hwang,
CalMatters.org

In the past month, four emergency room nurses – exhausted by the onslaught of patients and emotional turmoil wrought by COVID-19 – have quit at the Eureka hospital where Matt Miele works.

Miele, who has been a trauma nurse for four years, is actively looking for a less stressful nursing position and has colleagues who are, too.

“On the bad days, I think ‘What am I doing and is this what I want to be doing?’” Miele said. “It’s shifting me to my core.”

Around California – and the nation – nurses are trading in high-pressure jobs for a career change, early retirement or less demanding assignments, leading to staffing shortages in many hospitals.

Hospitals are struggling to comply

with the state’s nurse staffing requirements as pandemic-induced burnout has exacerbated an already chronic nursing shortage nationwide.

But burnout isn’t the only thing compounding California’s nursing shortage: The state’s new vaccine mandate for health care workers is already causing headaches for understaffed hospitals before it is even implemented. Some traveling nurses – who are in high demand nationwide – are turning down California assignments because they don’t want to get vaccinated.

Hospitals say they are reaching a crisis point, straining under the dual forces of more people seeking routine care and surging COVID-19 hospitalizations driven by the Delta variant.

Hospitals, some with more COVID-19 patients now than during the winter surge, say they are confronting unprecedented staffing

shortages, particularly among nurses.

The staffing shortage is so severe that Scripps Health is considering temporarily consolidating some of its outpatient centers. Scripps, which has five hospitals and 28 outpatient clinics in the San Diego area, told CalMatters that it is serving nearly 20% more patients on average than before the pandemic. At the same time, job openings at the hospitals have increased 57% since August 2019. For nursing jobs alone, vacancies have increased 96%.

Emotional and physical exhaustion is the primary reason nurses are fleeing the bedside, experts say. It has been a long and brutal 18 months.

Hospital administrators worry that the state’s vaccine mandate for health care workers, which goes into effect Sept. 30, could drive some of their workers out. Already, some

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Board Revises Approved FY 2021-22 Budget

By Kim Nava,
Sacramento County

SACRAMENTO COUNTY, CA (MPG) - The Sacramento County Board of Supervisors voted on September 8th to revise the Approved Budget for the 2021-22 fiscal year.

The Approved Budget in June totaled \$6.5 billion. With the completion of the County’s FY 2021-22 year-end financial closing activities and updated information, an increase of \$400 million was proposed, bringing the Budget Recommended for Adoption to \$6.9 billion in appropriations. The increase includes a \$210.7 million increase in General Fund appropriations, and a \$189.6 million increase in appropriations in other funds.

The increase in General Fund appropriations included \$26 million of additional discretionary resource investments in new or enhanced programs, including addressing critical needs related to homelessness and fire risk on the American River Parkway.

As with the Approved Budget, the Revised Recommended Budget does not include funding from the County’s approximately \$300 million State and Local Fiscal Recovery Fund Allocation under the American Rescue Plan Act. A comprehensive spending plan for these funds is being developed based on priorities identified by the Board.

The Board of Supervisors approved the following additional costs, totaling \$6,758,000 to be paid out of the County’s General Fund:

\$5M contingency for Afghan Refugee costs; \$500,000 to augment encampment debris removal; \$498,000 to the Regional Parks Park Maintenance Team for four positions, two vehicles and supplies; \$400,000 for five additional housing navigator positions for the American River Parkway; \$200,000 to support County Property and Business Improvement Districts (PBIDs); \$75,000 to Effie Yeaw/Soil Born Farms/Camp Pollock park education programs; \$65,000 to Sacramento Splash environmental education program; \$20,000 Hood Franklin Road pedestrian access

The Board is scheduled to formally adopt the Budget Recommended for Adoption on Sept. 28.

For details, read the Budget Letter to the Board of Supervisors or view all budget documents on the Office of Budget and Debt Management website. ★

A Yard Sale of Friendships

By C. L. Feser

RIO LINDA, CA (MPG) - Fortunately, it was not as smoky as it had been the past days from the surrounding fires. A huge community yard sale was held Saturday, August 28. It was held at the place where this past year’s, Tractor Days was held. It opened at 9, according to Facebook.

I was there at the opening and the crowds were smaller than expected, but hey, some don’t start their Saturdays until at least their fourth cup of coffee. I saw over 15 vendors. Some of the same people I see at the Thursday night Farmers Market. There was the snow cone truck for refreshments. There were also people who were selling yard sale items because it is safer to do in large crowds than their own house. Two of these were Debbie Bigley and her friend Rhonda Morse.

Unfortunately, the world is a mess as we know. These ladies were the first people I



There are many ways you can help make up for social wrongs and injustices in your community. Photo by C.L. Feser

came across and had come to sell their items. But, while Debbie and Rhonda were in the middle of setting up their table for their more valuable things, she noticed several items were not where she put them! She told me she almost turned around and packed up what little they had come to sell. When I noticed she was really upset for so early in the day. MAD. I asked her what happened?

“I had just put some of her mother’s jewelry on the table and it was not there,” she said. “Neither one of us had made a sale!!” But instead of letting the thief win, they decided instead to keep moving forward; It just left a bad taste in her mouth and it was not even 9:10 am yet!! I felt her frustration, so I bought a cool 70’s purse. It was one I literally would’ve been seen using in high school. It really

is so me, never out of date!!

After I left them, I wondered over to a man, Antonio R, who was selling vintage hard bound books and LIFE magazines. WOW, into reminiscences as I am, I bought both he had and gave my phone number for when he sets up at next time. He was there to sell vintage books, magazines and some signed photos. ★

Inspiring Future Leaders to Soar

California Capital Airshow Awards Scholarships to Local Youth

Story by Shaunna Boyd

SACRAMENTO REGION, CA (MPG) - At its annual aviation festival, the California Capital Airshow (CCA) does more than showcase thrilling performances by talented pilots – it creates an environment that highlights the way science, technology, engineering, and math (STEM) are used to create amazing achievements in aviation and aeronautics. The non-profit organization is inspiring the next generation of leaders by helping students reach for the stars and pursue exciting futures in STEM and aviation fields.

The CCA scholarship program awards scholarships to graduating high school seniors who are pursuing an education in science, technology, engineering, math, aviation, aeronautics, aerospace, or airport management. Since the program was established in 2007, a total of \$314,100 in scholarships have been awarded to aspiring youth. These funds have helped 178 students from around the region pursue their dreams at 36 different educational institutions across 14 states.

Mike Miller, CCA board member and chair of the scholarship committee, explained that “inspiring the next generation is at the heart of the CCA mission.” Helping lead the scholarship program has given him the opportunity to directly impact the lives of some amazing students, and he said, “I am always the one who ends up inspired. I am optimistic about the future because I have seen firsthand the strength of



The California Capital Airshow (CCA) STEM Scholarship Program helps students pursue degrees in science, technology, engineering, math, aviation, aeronautics, aerospace, or airport management. Photo above provided by California Capital Airshow/Mark Loper. Photos below provided by California Capital Airshow



Zataro Nepomuceno



Hania Arshad



Manpreet Kaur



Elizabeth Snyder

character, intelligence, work ethic, resilience, accomplishments, dreams, and aspirations of these incredible young people. I can’t wait to see what happens next!”

While all of CCA’s 2021 scholarship winners are impressive and aspiring youth, four must be highlighted for the inspiring stories they shared in their application essays.

Zataro Nepomuceno showcased his spirit of determination by navigating

the college application process without any family assistance. Nepomuceno wrote that as a child, he “recognized that the core of engineering was creation.” With a knack for hands-on work and a desire to create, he found his way to the field of robotics, which taught him skills in design, fabrication, and leadership. He hopes to become a mechanical engineer with a concentration in aviation.

Hania Arshad outlined

her goals for addressing the serious issues of climate change and pollution, writing that “our future, and our children’s future, is at stake.” She is pursuing a degree in mechanical engineering with an environmental emphasis, because “engineers develop modern solutions in order to tackle problems across dozens of fields.” Arshad wants to create innovations to reduce our carbon footprint and

target air and water pollution: “It is essential that even small steps are taken to help pave the way for a brighter future.”

Manpreet Kaur wrote about her commitment to finding a cure for her mother’s disease, nonalcoholic steatohepatitis. She is pursuing a degree in biology in order to “build the foundation of chronic liver disease research focusing on patient-care and social change.” She highlighted

the importance of recognizing chronic pain at the early stages, while also developing standard treatments for life-threatening diseases. She hopes to find “breakthrough discoveries that will transform the current health-care system.”

Elizabeth Snyder aspires to work in environmental or sustainable engineering, so she can help “reverse or remedy the dangerous situations we are in due to man-made environmental damage.” Her goal is “to invent something new in the world of environmental technology or to find a way to make sustainability more appealing to large corporations and worldwide governments.” Snyder also wants to serve as an example, encouraging other young women to pursue careers in STEM fields.

