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Rio Linda, CA

Change Service Requested

Colleges Begin Vaccinations

But likely won't require immunization



Sacramento State nursing student Amanda Clark administers a COVID-19 vaccine to Denisse Ambriz, a graduate from the Master of Social Work program at Sacramento State University on Jan. 29, 2021. Photo by Rahul Lal for CalMatters

By Matthew Reagan, Zaeem Shaikh, Shehreen Karim, Ryan Loyola, Elena Shao And Mallika Seshadri, CALMatters

In mid-January, science education professor Al Schademan received one of around 2,000 emails sent to faculty, student employees and essential staff at California State University, Chico. The email contained a surprise for Schademan: He would be among the first higher education employees in California to gain coveted access to the coronavirus vaccine.

Within a couple weeks, Schademan was climbing a back stairway at the 298-bed Enloe Medical Center, where in a room above the hospital cafe he received his first shot of the Pfizer vaccine, an adventure he said felt like participating in a covert operation.

Getting vaccinated was a relief, said Schademan, who's now

considering teaching in-person in the fall.

"I'm just hopeful we can get back to normal, because staring at a computer all day is not fun," he said.

Chico State is one of at least three California State University campuses offering the coronavirus vaccine to faculty, staff or student employees. Other California colleges may soon follow as the state's vaccine rollout continues and supply increases. But most colleges and universities say they're not likely to require members of the campus community to be vaccinated — even as they plan to ramp up in-person learning.

Educators qualify for vaccine prioritization in the current 1B phase of California's vaccine rollout. Vaccine availability varies by county, however, meaning some colleges have been able to begin immunizations while others still await guidance from

local health officials. Vaccination is key to colleges' reopening plans given previous coronavirus outbreaks fueled by students gathering in dorms and off-campus housing. The state will begin transitioning to a new vaccine distribution system overseen by health insurer Blue Shield, which officials say will create more consistency among counties.

Chico State was able to vaccinate faculty and staff because the local Butte County Public Health Department has moved swiftly through the vaccination process. The county is on track to finish vaccinating K-12 employees in March, and has also offered doses to instructors at Butte College and technical schools, said communications manager Lisa Almaguez.

CSU and University of California campuses are also helping distribute

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County Program Helps with Emergency Rent and Utilities

By Angela Jones, Sacramento Housing & Redevelopment Agency

SACRAMENTO, CA (MPG) - Sacramento launches \$95.6 million Phase 2 of Emergency Rental Assistance Program to pay past due rent and utilities for renters and landlords impacted by COVID-19. Sacramento Housing and Redevelopment Agency will accept online applications for Phase 2 of the Sacramento Emergency Rental Assistance (SERA 2) Program under a new round of federal and state funds to help low income renters in the city and county catch up on past due rent and utility payments due to the COVID-19 pandemic. Applications will be accepted Feb. 25 through March 19. Landlords can apply for assistance on behalf of their tenants and tenants may also apply on their own behalf.

To be eligible for the assistance, applicants must be renting housing in the City or County of Sacramento; have household gross annual income at or below low-income limits ranging from \$48,350 for a household of one to \$91,150 for a household of 8; and must have at least one household member that is unemployed, or has experienced a reduction in household income, incurred significant costs, or has experienced a financial hardship due to COVID-19. Eligible applicants must also demonstrate a risk of being unhoused or housing instability. Applicants may use the funds for back rent and/or utility bills in arrears from April 1, 2020 through March 1, 2021. Families that applied for the previous round of SERA assistance last fall may apply for the second round of funding.

The city was awarded \$31.6 million from the U.S. Department of the Treasury and state funding from SB 91 for emergency rent assistance. The county will apply a total federal and state allocation of \$64 million in emergency rental assistance the SERA 2 Program. Federal and state guidelines require all of the funds to be spent by the end of this year. More details, plus an information flyer in multiple languages are available at www.shra.org/sera ★

A Day at H&K Organic Farms on Gibson Ranch

Commentary by Cecilia Lee Feser

Who knew? You can get home delivered, fresh vegetables, fruit, honey and nuts, right out of Gibson Ranch! True, through H&K farms. Their office is located right on Gibson Ranch over by the horseback riding arena.

They farm over 150 acres total on 4 different plots, besides at Gibson. Along with these places they also work with partner farmers of organic growers to bring the best fresh taste of vegetables in the area.

Oh and once a week, they drive over to the Bay area and up 50 to do home deliveries. The owner, Maceo who is all of 24 years old and looks like he could be on the cover of Amish Weekly, (if there was such a magazine, but you get the visual) has a BS degree in Conservation and Resource studies with a focus on Agroecology,



Owner of H&K Farms Maceo Hart Kapic prepares for the growing pinto bean season. Photo by Cecilia Lee Feser

from Berkeley. He started farming at 13 through his HS work for credits classes. Now, he is the owner. His mother, Sherrie Hart, has been farming right along side of Maceo for the last four years. She leads the educational aspects of organic farming having decades of teaching

in the Montessori schooling systems. They will go into classrooms and teach children about healthy living. He said, "children are more inclined to eat their vegetables when they have watched them grow by their own efforts of planting and watering." That made a lot of sense to me. A carrot is

a carrot unless I grew that carrot.

Yesterday, I had a tour of all that is offered through H & K farms. I wish you could feel the excitement of future projects he is wanting to add to his business. He has pigs, chickens and beef to grow that will be

Continued on page 3

DA and Police Chief Announce EDD Fraud and Assault Weapons Arrests

By Sacramento County District Attorney's Office

SACRAMENTO, CA (MPG) - On January 14th, 2021, the Sacramento Police Department North Gang Enforcement Team executed a search warrant at an apartment located on Quay Court, which is located in the Greenhaven-area. During service of the warrant, officers contacted 25-year-old James Smith and his girlfriend, 21-year old Chyna Hill.

The investigation led to the discovery of several illegally possessed assault weapons with extended magazines, handguns, and

\$1,100 in cash.

Officers also located 15 Employment Development Department (EDD) debit cards with various names on them and a red notebook. In the notebook, officers located a list of 55 different individual profiles with names, dates of birth, social security numbers, usernames, and passwords associated with EDD accounts.

An examination of the EDD accounts revealed that Hill and Smith received over \$550,000 in fraudulent EDD funds.

On February 19, 2021, Sacramento Police Department SWAT team and Sacramento



The investigation led to the discovery of several illegally possessed assault weapons, handguns, and \$1,100 in cash. Photo credit Sacramento DA

District Attorney's Office Investigators arrested Hill and Smith. They were charged with two counts of being in possession of assault weapons, 23 counts

of unemployment insurance fraud, 13 counts of possession of stolen property, and one count of possessing identifying information with the intent to defraud more than

10 persons. Smith was also charged with two counts of possessing firearms as a felon and one count of possessing ammunition as a felon.

Smith, who is a validated gang member, has also suffered a prior strike conviction for residential burglary.

"By taking these guns off the streets, our officers have made our city safer for the community and our officers. These investigations are important, as they not only address violence occurring in our community, but also can lead to other serious crimes," said Sacramento Police Department Chief Daniel Hahn. "The Sacramento

Police Department is committed to protecting our community and reducing gun violence."

