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THE NEWS

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APRIL 30, 2021

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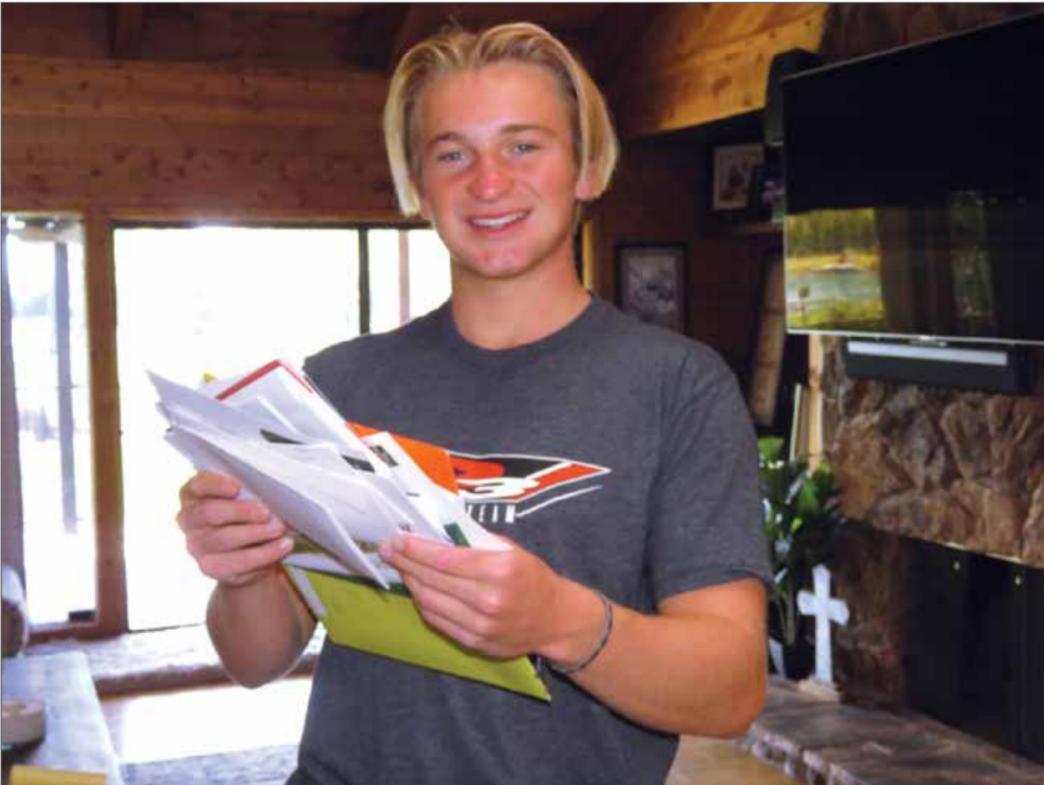


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A Blaze on Water Skis



Blaze Grubbs with a stack off recruiting offers he is considering for college. Photo by Cecilia Lee Feser

By Cecilia Lee Feser

RIO LINDA, CA (MPG) - I am always looking for and asking about local stories to tell you living in and around the Rio Linda area, about. I was recently contacted by Nikol Grubbs, to make me aware of her son Blaze Grubbs. He was just named USA Water Ski Junior Athlete of the year, for the second year in a row.

All I can tell you is wow! Mostly wow! Because I have lived in the North Highlands and Rio Linda areas for over 15 plus years. I never knew this paradise was right in Rio Linda and literally just around the corner from my house. What a genuinely

“REAL” family.

Blaze’s sport is waterskiing. He is currently sponsored by D-3 Ski Supplies and has been for the last three years. Waterskiing is not an Olympic Sport, or he would be shining in “Gold”. You must work your way up to, The World Championship, just as you would train for the Olympics. The World, not Local, or National, but the WORLD Championship. You must be invited to compete at this level. He’s qualified for the 17 and under and because of his elite level, will be participating in the Under 21 level. He even has a sports Idol, Terry Winter. Another is Freddy Krueger (I am

serious) who is the best Jumper. He was amazed because Freddy is in his 40s. Somehow I think he thought that was old. Just wait kid, big lol. All this seems so unreachable; I mean the WORLD Championship and he is only 17 years old. He also carries a 4.2 grade point to boot. At 17, I just wanted to graduate! Not him, in his free time, he worked on getting his pilot license, which he now has. He flies himself to tournaments with his father or and mother by his side.

When I got there and he opened the door, I thought, so young for such success. A handsome boy, young man, with a way cool California
Continued on page 2

State Aims to Define Farmers' Coverage Gaps

California Farm Bureau Press Release

SACRAMENTO, CA (MPG) - With California farmers and ranchers finding increasing difficulty in purchasing wildfire insurance for their businesses and properties, the California Farm Bureau welcomed the call by the state insurance commissioner for data on commercial insurance coverage.

California Farm Bureau President Jamie Johansson said he hopes the request from Insurance Commissioner Ricardo Lara will lead to more sustainable insurance coverage for farmers and ranchers.

“We thank Commissioner Lara for leading the efforts to bring certainty back to the wildfire insurance marketplace,” Johansson said. “Farmers and ranchers from around the state have told us they have been unable to renew insurance and have not been able to find replacement coverage. Commissioner Lara’s action should help us determine the breadth and depth of the problem.”

In a notice issued, Lara directed insurance companies to provide data about the availability of commercial insurance for businesses including farms, ranches, timber harvesting operations, wineries, cotton gins and other agricultural businesses.

“Farm Bureau has been working with Commissioner Lara and insurance companies to stabilize the insurance market for California farms and ranches,” Johansson said. “We believe the commissioner’s action will help us move toward a long-term solution.”

Legislation sponsored by the California Farm Bureau would also address the problem by specifically authorizing the state’s insurer of last resort, the California FAIR Plan, to underwrite insurance coverage for commercial farms and ranches. The legislation, Senate Bill 11 by Susan Rubio, D-Baldwin Park, received unanimous support from the Senate Insurance Committee.

The California Farm Bureau works to protect family farms and ranches on behalf of nearly 32,000 members statewide and as part of a nationwide network of nearly 5.6 million Farm Bureau members. ★

District Attorney Anne Marie Schubert to Run for Attorney General

From Anne Marie Schubert for Attorney General

SACRAMENTO, CA (MPG) - Sacramento County District Attorney Anne Marie Schubert has announced she will be a candidate for Attorney General of California in 2022. Schubert made her announcement Monday morning while flanked by numerous crime victims, including victims of the infamous Golden State Killer.

“I am running for Attorney General because California’s criminal justice system is in chaos,” said Schubert.

“When policy makers and reckless prosecutors talk tough about protecting all of us, yet turn around and refuse to take action to protect any of us - that’s chaos. When politicians talk tough and tell you they will protect the vulnerable, yet they refuse to make hate crimes, domestic violence, child abuse, human trafficking of a child and rape of an



Anne Marie Schubert candidate for California Attorney General 2022 and current Sacramento County District Attorney. Photo: Office of Sacramento District Attorney

unconscious person a violent crime - that’s chaos. When politicians pass law after law or issue directive after directive that erode criminal accountability and public safety - that’s chaos. When convicted murderers are celebrating in their jail cells that they’re going to get out of prison because of these policies - that’s chaos.

“Let me be clear - the newly appointed Attorney General helped create this

chaos by voting for and supporting policies and laws that are not only destroying the rights of crime victims but are destroying public safety in this state.”

In his introduction of Schubert, Marc Klaas, father of murder victim Polly Klaas, said: “Today is a great day for California. One of our state’s most accomplished prosecutors and a hero to crime victims has decided to run to be California’s top public

safety official. Anne Marie Schubert’s passion for victims and for justice is unsurpassed. Her record and accomplishments are unrivaled.”

While Anne Marie Schubert may be best known for the successful investigation, arrest and conviction of the Golden State Killer and for leading the successful effort to expose the state’s \$30 billion EDD scandal, she has spent over 30 years as a top prosecutor, protecting kids from sexual predators and human trafficking and making sure violent criminals are held accountable for their crimes. She is an international expert in DNA/Cold Case investigations and prosecutions.

Schubert’s experience stands in great contrast to recently appointed Attorney General Rob Bonta, a former State Assemblyman who was appointed to the job in spite of having no experience in public safety or as a prosecutor.

Visit SchubertForAG.com for more information. ★

A Blaze on Water Skis



USA Water Ski Junior Athlete of the year Blaze Grubbs doing flips. Photos by Cecilia Lee Feser



Blaze Grubbs listens to instructions while in the water. Photos by Cecilia Lee Feser

Continued from page 1

haircut, surfer look. As we sat down in his living room to chat, his mom came in, with two big cups of Dutch Brothers coffee. So, creamy good. I'm just an, out of the coffee pot type, because that's just what I am used to. I've been converted. Amazing stuff it was my first Dutch Brothers Coffee. (I learned her husband and her own Dutch Brothers Coffee) another WOW for me. Handing me the coffee, mom Nikol, who looked like she walked off the runway, turned out to be the sweetest, and, so sincerely proud of her son.