The CCA scholarship program is open to seniors in Sacramento, El Dorado, Yolo, Placer, Yuba, Sutter, or Solano counties who plan to attend two- or four-year colleges or universities, or vocational or trade schools. Students must have a cumulative GPA of at least 3.5, demonstrate financial need, and be enrolled full-time for the coming semester. Scholarship awards range between \$500 and \$8,000, with preference going to students whose expected family contribution is less than \$10,000. The scholarship funds can be used for tuition, fees, and books.

Applications have closed for the 2021 scholarships, but the 2022 applications will open this December. To learn more, visit <https://sacregcf.academicworks.com/opportunities/1006>. ★



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After 9/11, Some Found Healing by Helping

By Adrian Barnes,
JW Public Information

SACRAMENTO REGION, CA (MPG) - In all the smoke and chaos, Ruth Matera lost her mother and presumed she was dead.

Matera, her mother, and sister were visiting Manhattan on September 11, 2001, and staying in a hotel just a few blocks away from the World Trade Center. She heard an awful scream from her mother who witnessed debris falling outside. Matera ran down the stairs to see what happened. Her mother and sister quickly followed.

People were pouring into the hotel lobby from the street, many injured by the falling debris. Matera's instincts as a nurse took over, and she found some first aid supplies and began to treat the injured. "What I had been taught my whole life was to give of myself and to help other people," said Matera from Northern California.

In all the commotion, Matera and her sister were separated from their mother. She could not help but think the worst. "It was pretty traumatic at one point," Matera said. "I didn't know where she was, and I really presumed she had died." They were reunited with her mother the next day.

Helping others has long been linked to better emotional well-being in psychology research. The book "The Healing Power of Doing Good: The Health and Spiritual Benefits of Helping Others" describes "powerful" effects, even for helpers who have experienced trauma themselves.

Trauma was all too common among the many volunteers at Ground Zero. Roy Klingsporn, a Brooklynite who volunteered at Ground Zero nearly every day for two months, recalled on one occasion approaching a man who sat slouched in a golf cart near the site's



Ruth Matera of Northern California values her Bible-based volunteer work. Twenty years after the tragic events of 9/11, she finds joy in comforting others with a message of hope.
Photo provided by JW Public Information

makeshift morgue.

"When I asked him how he was doing, he burst into tears," said Klingsporn, now of Fort Lauderdale, Florida. "He said, 'I'm tired of picking up body parts.'"

Within days of the attacks, Jehovah's Witnesses set up teams that spent hours each day in Lower Manhattan, Bibles in hand, consoling everyone from the families of victims to first responders battling physical and emotional exhaustion. It was a work that changed how the organization approaches disasters, with an organized comfort ministry now being an integral part of its response to natural disasters and even the pandemic.

Recalling the gut-wrenching days he spent as one of those volunteers near the smoldering remains of the Twin Towers still stirs deep feelings in Robert Hendriks.

"It was very emotional and extremely difficult for me, but the faces of those I passed on the street said it all," said Hendriks, now U.S. spokesman for the Witnesses. "They needed comfort, and the best thing I could give them was a hug and a Scripture."

For Brown "Butch" Payne, the events of September 11, 2001, tore open old wounds, bringing back vivid wartime memories the Vietnam veteran had tried to forget.

From his East Village apartment, Payne recalled the crowds of frantic people streaming north from Lower

Manhattan. "That sight stirred up a lot of emotions in me," he said. "It shook me to the core."

Payne found relief in rendering aid the best way he knew how. "Sharing the Bible's message of hope softened the blow for me," he said.

Offering a shoulder to cry on brought Klingsporn comfort too. "It was satisfying to be of help to my community," he said.

While the events of 9/11 have understandably left their mark on Matera, she chooses to use her experience, as well as her compassion, to help others by means of her ministry work as one of Jehovah's Witnesses.

As a Bible teacher and friend to her students, she oftentimes sees the trials they face in their everyday lives. "I feel good that I can give them a little bit of relief and hope for the future," said Matera.

Payne feels the same. In 2016, after 50 years of marriage, he lost his beloved wife to cancer. On days when his grief feels overwhelming, Payne writes heartfelt letters that lift his neighbors' spirits – and his own. He shares Scriptures and resources that have helped him, like articles on coping with trauma and loss on jw.org, the official website of Jehovah's Witnesses.

"Encouraging others to look to the future helps me to do the same," he said. ★

Nurse Shortage at Crisis Point

Continued from page 1
report resistance among employees.

Administrators are particularly concerned about low vaccination rates among support staff like janitors and food service workers. However, some nurses also are wary of the COVID-19 vaccine. Some nurses with large social media followings have participated in protests in Southern California, arguing that the mandates violate their personal freedom.

The vaccine order allows only for narrow religious and medical exemptions. Until Sept. 30, unvaccinated workers must undergo weekly COVID-19 testing. The state nursing association issued a statement saying "all eligible people should be vaccinated."

While California was first in the nation to impose a vaccine mandate for health care workers, other states have since joined in, but their mandates aren't as broad.

Cole of Scripps Health said the state's testing requirement, imposed this week, already has discouraged some out-of-state, traveling nurses from taking temporary jobs at California hospitals.

"If they don't want to get vaccinated, they are turning down California assignments," he said.

To contend with local shortages, hospitals are increasingly turning to hiring temporary, traveling nurses from around the country.

During the past 18 months, Janet Stovall, a traveling ICU nurse for more than 20 years, has worked in hospitals in the Imperial Valley town of Brawley, Visalia, Wichita, Kan., and now Folsom and Alameda, and all of them have been running on "very lean staffing."

"Last night there were ambulances waiting just to get into the ER to be



In the past seven months, every COVID patient that Janet Stovall (left) and Candace Brim treated has died. "We took care of about 65 COVID patients in Brawley and not a single one made it," Stovall said. "We coded one every night... Before (COVID), you could make a difference in someone's life. Now I will do anything for a patient, and it does not make a difference." Photo by Anne Wernikoff, CallMatters

evaluated... They pulled a nurse from the ICU to help with the ER, and we worked without a charge nurse or a break nurse," Stovall said.

Stovall said traveling nurses like her are in high demand. At one hospital, "we hadn't even finished orientation when the VP of patient services called and said 'You need to leave right now, test out of orientation, and be at work by 11 p.m.'," Stovall said. "That's how desperate they are."

Nationwide more than 52,000 temporary health care jobs are posted, and Aya is only able to fill about 3,000 per week, she said.

To entice nurses to come to California, the state Department of Public Health agreed to pay up to \$145 per hour for Aya Health's ICU nurses and more if a facility had a "critical need." Stovall, who works for Aya, said between October and December 2020, she was paid \$10,000 per week with an additional \$2,000 if she picked up an extra shift.

The money is pulling full-time staff nurses into traveling positions, further aggravating the staffing shortage nationwide. Stovall, who is based in North Carolina, said her sister-in-law took a week's vacation from a full-time nursing gig to pick up an \$8,000 traveling contract. She also convinced a longtime friend, Candace Brim, to leave her staff

position and travel during the height of the pandemic in December.

Traveling has been key to helping them avoid burn-out, Brim and Stovall said. It's rewarding to be able to come in and "save the situation" at hospitals in dire need of extra hands, Brim said, and the money is good enough that they can afford to take weeks off at a time after difficult assignments. Their contracts in Folsom and Alameda last until Thanksgiving.

Time off has helped them cope with the somber realities of treating COVID-19 patients in the ICU: In the past seven months, every COVID patient Brim and Stovall treated has died.

"We took care of about 65 COVID patients in Brawley and not a single one made it," Stovall said. "We coded one every night."

"Before (COVID-19), you could make a difference in someone's life. Now I will do anything for a patient, and it does not make a difference. ... Three days later they don't make it."

Will so many nurses burn out and leave the profession that California will face long-term shortages? It's possible. Pre-pandemic, one projection said California will be short more than 44,000 nurses by 2030, while other studies suggested that there will be an adequate supply of new graduates. ★



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Not Dead Yet

As we age, we tend to complain more... you know, saying things like “these are the rusty years” or “aging is not for whimps.” But let’s face it, the alternative is not acceptable right? So perhaps we should look at it in a new way. **Barbara Ballinger** and **Margaret Crane** sure do and that’s why they wrote “Not Dead Yet.” Age-defiers both, they have interviewed the likes of Tipper Gore, Martha Stewart, Roslyn Carter, Dr. Benjamin Spock, Tippi Hedren, Moshe Dyan and so many more to get their read on aging! Together, they shared their witty and practical look at aging without feeling old on my POPPOFF Radio Show. Here are ten ways you too can be the best you can be in your later years.

- 1. **STOP WORRYING ABOUT THE SMALL STUFF.** Keep worries in perspective to avoid them escalating and taking on a life of their own. Try to control what’s within your control.
- 2. **TRY TO LIVE EACH DAY IN THE MOMENT AND BE GRATEFUL.** What helps may be meditating, taking a walk outdoors, practice breathing, tapping into your spiritual side.
- 3. **RECHARGE OR EXERCISE YOUR BRAIN.** You’re never too old to learn whether it’s cooking a new recipe, unclogging the toilet which you can master from a YouTube video, or concentrating by doing a jigsaw or crossword puzzle regularly.
- 4. **FIND A PASSION.** It might be one you tried years ago and didn’t have time for but now you do. It might be painting, playing pickleball or learning to play a musical instrument.
- 5. **MAKE NEW FRINDS.** First, nurture the old friendships – those who make you feel good about yourself.