"Unfortunately, the circumstances of this arrest, as shocking as they might be, do not represent an outlier in EDD fraud investigations. Law enforcement personnel are frequently discovering EDD fraud associated with violent criminal activity as well as drugs and weapons offenses. In some cases, it is clear that the EDD fraud is providing a direct catalyst for the violence or funding the means to carry it out," said District Attorney Anne Marie Schubert. ★

Golden 1 Credit Union Opens Applications for 2021 Community Grant Program

Golden 1 Credit Union Press Release

SACRAMENTO, CA (MPG) - Golden 1 Credit Union announced the application period for its annual Community Grant Program is open. Nonprofit organizations that promote literacy or serve transition-aged foster youth in the Sacramento and Central Valley regions are encouraged to apply. The program is part of Golden 1's commitment to giving back to the diverse communities it serves. Chosen nonprofits will receive up to \$50,000 each.

"The pandemic has brought extra burdens to many nonprofits across our state. These organizations play a critical role in the vibrancy of the communities we serve," said Erica Taylor, Vice President of Communications and Community Relations.

"Golden 1 is proud to offer assistance to these nonprofits on an annual basis, and especially now, as these organizations and those they serve are struggling to recover."The Golden 1 Community Grant Program supports organizations that address the needs of children and young adults in Sacramento and the Central Valley and help them develop the skills they need to thrive.

Since its inception in 2014, the Golden 1 Community Grant Program has partnered with nonprofits in the Sacramento and Fresno regions, providing more than \$3.8 million to support youth literacy and foster youth as they transition to adulthood. Past recipients have utilized funds for literacy mentorship programs, afterschool activities, and employee training.

Funding criteria,

application, and grant writing resources are available at www.golden1.com/communitygrants.

The application period for proposals closes March 14, 2021. Golden 1 will announce grant awardees on June 30.

With over \$16 billion in assets, Golden 1 Credit Union is one of the largest credit unions in the United States and proudly serves all those who live or work in California. Golden 1 delivers financial solutions with value, convenience, and exceptional service to our members. As a dynamic and trusted leader, Golden 1 is committed to enhancing the financial well-being of Californians and their diverse communities. Golden 1 is over 1 million members strong and has 1,900 employees. Visit www.golden1.com for more information. ★

SMUD Awards \$400,000 in Community Funding

SMUD Press Release

SACRAMENTO, CA (MPG) - SMUD announced its annual Shine community award recipients totaling \$400,140, which is round two of its funding. SMUD distributed an additional \$219,000 in November to immediately help community nonprofits during the COVID-19 pandemic. SMUD's Shine program supports projects that improve and revitalize neighborhoods in the Sacramento region. Shine awards are funded for projects that address neighborhood revitalization; STEM education; environment and energy efficiency; and workforce development.

"We're proud to partner with local nonprofits to improve our local communities," said SMUD Board President Nancy Bui-Thompson. "By supporting our community with job training, academic support and community services, we will make a lasting impact in our neighborhoods."

SMUD received 126 applications from a wide range of applicants. Shine awardees are those who successfully demonstrate collaboration and the potential for broad neighborhood impact. The first round of awards was expedited based on immediate COVID-19 responsive program design. Awardees are located throughout Sacramento County and include: ACG of Cal Construction Education Foundation, Alchemist CDC, Center for

Land Based Learning, Cosumnes Service District, Christ Temple Apostolic Church, Eta Gamma Omega Chapter Foundation, First Step Communities, Food Literacy Center, Juma Ventures, Orangevale Food Bank, NeighborWorks HOC Sac, Ronald McDonald House, Sacramento Library, Sacramento Native American Health Center, Shiloh Baptist Church, Soil Born Farms, The River District, Youth Development Network and Volunteers of America.

Applications for the 2021 Shine program are expected to open in June. All 501(c)(3) and 501(c)(6) organizations within SMUD's service territory are eligible to apply. For more information about SMUD's corporate citizenship programs, visit smud.org/SustainableCommunities. For more information about the Shine program, visit smud.org/Shine.

As the nation's sixth-largest, community-owned, not-for-profit electric service provider, SMUD has been providing low-cost, reliable electricity for almost 75 years to Sacramento County (and small adjoining portions of Placer and Yolo Counties). SMUD is a recognized industry leader and award winner for its innovative energy efficiency programs, renewable power technologies, and for its sustainable solutions for a healthier environment. SMUD's energy is about 50 percent non-carbon emitting. For more information, visit smud.org. ★



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Colleges Begin Vaccinations



A sign directs visitors to the vaccination clinic at the University Union building at Sacramento State, Jan. 29, 2021. The campus is currently vaccinating faculty and staff. Photo by Rahul Lal for CalMatters

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vaccines to the wider community. Eleven of the 23 CSU campuses have on-site vaccination centers, and more are expected to come online within the next few weeks, according to CSU spokesperson Mike Uhlenkamp.

Colleges Pass On Vaccine Mandate

While CSU and UC have said they will encourage students and staff to be vaccinated, they have no current plans to require it.

“Our focus is really to try to get the vaccines here to each campus and to inspire participation,” CSU Chancellor Joseph Castro said at a Feb. 8 press conference with student media. “There may be some students for different reasons who decide they don’t wish to be vaccinated, or a staff or faculty member who doesn’t wish to do so. I’m going to respect that and really focus on trying to get as many people vaccinated as possible.”

Castro added that he wanted to avoid any legal issues that could accompany mandating a vaccine that has been approved by the Food and Drug Administration for emergency use only.

The emergency use authorization – a rarity in U.S. history – is the main issue driving legal uncertainty around whether campuses can require the vaccine, said UC Hastings College of the Law professor Dorit Reiss. Some colleges already require other immunizations for students who want to attend; UC, for example, made flu shots mandatory for students, faculty and staff last year.

If colleges do eventually decide to start mandating a COVID-19 vaccine, Reiss and other legal experts said, the requirement could survive legal challenges by being narrowly tailored to protect public health and allowing individuals to opt out for medical or religious reasons.

“The Civil Rights Act of 1964 does say you can’t discriminate in education based on religion, but that only requires accommodation if the accommodation is no more than a minimal burden,” Reiss said. “A university can say allowing students to bring in COVID-19, measles, influenza is more than a minimal burden. It can also say, ‘We’re offering an accommodation. The accommodation is if you don’t want to get the vaccine, take the course online.’”

At California State University, Sacramento, administrators considered requiring students to be vaccinated but changed course after hearing from the chancellor’s office, said Cely Smart, chief of staff to campus president Robert Nelsen.

“We initially thought that we would be able to (mandate the vaccine), especially for our student population, in the way that we do meningitis and some of the other immunizations,” Smart said. CSU officials advised against that due to concerns about the emergency use authorization, Smart said. But if the vaccine is approved for non-emergency use, Smart said, she believes the university would revisit that requirement “pretty quickly.”

Sacramento State has been offering on-campus vaccines to employees on a voluntary basis since Feb. 16, Smart said.

In-Person Learning Expands

As the vaccine rollout continues, a few California colleges are increasing the number of students attending class in-person in outdoor tents and even indoor classrooms. Their efforts provide a glimpse of what campus operations could look like statewide this fall.

UC Berkeley also began offering indoor classes this week, despite a coronavirus outbreak earlier in the semester that saw students confined to their dorms. Classes will be capped at 26 students, said spokesperson Janet Gilmore, with all students required to test weekly for COVID-19, complete a daily symptom screening and wear a mask. Students in the university’s Rausser College of Natural Resources are conducting outdoor labs, string ensembles are rehearsing al fresco, and engineering students are attending outdoor meetings.

Stanford University said this week that it will bring juniors and seniors back to

campus for the spring quarter that starts March 29, though most classes will remain online. “We believe our campus is prepared to respond effectively to positive cases that occur,” Stanford President Marc Tessier-Lavigne and Provost Persis Dell wrote in a message to students, according to the Stanford Daily. The move was opposed by Stanford’s student government, who argued bringing students back would place a heavier burden on local hospitals, citing a small uptick in Covid cases during the winter quarter and some students’ refusal to comply with safety measures.