Blaze has been a professional water skier since the age of 14. The three events he participates in: 1) The Slalom, one ski, 66" long. 2) Trick Skiing. This is one ski, only 42" long

ski. You do flips, twists, jumps by holding the ski rope with your hands or, yes your toe, over your wake. Finally, 3) The jump. This is two skis, 88" long. The idea is to ski up and over the jump; you're going for distance before landing on this one.

He is planning on college and has been getting recruiting notes since he's been in Middle School. His older sister, Jana who is 21, currently at Arizona State, also is competing in waterskiing. I am sure he will get a full ride wherever he chooses to go to college! That school will do very well having him. After our chat he took me out back to his training area. Just stunning. There are 3 lakes behind his house. Looking at the three lakes, his family's lake is on the left. He grew up learning on that

very lake on his first set of skis at four years old. He had learned to swim at 6 months with, "water babies" training. Bell Aqua is a sign on the small island in the first lake. The middle lake is for the property-owning residents. The third lake, closes to the airport, is for the public to learn water skiing. Before I left them, his dad got the boat out and Blaze showed me some of the moves he was perfecting for competition. Amazing jumps, and twists. He was very free out there and I know he is going to keep climbing his mountain. Congratulations to his family and to him for goals and dreaming.

I asked him to keep in touch, as I would like to follow his Rio Linda connection. Stay safe, and be good to each other. ★

Sac Residents Can Write Notes to Homeless Women at Women's Empowerment



A Women's Empowerment graduate celebrates her success with her children. Photo Credit: Diana Miller Photography

By Kristin Thebaud, Thebaud Communications

SACRAMENTO, CA (MPG) - Local residents can visit Women's Empowerment on May 6, Big Day of Giving, from 11 a.m.-1 p.m. to write encouraging notes for future students of the program that is celebrating its 20th year of helping women experiencing homelessness find homes and jobs. In partnership with the National Council of Jewish Women Sacramento, socially distanced note-writing stations and sample notes will be set up at the center located at 1590 North A Street, Sacramento. All materials will be provided. To donate to Women's Empowerment for Big Day of Giving on May 6 or schedule a gift beginning April 22, visit BigDayofGiving.org/Womens-Empowerment.

"Community empowerment has been critical to the success of our program over the last 20 years, and it continues to be imperative as we face new challenges in overcoming homelessness in Sacramento," said Lisa Culp, founding executive director, Women's Empowerment. "As our community comes together on Big Day of Giving to support local nonprofits, they also can make a difference for individual women experiencing homelessness by writing empowering notes that show their support and encouragement."

Celebrating its 20th anniversary this year, Women's Empowerment provides a full eight-week employment-readiness and empowerment program, paid job training, childcare and support services so all women and their children can break the cycle of homelessness. Women's Empowerment was featured on NBC's The TODAY Show in 2015 for offering the most comprehensive job-readiness program in the Sacramento area designed specifically for women experiencing homelessness, and their children. The award-winning organization has graduated 1,702 women and their 3,792 children. Women's Empowerment is funded through private donations from the community and grants. To donate: Womens-Empowerment.org.

National Council of Jewish Women Sacramento, a volunteer organization, improves the lives of women, children and families through advocacy, education and community service. To learn more or to volunteer: NCJWSac.org. ★



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As Kitten Season Begins Fosters and Donations Needed



Animal shelters around the country are gearing up for what is known as "kitten season." Photo: Pixabay

Sacramento County News Press Release

SACRAMENTO, CA (MPG) - Animal shelters around the country are gearing up for what is known as "kitten season," when cats begin to give birth to countless kitten litters. Typically beginning in late spring and continuing throughout summer, kitten season stretches the already-thin resources animal shelters and rescues have when the influx of unwanted kittens and cats crowd shelter and kennel space.

The Bradshaw Shelter's Foster Care Program helps save lives and space during this hectic season.

"Fostering animals provides a second chance at life for animals who are too young, sick or injured to be available for adoption," said Dave Dickinson, Director, Sacramento County Bradshaw Animal Shelter. "Fosters provide a safe, loving, temporary place to live where the animals can thrive until they are ready to be adopted to their forever homes."

Residents interested in becoming fosters should submit a foster application

to FosterRescueProgram@saccounty.net. The shelter provides all food, bedding, supplies, toys and more at no cost to the foster. Fostering is a great way to help alleviate the impact of kitten season at your local shelter and can provide temporary companionship for those still working from home.

However, working outside of the home doesn't need to be an impediment to becoming a foster; most animals in foster care do not require constant monitoring. Typically, most animals who need fostering are kittens and puppies less than two months old.

As far as space for fostering, a bathroom, laundry room or spare bedroom is typically appropriate. The time commitment for fostering can be anywhere from one to six weeks, depending on their size at the time of fostering. Additional foster needs include caring for sick or injured animals, nursing mothers and litters, animals who need a break from the shelter, and more.

For more information about fostering, including fostering FAQs, visit the Sacramento County Bradshaw Animal Shelter website. To learn more about what to do if you find a kitten or litter of kittens, visit the feral cat information webpage.

Donations of essential kitten season supplies are also needed, including: Small litter pans; Heating pads; Small nursing bottles; Kitten formula and kitten food; Small pet carriers.

Donations are accepted at the Sacramento County Bradshaw Animal Shelter's Animal Admissions Door at 3839 Bradshaw Road, Tuesday through Sunday, between 9 a.m. and 4 p.m. For a complete list of supplies needs, visit the shelter's Amazon Wishlist or the donation website. ★

Superintendent's Update for Twin Rivers Unified School District



Steve Martinez, Ed.D.

the end of this month.

K-8 Promotions: We are planning to host virtual elementary and middle school celebrations to ensure that we do not violate any public health guidelines regarding physical distancing. This very difficult decision was made with the safety of our students, staff, families and community in mind. Also, we want to allow our staff to focus their energy on student learning, for both our students in hybrid and those continuing to learn online; therefore, we do not want to add the challenge of creating large events that must strictly observe all public health guidelines. Thank you for understanding.

A reminder: registration for summer school is open until April 30. Families, please consider taking advantage of this opportunity to help your students continue to progress academically. For some students, distance learning may have caused some learning gaps, and we want you to know that summer school can be a terrific way to gain some extra support and get ready for an awesome return to school in the fall.

We are offering both in-person and virtual programs that you can register for at our website. For more information please contact your school site.

As always, stay vigilant about the public health guidelines. Wear your face covering and respect the physical distancing recommendations. We're moving in the right direction, and we should all do our part to keep the forward momentum.

Have a wonderful weekend.
All the best,

Steve Martinez, Ed.D.
Superintendent, Twin Rivers Unified
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To Staff and the Twin Rivers School Community,

The return of our students and staff to in-person instruction was exciting to watch, although it feels a bit odd having our "welcome back" and our end-of-year celebrations so close together. Yes, we are finalizing details for our graduation and promotion ceremonies with the safety of our students, staff, families and the community in mind. We must honor and celebrate our students' hard work and accomplishments during this unprecedented and challenging school year.

As we move forward with working out all the details, we will be sure to keep you posted.

Here's where we stand today:

Class of 2021 Graduation: These wonderful and hard-earned ceremonies will be in-person with a limited number of tickets available to each student's household to allow for social distancing between families. We are currently working through various scenarios and the many logistical challenges so that we can offer this experience to our students and families while adhering to public health guidelines. Please expect more details to be shared by

Host Your Next Event with Regional Parks

By Ken Casparis, Sacramento City News

SACRAMENTO COUNTY, CA (MPG) - The Sacramento County Department of Regional Parks is excited to welcome back youth sports and recreation, and they have multiple locations available to host your next event while adhering to current COVID-19 guidelines.

With the loosening of the state's restrictions related to youth sports and special events, Regional Parks would like to remind residents of the wonderful facilities available to them.

"We know people are ready to get back to special events, and we're ready to welcome them back," said Liz Bellas, Director of Regional Parks. "Whether you need a single sports field or ten, a wedding venue, or a running event location, we are able to comfortably accommodate your needs!"

Regional Parks' sporting event and outdoor recreation areas include: **Cherry Island Sports Complex** is home to ten full-size sports fields in a natural regional park setting. The complex has a history of hosting tournaments and competitions throughout the year and serves as a training venue for local clubs. **The American River Parkway** runs from Discovery Park in the west to Hazel Ave in the east. Whether you are hosting a running race or an archery competition, you will find beautiful facilities along the American River Parkway. **Gibson Ranch Regional Park** has an equestrian center, a lake, Ranch House for weddings, a



With the loosening of the State's restrictions related to youth sports and special event, Regional Parks is excited to welcome back youth sports and recreation. Photo courtesy Dominika Roseclay

playground, and many picnic sites! If you're looking to host your next event in a country setting, look no further than Gibson Ranch. **Golf Courses** – Regional Parks owns and manages three championship golf courses and one nine-hole executive golf course for residents and visitors to enjoy. The courses offer a variety of settings and designs for a wide range of player skills.