Then add to your circle. They may not become your besties but can be people with whom you see a movie, enjoy a happy hour or take a walk. And toss aside any toxic friends.

- 6. **DO SOMETHING FOR OTHERS.** Read to an older person whose eyesight is fading. Mentor a young disadvantaged child. Walk a homebound person’s dog. Giving time is always a blessing.
- 7. **TIDY UP YOUR FINANCES THROUGH ESTATE PLANNING.** Draft a will, power of attorney, health-care proxy, and do not intubate or resuscitate directives, living will and trust documents while you are of sound mind and body.
- 8. **DECLUTTER YOUR HOME SO YOU DON’T LEAVE IT TO YOUR HEIRS TO DO SO.** Go through belongings and give them away, donate or sell. Tackle one closet or room at a time so the task isn’t overwhelming. Turn on music to make it fun.
- 9. **HAVE REGULAR EMOTIONAL AND PHYSICAL CHECKUPS AND TRY TO LIVE A HEALTHIER LIFE.** If you’re feeling sick or blue, consult a doctor or therapist. Don’t neglect your teeth, hearing or eyesight.
- 10. **LEAVE A GOOD LEGACY.** This doesn’t just involve money or having a building named for you, but doing good deeds that have an impact and passing down your values to those you love.

Barbara and Margaret are co-authors of “Not dead Yet” Rebooting your life after 50. They blog weekly at www.lifelessonsat50plus.com. So live it up and BE HAPPY! ★

Unintended Consequences



Commentary by Bruce Lee

Driving by a local Chick-fil-A recently, I was surprised to see their largest sign (30 feet in the air) proclaim \$17 per hour as their starting wage! The restaurant’s premium ad space was not directed to customers, but to potential employees! Wow, that’s \$4 an hour over the \$13 minimum wage if 25 employees or less (\$14 if over 25 employees). \$35,000 a year for unskilled labor – that’s more than some teachers make. I don’t think the Chick-fil-A prices have increased much, so this small business’s bottom line is being squeezed.

At a local Denny’s, I called to reserve a table and was told that they close at 5pm because they had no employees! What? Yes, the manager advised. “We need 30 employees, but only have ten. We can’t find anybody to work.”

I related the Denny’s experience to a friend, who said, “It serves them right. These big corporations don’t pay a livable wage to workers to risk their life with Covid!” I explained that this Denny’s is a franchise (a small business owner who I know) and Covid barely impacts younger, healthy people.

Clearly, the lack of employees has become a big thing for many businesses! Remember Costco food samples by Club Demonstration Services (CDS)? A highlight of my Costco visits! They stopped with Covid,

but they’re back, in limited number. A CDS employee advised that they need 25 servers at Folsom, but could only find five, and one of those drives 36 miles from Jackson – one way!

Kathrin Grosse, a German immigrant, started Kathrin’s Biergarten in Rocklin in 2017, says the employee shortage for she (and vendors she depends on) is extremely stressful – working herself and family to death while not knowing what business hours she can keep open due to staffing. “Soon people will not know how to work anymore and feel entitled. And, when I’m closed, it hurts my people who want to work!”

Here’s the thing, basic unemployment is about \$400 per week (it ranges \$40-\$450), and the Federal Pandemic Unemployment Compensation (FPUC) provides \$300 weekly. That’s \$700/week, \$2,800 a month, or \$36,400 a year!

A manager of a Tahoe breakfast restaurant was blunt: “Not everyone wants to come back to work. If you work, you make \$3,000 to \$3,500 plus a little extra tip income. But, if I can make \$2,800 a month, why bust my ass, I’ll stay home!”

The lesson is that government interference with the economy is a delicate balance (from “laissez-faire” to “command and control”) and almost always creates “unintended consequences.” Working years in the Governor’s Finance, I was briefed on these matters. For example, Proposition 13 reformed taxes, but that created other problems, so we did something else...which created new consequences, so we tried another thing, and so forth. The current FPUC extension ends Labor Day, but it could be extended to

2022 (per rumors as of this column submission).

Government tends, with the best of intentions, to bumble along. Nobody thought the FPUC payments would stifle employment by creating a worker dependency upon government money – disincentivizing employment. Politicians were being “nice.” But the “politics of niceness,” as I call it, creates problems. Bureaucrats who live thousands of miles away cannot predict all consequences. And, their “one shoe fits all” approach seldom works well.

Hence, decentralized decision making is usually the best approach. Local decision makers are in-tune with local circumstances. And, better yet, the most decentralized process is to provide reliable information to citizens and let them make the best choices for themselves! In this way, we have liberty, as well as healthy decision making.

Decentralized government to practical extent is an important protection of our unalienable rights. This is the sixth principle in my list of founding principles of our America. This is why Thomas Jefferson wrote in 1811, “(T)he true barriers (defensive walls) of our liberty in this country are our state governments ...”

W. Bruce Lee is an educator and speaker (WBruceLee.com) with a career in government as an elected official and fiscal advisor, who has worked at the local, state, and federal levels. He authors the “We the Government” column as a community service. He is President of the Sacramento Taxpayers Association (SacTax). His private message telephone is 916-624-6476. ★



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Ask Toni

October 15 is Coming ...
Know Your Medicare Annual Enrollment Options!!



Toni King

Toni:
I turned 65 in February and did not enroll in a Medicare Prescription Drug plan. I've been told that I must wait until October for Medicare's Annual Enrollment time. I need help now because I have been diagnosed with Parkinson's and my brand name prescription is very expensive. I thought I could enroll at any time of the year. What can I do?
James...Tampa

Hello James:
Medicare's Annual Enrollment involves only enrolling in a standalone Part D Medicare Prescription Drug plan or a Part C Medicare Advantage plan with or without Medicare Prescription Drug plans. *Medicare Annual Enrollment does not involve changing or enrolling in a Medicare Supplement. * Medicare Annual Enrollment Period is only for enrolling in or changing a Medicare Part C Medicare Advantage Plan and Part D Medicare Prescription Drug Plan.

This year's Medicare Annual Enrollment starts on Friday, October 15, and it will end at midnight on Tuesday, December 7th (Pearl Harbor Day). All plans will have January 1st as their start date.

This is the time when you can make changes to your Medicare Part D Prescription Drug plan or Medicare Part C Advantage plan, or you could enroll if you missed your enrollment time when you were first eligible like you did, James, when you turned 65.

Below are the changes that a Medicare beneficiary can make during AEP (annual enrollment period):

- Enroll in a Medicare Part D Prescription Drug Plan.
- Change from one Part D Medicare Prescription Drug Plan to a new Part D Medicare Prescription Drug Plan.
- Enroll in a Part C Medicare Advantage

- Plan with Prescription Drugs
- Change from one Part C Medicare Advantage Plan with or without Prescription Drug plan to a new Part C Medicare Advantage Plan.
- Return to Original Medicare and purchase a Medicare Supplement and enroll in a standalone Part D Medicare Prescription Drug Plan.
- Return to Original Medicare only and enroll in a Part D Medicare Prescription Drug Plan
- Or Return to Original Medicare with no Part D plan. *Don't forget there is a penalty for not enrolling in a Part D Medicare Prescription Drug plan when first eligible. *

For those who already have either a Part C Medicare Advantage plan with or without prescription drugs or a standalone Part D Medicare Prescription Drug plan, Medicare's Annual Enrollment is the time to make sure your drug plan or Medicare Advantage plan still meets your needs, especially if you had any changes to your health.

Visit www.medicare.gov after Wednesday, October 1st to view 2022 Medicare Part D and Medicare Advantage plans with enrollment starting Friday October 15. The website has a tool for helping you narrow your search for new Medicare Advantage and Prescription Drug plans.

It is wise to verify every year that your prescription drugs are covered on your Part D Medicare Prescription Drug plan. Medicare Advantage or Prescriptions Drug plans can change their prescription drug formulary each year and if your prescriptions are not covered for the next year, you may have to pay 100% of that prescription out of your pocket if it is not covered on your Part D plan.

For information about specific Medicare questions, email info@tonisays.com or call 832/519-8664 to have your Medicare questions answered.

Toni King, Medicare author/advocate is giving a \$5 discount to the Toni Says® readers on the new 2021 Medicare Survival Guide® Advanced book at www.tonisays.com. ★

Suicide Prevention Month:
Help is Available



By recognizing the signs, knowing how to start a conversation and where to get help, you have the power to save a life. Photo courtesy Tima-Miroshnichenko Pexels

By Laurie Slothower,
Sacramento County

SACRAMENTO COUNTY, CA (MPG) - September is National Suicide Prevention Month – a time to share resources and stories to shed light on this stigmatized topic. Sacramento County Division of Behavioral Health Services wants to reach out to those affected by suicide, including those who have lost loved ones to suicide. Stigma is the largest obstacle to seeking treatment.