Planning For Fall

But most California colleges, including the UC and CSU systems overall, are focused on Fall 2021 as the date for a return to campus life. Dr. Anthony Fauci, the nation’s top infectious disease expert, sparked optimism among higher education leaders in December when he predicted that most college students could be vaccinated by late summer. Bringing students back to campus is important for not just colleges’ culture and learning environments, but also their bottom lines; many have lost millions of dollars in revenue as students stopped paying for dorms and meal plans.

“We all want to get back to normal, knowing that normal is not what it was before, but we’re working really hard to bring back our students and to have that on campus interaction,” said Kristen Soares, president of the Association of Independent California Colleges and Universities, which represents private colleges. Some students say they’re cautious about returning. Alissa Vasquez had been looking forward to transferring to Cal State Northridge from community college this fall, and reuniting with friends there. But if her campus doesn’t require students to be vaccinated, Vasquez said, she worries that she’ll endanger her immunocompromised grandmother by commuting from her family home to in-person classes.

“As much as I’d love to have that college experience and see the university firsthand, I just still don’t feel safe,” Vasquez said.

When UC student leaders met with President Michael Drake to discuss the university’s return to in-person learning, they urged him to give students flexibility, said UC Santa Cruz student body president Shivika Sivakumar.

“We are really pushing for a hybrid option because we know not everyone would be vaccinated by then,” Sivakumar said. “Most of our talk with President Drake was, ‘When you come up with a plan of action, make sure you’re keeping in mind that there are different student groups and different staff professionals who are going through different things right now. If you make remote not an option anymore, it’s going to be hard.’”

Faculty, too, are pushing to have a voice in universities’ fall plans.

Schademan, the Chico State science education professor, said administrators there did not consult with instructors before deciding that 20 to 30% of fall classes would be in-person. As he weighs returning to the classroom, he said a lot of questions remain unanswered – such as whether he’ll have access to the sinks and supplies he needs to effectively train new science teachers.

Even after more students and employees are vaccinated, colleges shouldn’t expect a return to the carefree days of 2019, said Gerri Taylor, co-chair of the American College Health Association’s COVID-19 task force.

Students will still need to wear masks, be tested for the virus regularly – her organization recommends at least once upon arrival to campus and twice a week after that – quarantine if exposed and socially distance within the classroom, she said.

And new variants could prompt a need to create new vaccines that students in coming years will have to receive, she said. “It may become a yearly occurrence, just like the flu vaccine.” ★

A Day at H&K Organic Farms on Gibson Ranch

Continued from page 1

raised wholesomely that he will package and offer to you along with his organic veggies. They will have a farmers market this summer right up front of Gibson Ranch. He just planted some items that will be sectioned off as a, 'you pick your own vegetables' section this spring.

He has several helpers right now, but wanted to let you all know he is looking for paid workers for harvesting. Maybe your HS has a youth internship, where you go 1/2 a day to school and then work at his farm and get graduation credits. I would of liked that in my HS. He also said through ARC they have an adult internship where you could work at his farm too.

It was such a great day for the tour. We sat on the back of the pickup's tailgate to 'view' the wheat



The little tour took some time to rest sitting on the tailgate of the farm pickup. Photo by Cecilia Lee Feser

fields and the pigs. Really fun if your driver is careful with the potholes. Felt one or two, just as fun anyway, felt like when I was a kid.

Please contact them at handfarm@gmail.com. Or, call them at 916-241-6738. They would love to tell you ALL they offer.

I want to thank my friend Maurine Govey who came along for company on the tour. She, too, had NO clue about H&K Farms. 'I will defiantly use their services,'

she told me. It was so fun I mentioned that he should give farm trips in a hay wagon, it would be a sure hit. Thank you again H&K farms, Maceo and his helpers, Sammy and her pet chicken, and Mathew who is interning from ARC, as I mentioned the availability above. Made a safe and great day in Rio Linda. Some say Elverta, but most say Gibson Ranch, Rio Linda.

Either way, until next time stay safe in Rio Linda! ★

Pandemic Hardship Relief to Californians

By Kaitlin Lewis, Governor's Office

(MPG) - On February 17, Governor Newsom, Senate President pro Tempore Toni G. Atkins and Assembly Speaker Anthony Rendon announced that they have reached an agreement on a package of immediate actions that will speed needed relief to individuals, families and businesses suffering the most significant economic hardship from the COVID-19 Recession.

Direct Relief to Individuals and Families: The agreement incorporates the Governor’s Golden State Stimulus plan to assist California households that have borne the disproportionate economic burden of the COVID-19 Recession – those with incomes below \$30,000, as well as those unfairly excluded from previous federal stimulus payments. The agreement broadens this initial plan and now provides direct relief to more

lower-income Californians through a \$600 one-time grant to households enrolled in the CalWORKS program and recipients of SSI/SSP and Cash Assistance Program for Immigrants (CAPI). **Immediate Relief for Small Businesses Quadrupled:** The agreement reflects a four-fold increase – from \$500 million to more than \$2 billion – for grants up to \$25,000 for small businesses impacted by the pandemic, and also allocates \$50 million for cultural institutions. **Fee Waivers for Most Impacted Licensees:** The agreement provides for two years of fee relief for roughly 59,000 restaurants and bars licensed through the state’s Department of Alcoholic Beverage Control that can range annually from \$455 to \$1,235. The agreement also reflects fee relief for more than 600,000 barbering and cosmetology individuals and businesses licensed through the Department of Consumer Affairs. ★



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Warning to Remote Workers: Out of Sight Could Mean Out of Job



The bottom line for workers is, if they want to work remotely, they would be wise to take the extra steps to ensure they stand out. Photo courtesy Anastasia Shuraeva Pexels

**Commentary
by Rod Robertson**

Although debate continues about whether the business world will return to normal even after most people have the COVID-19 vaccine, the expectation is that many companies will soon call employees back to the office.

Some workers may still get to work part-time from home, and some businesses will make remote work permanent. But tension between owners and workers is building as it becomes evident many employees are resistant to giving up working from home. In a survey, 65% said they want to work remotely full-time after the pandemic. And in a poll conducted by LiveCareer, 29% of working professionals said they would quit if they couldn't continue working remotely.

But those who push back against ownership's preference to return to the office might paint themselves into a corner, especially if they aren't in a position to quit, says Rod Robertson, Managing Partner of Briggs Capital (www.briggscapital.com), international entrepreneur, and author of Winning at Entrepreneurship: Insider's Tips on Buying, Building, and Selling Your Own Business.

"The expected stimulus money will dissipate by the third quarter and as companies continue to struggle, the cuts will begin," Robertson says. "Once we reach herd immunity, companies will be deciding whether it

makes sense to keep expensive office space.

"Corporate gravity will begin to pull key workers back to the office, and there will be resistance from employees. And those companies that do choose to go remote at least part of the time may still downsize. The bottom line for workers is, if they want to work remotely, they would be wise to take the extra steps to ensure they stand out."

Robertson says employees who continue to work mostly from home should do these things to keep their performance and communication levels high:

Show up. Even if a company allows employees to work from home permanently, Robertson says they would be wise to go to the office at least one day each week. "Out of sight might also mean out of mind, or out of job, when it's time to trim the roster," he says. "Working from a distance all the time is going to lower your skill level, your engagement, and your productivity. Employees need to make the time to have facetime in the office and stay in the groove with ownership and management. You can't do that as well at home relying on technology."