As COVID-19 conditions change, so do the restrictions.

To reserve sport fields, picnic and BBQ sites, or other facilities, email Regional Parks at ParkEvents@SacCounty.net or call 916-875-6336. Visit the Regional Parks website to learn more about their other park amenities. ★

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Women's Empowerment Event Uplifts Women after Impacts from Pandemic

By Caroline Perry, Elevate

SACRAMENTO, CA (MPG) - WEAVE Sacramento and SmileDirectClub teamed up to host a Women's Empowerment Event that featured State Treasurer Fiona Ma, and Senator Susan Rubio as guest speakers – working to uplift women in the Sacramento-region after shouldering outsized impacts from the pandemic ranging from lost jobs and less pay to limited access to healthcare.

"It has been widely reported that the impacts of the pandemic have been especially harsh on women – with women losing more than 5 million jobs in 2020 and many going without health-care when compared to men," said Beth Hassett, WEAVE CEO. "We hosted the event for our clients who have been under tremendous pressure to get back into the workforce and are not sure where to start. Our goal was that they leave the conversation recognizing the importance of putting themselves first, while also being inspired with a greater sense of confidence."

According to a recent report released by the Kaiser Family Foundation, "Women are more likely to have gone without health care during the pandemic compared to men, and women with health and economic challenges prior to the pandemic have experienced worsening health conditions as a result of skipping health care services during the pandemic." A bright spot in the report highlighted the benefits of telehealth during this time by summarizing that, "People have been largely satisfied with their telemedicine interactions. The share of men and women who at the time of the survey reported having a telemedicine visit during the pandemic tripled since before the pandemic. But not all have had the opportunity or access to telemedicine."

"As a telehealth and oral care pioneer, SmileDirectClub believes in increasing access to affordable premium oral care and understands why maintaining good oral health is so important while these women are getting back on their feet. We are honored to partner with

WEAVE to encourage and support women who have been impacted by the pandemic and welcomed the opportunity to bring women leaders together for a serious discussion on how women can build up each other's confidence and succeed in the workforce," said Cheryl DeSantis, Chief People Officer at SmileDirectClub. "Today's event was an example of how together we can positively impact the communities where we operate, helping people during difficult times of transition."

As noted by research experts at the Center for the Changing Family at the USC Dornsife College of Letters, Arts and Sciences and the USC Rossier School of Education, "women have lost jobs at a higher rate than men during the pandemic and almost twice as many women as men remain without a job. According to the latest national jobs reports, Black and Hispanic women have higher rates of unemployment than white women and saw the largest drops in labor force participation since the beginning of the pandemic."

"Now more than ever, women throughout California need our support as they find paths to reenter the workforce and make themselves a priority," said California State Treasurer Fiona Ma. "It was an honor to participate in an event designed to empower women in the Sacramento-region – as we all have an important role to play in lifting California women up to ensure they come out of the pandemic with the support they need to not only survive but thrive."

"It is energizing to be surrounded by strong women today who have overcome so many struggles. It took a lot of courage for these women to confront their challenges and rebuild their lives," said Senator Susan Rubio. "The least we can do is to help secure resources for them and offer encouragement. That is why I am so thankful for the work WEAVE does every day, and to SmileDirectClub for their contributions."

Watch the Event on SmileDirectClub's YouTube Page: <https://youtu.be/9KywoQNBEjw> ★



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<p>CALVARY BAPTIST CHURCH 6608 16th, Rio Linda 991-5870 Cowboy Pastor Jeff Clement Sunday School: 10:00 am Morning Worship: 11:00 am Awana: 4:30 pm Evening Worship: 6:00 pm Wed Bible Study: 7:00 pm Free Store Saturday: 10:00 am - 1:00 pm</p>	<p>ZION LUTHERAN CHURCH 3644 Bolivar Ave. North Highlands, CA. (LCMS) 332-4001 www.ZionLutheranNH.org Sunday Schedule 9:00 am Traditional Worship 10:30 am Praise Band Worship OR if you prefer you can worship in your car in the parking lot Tune your radio to 88.7</p>	<p>Calvary Lutheran Church 5th and L Streets, Rio Linda 991-2135 Pastor Kirsten Moore Sunday Adult Ed: 9:00am Sunday Worship: 10:30am Child Care during Worship with Bible Stories and Crafts</p>	<p>NEW BEGINNINGS FELLOWSHIP Pastor Deonte Walters 10th and O Streets 991-2918 Sunday School: 9:00am Sunday Worship: 10:30am</p>	<p>CHURCH OF RIO LINDA <i>Home of Old Time Religion</i> 6550 Drycreek Rd. 991-6766 Rob Royer, Pastor Sunday School: 10:00am Sunday Evangelistic: 6pm Wednesday Bible Study: 7:30pm YouTube.com</p>
<p>This space could belong to your Church Call Today The Rio Linda News 916-991-3000</p>	<p> LIFEPOINTE FAMILY OF CHURCHES 7200 Rio Linda Blvd. lifepointenaz.com 916.991.4624 2 SERVICES AT OUR RIO LINDA CAMPUS 9AM TRADITIONAL SERVICE 10AM CONNECTION GROUPS Bible Study • 'The Family' S.W.A.G. Youth • FamilyKidz 11AM CONTEMPORARY SERVICE Nursery 0 - 3years Clubhouse Kidz 4 years - 6 grade</p>	 <p>Church of Christ <i>Worship God's Way</i> Minister Eric Smith 6818 4th Avenue Rio Linda, CA 95673 991-2668 Church 10:30am</p>	<p>North Metro Church of Christ 4191 Norwood Ave., Sacramento 95838 916-923-1147 Minister Pete Savage SUNDAY Bible Classes: 10:00am Worship: 11:00am Worship: 6:00pm Wednesday Bible Classes: 7:00pm</p>	<p>LIBERTY MINISTRIES CHRISTIAN FELLOWSHIP Pastor Shannon Fannin Liberty Ministries extends an invitation to come and join us for Celebration Worship Saturday 6:30pm Sunday 10:00am Call for info on Child Care. Preschool. Youth Extreme and Food Closet. 922-6442 4840 Marysville Blvd.</p>
<p>First Baptist Church Elverta 112 West Delano St., Elverta Pastor Peter Ceccardi 9:45am, Sunday Bible Study 11:00am, Sunday Worship and Kids Church 6pm, Sunday Night Bible Study 5:30pm Sunday Youth Program 6-7pm Dinner & Wed. Worship AA meets Mon. 10-11am email: Peter@fbcelverta.org</p>	<p>RIO LINDA COMMUNITY UNITED METHODIST CHURCH 6800 6th St. (Corner of 6th & M) Rio Linda 991-1638 Pastor Carolee Caterall Sunday School: 9:30am Worship Service: 11:00am</p>	<p>Rio Linda Seventh Day Adventist Church 7535 - 10th St. and U Rio Linda Sabbath School: 9:15am Worship Services: 11:00am</p>	<p>NEW LIFE CHRISTIAN CHURCH 2037 Elkhorn Boulevard 991-3001 Sunday School: 9:45am Sunday: 10:45am Sunday Evening: 6:00pm Wednesday: 7:00pm Pastor James A. Duncan</p>	<p>LIBERTY MINISTRIES CHRISTIAN FELLOWSHIP Pastor Shannon Fannin Liberty Ministries extends an invitation to come and join us for Celebration Worship Saturday 6:30pm Sunday 10:00am Call for info on Child Care. Preschool. Youth Extreme and Food Closet. 922-6442 4840 Marysville Blvd.</p>

Social Security Matters

Can I Claim My SS Now and Switch to Spouse Benefits Later?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I am 62 and have been a homemaker for much of my adult life. I have a small Social Security account from working years ago. My husband is older, has been the major wage earner and will have a good amount in Social Security when he claims.

I have been told that I should claim my social security now. It's a small amount - about \$475 per month if I claim it now, and \$550 after I'm age 66 - so it's not a life changing difference. But if I claim mine now, when my husband reaches his full retirement age can I switch to claiming spousal benefits on his account? I understand I would no longer get mine, but I'm pretty sure my benefit from him will be a much larger amount. **Signed: Inquiring Homemaker**

Dear Inquiring Homemaker: The simple answer to your question is: yes, if you claim your own small benefit now you can later switch to a higher spouse benefit from your husband when he claims his SS. But there are always consequences for claiming SS benefits early. The maximum spousal benefit you can get from your husband is 50% of the benefit amount he is entitled to at his own full retirement age (FRA). But you only get that full 50% if you delay claiming your own



Social Security until you reach your own FRA. That doesn't mean you can't claim your own reduced benefit early, but it means that when you later get your spousal benefit it will be less than 50% of your husband's FRA benefit amount. And here's why:

Your spouse benefit, when you receive it, will consist of your own earned benefit plus a spousal boost to bring you to your spousal entitlement. Your spousal boost will be the difference between your FRA benefit amount (regardless of when you claim) and half of your husband's FRA benefit amount, and it will be reduced if you haven't yet reached your FRA when your husband claims. That reduced spousal boost will be added to your own actual benefit (reduced if you claim at 62), which will yield a spouse benefit less than 50% of your husband's FRA benefit. Said another way, when your husband claims at his FRA, you'll get a reduced spousal boost added to your own already reduced age 62 SS retirement benefit. I can't put this into dollar terms for you without knowing your husband's FRA benefit amount.