Suicidal thoughts, like other mental health conditions, can affect anyone regardless of age, gender, or background. By recognizing the signs, knowing how to start a conversation and where to get help, you have the power to save a life.

If you are concerned about someone, ask them directly if they are thinking about suicide. Being direct provides an opportunity for them to talk about their distress. It will not suggest the idea if they aren't already thinking about it. The "Find the Words"

section of the Know the Signs website suggests ways to start the conversation.

Help is Available

Suicide Prevention Crisis Line **1-800-273-TALK (8255)** is operated by WellSpace Health, the region's Suicide Prevention Crisis Line. Calls are answered 24/7 by trained counselors;

Crisis Chat by Text. Text the word HOPE to 916-668-iCAN (4226). Crisis Chat and Texting are support services not meant for life-threatening situations. If you or someone you know is in crisis, call the 24-hour Suicide Prevention Crisis Lines or 911;

Sacramento County Division of Behavioral Services provides services including early intervention, outpatient services, case management services, crisis and intervention and stabilization services;

The National Alliance for Mental Illness/California (NAMI) has partnered with the Crisis Text Line, available 24/7. Text the word NAMI to 741741 and a crisis worker will respond;

The Trevor Project (for LGBTQ Young People): 1-866-488-7386; **Friendship Line** (for Older Adults): 1-800-971-0016; **Trans Lifeline** 1-877-565-8860; **Teen Line** Call 1-800-852-8336 (from 6 p.m. to 10 p.m. PST)

"Today, it's more important than ever before that we reach out and support each other," said Ryan Quist, Director of the Sacramento County Division of Behavioral Health Services. "Most people thinking about suicide do not want to end their lives. If they can get through the crisis, treatment works." ★

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Abbi Winslow

WayBeyondMeasure.com



Back-to-School Anxiety and Your Child

Commentary by Abbi Winslow

If your child has the back-to-school jitters they aren’t alone. For many children and teens, the back-to-school rush is an incredibly anxious time. And while experiencing back-to-school stress is normal, would you be able to recognize if your child was experiencing higher than normal anxiety? There is a lot you can do as a caring adult to help a child in your life minimize their school anxiety. Here are some tips to help with back-to-school anxiety:

See it, Name it.
Practice helping your child or teen name their emotions. A powerful exercise to do with your child is to sit down, name the emotion they are feeling, then have them close their eyes and find it in their body. What does anxiety look like? How does it feel? Anxiety for me lives in my chest, it is black, sticky, and makes it hard to breathe. This exercise helps your child realize that emotions are just vibrations in our bodies. Phrases like “I am feeling anxiety” can be more empowering than saying, “I have anxiety.”

Get Your Routines Down
Whether it is your first week, first month, or halfway through the semester, it is always important to reevaluate your family’s school routine. Understanding how well your routine is working starts with asking questions. Does your child have enough time to get ready? Are they worried they will miss the bus? What do they do after school? What is hard for them? Once you understand what is working in your family’s daily routines and what isn’t, you can more effectively help your child tweak their schedule. For younger children, help them by structuring the morning and first hour after school as consistently as possible. For teens,

invite them to add more buffer time in their schedules or to take ownership of their appointments.

Take Away the Scary
For most of us, not just kids, we experience anxiety over the unknown. A huge way to help minimize the stress and anxiety in your child’s life is to help them to “take away the scary.” This process starts with identifying a fear your child has. This could be that they won’t have anyone to sit by during lunch, their locker won’t open, or they will fail a class. Once you have identified a fear, you can then talk through all the possibilities of that fear. If your child is worried about lunch you start with the worst outcome for them and add the phrase “and that’s okay”. *If I don’t have anyone to sit by during lunch, then I will just eat by myself – and that’s okay.* From there you can then brainstorm with your child additional possibilities. *I could pack a lunch and eat it in the library while I read. I could go sit by someone else eating alone. I could eat alone and do homework.*

By unpacking situations that your child is anxious about in this way, you help take away what is really causing them to be anxious – the unknown. Taking just one of these tips and turning it into a new tool for your child to use can make all of the difference not only this year but in the future. Teaching your child mental health skills is just as important as any other subject they will learn this year.

Abbi Winslow is a certified life coach with Way Beyond Measure, a non-profit organization dedicated to teaching all ages positive mental health skills and character development.

To learn more visit waybeyondmeasure.com Email us at coachverdu@waybeyondmeasure.com Call us: 479-219-4328. ★

California Wildfires Ignite an Insurance Crisis



By Dan Walters
CALMatters

As if California needed another crisis, the state’s seemingly perpetual wildfires are forcing millions of homeowners in fire-prone areas to pay skyrocketing premiums for insurance coverage – if, indeed, they can buy it at all.

As the number and severity of wildfires increase, insurers are increasingly reluctant to renew policies and even if they do, premiums often double or triple.

Insurance is required for most homeowners since their mortgage lenders demand it. And if they cannot obtain regular coverage, they are forced into the insurer of last resort, FAIR, that has very high premiums and limits on coverage.

Insurance Commissioner Ricardo Lara has repeatedly invoked a law he authored three years ago as a state legislator, imposing one-year moratoriums on policy cancellations for property in or immediately adjacent to the sites of major fires.

In 2020, Lara’s moratoriums covered 2.4 million policyholders after fires scorched more than 4 million acres and consumed hundreds of homes and other buildings. When this year’s fires are finally extinguished, including the immense Dixie fire and the Caldor fire that nearly wiped out South Lake Tahoe, Lara will extend the moratoriums to

their burn zones. At best, however, such moratoriums are merely stopgaps. So what, one might ask, are politicians doing about the crisis?

There is some scapegoating. This month, Assemblyman Marc Levine, a Democrat from fire-prone Marin County, fired off a letter to insurance trade groups, telling them, “I do not believe that the costs of utility mismanagement, or the impacts of climate change should be arbitrarily and capriciously passed through to my constituents in the form of homeowners’ insurance being declined, non-renewed, or their insurance premiums being raised exorbitantly. Particularly when there has been no change of conditions or circumstances.”

Circumstances are also beyond insurers’ control as they assess potential losses and calculate whether to offer coverage and if so, what to charge. They cannot, as Levine seems to suggest, ignore the perils regardless of their causes.

Levine later introduced legislation that would have the state become an insurer for those unable to buy coverage elsewhere.

John Norwood, a veteran insurance industry lobbyist, set forth the dilemma in a recent article for an industry publication:

“The availability and affordability of property insurance in California are not likely to change until the worldwide reinsurance market believes California is serious about addressing its wildfire risks and there are demonstrable results in reducing the number and severity of wildfires in the state.

“Without the reinsurance market backing California

property/casualty insurance companies, there will continue to be an availability crisis in the state for property insurance and prices for such coverage will continue to increase substantially to the detriment of California’s homeowners and businesses.”

The initial state budget signed by Gov. Gavin Newsom appropriated \$2 billion for making the state more fire-resilient, but was criticized for spending many billions more on problems of lesser import. Last week, with big fires still burning, the wildfire budget was sharply increased before the Legislature adjourned for the year.

Reducing the likelihood of destructive fires is a good step in the right direction, but the insurance crisis demands more – perhaps, even, an entirely new approach.

The state could, for instance, purchase basic disaster insurance for every California property owner – covering earthquakes and floods, as well as fires – and pay for it through some sort of property-based assessment. Property owners could tap the private market for coverage beyond the basic policy’s limits.

Through reinsurance, the risk would be spread worldwide and Californians wouldn’t have to worry about scrounging for coverage. The state’s voluntary earthquake insurance program already embodies that concept.

There may be other workable approaches, but without new thinking, the insurance crisis will, as Norwood warns, continue to worsen.

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

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Final Draft of Climate Action Plan Released

By Ken Casparis,
Sacramento County

SACRAMENTO COUNTY, CA (MPG) - After years of work and multiple rounds of public review and comment, the final draft of the Sacramento County Climate Action Plan (CAP) has been released! This final draft will be available for public review for a period of 30 days before moving on for approval and implementation. Public comments will be accepted through Oct. 8, 2021.

It's no secret the region has been affected by climate change. More and more it seems like the Sacramento region is impacted by smoke from nearby fires that burn more intensely and frequently than in years past, and most of the state is currently experiencing extreme drought.

The CAP is our plan to reduce Sacramento County's contribution to climate change while addressing the impact climate change has already had on the area.

"We have taken the time to really listen to what our residents have had to say about the various drafts of our Climate Action Plan," said Todd Smith, Principal Planner. "We have put together a strong final draft that addresses residents' concerns and sets us up to meet our ambitious goal of carbon neutrality by 2030."

The Office of Planning and Environmental Review (PER) plans on bringing the CAP before the Planning Commission in October 2021. Once approved by the Planning Commission, the CAP will move on to the Sacramento Board of Supervisors for final approval, likely in early 2022.

