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West Sacramento News Ledger

VOLUME 59 • ISSUE 33

Serving the West Sacramento Region Since 1964

AUGUST 18, 2023

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School Program to Span District

Local Groups Pitch in Resources for West Sac Kids



Gabby Palonares and Joanna Ayala representing the Yolo County Carseat Safety Program.

**Story and photos by
Michele Townsend**

WEST SACRAMENTO (MPG) - A new program called Community Schools

held a kick-off event at Riverbank Elementary School. An estimated 800-900 people showed up for free food, free ice cream, free haircuts, free coats and access to resources

that will soon be available through our school district.

Community Schools will only be located at Westfield Elementary, *Continued on page 2*

West Sacramento Man Facing Murder Trial for Fentanyl Poisoning

By Michele Townsend

SACRAMENTO REGION (MPG) - A West Sacramento man has received the news that El Dorado County Judge Vicky Ashworth ruled, at a pre-trial, that there is sufficient evidence to merit a full trial for second-degree murder, for the death of 20-year-old Gillian Peterson-Murray. Kamaal Yusuf is accused of selling the 20-year-old counterfeit pills containing fentanyl and that those pills led to her death in May 2022.

According to an article in the Mountain Democrat, and verified by West Sacramento Police Department for their involvement in the case, Gillian Peterson-Murray and her live-in boyfriend, Michael Keane, began doing the drug known as M30's after a pain pill prescription ran out. Keane had suffered an injury and was prescribed OxyContin but after a 30-day prescription ran out, they

began seeking the drug elsewhere.

Keane testified in Yusuf's pre-trial that he and his girlfriend would do the drug once or twice a month, by his estimate. The couple would also drink on weekends, according to Keane's testimony. The couple used the Snapchat app to obtain a dealer after a friend was "promoting" someone going by "Mr. Sneeze". The couple's friend used "Sia Mosley" as their username. "Mosley" was allegedly advertising pills for sale.

Keane testified that he remembers using Snapchat messages to arrange the meeting with "Mosley", where they planned to purchase the pills. They arranged the meeting on a road in Folsom. It is reported that Keane's testimony in pre-trial contained inconsistencies regarding the date of the meeting, from his initial statement to the Police. However, El

Dorado County Sheriff's Detectives were able to verify May 15, 2022, as the day when the meeting took place, through GPS data and license plate recognition.

Keane stated that the meeting was only a minute or two and that they were told to "take less than a whole pill because the pills were stronger than regular Oxy." Counterfeit (also called fake or pressed pills) pills that contain fentanyl are more likely to have inconsistent dosages: DEA.gov reports in 2022, that the DEA seized more than 58.3 million fentanyl-lace fake pills and more than 13,000 pounds of fentanyl powder. The 2022 seizures are equivalent to more than 387.9 million lethal doses of fentanyl.

Keane said that they went home and each snorted half of a pill. The following Wednesday night, Keane said that he and Peterson-Murray took the drug again, this time

using a full pill each as well as shared some alcoholic drinks and a bottle of champagne. Both passed out, and when Keane woke up he found his girlfriend not breathing. Fentanyl shuts down the respiratory system so quickly that most do not even feel it coming on.

Peterson-Murray was rushed to the hospital where she was pronounced dead. Toxicology showed she had nicotine, norfentanyl, caffeine, cotinine and sertraline in her system. Plus, her blood alcohol content was .123, and she had more than double a lethal dose of fentanyl (8.9 nanograms).

The investigation that was opened after Peterson-Murray's death led Police to plan an undercover buy from "Mosley", through Snapchat. Police went undercover and completed a deal in Folsom. The deal was planned for El Dorado Hills but was moved to

Continued on page 2

United Way Hires Director for West Sacramento Initiative



Zelene Molina. Photo courtesy of Thébaud Communications

**Kristin Thébaud
Communications
News Release**

SACRAMENTO, CA (MPG) - United Way California Capital Region has hired a director for its Community Schools initiative that is working with Washington Unified School District to create neighborhood hubs at three schools in West Sacramento. Zelene Molina of Sacramento is leading the initiative that provides access to services that support children, strengthen families and improve community health at River Bank Elementary School, Elkhorn Village Elementary School and Westfield Village Elementary School.

"I'm excited to have Zelene with our local United Way as a woman who has worked throughout diverse communities in the Bay Area and here locally throughout Yolo County," said Dr. Dawn Early, president and CEO, United Way California Capital Region. "As a native Spanish speaker, Zelene will help us better connect with families in Yolo County ensuring that all children can thrive and be successful in their educational careers."