Show the human touch. "When we achieve herd immunity, face-to-face meetings with co-workers, managers and clients should be 20 to 25% of someone's portfolio of time," Robertson says. "Zoom meetings are a pain because you have to set them up. Remote employees should prioritize

live voice communication with colleagues, managers, and clients in order to stay in the game. Picking up the phone to talk with someone keeps the relationship alive and brings more clarity than constantly texting or emailing."

Push your boss to measure you quantitatively. "Woe to the remote employees who believe they are not under increasing scrutiny – downsizing is on the way," Robertson says. "The good employees working at home will have more reporting mechanisms in place. Show your boss your genuine enthusiasm by being proactive and coming up with more measurables for your performance."

Do extracurricular work. "The question is, how can you be front-and-center with the boss?" Robertson says. "One way is to do extracurricular work by bringing relevant and helpful articles to ownership. Develop a thesis for those articles to show that you're a thought leader. Executives and managers are flooded with emails, so the smart employees send a synthesis of an article that's to the point."

"Businesses can't afford slippage," Robertson says. "Once there is herd immunity, the remote work issue shouldn't be just about where employees feel they are most comfortable, but how they can be the most valuable and effective."

Rod Robertson (www.briggscapital.com) is an international entrepreneur and author of Winning at Entrepreneurship: Insider's Tips on Buying, Building, and Selling Your Own Business. Robertson is the owner of Briggs Capital, a boutique international investment bank. He has conducted business in over 15 countries while focusing on developing small-to-medium-sized businesses and taking them to market worldwide. Robertson's 20-plus-year career in transaction experience and entrepreneurship includes guest lecturing around the globe at institutions such as Harvard Business School and other top-flight MBA schools as well as business forums and news outlets worldwide. He sits on numerous boards, guiding firms to streamline operations and make businesses more profitable before selling. ★

Did You Receive a Tax Form for Unemployment Benefits You Never Applied For?

**By Linda Williamson,
Newsroom Newswire**

(MPG) - Now that it's tax season and tax forms are arriving in the mail, many people are beginning to find a nasty surprise in their mailbox: an IRS form 1099-G reporting unemployment benefit income that they did not actually apply for or receive.

If you receive a form 1099-G but did not file for unemployment, someone may have stolen your identity to commit unemployment fraud.

Attorney David Fleck, who has extensive experience in fraud cases, said this is one of the easiest frauds to perpetrate, which is why it has suddenly become common during the pandemic. As unemployment numbers swelled, unemployment departments across the country became overwhelmed with applications and made thorough background checks of applicants fall by the wayside.

"I've seen so many different scams in my career, and frankly there is nothing new under the sun," he said. "Because these are unusual times, con artists are just using this moment

as a way to take advantage of the system."

Learning that your identity has been used to perpetrate a fraud can be a stressful experience, Fleck said, but there are steps you can protect yourself and mitigate the damage: Report the fraud to the California employment development, <https://www.edd.ca.gov/>. California EDD has a form on their website to use for reporting identity theft and unemployment fraud. You can also call the EDD Fraud Hotline at 1-800-229-6297. File your taxes as normal, and do NOT report the fraudulent income. If you've reported the fraud to EDD, that's all you need to do. You don't need to also report it to the IRS. If you suspect you may be a victim of a broader identify theft, you may want to check the website of The Identity Theft Resource Center, a nonprofit in San Diego. Visit idtheftcenter.org or call 888-400-5530

"Fraudsters never let a crisis go to waste," Fleck said. "But hopefully, now that state officials know this fraud is going on in such large numbers, innocent victims won't be on the hook." ★



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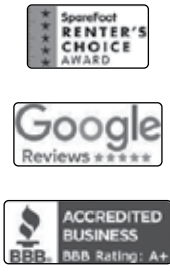
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All First and Second Economic Impact Payments Issued

**Internal Revenue Service
News Release**

WASHINGTON, D.C. (MPG) - The IRS announced that, as required by law, all legally permitted first and second round of Economic Impact Payments have been issued and the IRS now turns its full attention to the 2021 filing season.

Beginning in April 2020, the IRS and Treasury Department began delivering the first round of Economic Impact Payments within two weeks of the legislation. The IRS issued more than 160 million EIPs to taxpayers across the country totaling over \$270 billion, while simultaneously managing an extended filing season. In addition, since Congress enacted the COVID-related Tax Relief Act of 2020, the IRS has delivered more than 147 million EIPs in the second-round totaling over \$142 billion.

The legislation required that the second round of payments be issued by Jan. 15, 2021. While some second round Economic Impact Payments may still be in the mail, the IRS has issued all first and second Economic Impact Payments it is legally permitted to issue, based on information on file for eligible people.

Get My Payment was last updated on Jan. 29, 2021, to reflect the final payments and will not update again for first or second Economic Impact Payments.

Most people who are eligible for the Recovery Rebate Credit have already received it, in advance, in these two rounds of Economic Impact Payments. If individuals didn't receive a payment – or if they didn't receive the full amounts – they may be eligible to claim the Recovery Rebate Credit and

must file a 2020 tax return. Eligibility for and the amount of the Recovery Rebate Credit are based on 2020 tax year information while the Economic Impact Payments were based on 2019 tax year information. For the first Economic Impact Payment, a 2018 return may have been used if the 2019 was not filed or processed.

Individuals will need to know the amounts of any Economic Impact Payments they received to claim the Recovery Rebate Credit. Those who don't have their Economic Impact Payment notices can view the amounts of their first and second Economic Impact Payments through their individual online account. For married filing joint individuals, each spouse will need to log into their own account.

To avoid refund delays, the IRS urges people to file a complete and accurate tax return. Filing electronically allows tax software to figure credits and deductions, including the Recovery Rebate Credit. The Recovery Rebate Credit Worksheet on Form 1040 and Form 1040-SR instructions can also help.

Anyone with income of \$72,000 or less, including those who don't have a tax return filing requirement, can file their federal tax return electronically for free through the IRS Free File Program. The fastest way to get a tax refund is to file electronically and have it direct deposited - contactless and free - into the individual's financial account. Bank accounts, many prepaid debit cards and several mobile apps can be used for direct deposit when you provide a routing and account number.

IRS.gov/filing has details about IRS Free File, Free File Fillable Forms, free VITA or TCE tax preparation sites in your community or finding a trusted tax professional. ★



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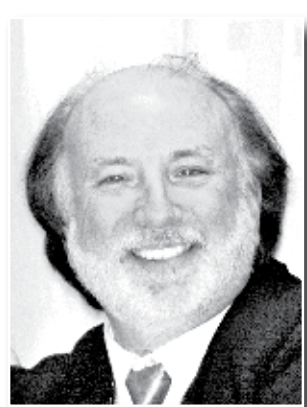
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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00837 Gregory Todd Bell, 3448 Navaho Drive Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Iron Bell Processing" 3448 Navaho Drive Antelope, CA 95843. Filed with the Clerk of Sacramento County January 29, 2021
Publish: February 12, 19, 26, and March 5, 2021

IRON 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00736 Naikae, Inc, 11716 Brook Valley Way Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Naikae Logistics Solutions" 11716 Brook Valley Way Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County January 27, 2021
Publish: February 12, 19, 26, and March 5, 2021

NAIKEE 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00922 David Kishchenko, 7845 Hutton Creek Lane Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Stellar Trucking" 7845 Hutton Creek Lane Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County February 2, 2021
Publish: February 12, 19, 26, and March 5, 2021