FYI, if your age 62 benefit amount is \$475 then your personal benefit amount at your FRA should be about \$670. Essentially, the longer you wait to claim your own SS, the more your spousal benefit will be because the spousal boost will be added to the benefit

you're already receiving. Your spousal benefit reaches maximum (which is 50% of your husband's FRA amount) at your FRA but remember that your husband must be collecting his SS for you to claim a spouse benefit.

So, here's the bottom line: you can claim your own SS at age 62 but the benefit amount you get will be reduced by 29%. If your husband claims at his FRA, you will get a spousal boost at that time, but the amount of the spousal boost will be reduced because you will not have reached your FRA at that time. The only way you will get the full 50% of your husband's FRA benefit amount is by waiting until your own FRA to claim Social Security. However, since your spousal benefit will be the highest amount available to you, waiting and claiming yours at the same time your husband claims his, would also be a prudent strategy to lessen the "penalty" for claiming your benefits early.

One final caution: Any time SS benefits are claimed early (before FRA) there is an "earnings test" which limits how much can be earned from working before SS takes back some benefits. Please keep this in mind if you should decide to go back to work at any time before you reach your full retirement age.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) ★

What Would the World Be without Apple Fritters?

By Rev. James L. Snyder

Stress is not something new in my life or anybody else's, for that matter. The thing about stress is that you never get used to it, or at least I don't.

On Monday, I opened up my laptop, and I could not turn it on. It would not accept my password.

I tried everything, but nothing worked except it worked up my stress level.

Finally, I had to take it to a computer store to fix it.

Then, I had an appointment with my eye doctor this week at 9:45, I could not drive because of eye drops I was supposed to put in preparing for this exam. So, the Gracious Mistress of the Parsonage was to be my chauffeur for the day.

At 9 o'clock, I was dressed and ready to go, so I asked her, "Are we ready to go now? My appointment is at 9:45."

She looked at me with one of her "looks" and said, "Are you sure it is at 9:45?" "Of course, I'm sure."

Again she looked at me and said, "What day is your appointment for?"

"It's for Thursday at 9:45 in the morning." I then looked at her and smiled one of my greasy smiles.

"Are you sure it is for Thursday?"

She always tries to trick me, assuming this was one of her tricks, I just looked at her, smiled, and nodded very dramatically.

"So," she said rather hesitatingly, "what is today?" I didn't say anything; I just looked at her and then looked at my watch.

"Oh, you silly boy, today is Wednesday."

I hate it when she is right! This only increased my stress level because now I had to wait a day for my eye appointment.

By Friday morning, as I was going to my office, my stress level was the highest it's been for a very long time. I'm not very good at dealing with stress, especially when I'm the cause of it.

I usually stop at McDonald's in the morning to get a cup of coffee to take to the office. As I was going through the drive-through, I happened to think a very delightful thought. Not only do they sell coffee here, but also Apple Fritters.

Sitting down at my desk, I took a sip of coffee and then opened up the bag with the delicious Apple Fritter. I laid it on my desk and, just

for a few moments, stared at it taking in the delightful aroma of this wonderful comfort food.

I took the first bite, and a great weight began to lift off my head. It was a wonderful experience and helped me get rid of all of that stress I had.

In finishing, I thought a few moments about that situation. If it were not for all the stress I experienced this past week, I wouldn't be having this wonderful experience of eating my comfort food. At least stress does have a good side to it.

I remembered what Jesus said, "These things I have spoken unto you, that in me ye shall have tribulation: but be of good cheer; I have overcome the world" (John 16:33).

Sometimes I let the world stress me out, but when I look to the Lord Jesus, I see He overcomes all of my stress.

Dr. James L. Snyder is pastor of the Family of God Fellowship, 1471 Pine Road, Ocala, FL 34472. He lives with his wife in Silver Springs Shores. Call him at 352-687-4240 or e-mail jamesnsnyder2@att.net. The church web site is www.whatafellowship.com. ★

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Tips to Spring Clean your Finances

By Karla Contreras,
Golden 1 Credit Union

We all know about spring cleaning your home, but now is also a great time to spring clean your finances. Your budget this spring may look different than in previous years due to the COVID-19 pandemic. Maybe your finances suffered due to a loss of income, or maybe the money you saved on gas, eating out, and other entertainment has left a little extra in your bank account. With hope on the horizon as vaccine distribution increases and the rate of COVID-19 cases falls, it's important to evaluate your finances as we slowly move toward recovery.

The following are four tips to help you clean your finances and grow your money. **Deep clean your budget** - The first step to deep clean your budget is to organize and take inventory of your finances – review your income, your debts, and how much you owe.

Discuss with your whole family ways you might be able to reduce expenses such as cancelling certain streaming services or cutting back on special treats. Instead, use that money to pay off any debt, or set a goal to save toward that debt payoff. Keeping track of your budget is the best way to stay on track with your financial goals.

Remember it usually takes about three months of budgeting before you can make it stick.

Sweep away bad spending habits - Bad spending habits can lead to debt. For example, impulse buying or certain spending habits (like not working with a monthly budget) could cause you to lose track of your money. While small purchases may not seem significant at the time, they can quickly add up. Review your bank statements and calculate how much money you spend each month on habitual or impulse spending. Try to cut

down on these purchases by 10%, or try to give them up for a certain time period and see how you are impacted.

Not having a budget puts you in the position to “spend as you go.” If you don't plan ahead, you could come up short.

Refill your emergency fund - An emergency fund is very important, especially in the tumultuous times we've been in for the last year. Even if you set aside a small amount, every little bit helps. Take baby steps. It's important to get your family involved as well, especially as it can help teach children to save starting at an early age.

Ideally, an emergency, or rainy day fund, would cover 3-6 months of essential living expenses. Identify what those essential living expenses are for you and your family and set a plan to dictate how much you need to save each month or each week to reach that goal.

Experts recommend setting aside 10% of your paycheck if possible. If that is not possible, then do whatever you and your family can do comfortably, even if it is a small amount.

Detox your debt - None of us like to have debt hanging over our heads. One of the best ways to handle debt is to evaluate if you need debt consolidation. Ask yourself - *Are you getting overwhelmed with debt you already have? Are you missing payments? Are you having trouble making payments on time? Are you confusing the due dates?* Debt consolidation brings all of those different interest rates and due dates into one lump sum loan with a fixed rate, fixed loan amount, and one due date.

By being intentional and really paying attention to your finances, these tips can help put you on the right track to watch your money grow instead of watching your money go. ★

Commentary by Patti and Milledge Hart, News and Experts

An intriguing find once emerged from a RAND Corp. survey on Americans and their working conditions. It turned out that 40 percent of employees 65 and older had previously retired, but something lured them back to the working world.

In some cases, financial troubles might have been the cause. But often the reason is that people neglect an important component in their retirement planning. They don't think about what they will do with their extra time, or how they will give their life the meaning and purpose work provided, says Patti Hart, co-author with her husband, Milledge, of *The Resolutionist: Welcome to the Anti-Retirement Movement* (www.antiretirement.com).

“Money is certainly important, but it's not the only thing that determines whether your retirement is a success,” she says. “It may be that you are financially ready to retire, but are a long way from being emotionally ready.”

The Harts offer tips for figuring out when to retire and for making sure you're successful when you do:

Know your catalysts. Identify milestones or signs that will let you know you are ready to embark on a new post-work life, Milledge Hart says. Yes, that could be when you've accumulated a certain amount of savings. But it might also be related to when your spouse quits their job, or when your

children graduate college and head out on their own. Maybe your plan is to work until your health gives out. “Knowing your catalysts can mean the difference between successfully transitioning to a fulfilled life after your career is over, or boomeranging back to the full-time workforce simply because you didn't know why you quit to begin with,” he says.

Plan ahead to avoid separation anxiety from work. For many people, moving from the excitement and fulfillment of a career to the quietness of retirement is too much, Patti Hart says. They develop a form of “separation anxiety,” longing for their old way of life rather than venturing boldly into the new one. “You need to make a plan for what you want to do in your new post-career life so you aren't floundering when you get there,” she says.