In addition to publishing the final draft CAP, PER is also releasing some helpful FAQs and a table that breaks down the types of public comments received and how they are addressed in the CAP or other PER plans and policies.

To learn more about the CAP, visit the PER website. For comments related to the CAP, email ClimateActionPlan@saccounty.net by Oct. 8, 2021. ★

State Offers \$1.6 Million to Enhance Recreational Boating Safety Education

California Department
of Parks and Recreation

SACRAMENTO, CA (MPG) - The Division of Boating and Waterways (DBW) is now accepting grant applications from organizations that teach on-the-water boating safety education to the public. A total of \$1.6 million in grants is available to local public agencies, nonprofit organizations and colleges/universities operating within California for Aquatic Center Education Program grants. The deadline to apply is Friday, Oct. 29, 2021, at noon.

The grants are competitive and can be used to:

- Purchase boating equipment and supplies;
- Provide student scholarships for on-the-water boating courses;
- Offset costs for boating instructor training;
- Offset costs for boating safety-related events.

Interested applicants should



Sailing students at grant recipient San Diego State University's Mission Bay Aquatic Center in San Diego. Photo from Mission Bay Aquatic Center.

first review the FAQs listed on DBW's website to determine if they meet the grantee eligibility requirements. Grant applications must be submitted through OLGA, the division's online grant application system accessed online.

Each application will be ranked and scored based on its demonstration of the applicant's ability to safely and effectively teach on-the-water boating safety courses and enhance boaters' knowledge of boating laws, practical handling of vessels, weather and water conditions, and other boating safety information.

The Division of Boating and Waterways administers this grant. Funding is provided by the federal Sport Fish Restoration and Boating Trust Fund, which is managed by the United States Coast Guard.

Detailed information regarding the Aquatic Center Education Program is available on DBW's website. ★

Apply for the Watershed Stewardship and Education Grant 2021-22

Office of Supervisor Rich Desmond

SACRAMENTO COUNTY, CA (MPG) - The Sacramento County Stormwater Quality Program is accepting applications for the 2021-22 Watershed Stewardship and Education Grant. Each year, the Stormwater Quality Program offers schools, non-profits, and community organizations up to \$2,500 for projects to help students understand the importance of keeping local creeks and rivers clean and healthy.

To be eligible for this grant, projects must help protect or enhance local creeks, rivers, or watersheds. Projects will generally fall into one or more of the following categories:

- Educational Projects - Projects that inform or instruct about the aquatic ecosystem, watersheds, or stormwater pollution prevention;
- School/Club Projects - Projects that

can be organized by teachers, classrooms, or clubs;

- Community Outreach Projects - Projects that involve and inspire the community;
- Monitoring Project - Projects that measure water quality, species, or habitat;
- Restoration Projects - Projects that restore or enhance riparian habitats, wetlands, creeks, or rivers

Eligible projects must be implemented within the Stormwater Utility boundaries of Sacramento County or directly affect the residents of these areas. The application for the 2021-22 Watershed Stewardship and Education Grant is available on the Stormwater Quality Program webpage.

The application deadline is September 30, 2021, and grants will be awarded in October.

For more information, contact Jeanette Huddleston at (916) 874-4711 or by e-mail, huddlestonj@saccounty.net. ★



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DEAN 180201 9-17-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-06898 Oleksandr Hrytsyuk, 5409 Olympic Way, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "Alex Haul Away", 5409 Olympic Way, Sacramento, CA 95842. Filed with the Clerk of Sacramento County July 23, 2021
Publish: August 27 & September 3, 10, 17, 2021
ALEX 180201 9-17-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07323 Auburn Villa, LLC, a California Limited Liability Company, 710 Lakeway Drive, Suite 180, Sunnyvale, CA 94085 is doing business under the Fictitious Business Name(s) "Auburn Villa Mobile Home & RV Park, Auburn Villa Mobilhome & RV Park" 5867 Auburn Boulevard, Sacramento, CA 95841. Filed with the Clerk of Sacramento County August 9, 2021
Publish: August 27 & September 3, 10, 17, 2021
AUBURN 180201 9-17-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-05940 Schonrize F. Del Pozo, M.d., Inc, 3800 J Street Suite 220 Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "East Sacramento Concierge, East Sac Concierge" 3800 J Street Suite 220 Sacramento, CA 95816. Filed with the Clerk of Sacramento County June 22, 2021
Publish: August 27, September 3, 10, and 17, 2021
EAST 180201 9-17-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07750 Ghulam Dastagir Watan Dost, 5241 Marconi Avenue #30, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Watan Carpet Shop" 1551 Vineyard Road, Roseville, CA 95678-2006. Filed with the Clerk of Sacramento County August 24, 2021
Publish: September 3, 10, 17, 24, 2021
WATAN 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07583 Go Vegan LLC, 6141 Marwick Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Leaf Vegan Market" 6141 Marwick Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County August 17, 2021
Publish: September 3, 10, 17, 24, 2021
LEAF 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07582 PolyByDesign, 7505 Willowview Court, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "PastikaByDesign" 7505 Willowview Court, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County August 17, 2021
Publish: September 3, 10, 17, 24, 2021
PASIF 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07592 Virk Freight Carrier Inc, 2101 Zurlo Way 8102, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "VFC" 2101 Zurlo Way 8102, Sacramento, CA 95835. Filed with the Clerk of Sacramento County August 17, 2021
Publish: September 3, 10, 17, 24, 2021
TRIPLE 80201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07377 DC Funding Group, 9245 Laguna Springs Drive, Suite 200, Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Clear Point Mortgage" 9245 Laguna Springs Drive, Suite 200, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County August 10, 2021
Publish: September 3, 10, 17, 24, 2021
CLEAR 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07598 Blanca Romero, 6140 Alta Loma Court, Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "Curious Planters & Things" 6140 Alta Loma Court, Rio Linda, CA 95673. Filed with the Clerk of Sacramento County August 17, 2021
Publish: September 3, 10, 17, 24, 2021
CURIOUS 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07578 North Star Collision Repair Inc., 8832 Greenback Lane, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Fix Auto Roseville, Fratcher Auto Body" 118 Wills Road, Roseville, CA 95678. Filed with the Clerk of Sacramento County August 17, 2021
Publish: September 3, 10, 17, 24, 2021
FIX 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07833 Joshua Keaney, 7782 Greenridge Way, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Twin Rivers Therapy" 5645 Marconi Avenue, Carmichael, CA 95608. Filed with the Clerk of Sacramento County August 26, 2021
Publish: September 3, 10, 17, 24, 2021
TWIN 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07817 Andrew N Harakas, 7428 Gallant Circle, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Carmichael Electric" 7428 Gallant Circle, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County August 25, 2021
Publish: September 3, 10, 17, 24, 2021
CARM 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07418 River City Medical Group, Inc., 7311 Greenhaven Drive, Suite 145, Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "University Chest Medicine" 7311 Greenhaven Drive, Suite 165, Sacramento, CA 95831. Filed with the Clerk of Sacramento County August 11, 2021
Publish: September 3, 10, 17, 24, 2021
UNIVER 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07757 MIG Transportation Inc., 4205 S Market Court, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Brothers Motors Service" 4205 S Market Court, Sacramento, CA 95834. Filed with the Clerk of Sacramento County August 24, 2021
Publish: September 3, 10, 17, 24, 2021
BROTHERS 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07753 Paul V. Scholl, 4854 Tono Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "The News Ledger, The Rio Linda News, The Rio Linda-Elverta News, The News, WestSac.com, West Sacramento News-Ledger, The News-Ledger" 7144 Fair Oaks Boulevard, Suite 5, Carmichael, CA 95608. Filed with the Clerk of Sacramento County August 24, 2021
Publish: September 3, 10, 17, 24, 2021
NEWS 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07811 Nathaniel Hunter Bailey, 8244 Prime Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Wilbee Solutions" 8244 Prime Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County August 25, 2021
Publish: September 3, 10, 17, 24, 2021
WILBEE 180201 9-24-21