STELLAR 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00410 Mitchell A Baker and Matha Her, 8137 Glen Tree Drive Citrus Heights, CA 95610 are doing business under the Fictitious Business Name(s) "Class and Sass Salon" 5841 Fair Oaks Boulevard #A Carmichael, CA 95608. Filed with the Clerk of Sacramento County January 14, 2021
Publish: February 12, 19, 26, and March 5, 2021

CLASS 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00855 Dan Dyer, 6501 Deaderick Court Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Side Consulting" 6501 Deaderick Court Orangevale, CA 95662. Filed with the Clerk of Sacramento County February 1, 2021
Publish: February 12, 19, 26, and March 5, 2021

SIDE 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00621 CSII, LLC 3 Corbett Way Eatontown, NJ 07724 is doing business under the Fictitious Business Name(s) "Essential Behavioral Health" 8946 Madison Avenue Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County January 22, 2021
Publish: February 12, 19, 26, and March 5, 2021

ESSENTIAL 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00741 Jeffrey L Dawkins, 2710 Crosby Way Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "By The Way" 2710 Crosby Way Sacramento, CA 95815. Filed with the Clerk of Sacramento County January 27, 2021
Publish: February 12, 19, 26, and March 5, 2021

BY 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01049 Lisa Drake Properties, 10140 Fair Oaks Boulevard Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "LDP" 10140 Fair Oaks Boulevard Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County February 4, 2021
Publish: February 12, 19, 26, and March 5, 2021

LDP 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01002 Fred Workman Jr, 4601 Rustic Road Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Living Water Style" 4601 Rustic Road Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 4, 2021
Publish: February 12, 19, 26, and March 5, 2021

LIVING 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00874 Zora Gant, 8863 Springhurst Drive Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Zeal Apparel" 8863 Springhurst Drive Elk Grove, CA 95624. Filed with the Clerk of Sacramento County February 1, 2021
Publish: February 12, 19, 26, and March 5, 2021

ZEAL 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00983 Mayela Echeveste, 8252 Sunbird Way Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Mayela Income Tax & Services" 4141 Manzanita Avenue Suite 140 Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 3, 2021
Publish: February 12, 19, 26, and March 5, 2021

MAYELA 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00189 Tony Jones 9691 Appalachian Drive Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "TLC Landscape Services" 9691 Appalachian Drive Sacramento, CA 95827. Filed with the Clerk of Sacramento County January 7, 2021
Publish: February 12, 19, 26, and March 5, 2021

TLC 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00296 Heidi Williams, 3110 Garden Dale Road Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "The Perfect Fit by Heidi Lynn" 1515 30th Street #101 Sacramento, CA 95816. Filed with the Clerk of Sacramento County January 11, 2021
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PERFECT 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00881 Cesar Lucero, 7545 Norbeck Way Sacramento, CA 95824 is doing business under the Fictitious Business Name(s) "Classics" 7545 Norbeck Way Sacramento, CA 95824. Filed with the Clerk of Sacramento County February 1, 2021
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CLASSICS 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00916 Green Leaf Investments, Incorporated, 11405 White Rock Road Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Green Leaf Investments Inc" 11405 White Rock Road Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County February 2, 2021
Publish: February 12, 19, 26, and March 5, 2021

GREEN 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00876 Dedicated Trucking Services LLC, 8533 McGray Way Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Dedicated Trucking Services" 8533 McGray Way Elk Grove, CA 95624. Filed with the Clerk of Sacramento County February 1, 2021
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DEDICATED 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00154 Sergey Zdanovich, 7228 Foxfield Way North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Serge Auto Repair" 6836 26th Street #26 Rio Linda, CA 95673. Filed with the Clerk of Sacramento County January 7, 2021
Publish: February 12, 19, 26, and March 5, 2021

SERGE 180201 3-5-21

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
FBNF2021-00901 Daniel Domaguin, 9190 Tuolumne Drive Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Baskaw Behavioral Health" 9190 Tuolumne Drive Sacramento, CA 95826. Filed with the Clerk of Sacramento County February 2, 2021
Publish: February 12, 19, 26, and March 5, 2021

BASIKAW 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00889 Terie H Nguyen, 7005 Walter Avenue Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Viet HOA Services" 7005 Walter Avenue Sacramento, CA 95828. Filed with the Clerk of Sacramento County February 1, 2021
Publish: February 12, 19, 26, and March 5, 2021

VIET 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00554 Knollegga Walybengo, 2333 North Avenue Sacramento, CA 95838 and Margaret Crutcher, 2333 North Avenue Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Upendo Care Services" 2333 North Avenue Sacramento, CA 95838. Filed with the Clerk of Sacramento County January 21, 2021
Publish: February 12, 19, 26, and March 5, 2021

UPENDO 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00850 Carlos Lizardi Estrada, 10476 Fossil Way Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "C&A Automotive Repair" 7846 Fair Oaks Boulevard Unit D Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 1, 2021
Publish: February 12, 19, 26, and March 5, 2021

CA 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00883 Gribiz Auto LLC, 1592 Santa Ana Avenue Suite 15 Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Gribiz Auto LLC" 1592 Santa Ana Avenue Suite 15 Sacramento, CA 95838. Filed with the Clerk of Sacramento County February 1, 2021
Publish: February 12, 19, 26, and March 5, 2021

GRIBLZ 180201 3-5-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2020-09008 Audrie Meyer, 5657 Nilder Way Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "New Traditions" 5657 Nolder Way Sacramento, CA 95822. Filed with the Clerk of Sacramento County December 14, 2020
Publish: February 19, 26, March 5, and 12, 2021

LOTUS 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00903 Jocelynn Nguyen Le Inc, 8161 Elk Grove Boulevard Suite 5 Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Lotus Nails & Spa" 8161 Elk Grove Boulevard Suite 5 Elk Grove, CA 95758. Filed with the Clerk of Sacramento County February 2, 2021
Publish: February 19, 26, March 5, and 12, 2021

LOTUS 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00837 Gregory Todd Bell, 3448 Navaho Drive Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Iron Bell Processing" 3448 Navaho Drive Antelope, CA 95843. Filed with the Clerk of Sacramento County January 29, 2021
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IRON 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00853 Margin Corporation, 6324 Galaxy Lane Rocklin, CA 95677 is doing business under the Fictitious Business Name(s) "Mission Avenue Pre-School" 2433 Mission Avenue Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 1, 2021
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MISSION 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01247 Xpress Care Drugs, Inc, 8822 Nakota Way Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Medicare Pharmacy" 4845 Watt Avenue Suite B North Highlands, CA 95660. Filed with the Clerk of Sacramento County February 11, 2021
Publish: February 19, 26, March 5, and 12, 2021

MEDCARE 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01128 De Van Tran, 5439 Milgray Court Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Tender Nails" 4005 Manzanita Avenue Suite 7 Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 9, 2021
Publish: February 19, 26, March 5, and 12, 2021

TENDER 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01082 The Heart of the Table LLC 1024 Iron Point Road Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Heart of the Table" 1024 Iron Point Road Folsom, CA 95630. Filed with the Clerk of Sacramento County February 5, 2021
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HEART 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01212 Christopher Rodriguez, 2504 Butano Drive Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Rodriguez United" 2504 Butano Drive Sacramento, CA 95821. Filed with the Clerk of Sacramento County February 11, 2021
Publish: February 19, 26, March 5, and 12, 2021

RODRIGUEZ 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01234 Albert Im, 529 12th Street Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Fiat Luxx, Fiat Luxx Productions, Fiat Luxx Interpret, Export Discount Cleaners" 529 12th Street Sacramento, CA 95814. Filed with the Clerk of Sacramento County February 11, 2021
Publish: February 19, 26, March 5, and 12, 2021