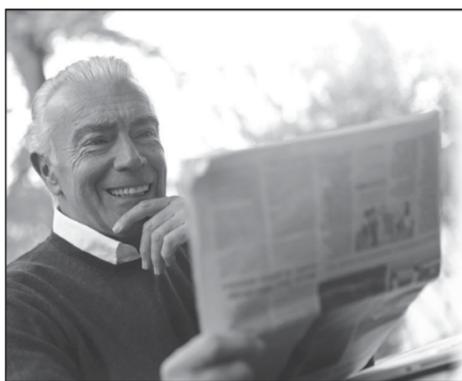
Get comfortable with the uncomfortable. At work, people are thrown into uncomfortable situations and have no choice but to face them head on. In retirement, it's easier to avoid discomfort, but doing so diminishes your confidence, and you miss out on opportunities for personal growth and fun, Milledge Hart says. “It would seem counterintuitive to think that being uncomfortable brings happiness, but it does,” he says. “Go at life as if it's an adventure – because it is. When you accomplish something you didn't think you could, you get a jolt of endorphins that drives you to your next challenge.”

Learn to be your own best friend. Even when

people want to try a new hobby or activity, they sometimes are afraid to do it alone. “In retirement, you might not have the social network you once did,” Patti Hart says. “You may long for a good friend you can rely on.” But if you think about it, she says, you already have that friend – yourself. So as you prepare for retirement, be ready to go solo on occasion. “When you get to this stage, you will often find that some things on your list are on your list alone,” she says. “No one in your universe shares your interest or has the time to join you. That's all right. If you are going to continue to grow, you need to sometimes feel like you did something completely on your own.”

“Don't convince yourself that in retirement you are going to be destined to a life of watching evening game shows and baking pies, unless of course that is what you love to do,” Milledge Hart says. “My advice is nothing is off limits, so reach for the stars. Look forward rather than backward, and embrace the new you.”

Patti and Milledge Hart, co-authors of The Resolutionist: Welcome to the Anti-Retirement Movement (www.antiretirement.com), spent more than 30 years as executive leaders in numerous technology and investment banking businesses. Today, in what they refer to as the “Resolutionist” – rather than retirement – phase of their lives, they are applying their resources and skills in new ways to advance philanthropic and corporate activities around the globe. ★



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California Reverses, Now Shutting Prisons



By Dan Walters
CALMatters

As signatures on petitions it was 1981 and then-Gov. Jerry Brown had a problem. California's 12 prisons were bulging at the seams with more than 28,000 inmates, thanks largely to tougher sentencing laws he signed, and he was told to expect another 20,000 more inmates within a few years.

The state hadn't built a new prison in two decades, stretching back to when Brown's father, Pat Brown, was governor. The Department of Corrections, as the prison system was then called, wanted Brown to launch a major prison construction program to handle its rapidly growing inmate load.

The young governor, nearing the end of his second and final term, was reluctant to ask voters for billions of dollars in bond money to build new prisons. His state architect, Sim Van der Ryn, had even refused to endorse plans for new prisons, reflecting opposition by those on Brown's left flank.

Finally, after months of negotiations and debate within his administration, Brown took a minimalist approach, asking the Legislature to place a \$495 million prison bond issue

on the 1982 ballot, enough to build space for about 10,000 more inmates, a fraction of the projected need.

Voters approved the measure, and over the next two decades the number of prisons tripled. However, the state sidestepped the need for voter approval with a clever, if deceptive, system of financing that borrowed many billions of construction dollars. Under the "lease-revenue" system, a state agency legally separate from the prison system issued bonds to build prisons, then leased them to the corrections department.

Even though most inmates came from urban counties, particularly Los Angeles, their politicians resisted having new prisons. The single Los Angeles County prison was built in the remote Antelope Valley.

Therefore, most new prisons were located in rural communities eager for the payrolls that the human warehouses generated, with the first in Avenal, a tiny Kings County community that had once been an oil boom town.

Despite the frantic pace of prison construction, the inmate population still outpaced the number of new cells and eventually grew to six times what it had been in 1981, declining only when, during Brown's second governorship, federal judges intervened and declared that the overcrowded conditions were illegal.

Over the last half-decade, thanks to more lenient sentencing laws (some sponsored by Brown

2.0), diversion of felons into local jails and early releases due to COVID-19, inmate numbers have declined sharply to 94,000, scarcely half of the 173,000 peak and very close to the system's original design capacity.

It's now time, Gov. Gavin Newsom says, to start shutting down some of the state's three dozen prisons, citing the inmate decline and billions of dollars in looming costs to rehabilitate older facilities.

The first to go will be the 68-year-old Deuel Vocational Institution near Tracy. This month, it was announced that the second will be the California Correctional Center in Lassen County.

The Legislature's budget office projects that three more could be shuttered by 2025 and the local economic impacts could be heavy, particularly in rural areas. However, just as with the closure of unneeded military installations in the 1990s, that must be a secondary consideration. It's unfair to taxpayers to keep obsolete facilities open just because of their jobs.

That said, rural communities accepted prisons that politicians from urban areas refused and the state should foster the redevelopment of its prison sites for positive purposes, rather than leaving them as decaying eyesores of a previous era.

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

Ask Toni

What Is Medicare's "Lifetime Reserve Days?"



Toni King

Toni:

Can you explain why a hospital employee from the medical claims division asked my husband Phillip to sign a form stating that he is aware that he is

now in his "Lifetime Reserve Days" while he is waiting for his lung/heart double transplant?

Phillip went in the hospital in October for congested heart failure only to discover that his heart and lungs can no longer support him. The wait on his double transplant is taking longer than expected and I am concerned that the hospital will send him home or to a nursing home to wait and he will not receive the correct medical care. Please explain what Phillip needs to do. He is covered by a Medicare Supplement and he has had no problems with that plan.

Thanks, Susan from Tulsa, OK
Ms. Susan:

The hospital staff had Phillip sign the form about the "lifetime reserve days" because once he is past the Inpatient Hospitalization 60 Lifetime Reserve days, then Medicare stops paying and the stay is his responsibility.

Susan, there is a notice written in the summary of benefits for a Medicare Supplement and it states: **"**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid."**

Medicare Part A covers an inpatient hospital stay with a \$1488 deductible for days 1-60. Yes, an Inpatient hospital deductible of \$1488 can happen 6 times a year. This includes a semiprivate room

and board, general nursing and miscellaneous services and supplies.

If your Part A-Inpatient Hospital stay is longer than 60 days, then for days 61 thru 90 Medicare pays all but \$352 per day, and for days 91 and after, Medicare will pay all but \$704 per day with the 60 "lifetime reserve days" to be used. Once the Medicare lifetime reserve days are used, there are not anymore "inpatient hospital benefits". You will pay all the cost of the remainder hospital stay.

Since he has a Medicare Supplement, Phillip will have the additional 365 days of "inpatient hospital benefits" that only a Medicare Supplement insurance plan has and will pay.

What a blessing that Phillip has a Medicare Supplement and he and his doctors together can pick how and where to have his heart and lung transplants and which rehab/skilled facility he will select while recuperating.

If your Part D plan does not cover your new transplant prescription drugs, then who will pay.... You will! Please verify that your new prescriptions will be on your current Medicare Part D plan. Take your time and explore your Medicare prescription drug availability with your transplant physician's office or transplant facility's caseworker.

During a Toni Says® Medicare consultation, we are specific about personalizing your Medicare Part D planning because once enrolled you cannot change until Medicare Open Enrollment (October 15th to December 7th). Toni Says Webinar series is available at www.tonisays.com with an additional video regarding "How to find the Right Prescription Drug Plan."

For assistance with enrolling and personalizing your Medicare contact the Toni Says® office at 832/519-8664.

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. Have a Medicare question? Call 832/519-8664 or email info@tonisays.com. ★

Sac Native Participates in Chemical, Biological and Radiological Drill Aboard USS Tulsa



PACIFIC OCEAN Hull Maintenance Technician 1st Class Phoeun Tem, right, from Sacramento, Calif., adjusts a gas mask for Logistics Specialist 2nd Class Ernesto Espinosa, left, from Chicago, during a chemical, biological and radiological drill aboard the Independence-variant littoral combat ship USS Tulsa (LCS 16). Tulsa is currently operating in U.S. 3rd Fleet area of operations. U.S. Navy photo by Mass Communication Specialist 2nd Class Colby A. Mothershead