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
FBNF2021-07503 GT Landscape Solutions, Inc., 7737 Reno Lane, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Green Thumb Landscape Solutions" 7737 Reno Lane, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County August 13, 2021
Publish: September 3, 10, 17, 24, 2021
THUMB 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07502 GT Landscape Solutions, Inc., 7737 Reno Lane, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Kings-Crete" 7737 Reno Lane, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County August 13, 2021
Publish: September 3, 10, 17, 24, 2021
KINGS 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07824 Nouveau Riche Enterprise LLC, 836 57th Street, Suite 545, Sacramento, CA 95819 is doing business under the Fictitious Business Name(s) "Nouveau Riche Credit Repair" 836 57th Street, Suite 545, Sacramento, CA 95819. Filed with the Clerk of Sacramento County August 25, 2021
Publish: September 3, 10, 17, 24, 2021
NOUVEAU 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07845 Worst Generation Industries, LLC, 6843. Brookhaven Way, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Hot Box" 9197 Kiefer Boulevard, #B, Sacramento, CA 95826. Filed with the Clerk of Sacramento County August 26, 2021
Publish: September 3, 10, 17, 24, 2021
HOT 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07841 Diron Delandro Brown, 5615 Revelstok Drive, #3, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "K.T. Customz" 5615 Revelstok Drive, #3, Sacramento, CA 95842. Filed with the Clerk of Sacramento County August 26, 2021
Publish: September 3, 10, 17, 24, 2021
K.T. 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07854 Brandy & Brandon Smith, 3224 Gosport Way, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Treasures Beyond The Reef" 3224 Gosport Way, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County August 27, 2021
Publish: September 3, 10, 17, 24, 2021
TREASURE 180201 9-24-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07859 Samiullah Nazar, 5119 Rolling Field Court, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Alpine Rug, Kokbaya Rugs" 5119 Rolling Field Court, Antelope, CA 95843. Filed with the Clerk of Sacramento County August 27, 2021
Publish: September 10, 17, 24 & October 1, 2021
ALPINE 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07849 Daniel Smalle, 10636 Baize Way, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Commercial Kitchen Repair" 10636 Baize Way, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County August 27, 2021
Publish: September 10, 17, 24 & October 1, 2021
COMM 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07710 R&CG, Inc., 10104 Monte Vallo Court, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "HUSKT, HUSKT CLOTHING" 4116 Buchanan Drive, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County August 23, 2021
Publish: September 10, 17, 24 & October 1, 2021
HUSKT 80201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07862 JPEX Group, 8053 Harris Hawk Way, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Bober Tea, Mochi Dough" 2791 East Bidwell Street, Suite 600, Folsom, CA 95630. Filed with the Clerk of Sacramento County August 27, 2021
Publish: September 10, 17, 24 & October 1, 2021
BOBER 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07804 Melinda D. Mateo, 4507 Casa Court, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Vibe Revival" 4507 Casa Court, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County August 25, 2021
Publish: September 10, 17, 24 & October 1, 2021
VIBE 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07595 Devin Ross Mosher, 7434 Auburn Oaks Court, #58, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "DRM Fire Transport" 7434 Auburn Oaks Court, #58, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County August 17, 2021
Publish: September 10, 17, 24 & October 1, 2021
DRM 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07747 Auto Truck or Motorcycle Interest Company, LLC, 9385 Nevins Way, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "A.T.O.M.I.C., A.T.O.M.I.C. AUTO" 6236 Main Avenue, Suite #12, Orangevale, CA 95662. Filed with the Clerk of Sacramento County August 24, 2021
Publish: September 10, 17, 24 & October 1, 2021
ATOMIC 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07863 Shane E. Harris, 5708 Platina Court, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "Shanes Web Development" 5708 Platina Court, Sacramento, CA 95842. Filed with the Clerk of Sacramento County August 27, 2021
Publish: September 10, 17, 24 & October 1, 2021
ATOMIC 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07341 Jacouis Trodder Enterprises LLC, 460 Buena Vista Avenue, Apt. 203, Alameda, CA 94501 is doing business under the Fictitious Business Name(s) "Family First Auto & Services, Family 1st Auto & Services" 8732 Fruitridge Road, Unit #39, Sacramento, CA 95826. Filed with the Clerk of Sacramento County August 9, 2021
Publish: September 10, 17, 24 & October 1, 2021
FAMILY 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07876 April Peding, 7468 Poirier Way, Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Golden Pen Mobile Notary" 7468 Poirier Way, Sacramento, CA 95822. Filed with the Clerk of Sacramento County August 30, 2021
Publish: September 10, 17, 24 & October 1, 2021
GOLDEN 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07860 Sherylthia King, 3212 Laurelhurst Drive, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Majestically Melanistic" 3212 Laurelhurst Drive, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County August 27, 2021
Publish: September 10, 17, 24 & October 1, 2021
MAJESTIC 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07846 Michelle Williams, 2824 Gibson View Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Relocation Ready" 2824 Gibson View Way, Antelope, CA 95843. Filed with the Clerk of Sacramento County August 26, 2021
Publish: September 10, 17, 24 & October 1, 2021
RELOC 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07866 Jacqueline Gordon, United 360 Academy CDL, 8193 Kramer Ranch Lane, Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "U3A CDL Training" 8193 Kramer Ranch Lane, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County August 27, 2021
Publish: September 10, 17, 24 & October 1, 2021
U3A 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08002 Christopher Palumbo, 87 Del Vista Circle, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Urbn Bred Collection" 87 Del Vista Circle, Sacramento, CA 95823. Filed with the Clerk of Sacramento County September 3, 2021
Publish: September 10, 17, 24 & October 1, 2021
URBN 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07887 Vanessa R. Gardner, 5322 Hemlock Street, Apt. 210, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Authentic Aesthetics" 5322 Hemlock Street, Apt. 210, Sacramento, CA 95841. Filed with the Clerk of Sacramento County August 30, 2021
Publish: September 10, 17, 24 & October 1, 2021
AUTH 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07970 Dezarray Demitria Johnson, 2425 Northrop Avenue, #4, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Big D's Smoke Shop" 1441 Arcade Boulevard, Sacramento, CA 95815. Filed with the Clerk of Sacramento County September 2, 2021
Publish: September 10, 17, 24 & October 1, 2021
BIGD 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07741 Hla Elkordy & Hossameeldin Elkordy, 1544 Ballou Circle, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Design Flow" 1544 Ballou Circle, Folsom, CA 95630. Filed with the Clerk of Sacramento County August 23, 2021
Publish: September 10, 17, 24 & October 1, 2021
DESIGN 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07972 Hedayatullah Azarne, 1830 Bell Street, Apt. 19, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Kabul Transport" 1830 Bell Street, Apt. 19, Sacramento, CA 95825. Filed with the Clerk of Sacramento County September 2, 2021
Publish: September 10, 17, 24 & October 1, 2021
KABUL 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07936 Rhoe Seymour Barnes, 8808 Sawville Way, #C, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Rhoen's Transportation" 8732 Fruitridge Road, Sacramento, CA 95826. Filed with the Clerk of Sacramento County September 1, 2021
Publish: September 10, 17, 24 & October 1, 2021
RHOEN 180201 10-1-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08052 Guadalupe Salas, 3481 Jamie Court, Acampo, CA 95220 is doing business under the Fictitious Business Name(s) "Super Clips" 2130 El Camino Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County September 7, 2021
Publish: September 17, 24 & October 1, 8, 2021
SUPER 180201 10-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08083 Linda Easton-Waller, 7339 28th Street, North Highlands, CA 95660 & Wendee Miller, 4201 Coltrinh Ranch Road, Shingle Springs, CA 95682 are doing business under the Fictitious Business Name(s) "Hatching at Home" 7339 28th Street, North Highlands, CA 95660. Filed with the Clerk of Sacramento County September 8, 2021
Publish: September 17, 24 & October 1, 8, 2021
HATCH 180201 10-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07934 Inna Markvich, 416 Arlingdale Circle, Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "Vilo Spa" 6028 San Juan Avenue, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County September 1, 2021
Publish: September 17, 24 & October 1, 8, 2021
VILLO 180201 10-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-08104 Anette Louise Bates Levy, 3604 Whitney Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Whateverwackywear" 3604 Whitney Avenue, #4, Sacramento, CA 95821. Filed with the Clerk of Sacramento County September 8, 2021
Publish: September 17, 24 & October 1, 8, 2021
WHAT 180201 10-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07709 NRT Property Management California, Inc., 12906 Tampa Oaks Boulevard, Suite 100, Tempt Terrace, FL 33637 is doing business under the Fictitious Business Name(s) "HomeRiver Group Southern California, HomeRiver Property Management Southern California, HomeRiver Group, HomeRiver Property Management" 1321 Howe Avenue, Suite 101, Sacramento, CA 95825. Filed with the Clerk of Sacramento County August 23, 2021
Publish: September 17, 24 & October 1, 8, 2021
HOME 180201 10-8-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-07129 Nicholas Robert Solano, 8020 Walerga Road, Unit 1088, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Ripple Pool Service" 8020 Walerga Road, Unit 1088, Antelope, CA 95843. Filed with the Clerk of Sacramento County July 30, 2021
Publish: September 17, 24 & October 1, 8, 2021
RIPPLE 180201 10-8-21