FIAT 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01126 Lexington Whalley and Messina Johnson, 3092 Las Quintas Way Marysville, CA 95901 is doing business under the Fictitious Business Name(s) "American West Washrooms" 6234 Walnut Avenue Orangevale, CA 95662. Filed with the Clerk of Sacramento County February 9, 2021
Publish: February 19, 26, March 5, and 12, 2021

AMERICAN 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00864 Kiril Vasilkov, 10353 Mills Tower Drive Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "KV Marketing" 10353 Mills Tower Drive Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County February 1, 2021
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KV 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00712 Rapid Clones, 1765 Tanager Way Roseville, CA 95747 is doing business under the Fictitious Business Name(s) "A-1 Hand Car Wash" 3212 Northgate Boulevard Sacramento, CA 95833. Filed with the Clerk of Sacramento County January 26, 2021
Publish: February 19, 26, March 5, and 12, 2021

A1 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00982 GDP Management LLC, 8108 Woodlake Hill Drive Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Budget 420 Weed Delivery, Indo House Dispensary Delivery, Exclusive Care Weed Delivery, Indo House Weed Delivery" 1750 Iris Avenue #101 Sacramento, CA 95815. Filed with the Clerk of Sacramento County February 3, 2021
Publish: February 19, 26, March 5, and 12, 2021

BUDGET 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01114 Cosme A Gomez, 7473 Holworthy Way #331 Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "CJ's Janitorial Services" 7473 Holworthy Way #331 Sacramento, CA 95842. Filed with the Clerk of Sacramento County February 8, 2021
Publish: February 19, 26, March 5, and 12, 2021

CJ 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00887 Manh Duc Nguyen, 5941 Sawyer Circle Sacramento, CA 95823 and Duy Pam, 9936 Diamante Way Sacramento, CA 95829 are doing business under the Fictitious Business Name(s) "MD Logistic" 100 Hurley Way #105 Sacramento, CA 95825. Filed with the Clerk of Sacramento County February 1, 2021
Publish: February 19, 26, March 5, and 12, 2021

MD 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00989 BVD Financial, INC, 4115 Sadek Way Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "California Real Estate Group" 4115 Sadek Way Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County February 3, 2021
Publish: February 19, 26, March 5, and 12, 2021

CALIFORNIA 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01112 Cheyenne Alexander-Walker, 2727 Walnut Avenue # 11 Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Shimmering Virtue" 2727 Walnut Avenue #11 Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 8, 2021
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SHIMMERING 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01113 Cedrick Marcus Walker, 2727 Walnut Avenue #11 Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Swag Club Apparel" 2727 Walnut Avenue #11 Carmichael, CA 95608. Filed with the Clerk of Sacramento County February 8, 2021
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SWAG 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01140 William Tilden Floyd II, 5517 E Knoll Drive Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Bill Company Dot Net" 5517 E Knoll Drive Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County February 9, 2021
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BILL 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01099 Donna Michelle Chaddock, 11116 Cilkier River Way Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Ideas In Promotions" 11116 Cilkier River Way Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County February 8, 2021
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IDEAS 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01155 Euphoria Grace Group of Companies LLC, 8677 Nemea Way Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Euphoria Grace Transportation" 8677 Nemea Way Elk Grove, CA 95624. Filed with the Clerk of Sacramento County February 10, 2021
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EUPHORIA 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01151 Vicki Joly, 1811 Baines Avenue Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Books by Vicki" 1811 Baines Avenue Sacramento, CA 95835. Filed with the Clerk of Sacramento County February 10, 2021
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BOOKS 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01144 Alhamdullah Inc, 219 Cheyenne Vacaville, CA 95688 is doing business under the Fictitious Business Name(s) "Baguette Up" 2320 Sunrise Boulevard Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County February 2, 2021
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BAGUETTE 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00849 Shannon Peterson, 6707 Big Avenue Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Amazing Hidden Treasures Estate Liquidation Services" 6707 Big Avenue Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County February 1, 2021
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AMAZING 180201 3-12-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01175 Zaven Aganesian, 9679 Harvest View Way Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Quality Home Repair" 9679 Harvest View Way Sacramento, CA 95827. Filed with the Clerk of Sacramento County February 10, 2021
Publish: February 26, March 5, 12, and 19, 2021

QUALITY 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01195 Dara Shawn Harmon and Mark Douglas Harman, 2228 Armitage Way Everta, CA 95626 is doing business under the Fictitious Business Name(s) "Music on the Move DJs & MCs" 2228 Armitage Way Everta, CA 95626. Filed with the Clerk of Sacramento County February 10, 2021
Publish: February 26, March 5, 12, and 19, 2021

MUSIC 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00465 Mediterranean Grill LLC, 3311 Power Inn Road #101 Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Kiki's Power Inn Road" 3311 Power Inn Road #101 Sacramento, CA 95826. Filed with the Clerk of Sacramento County January 19, 2021
Publish: February 26, March 5, 12, and 19, 2021

KIKIS 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00521 Chicken Guys LLC, 7411 W Stockton Boulevard Suite 100 Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Chick-N-Guys" 7411 W. Stockton Boulevard Suite 100 Sacramento, CA 95823. Filed with the Clerk of Sacramento County January 20, 2021
Publish: February 26, March 5, 12, and 19, 2021

CHICK 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01594 Albert Lopez, 6945 Lewiston Way #19 Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "AR Trading" 6945 Lewiston Way #19 Sacramento, CA 95828. Filed with the Clerk of Sacramento County February 19, 2021
Publish: February 26, March 5, 12, and 19, 2021

AR 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01296 Northwest Home Company, Inc, 8572 Westin Lane Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Triwest Asset Management" 8572 Westin Lane Orangevale, CA 95662. Filed with the Clerk of Sacramento County February 16, 2021
Publish: February 26, March 5, 12, and 19, 2021

TRIWEST 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00412 Carol F McDaniels, 7007 Middlecoff Way Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Phazes Services, Blu-Print" 7007 Middlecoff Way Sacramento, CA 95822. Filed with the Clerk of Sacramento County January 14, 2021
Publish: February 26, March 5, 12, and 19, 2021

PHAZES 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01342 Max Lines Insurance Agency, Inc, 9880 Izilda Court Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Max Lines Insurance Agency" 9355 E Stockton Boulevard #260 Elk Grove, CA 95624. Filed with the Clerk of Sacramento County February 16, 2021
Publish: February 26, March 5, 12, and 19, 2021

MAX 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01429 Ron Newman, 5310 Stockton Boulevard Sacramento, CA 95820 is doing business under the Fictitious Business Name(s) "Saigon" 5310 Stockton Boulevard Sacramento, CA 95820. Filed with the Clerk of Sacramento County February 17, 2021
Publish: February 26, March 5, 12, and 19, 2021

SAIGON 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-01538 Gabriela Denisse Aguirre, 8909 Bramblewood Way Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Shining Kids" 8909 Bramblewood Way Elk Grove, CA 95758. Filed with the Clerk of Sacramento County February 18, 2021
Publish: February 26, March 5, 12, and 19, 2021

SHINING 180201 3-19-21

FICTITIOUS BUSINESS NAME STATEMENT
FBNF2021-00828 Rajvinder Singh, 8501 El Lago Court Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Rajvinder School of Table" 8501 El Lago Court Antelope, CA 95843. Filed with the Clerk of Sacramento County January 29, 2021
Publish: February 26, March 5, 12, and 19, 2021

RAJVINDER 180201 3-19-21

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Crossword Puzzle on Page 9

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

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Crossword Puzzle Solutions on Page 9