By Ethan M Carter,
Navy Office of Community Outreach

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ORDER TO SHOW FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
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#34-2021-00297942
Paul Francis Stawiecki has filed a petition with this court for a decree changing the name(s) of Paul Francis Stawiecki to Apollo Francis Korzeniowski.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00297612
Saad, Nagem Abdullah, Al Gburi has filed a petition with this court for a decree changing the name(s) of Saad Nagem Abdullah Al Gburi to Saad Aljbouri, Zaman Ahmed Sanaz Ali to Zaman Ali, Fadhi Saad Nagem Al Gburi to Fadhi Aljbouri, Ritaj Saad Nagem Al Gburi to Ritaj, Aljbouri, Qamar Saad Nagem to Qamar Aljbouri, Lina Aljburi to Lina Aljbouri.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00297504
Yeping Jiang Tran has filed a petition with this court for a decree changing the name(s) of Yeping Jiang Tran to Yeping Jiang.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00297428
Deric Glenn Cambron has filed a petition with this court for a decree changing the name(s) of Deric Glenn Cambron to Deric Glenn Castaneda.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00297491
Sital Singh has filed a petition with this court for a decree changing the name(s) of Sital Singh to Sital Singh Sadra.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00297888
Lap Nguyen Doi Huynh has filed a petition with this court for a decree changing the name(s) of Lap Nguyen Doi Huynh to Lap Doi Nguyen.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00297965
Katrina Anne Garcia has filed a petition with this court for a decree changing the name(s) of Katrina Anne Garcia to Casey Anne Lockhart.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00297599
Chris Mason Peterson has filed a petition with this court for a decree changing the name(s) of Chris Mason Peterson to Chris Mason Moody.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00293456
Iris Estrada, has filed a petition with this court for a decree changing the name(s) of Iris Estrada to Iris Del Real.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00297421
Nikita Pavlovich Belousov, has filed a petition with this court for a decree changing the name(s) of Nikita Pavlovich Belousov to Nikita Bel.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00294040
Brian Lamont Long, has filed a petition with this court for a decree changing the name(s) of Brian Lamont Long to Brian Lamont Gates.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00297931
James Robert Walker has filed a petition with this court for a decree changing the name(s) of James Robert Walker to James Robert Lincoln.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00297957
Mohammad Arif Noristani has filed a petition with this court for a decree changing the name(s) of Mohammad Arif Noristani to Arif Mohammad Nuristani, Khalida Arif to Khalida Arif Nuristani, Safia Arif to Safia Arif Nuristani, Roma Arif to Roma Arif Nuristani, Maryam Arif to Maryam Arif Nuristani.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00298180
Kyle David Collier has filed a petition with this court for a decree changing the name(s) of Kyle David Collier to Kyle Matthew Bethoney.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00298572
Trang Thi Thu Tran on behalf of Tyler Tien Tran (a minor) has filed a petition with this court for a decree changing the name(s) of Tyler Tien Tran to Tyler Phu.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00298566
Huyen Thi Tran has filed a petition with this court for a decree changing the name(s) of Huyen Thi Tran to Huyen Gwen Thi Tran.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00298364
Elizabeth Lorena Mendez-Nova has filed a petition with this court for a decree changing the name(s) of Elizabeth Lorena Mendez-Nova to Elizabeth Nova.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00292773
Nicholas Robert Antonio Rees has filed a petition with this court for a decree changing the name(s) of Nicholas Robert Antonio Rees to Nicholas Antonio Barajas.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00292773
Nicholas Robert Antonio Rees has filed a petition with this court for a decree changing the name(s) of Nicholas Robert Antonio Rees to Nicholas Antonio Barajas.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00298166
Gillian Elizabeth Collier has filed a petition with this court for a decree changing the name(s) of Gillian Elizabeth Collier to Gillian Elizabeth Bethoney.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00298841
Tien Ngoc Phan has filed a petition with this court for a decree changing the name(s) of Tien Ngoc Phan to Kevin Tien Phan.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00298886
Dawn Marie Cullo has filed a petition with this court for a decree changing the name(s) of Dawn Marie Cullo to Dawn Marie Winston.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00298986
Kyle David Collier has filed a petition with this court for a decree changing the name(s) of Kyle David Collier to Kyle Matthew Bethoney.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00298572
Trang Thi Thu Tran on behalf of Tyler Tien Tran (a minor) has filed a petition with this court for a decree changing the name(s) of Tyler Tien Tran to Tyler Phu.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00298566
Huyen Thi Tran has filed a petition with this court for a decree changing the name(s) of Huyen Thi Tran to Huyen Gwen Thi Tran.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00298364
Elizabeth Lorena Mendez-Nova has filed a petition with this court for a decree changing the name(s) of Elizabeth Lorena Mendez-Nova to Elizabeth Nova.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00292773
Nicholas Robert Antonio Rees has filed a petition with this court for a decree changing the name(s) of Nicholas Robert Antonio Rees to Nicholas Antonio Barajas.

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#34-2021-00292773
Nicholas Robert Antonio Rees has filed a petition with this court for a decree changing the name(s) of Nicholas Robert Antonio Rees to Nicholas Antonio Barajas.

and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. The petition requests authority to administer the estate under the Independent Administration of Estates Act.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.

NOTICE OF PETITION TO ADMINISTER ESTATE OF ORLANDO MARCELO PUEYO
CASE No. 34-2021-00296977
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Orlando Marcelo Pueyo, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF RICHARD LEWIS CLEMENT AKA RICHARD CLEMENT
CASE No. 34-2021-00297025
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Richard Lewis Clement, aka Richard Clement, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF DANIEL J. SULLIVAN
CASE No. 34-2021-00298228
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Daniel J. Sullivan, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF STANLEY LLOYD MARTIN
CASE No. 34-2020-00283489
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Stanley Lloyd Martin, Stanley L. Martin, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF STANLEY LLOYD MARTIN
CASE No. 34-2020-00283489
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Stanley Lloyd Martin, Stanley L. Martin, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF STANLEY LLOYD MARTIN
CASE No. 34-2020-00283489
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Stanley Lloyd Martin, Stanley L. Martin, deceased.

the court should not grant the authority. A hearing on the petition will be held in this court as follows August 5, 2021 9:00 a.m. in Dept 129. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.

NOTICE OF PETITION TO ADMINISTER ESTATE OF KATHLEEN HEALY STROUD
CASE No. 34-2021-00293561
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Kathleen Healy Stroud, Kathleen Healy-Stroud, Kathleen Stroud, Kathleen Healy, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF RICHARD LEWIS CLEMENT AKA RICHARD CLEMENT
CASE No. 34-2021-00297025
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Richard Lewis Clement, aka Richard Clement, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF DANIEL J. SULLIVAN
CASE No. 34-2021-00298228
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Daniel J. Sullivan, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF STANLEY LLOYD MARTIN
CASE No. 34-2020-00283489
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Stanley Lloyd Martin, Stanley L. Martin, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF STANLEY LLOYD MARTIN
CASE No. 34-2020-00283489
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Stanley Lloyd Martin, Stanley L. Martin, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF STANLEY LLOYD MARTIN
CASE No. 34-2020-00283489
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Stanley Lloyd Martin, Stanley L. Martin, deceased.

administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.)

A hearing on the petition will be held in this court as follows May 25, 2021 9:00 a.m. in Dept 129. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.

NOTICE OF PETITION TO ADMINISTER ESTATE OF KATHLEEN HEALY STROUD
CASE No. 34-2021-00293561
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Kathleen Healy Stroud, Kathleen Healy-Stroud, Kathleen Stroud, Kathleen Healy, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF RICHARD LEWIS CLEMENT AKA RICHARD CLEMENT
CASE No. 34-2021-00297025
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Richard Lewis Clement, aka Richard Clement, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF DANIEL J. SULLIVAN
CASE No. 34-2021-00298228
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Daniel J. Sullivan, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF STANLEY LLOYD MARTIN
CASE No. 34-2020-00283489
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Stanley Lloyd Martin, Stanley L. Martin, deceased.

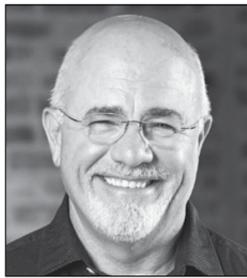
NOTICE OF PETITION TO ADMINISTER ESTATE OF STANLEY LLOYD MARTIN
CASE No. 34-2020-00283489
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Stanley Lloyd Martin, Stanley L. Martin, deceased.

NOTICE OF PETITION TO ADMINISTER ESTATE OF STANLEY LLOYD MARTIN
CASE No. 34-2020-00283489
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Stanley Lloyd Martin, Stanley L. Martin, deceased.

SAN JUAN UNIFIED SCHOOL DISTRICT
PUBLIC HEARING NOTICE
PROPOSED PROPERTY EASEMENT FOR PUBLIC UTILITIES
NOTICE IS HEREBY GIVEN that, pursuant to Education Code section 17556, et seq., the Board of Education of the San Juan Unified School District ("Board") has adopted a Resolution of Intent to convey to City of Carmichael ("CWD") certain real property within the Deterding Elementary School site (hereinafter referred to as "Property") for the purpose of construction, reconstruction, installation, replacement, removal, repair, alteration, operation, maintenance, inspection and use, of new water utility assets within the easement area.

SAN JUAN UNIFIED SCHOOL DISTRICT
PUBLIC HEARING NOTICE
PROPOSED PROPERTY EASEMENT FOR PUBLIC UTILITIES
NOTICE IS HEREBY GIVEN that, pursuant to Education Code section 17556, et seq., the Board of Education of the San Juan Unified School District ("Board") has adopted a Resolution of Intent to convey to Citrus Heights Water District ("CHWD") certain real property within the Skycrest Elementary School site (hereinafter referred to as "Property") for the purpose of construction, reconstruction, installation, replacement, removal, repair, alteration, operation, maintenance, inspection and use, of a four inch water main and fire hydrant within the easement area.