ORDER TO SHOW FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00305503
Dana Michelle Messier has filed a petition with this court for a decree changing the name(s) of Dana Michelle Messier to Dana Michelle Harrington. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on October 5, 2021, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 6, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: August 27 & September 3, 10, 17, 2021
MESSIER 180101 9-17-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00305413
Amanda Nicole Cervantes has filed a petition with this court for a decree changing the name(s) of Amanda Nicole Cervantes to Amanda Nicole Cervantes. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on September 30, 2021, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 4, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: August 27 & September 3, 10, 17, 2021
CERVANTES 180101 9-17-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00305029
Anfisa Ivanovna Pashetov has filed a petition with this court for a decree changing the name(s) of Anfisa Ivanovna Pashetov to Anfisa Pashetov. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on September 28, 2021, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: July 30, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: August 27 & September 3, 10, 17, 2021
PASHETOV 180101 9-17-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00305769
Ghulam Hazrat Nujafi has filed a petition with this court for a decree changing the name(s) of Ghulam Hazrat Nujafi to Hazrat Nujafi. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on October 6, 2021, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 11, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: August 27 & September 3, 10, 17, 2021
NAJAFI 180101 9-17-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00305755
Trang Huynh Fong has filed a petition with this court for a decree changing the name(s) of Trang Huynh Fong aka Trang Thi Thanh Huynh aka Trang Huynh aka Trang Fong aka Trang Thanh Huynh to Tracie Huynh Fong. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on October 6, 2021, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 11, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: August 27 & September 3, 10, 17, 2021
FONG 180101 9-17-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00305766
Thao Thi Thanh Huynh has filed a petition with this court for a decree changing the name(s) of Thao Thi Thanh Huynh aka Thao Huynh aka Thao Thi Thanh Huynh Ngo aka Thao Huynh to Anne Huynh Ngo. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on October 6, 2021, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 11, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: August 27 & September 3, 10, 17, 2021
HUYNH 180101 9-17-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00306144
Jason Jeremy Rapp and Kara Marie Kramer-Rapp have filed a petition with this court for a decree changing the name(s) of Jason Jeremy Rapp to Jason Klaus Rapp Kaempfer, Kara Marie Kramer-Rapp to Kara Marie Kaempfer. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on September 28, 2021, in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 16, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: August 27 & September 3, 10, 17, 2021
RAPP 180101 9-17-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00306194
Fay Elaine Slater has filed a petition with this court for a decree changing the name(s) of Fay Elaine Slater to Fay Elaine Mary Reid. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on October 12, 2021, in Department 54, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 16, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: September 3, 10, 17, 24, 2021
SLATER 180101 9-24-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00305431
Brande Ann Carver has filed a petition with this court for a decree changing the name(s) of Dyonna Lee Ann Marie Downward to Dyonna Lee Ann Marie Carver. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on September 30, 2021, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 5, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: September 3, 10, 17, 24, 2021
CARVER 180101 9-24-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00306412
Natalie Nicole Knight has filed a petition with this court for a decree changing the name(s) of Fox Valentine Hembree to Fox Valentine Knight. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on October 7, 2021, in Department 54, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 18, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: September 3, 10, 17, 24, 2021
KNIGHT 180101 9-24-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00306380
Alyse Nicole Gomez has filed a petition with this court for a decree changing the name(s) of Alyse Nicole Gomez to Alyse Nicole Estioko-Gomez. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on October 13, 2021, in Department 54, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 17, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: September 3, 10, 17, 24, 2021
GOMEZ 180101 9-24-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00306390
Gurjit Singh has filed a petition with this court for a decree changing the name(s) of Gurjit Singh to Gurjit Singh Atwal. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on October 13, 2021, in Department 54, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 17, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: September 3, 10, 17, 24, 2021
SINGH 180101 9-24-21

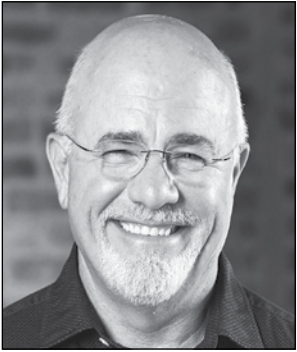
SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00306774
Sarah Michele Chounair has filed a petition with this court for a decree changing the name(s) of Sarah Michele Chounair to Sarah Chloe Jones. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 1:30p.m. on October 13, 2021, in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 20, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: September 10, 17, 24 & October 1, 2021
CHOUIN 180101 10-1-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00306474
Quadir Hassan Aleem has filed a petition with this court for a decree changing the name(s) of Quadir Hassan Aleem to Quadir Hassan Aleem Reed. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on October 12, 2021, in Department 54, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 23, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: September 10, 17, 24 & October 1, 2021
ALEEM 180101 10-1-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00307014
Viet Van Mai has filed a petition with this court for a decree changing the name(s) of Viet Van Mai to Viet Van Ung. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on October 19, 2021, in Department 54, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 26, 2021
Christopher E. Krueger, Judge of the Superior Court
Publish: September 10, 17, 24 & October 1, 2021
MAI 180101 10-1-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00306734
Ramnik Kaur has filed a petition with this court for a decree changing the name(s) of Ramnik Kaur to Ramnik Kaur Atwal. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on October 13, 2021, in Department 53, located at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 20, 2021
Shama H. Mesiwala, Judge of the Superior Court
Publish: September 10, 17, 24 & October 1, 2021
KAUR 180101 10-1-21

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00306675
Elizabeth Marie Ryan has filed a petition with this court for a decree changing the name(s) of Elizabeth Marie Ryan to Lizzie Fernich. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on October 13, 2021, in Department 54, located at 813 6



Keep Things Friendly, but Reach an Understanding

Dear Dave,

My husband and I own a small business. We have a large account providing wholesale items to a client. Our original agreement was to work on 30-day payment periods, but he is three months behind on the bill. We live in a small town, and the businesses here stick together and help each other out, so we don't want to ruin the relationship. Do you have some advice on handling this situation?

–Holli

Dear Holli,

From what you said,

Dave Ramsey Says

I assume this guy's not a cheat or anything like that. He's probably like a lot of small business owners in that he's just a little disorganized. Still, you need to correct this behavior.

If it were me, I'd go to his office and have a friendly, sit-down meeting about things. There's no reason to start throwing threats around, but he needs to understand you can't be his bank. You're a small business, too, and you need your money.

Ask a few questions, and find out what's really going on. Then, let him know it will help matters if he can get current on the bill by a certain date. You've provided goods and services, and he owes you money, so this is a fair request. You might think about adjusting your payment agreement to reflect that once he's current, payment must

be within 10 days of delivery from that point on.

If that's not workable, you may have to switch to a cash-only basis – where payment is due on delivery. And if none of these options work, well, you should probably tell him to find another supplier.

–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 20 million listeners each week. He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business, and 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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(%) 18 17 16 15 14 13 12 11 10 9
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Crossword Puzzle on Page 10

R	A	Z	O	R		A	C	E		A	C	E	S
U	V	U	L	A		M	A	N		S	E	R	U
M	I	N	I	S		E	M	U		M	O	I	R
	V	I	V	I	A	N			R	A	I	N	B
		E	N	D		S	E	N	T				
D	A	W		G	I	S	T		T	H	R	U	S
A	D	O	S		O	N	U	S		S	O	T	H
V	O	T	E		S	I	D	L	E		S	I	A
I	R	A	T	E		P	E	O	N		A	C	R
D	E	N	I	M	S		N	E	S		A	I	R
				B	E	S	T		U	K	E		
L	O	R	E	L	A	I		G	E	O	R	G	E
A	L	O	N	E		G	P	O		P	R	O	V
C	L	A	I	M		M	A	R		J	O	Y	E
Y	A	R	D			A	M	Y		E	R	A	S

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CLUES

ACROSS

- Sweeney Todd's weapon
- It's in the hole?
- Plural of #6 Across
- Soft palate dangle
- Each one for himself?
- Red Cross supply
- Short skirts
- Flightless bird
- Wavelike patterned silk
- "Philip Banks" wife
- "Dre Johnson's" wife on "Black-ish" and occasional site around rain storm
- 31st of the month, e.g.
- E-mailed
- Digital audio workstation
- Essence of idea
- Mouth infection
- Fusses
- Burden or load
- Official language of Lesotho
- Choose politically
- Sashay
- Thailand, formerly
- All worked up
- One assigned menial work
- Rancher's unit
- Blue jeans
- Famous Scottish lake
- A cause of inflation
- Number one
- Israel Kamakawiwo'ole's guitar
- "Stars Hollow Luke's love interest
- "Louise Jefferson's husband
- Like a solitary player
- Government Printing Office
- Home to BYU
- Request to Geico
- Calendar mo.
- Gladdened
- 36 inches
- "Jake and ____ of "Brooklyn Nine-Nine"
- Rub off

DOWN

- Cuba Libre ingredient
- Tel ____ , Israel
- Pueblo tribesman
- Good will branch
- Leveling to the ground
- Congregation's echo
- "Mitch's husband in "Modern Family"
- Accustom
- Long, long time
- Baby container
- German currency
- Old World duck
- The ____ , an English rock band from the '80s
- Goodbye to amiga
- Marching insect
- Classroom attendee
- Patrick's fiancée on "Schitt's Creek"
- Dig, so to speak
- King of the gods in Wagner's "Das Rheingold"
- Barber shop sound
- Civil Rights icon
- Ancient city in Africa
- "Javen's companion on "Temptation Island" or Lamb Chops' puppeteer
- "Marge Simpson's husband
- Search for Extraterrestrial Intelligence
- Kind of gin
- Follow as a consequence
- Bald Eagle to Americans, e.g.
- Old Man's turf, according to Hemingway
- Capital of the Republic of Macedonia
- Fraternity letter
- Trial's partner
- Like a doily
- Paella pot
- Big cat sound
- Blyton or Bagnold
- Like a bloody horror movie
- Romantic painter Francisco
- December 24 and 31, e.g.
- "Jim's co-worker and wife on "The Office"
- Type of poem