CLUES

ACROSS
1. Theories
5. T in Greek
8. Tarzan's mom, e.g.
11. Mohammad Reza Pahlavi, e.g.
12. Ingredient in talcum powder
13. Spectator
15. 5,280 feet
16. Tiny river
17. Note taker
18. *Last NCAA basketball winner
20. Any day now
21. Antiquarian's concern, pl.
22. Diana Ross and Michael Jackson movie, with The
23. Saw a nightmare
26. Caribbean rattles
30. Witch's spell
31. Flocked-to destinations
34. Goo or slime
35. Plural of ostium
37. Leo mo.
38. Eurasian goat-like antelope
39. Showing signs of use
40. "Yo, ____!"
42. *Nothing but it
43. Wrap a baby
45. * ____ -elimination
47. Outrage
48. Fraternity K
50. One of the Bridges
52. * ____ 1 schools only
55. ____ less but pennywise
56. Decanter
57. In a frenzy
59. Threesome
60. Turkish monetary unit, plural
61. Dumpy establishment
62. Common conjunction
63. New York time
64. Male deer


Down
1. Singular of #1 Across
2. Rikers Island weapon
3. Burkina Faso neighbor
4. Himalayan mountaineer
5. Tarnish
6. "____ fair in love and war"
7. *School with most NCAA basketball titles
8. Choir member
9. Hammer part
10. Blunder
12. Sad, to mademoiselle
13. Radio studio sign
14. *Mid-major school that's become major powerhouse
19. Kind of ray
22. Is no longer
23. Arabian sailing vessels
24. Restart from seed
25. Uncredited actor
26. The Wise Men
27. Acting as a prompter
28. Snow impression
29. Eric Heiden's "shoe"
32. *Oklahoma State's super freshman ____ Cunningham
33. Mixed breed puppy
36. *2021 NCAA Tournament location
38. What Edward Scissorhands does
40. Stout relative
41. Dream big
44. Ancient Celtic priest
46. Water nymphs

48. Fuzzy fruit, pl.
49. Deflect
50. Sanders' campaign slogan "Feel the ____"
51. "National Velvet" author
52. Expunge
53. Fail to mention
54. Scotia predecessor
55. School-related org.
58. Liquor store pony



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

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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.
Solutions on Page 9

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Sudoku Puzzle on Page 9

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

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Ask Toni

Mom Has to Pay 100% for Skilled Nursing Stay ... Why?



Toni King

Hello Toni:

Please explain why my Mom must pay 100% for her Skilled Nursing stay. She recently slipped and fractured her back requiring surgery and a back brace.

She was released from the hospital after only a 2 day stay. She was offered the option of being placed into rehab/skilled nursing facility to build her strength backup.

Now her Medicare supplement has denied paying anything for this stay because Medicare has said she did not meet Medicare's qualification for a Skilled Nursing stay. Her current Skilled Nursing bill is over \$12,000. No one explained what the Skilled Nursing rule was. What should we do? I thought Medicare paid for Skilled Nursing. Am I wrong?

~ Tom from Bellaire, TX

Hi, Tom:

You are right, Tom! Medicare does pay for Skilled Nursing, only when one meets Medicare's Skilled Nursing requirements. Unfortunately, your mother did not meet Medicare's requirements because her hospital stay was not long enough and must pay the total amount.

A Medicare rule called the **Medicare Outpatient Observation Notice (MOON)** began in March 2017 and has made it harder to qualify due to in-patient hospital stays not having the correct number of days.

This rule is explained in the Medicare & You handbook titled, "Am I an inpatient or outpatient?" Learn how an overnight hospital stay does not always mean you are an inpatient and may have to pay more for your skilled nursing facility care.

The **MOON rule** is explained in the Medicare & You handbook and most who are enrolled in Medicare may have missed this information. The handbook states "Staying overnight in a hospital doesn't always mean you're an inpatient. You only become an inpatient when a **hospital formally admits you as an inpatient, after a doctor orders it. You're still an outpatient**

if you haven't been formally admitted as an inpatient, even if you're getting emergency department services, observation services, outpatient surgery, lab tests, or X-rays. You or a family member should always ask if you're an inpatient or an outpatient each day during your stay, since it affects what you pay and can affect whether you'll qualify for Part A coverage in a skilled nursing facility."

The **MOON** (Medicare Outpatient Observation Notice) during her hospital stay must not have been presented to your mother or family members. The MOON form is provided in written form that is signed and dated with an oral explanation from the facility no later than 36 hours from the time the Medicare patient begins receiving outpatient observation services.

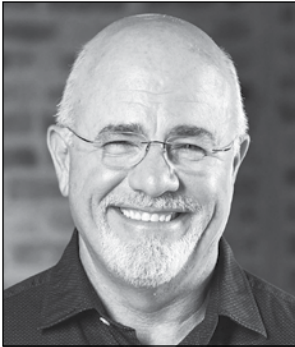
The MOON rule is considered the two midnight stay observation policy and extends the time limit to qualify for Medicare paid Skilled Nursing. To qualify for an approved Medicare skilled nursing stay one must still have a 3-day formally admitted in-patient stay with the 4th day discharged.

Below is what you, your family members or caregivers need to know when having a hospital stay:

1. Remember the **MOON** rule applies to those on "**Original Medicare**" and not Medicare Advantage plans. MAPD plans have their own Skilled Nursing facility qualifications.
2. Discuss the hospital procedure with your physician/surgeon regarding whether this will be an inpatient or outpatient stay.
3. Remember you only become an **inpatient** once the **hospital**, not your doctor, "**formally admits**" you with a doctor's order.
4. You or a family member should **ask every day** if you or your loved one is an **inpatient or an outpatient**.

Since your mother was not "**formally admitted**," then she did not meet Skilled Nursing requirements and Medicare will not pay under Part A.

Toni's new 2021 Medicare Survival Guide® Advanced book is available at www.tonisays.com. Call 832/519-8664 or email info@tonisays.com with your Medicare question. ★



Dave Ramsey Says

proposition. The truth is any stock that doubles in value over the course of just one year is highly volatile. It's unusual for stocks to do things like that, and it also means it could go down just as fast—or even faster.

I don't know where you and your husband are in your overall financial situation, but I recommend people become debt-free except for their homes, and have an emergency fund of three to six months of expenses saved up before investing. Once you reach that point, I strongly advise to begin putting 15 percent of your income toward retirement before you start any outside investing.

Don't get me wrong, I don't mind a little selective and educated dabbling here and there once the basics are taken care of first. However, I'd never recommend putting more than 10 percent of your nest egg into

a single stock. The reason? If the single stock tanks and you lose it all, then your loss is only a blip on your financial radar.

Of course, it would be fantastic if this single stock went through the roof and you two made a ton of money. Just make sure you limit the potential for damage in this kind of scenario by limiting your exposure.