INVITATION TO BID
Landscape Service Contract 2021-64 for service at 2897and 2911 Kilgore Rd., 2880 Gold Tailings Ct., Rancho Cordova CA 95670 and 3303 Luyung Drive, Rancho Cordova CA 95742
Sealed Proposal will be received at the office of the City Clerk, City of Rancho Cordova, 2729 Prospect Park Drive, Rancho Cordova CA 95670, up to the hour of 10:00A.M. on Thursday, May 20, 2021 and will be publicly opened and read for the Landscapes Services Contract for Rancho Cordova City Hall Property as follows:



Dave Ramsey Says

play around with single stocks. There's just too much risk there for me. Since I don't invest in single stocks, I don't recommend others do it, either. I look at two things when it comes to investing – real estate and mutual funds.

I always pay cash for income-producing real estate. And when it comes to mutual funds, I invest in good, growth stock mutual funds with a solid track record of at least 10 years. Now, I don't get mad at people if they want to dabble in single stocks a little, but I wouldn't recommend having more than 10 percent of your investment portfolio wrapped up in them. The numbers on playing single stocks are just not that good for the individual, and besides that, I don't like losing money!

If I woke up in your shoes, I'd move the 25 percent you have in single stocks into good mutual funds. And I wouldn't use a brokerage

account. I'd stick with a quality financial advisor, one who has the heart of a teacher. I think you'll end up doing better with your money in the long haul this way. It might be a little boring, but boring is good when it comes to stuff like this. Exciting means you stand a good chance of losing a lot of money.

You've got a good income, especially for a single guy who's 24, so I'd make those adjustments and live like the inheritance money wasn't there. Stay away from debt, live on a reasonable budget, and make sure you're putting 15 percent of your income away for retirement. Then, when it's time a few years down the road, use some of that inheritance money to pay cash for a nice home.

If you can manage to do all that, the money you inherited – even with buying a home – will likely grow to millions of dollars by the time you're ready to retire.

Pretty cool situation, Drew!

– 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 16 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. ★

SMUD Asks Customers to Make Call Before Digging

SMUD News Release

SACRAMENTO, CA (MPG) - Spring is the time to begin outdoor projects. From small projects like planting a tree or building a fence, to big ones like putting in a swimming pool, be sure to call 811 before you dig.

Notifying Underground Service Alert (USA) North a minimum of two full business days before beginning to dig will determine if there are any dangerous or costly underground utilities in the area. The service is free by phone or internet.

Whether you are doing the job yourself or hiring a professional, be smart and dig safe by calling 811 or visiting usanorth811.org to request a utility-locate before each ground disturbance job; using the website via smartphone for your notification can also save you time. The notification is valid for 28 days, so if the excavation

project goes beyond this timeframe, notify USA North again to renew your ticket.

SMUD and other area utilities such as gas, water, and telecommunications will respond to determine whether they have underground facilities within your project area, and if so, the locations will be marked at the excavation site. Underground utility lines are not always located in the street; some utilities may be located in back or front yard easements or even driveways. Digging into an underground utility line can cause power outages and/or personal injury or death.

Be aware, it is the law to notify USA North via 811 before you dig. Besides the legal requirement, it's the way to stay safe and avoid financial and legal responsibility for repairs and/or injuries. For more information, visit usanorth811.org. ★

Live Like the Money isn't There

Dear Dave,
I'm 24, single, and I make \$60,000 a year. I'm also debt-free and live in an apartment, plus I have about \$550,000 in a brokerage account that's made up of 75 percent mutual funds and 25 percent single stocks. The money in the brokerage account was originally an inheritance of \$280,000 that has grown since I received it in 2007. Am I putting my money toward the best investment possibilities right now?

– Drew
Dear Drew
You're in a nice place! I'm glad you're taking your finances and your future so seriously. First of all, I don't

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DONATE YOUR CAR, BOAT OR RV TO RECEIVE a major tax deduction. Help homeless pets. Local, IRS Recognized. Top Value Guaranteed. Free Estimate and Pickup. LAPETSALIVE.ORG 1-833-772-2632 (Cal-SCAN)

DONATE YOUR CAR TO KIDS Fast Pick Up – Running or Not - 24 Hour Response - Maximum Tax Donation – Help Find Missing Kids! Call 1-888-491-1453. (Cal-SCAN)

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For Rent

Property is under construction and will soon have 1, 2, 3, & 4 bedroom units for rent!

The Housing Authority of the County of Butte is currently accepting applications for its Farm Labor Housing property in Gridley, CA. We have 2 Bd. units available at this time. Rental assistance is available and provided by USDA Rural Development for those that meet USDA Rural Development guidelines. For more information contact our office at (530) 895-4474 or TDD 1-800-735-2929.

"The Housing Authority of the County of Butte is an Equal Opportunity Employer and Housing Provider"



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MULTI-FAMILY YARD SALE
Fri 4/30 & Sat 5/1, 7am-3pm at 7320 Country Acres Ln in Elverta

GARAGE SALE
2405 Stokewood Way, Rancho Sat. 5-1, 9-4 PM
New hockey gloves, New Biker vest, Records, Wedding supplies, Adult clothes, Sewing machines on tables, Custom Built Gaming Computer.

Handyman

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Hauling
Gutters Cleaned
Yardwork
One Time Lawn Mowing
You Name It!
Scott Lehman
Gutter Dog
(916) 613-8359

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Will do medical appointment or other transports including the Bay Area. I have a health background. References. Tim 916-370-0858

Attention: Oxygen Users! Gain freedom with a Portable Oxygen Concentrator! No more heavy tanks and refills! Guaranteed Lowest Prices! Call the Oxygen Concentrator Store: 1-844-653-7402 (Cal-SCAN)

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SAVE BIG ON HOME INSURANCE! Compare 20 A-rated insurance companies. Get a quote within minutes. Average savings of \$444/year! Call 1-844-410-9609! (M-F 8am-8pm Central) (Cal-SCAN)

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Miscellaneous

ATTENTION DIABETICS! Save money on your diabetic supplies! Convenient home shipping for monitors, test strips, insulin pumps, catheters and more! To learn more, call now! 1-855-702-3408.

Attention: Oxygen Users! Gain freedom with a Portable Oxygen Concentrator! No more heavy tanks and refills! Guaranteed Lowest Prices! Call the Oxygen Concentrator Store: 1-844-653-7402 (Cal-SCAN)

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INVENTORS - FREE INFORMATION PACKAGE. Have your product idea developed affordably by the Research & Development pros and presented to manufacturers. Call 1-844-752-8272 for a Free Idea Starter Guide. Submit your idea for a free consultation. (Cal-SCAN)

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TREE TRIMMING/ SHAPING
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I do garage and house organizing, cleaning, and de-cluttering. Pruning and weeding. Window washing. Wanted reduced rent for yard and house work for a room. References, College grad, security and Health background. Tim, 916-370-0858. (MPG 12-31-21)

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RETIRED COUPLE \$1 Mil for business purpose Real Estate loans. Credit unimportant. V.I.P. Trust Deed Company www.viploan.com Call 1-818-248-0000. Broker-principal DRE 01041073. No consumer loans. (Cal-SCAN)

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JOIN FOR FREE - NO KITS OR QUOTAS & FREE WEBSITE. CTF0 (Changing The Future Outcome) has the best CBD oil available. Products for health, beauty, weight or hair loss and even for your pets. Check out these products: canderson.mycf0.com

NOTICE TO READERS
California law requires that contractors taking jobs that total \$500 or more (labor and/or materials) be licensed by the Contractors State License Board. State law also requires that contractors include their license numbers on all advertising. Check your contractor's status at www.cslb.ca.gov or 800-321-CSL3 (2752). Unlicensed persons taking jobs that total less than \$500 must state in their advertisements that they are not licensed by the Contractors State License Board.
DISCLAIMER
Be wary of out of area companies. Check with the local Better Business Bureau before you send any money for fees or services. Read and understand any contracts before you sign. Shop around for rates.