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Sudoku Puzzle on Page 10

2	3	5	9	1	4	7	8	6
9	4	6	2	7	8	1	3	5
8	1	7	3	6	5	9	4	2
7	8	1	4	5	3	2	6	9
6	2	4	8	9	1	3	5	7
5	9	3	6	2	7	4	1	8
1	6	8	7	3	2	5	9	4
3	7	9	5	4	6	8	2	1
4	5	2	1	8	9	6	7	3

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Crossword Puzzle Solutions on Page 10

1	2	3	4	5	6	7	8	9	10	11	12
13					14			15			
16					17			18			
	19			20		21	22				
		23			24						
25	26	27		28	29		30		31	32	33
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				

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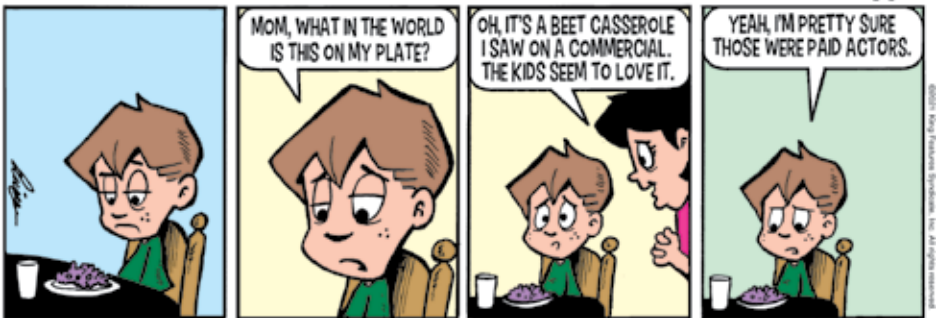
			9				8	6
9	6	7					5	
	1	7	3				2	
			4				9	
		4		9	3			
5				7				
1				2	5	9		
3			4		8		1	
4	5			9				

Solutions on Page 10

WEEKLY COMICS

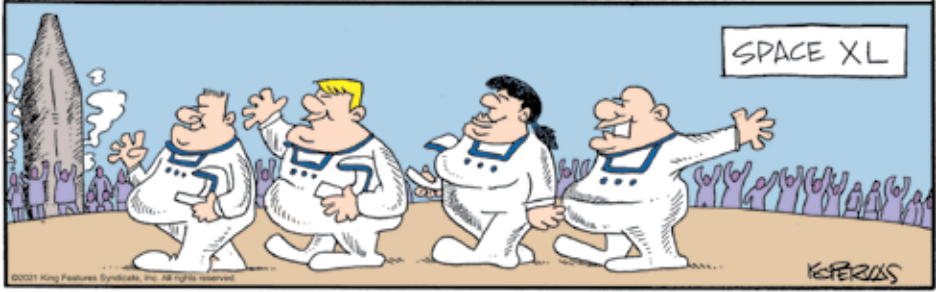
Amber Waves

by Dave T. Phipps



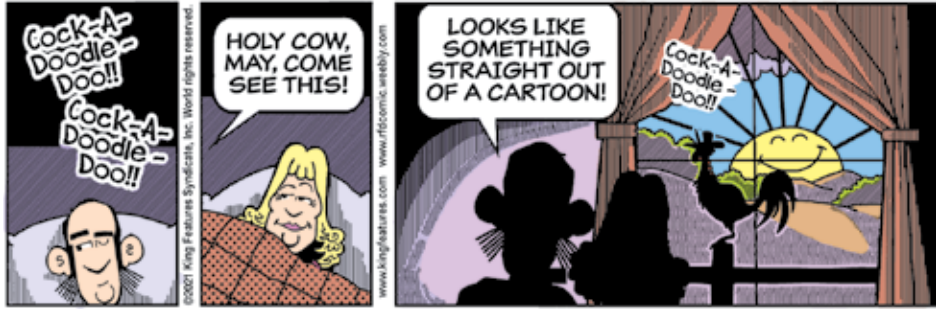
Out on a Limb

by Gary Kopervas



R.F.D.

by Mike Marland



GRIN AND BEAR IT

LAFF-A-DAY



"I feel better about myself, and it scares me!"

"And if this doesn't work, let me know and I'll prescribe something more expensive."

The Spats

by Jeff Pickering



THEY'LL DO IT EVERY TIME

BY AL SCADUTO



Just Like Cats & Dogs

by Dave T. Phipps



HOCUS-FOCUS

BY HENRY BOLTIKOFF



FINAL GAMES

SMUD ORANGE FRIDAY

FRIDAY, SEPTEMBER 17:

SMUD Orange Friday with postgame fireworks presented by Arden Fair Mall | Top 20 River Cat Player Card Giveaway



SUTTER HEALTH FIREWORKS SATURDAY

SATURDAY, September 18:

Sutter Health Fireworks Saturday | Family Fun Pack game

SUNDAY FUNDAY

SUNDAY, September 19:

Dinger's Kids Club | Kids run the bases postgame

FAN APPRECIATION WEEKEND

FRIDAY, OCTOBER 1:

SMUD Orange Friday with postgame fireworks presented by ACE Hardware

SATURDAY, OCTOBER 2:

Family Fun Pack game

SUNDAY, OCTOBER 3:

Season Finale | Dinger's Kids Club

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Inspiring Girls in STEM

Aerospace Museum of California Press Release

MCCLELLAN, CA (MPG) - On Saturday, September 18, 2021, from 10 a.m. - 12 p.m., the Aerospace Museum of California will host We Can Do It - Together! - Inspiring Girls in STEM (Science, Technology, Engineering, and Math). This event is a perfect opportunity for families and youth organizations with middle school and high school-age girls to meet and learn from Sacramento area women role models who will share their journey in STEM. Students and families will be able to connect with diverse women in a variety of STEM careers at our meet and greet table talks, as well as participate in fun STEM-based demonstrations, activities, and scavenger hunts.

Linda Martin, the Aerospace Museum of California's Board Vice President stated, "As a former Associate Superintendent, I know how important it is to inspire our young people, especially girls, with engaging hands-on STEM education. Our Museum's upcoming event We Can Do It -Together:

from their experiences. Career path information will be available as well as interactive demonstrations and fun hands-on STEM-based activities and experiments such as parachute engineering, rocket launching and so much more! We invite families and youth organizations to help these girls to imagine their dreams and help them take flight. Family/Group tickets are \$10 for up to 6 people. Please see our website for more information: <https://www.aerospaceca.org>

About the Aerospace Museum of California (AMC): Explore, discover, and be inspired by aviation and aerospace history. With a 40,000 square foot exhibit hall, over 40 aircraft and rockets, a 4-acre outdoor Air Park, incredible traveling exhibits, and free parking families can engage with our STEM activities for all ages and let their imagination soar. A Smithsonian Affiliate and member of North American Reciprocal Museum Associate®, the Aerospace Museum is truly a place where dreams take flight! Learn more at: <https://www.aerospaceca.org> ★



Saturday 18 September

FREE * Rio Linda Elverta 8th Annual Country Faire * FREE

Saturday 18 September 2021
8am to 4pm
Rio Linda Depot Park
6730 Front St. in Rio Linda.

FREE * 8TH ANNUAL RIO LINDA ELVERTA COUNTRY FAIRE + FREE Parking
(ONLY cost is at the Food Trucks &/or Vendors)
Accepting Vendors & Food Trucks until 12 September
https://riolindaelvertacountryfaire.com/RLE_Vendor_App.pdf

Food Trucks galore * More than 100 vendors with homemade arts & crafts * clothing * artwork * local award-winning authors available to sign their books * ... more *

Kid's Zone with plenty of FREE things for kids of all ages * FOR THE LITTLE ONES, ALL FREE: Bike Drawing * Rides * Games * Farm Animals * Face Painting & Balloon Twisting * Bounce House * FOR BIGGER KIDS AND ADULTS: 25' Rock Climbing Wall with Rope Climbing, Bungee Jump & Gigantic Slide * Meltdown * Mechanical Bull Ride * Giant Tricycles * Music * Entertainment * ALL FREE * Historical Society will provide Hay Rides for All * Quilt Show * Pirates of the Golden Coast may be there * LOTS MORE *

Outdoor event ... Sacramento County mask protocol at that time. will be followed
<http://RioLindaElvertaCountryFaire.com>
contact: normainrl@yahoo.com





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Recent Area Sales			
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6231 24th St.	4461	3 Acres	\$1,200,000
7818 Ranch River Dr.	1291	1 Acre	\$ 589,000
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

Based on information from MetroList Services, Inc. for period of May 1, 2021 to August 30, 2021.
Provided properties may or may not be listed by the office/agent presenting the information.

Call me for information on these homes
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