—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. ★

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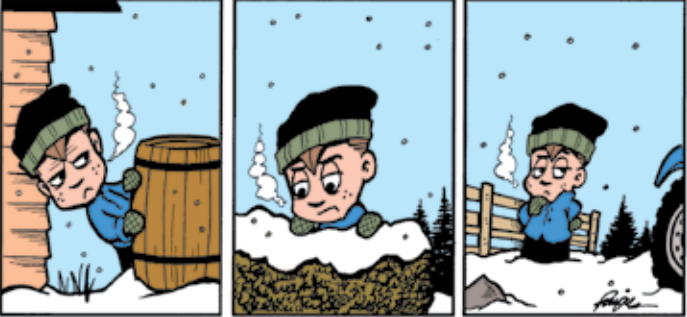
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WEEKLY COMICS

Amber Waves



by Dave T. Phipps

The Spats



by Jeff Pickering

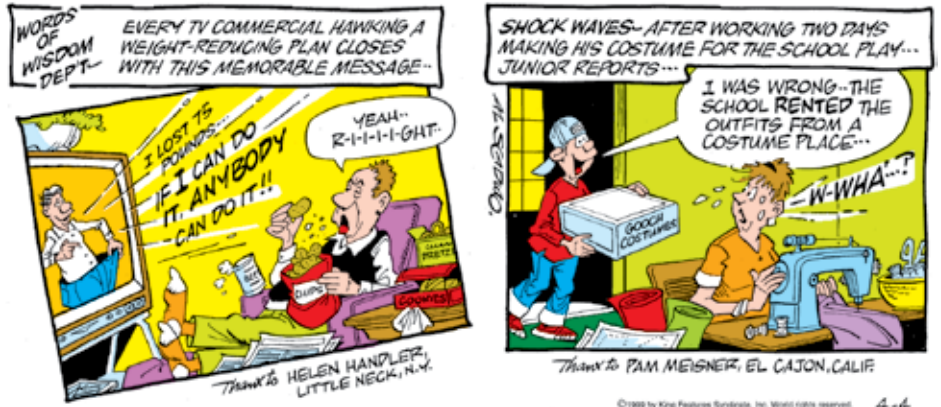
Out on a Limb

by Gary Kopervas



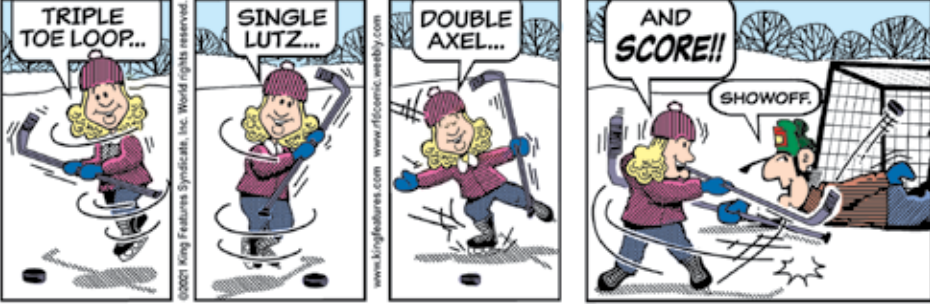
THEY'LL DO IT EVERY TIME

BY AL SCADUTO



R.F.D.

by Mike Marland



GRIN AND BEAR IT

LAFF-A-DAY



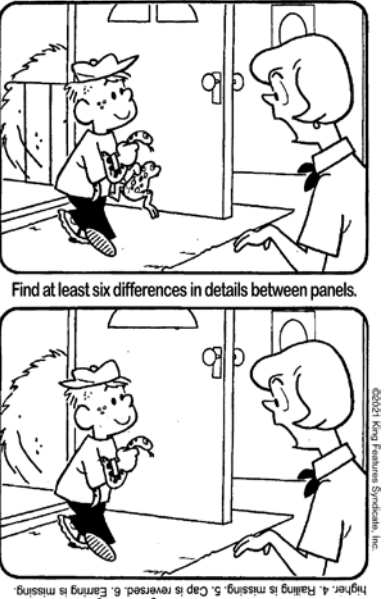
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BY HENRY BOLTINOFF



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Three Strikes for Bald Eagle

Story and photo
by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) - The bald eagle found dying near Folsom’s Johnny Cash Trail last month had a three-strike run-in with urban influences. While its flesh showed minor traces of two rodenticides, the great raptor was not poisoned to death. Neither was the angler’s hook found in its system fatal.

A California Department Fish and Wildlife analysis last week concluded the eagle – an otherwise healthy young adult with good muscle and fat distribution – died of “massive trauma and blood loss” after some sort of violent impact. The male bird was discovered huddled against tree roots and later transported to a Folsom vet clinic, where he died.

When one of a protected species – and America’s iconic national symbol – dies through human influences, federal and corporate agencies react. The eagle’s remains were necropsied at the California Fish and Wildlife Investigations Laboratory in Rancho Cordova. Tissue samples were sent for further analysis in a UC Davis lab. While the nature of the fatal accident might never be proven, a Fish and Wildlife scientist theorized the bird might have collided with power lines, then plummeted to earth. Either the collision or the fall – through trees and branches – fractured sternum and keel bones. The bird’s stomach was empty, so it had likely been hunting in the nearby American River.

For the couple that found



The bald eagle that perished near the American River at Folsom had minor traces of rodenticide, plus an embedded fish hook in its system. Cause of death is nevertheless judged to have been a collision with power lines that stretch over the Johnny cash Trail.

the fallen icon, a Sunday walk turned into an afternoon of heartbreak. Danny De Lange and girlfriend Sydney Frank explored a mud track near the Johnny Cash Trail. Their steps followed a creek near Folsom Prison fence line. Above was a thick canopy of branches and – rising with the ravine slope – a dozen power cables. The hikers found the bald eagle in the throes of a tragedy that saddened nature lovers everywhere.

“My girlfriend warned me not to turn quickly, recalls De Lange. “She’d seen a bald eagle behind me. I expected it to be in a tree but when I looked, it was leaning on the roots of an oak. I could see blood

on the side of its head. Its eyes were open and it was breathing. It seemed in pain and unable to move.”

“Our gut reaction was emotional. Here was the embodiment of our nation, helpless.” Using cell phones, the couple contacted the police and animal agencies. “To our frustration, no one we called could come to pick up an eagle,” says De Lange. A nurse assistant, he judged the raptor in bad shape. “A couple of times, we heard him cough and gag. I knew that could indicate internal bleeding. We stayed with him for more than two hours, talking to him and trying to keep him awake. We kept our distance and did not touch him. We took

a photo only because we knew he was a protected bird. We felt some sort of evidence might be needed.”

As darkness fell, US Fish and Wildlife biologist Jennifer Brown arrived with a transport carrier. Animal rescue expert Ben Nuckolls came minutes later. “I was struck by how beautiful the eagle was,” says Jennifer Brown. “My biggest impulse was to get him help.” Anticipating a struggle, she first gloved up. “But when I lifted him, there was just no fight left in him.” Brown drove her fragile passenger to a Folsom veterinarian; he died 30 minutes after arrival.

“When you’re working in animal rescues, you steel yourself for the worst,” she

says. “His chances were slim but I still had hopes. When I heard he passed away, I was very sad. Especially with an eagle – its species has such an amazing recovery story from near extinction. I knew he was a young adult. He hadn’t had a chance to live a full life.”

Transmission lines along the American River supply the power grid from Folsom and Nimbus dams. SMUD, PG&E and WAPA (Western Area Power Administration) maintain cables that pass over the Johnny Cash Trail and adjacent areas. PG&E offers this statement: “At PG&E safety is our most important priority, and we work closely with wildlife

organizations to protect all endangered species. With respect to the incident near the Johnny Cash trail, our team is investigating the circumstances, however there are no definitive results at this time.”

Footnote: Rare in Sacramento County, bald eagles have established a presence on Lake Folsom and on American River stretches over the last 12 years. At least six nests are documented in this vicinity. The deceased male is possibly from a Folsom Lake family. Necropsy examination revealed the raptor had recently engaged in breeding. Although eagles mate for life, widowed adults can eventually continue breeding with another partner. ★

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5647 2nd Street	2,974	2.32 Acres	\$718,000
5808 West 6th St.	1,660	3.14 Acres	\$770,000
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