Wanted - AUTOS

WANTED! Old Porsche 356/911/912 for restoration by hobbyist 1948-1973 Only. Any condition, top \$ paid! PLEASE LEAVE MESSAGE 1-707-339-5994. Email: porschere restoration@yahoo.com (Cal-SCAN)

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Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 877-372-0408

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WEEKLY COMICS

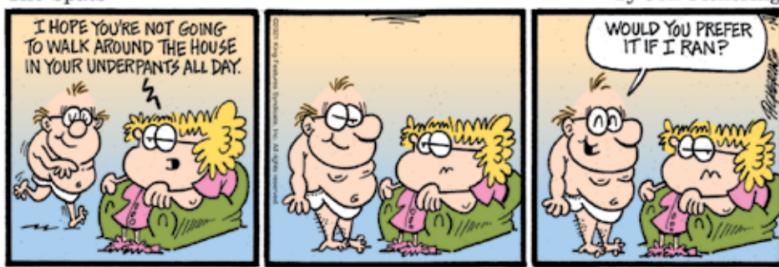
Amber Waves

by Dave T. Phipps



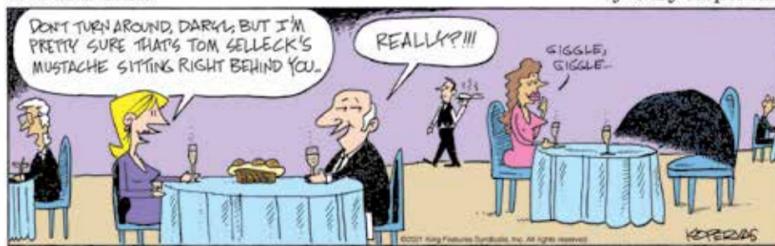
The Spats

by Jeff Pickering



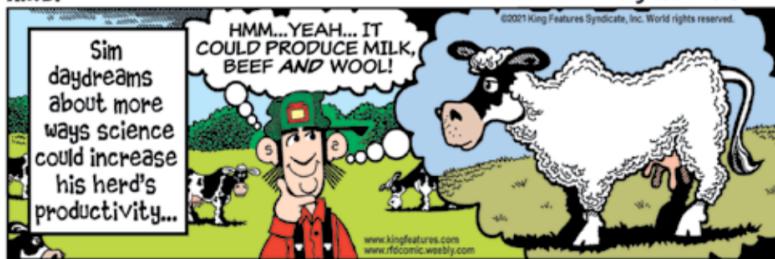
Out on a Limb

by Gary Kopervas



R.F.D.

by Mike Marland



THEY'LL DO IT EVERY TIME

BY AL SCADUTO



GRIN and BEAR IT

LAFF-A-DAY



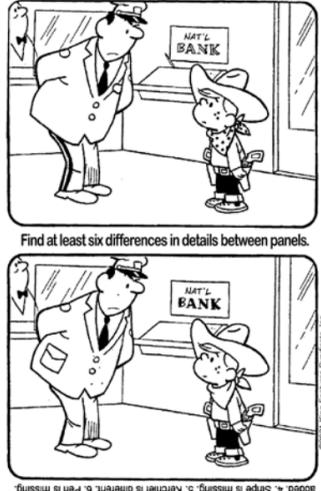
Just Like Cats & Dogs

by Dave T. Phipps



HOCUS-FOCUS

BY HENRY BOLTIKOFF



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Beef Porterhouse Steak \$5.49/lb
Beef Bottom Round Steak - Boneless \$3.49/lb
Beef T-Bone Steak \$4.99/lb
Beef Rump/Bottom Round Roast - Bnls \$3.49/lb
Ground Beef \$3.49/lb
Country Style Pork Loin Ribs - Bnls \$1.79/lb
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Pork Loin Roast Boneless \$1.79/lb

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

Jicama 59¢
 American Eggplant 89¢
 Chayote Squash 2lbs \$1
 Leeks 1.79
 Hawaiian Purple Yam 2.99/lb
 Watermelon Seedless 2lbs \$1
 Yellow Onions 29¢
 King Oyster Mushrooms 1.99/lb
 Young Thai Coconut 16.99/ct

AMERICAN/HISPANIC GROCERY

AXA \$2.99
Heinz \$16.99
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Manamit Coated Walnuts \$3.29
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UC Davis Researchers Targeting Yellow Fever Mosquito

By Kathy Keatley Garvey, UC Davis

DAVIS, CA (MPG) - One reason for the successful spread of the yellow fever mosquito, *Aedes aegypti*, to at least 17 California counties since 2013--from the Mexican border to Shasta County--may be linked to its resistance to pyrethroids, according to newly published UC Davis research examining genetic markers of resistance at five state locations.

The work, published in the current edition of *Parasites & Vectors*, a BioMed Central open-access medical journal, focuses on "determining how informative well-established genetic markers of resistance to pyrethroids are in predicting the resistance phenotype of individual mosquitoes of *Aedes aegypti* within a population," said lead author Geoffrey Attardo, medical entomologist-geneticist in the UC Davis Department of Entomology and Nematology.

"Specifically, we generated mosquito colonies from invasive *A. aegypti* populations from four locations in the Central Valley (Dinuba, Clovis, Sanger and Kingsburg) and from collections in the Greater Los Angeles Area," he said. "Mosquitoes from these populations have all demonstrated resistance to pyrethroid-type insecticides and we think this may be part of the reason why these mosquitoes have been so successful in spreading throughout California."

A. aegypti transmits such viruses as dengue, Zika, chikungunya, and yellow fever. Despite California's aggressive surveillance and treatment efforts, this species presents a "significant challenge to local control agencies," the nine-member team wrote in their research paper, "Frequency of Sodium Channel Genotypes and Association with Pyrethrum Knockdown Time in Populations of Californian *Aedes aegypti*."

The paper is online and publicly accessible at <https://bit.ly/3vmUxXR>.

"What was interesting was that while all the mosquitoes from California show resistance to pyrethroids, there is a lot of variability from one individual to the next in terms of the level of resistance, even when they are carrying genetically identical resistance mutations," Attardo said. "In



Yellow fever mosquito, *Aedes aegypti*. Photo courtesy UC Davis

particular, there seem to be two levels of resistance in these populations. The two levels seem to represent a resistant group and a super resistant group. However, the proportions of resistant/super-resistant differ in the sampled mosquitoes from population to population."

Of particular interest was that mosquitoes carrying the resistance mutations at all five genetic locations were very resistant, he said. "However, there was also a large amount of unexplained variability in terms of the knockdown phenotypes demonstrated by mosquitoes of the same age and rearing conditions. We compared the knockdown times of mosquitoes positive for all five resistance mutations from different populations and found that these mutations account for only a proportion of the observed level of resistance. We believe that the unexplained variability is likely being mediated by the presence or absence of an undefined resistance mechanism."

The next step? "Trying to understand what other resistance mechanisms might be present, to identify them, and see if they can be used to develop new methods to monitor pyrethroid resistance levels with a higher degree of accuracy," Attardo said, adding that "This is especially important as

the frequency of the para gene mutations in the populations has increased yearly and will eventually become fixed if this trend continues. This will make them non-informative for use in detection of resistance. If we can develop a more accurate method to measure resistance in mosquito populations, it will be beneficial to vector control agencies/districts for development of pyrethroid resistance management strategies."

In launching the project, the researchers designed an assay "to test for the presence of mutations in the gene coding for the pyrethroid target protein, the voltage gated sodium channel (the para gene)," Attardo explained. "Detection of these mutations is used to monitor the level or resistance in populations. However, the actual link between the effect the genotype has on the phenotype of individual mosquitoes has not been looked at in detail."

The scientists identified mutations from genetic sequences of Californian mosquitoes provided by co-author Yoosook Lee, a former UC Davis mosquito researcher now at the University of Florida-Florida Medical Entomology Laboratory, Vero Beach.

The authors also include research entomologist Anthony Cornel and staff research associate Katherine Brisco of the Mosquito

Control Research Laboratory, Kearney Agriculture and Extension Center and UC Davis Department of Entomology and Nematology; and Lindsey Mack, Erin Taylor Kelly, Katherine Brisco, Kaiyuan Victoria Shen, Aamina Zahid, and Tess van Schoor, all with the UC Davis Department of Entomology and Nematology.

First, they tested the individual resistance phenotype of mosquitoes by placing them into bottles coated with the pyrethroid insecticide permethrin, and observed them to determine how long it takes for them to respond to the insecticide. Said Attardo: "This is a modified version of the assay used by the Center for Disease Control and Prevention to evaluate phenotypic resistance in groups of mosquitoes."

Then they isolated the DNA from and performed a high-throughput genetic analysis on each individual to determine the composition of the five mutations in each individual. Next they looked at the resulting data to see how well knockdown time correlates with individual genotypes of mosquitoes.

Although *A. aegypti* was first detected in California in 2013, researchers believe that its arrival involved multiple introductions. Populations in Southern California are thought to have crossed the border from Mexico, while Central Valley populations may have been introduced, in part, from the southeastern United States.

"Upon detection in 2013, the Consolidated Mosquito Abatement District implemented an integrated vector control management strategy which involved extensive public education, thorough property inspections, sanitation, insecticide treatment at larval sources and residual barrier spraying with pyrethroids," the authors wrote. Despite their efforts, the species successfully overwintered and continued to spread, implicating that it arrived in California with genetic mutations "conferring resistance to the type I pyrethroid insecticides applied for vector control in California."

The project drew financial support from the Pacific Southwest Regional Center of Excellence for Vector-Borne Diseases, funded by the U.S. Centers for Disease Control and Prevention. ★

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