Molina began her career working with youth through educational programs in Oakland and Davis. Upon earning her graduate degree, she transitioned to working in higher education supporting students from historically underrepresented backgrounds. She worked as a success

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Sacramento Weir Widening Project to Affect Traffic

Yolo County News Release

WOODLAND, CA (MPG) - The United States Army Corps of Engineers’ (USACE) contractor, Granite Construction, has begun work to widen the Sacramento Bypass flood control structure. The Sacramento Weir Widening Project is taking place along Old River Road, also known as County Road 22, just north of the City of West Sacramento city limits. This crucial step toward bolstering flood control measures along the Sacramento River aims to enhance flood stage management both upstream and downstream of the Sacramento Weir during high-flow events, thereby mitigating flood risks and safeguarding the areas adjoining the Sacramento River.

As this project gets underway, it is imperative

for commuters to anticipate potential delays stemming from project construction, which is anticipated to persist until late 2026. Motorists are encouraged to exercise caution, adhere to construction signage, and reduce speeds while navigating through the construction zone. When possible, motorists are encouraged to take alternative routes.

Motorists will encounter a temporary all-way stop intersection situated at the northern end of the existing Sacramento Bypass bridge structure, where County Road 126 converges with Old River Road. This temporary measure, including the installation of stop signs and detour roadway, is anticipated to be implemented by August 21 and will remain until the weir extension component of the project is completed in 2025.

A key element of

the project entails the construction of a 1,500-foot-long extension of the Sacramento Weir, stretching northwest along Old River Road. This extension will be accompanied by essential improvements such as levee enhancements, roadway upgrades, utility enhancements, and fish passage improvements.

To accommodate the construction of the weir extension, a section of approximately 1,000 feet of Old River Road will be temporarily removed. In its place, a detour route will be established. This detour is projected to be operational for an estimated two-year period during the course of the weir extension construction.

To obtain comprehensive information regarding road closures within Yolo County, please visit www.yolocounty.org/road-closures

School Program to Span District

Continued from page 1

Elkhorn Village Elementary, Riverbank Elementary and River City High School but the services are available to all students and their families in the Washington Unified School District. The program is described as a partnership between WUSD, United Way and Yolo County Children’s Alliance. In reality, it is a partnership between a multitude of organizations in our community and will make services available to help with a huge variety of needs that our community members may have.

Focusing on our students and their families, an estimated 600 tickets were given out for free ice cream within the first half an hour of the event. In addition, the food trucks had agreed to make food for 200 people and found themselves hitting that number at just a short time into the event. Around 100 were fingerprinted and live scanned so that they can volunteer at their child’s school. The school approved for

them to continue cooking until they ran out of food. It is also estimated that at least 50 free haircuts were done that day by the Mixed Institute of Cosmetology and Barbary.

Resources that partnered up for the event included Home Run, WUSD Adult School, Student Services Department, Yolo County Library, Yolo County Office of Education, Head Start, Three Sisters Gardens, Self-Awareness & Recovery, Wayfinder for Adoptive Families, Walmart Vision, Yolo County Oral Health Community, Catholic Charities, River Cats, Empower Yolo, COVID testing, Calfresh, Car Seat Safety Program and more.

With this group of partners Community Schools will have on-site resources to help with hunger, employment, domestic violence, adoptive support, diploma and GED education, healthcare, drug and alcohol issues and much more. The point of the community schools is that they will have access to

these resources from right there. This should make it easier than when they have to source out the help for reasons like transportation or follow up issues.

There will be a facilitator at each site speaking a total of five languages. They will work together to help our students and their families with their needs. The Community Schools Program is growing very quickly due to the many wonderful local businesses and organizations that are getting involved. In fact, it is growing so quickly, they couldn’t even provide a complete list yet of partners that have joined.

If you have questions, concerns, in need services, or have a business that you think could benefit this program and would like to be involved, please email community@wusd.k12.ca.us and someone will get back to you as soon as possible. Updates will be included in the West Sacramento News Ledger News Briefs as they come in.

YoloWorks! Career Centers Offer NorthStar Digital Literacy Assessment

Yolo County News Release

WOODLAND, CA (MPG) - YoloWorks!, the Yolo County Workforce Innovation Board, and the Yolo County Health and Human Services Agency will give jobseekers an opportunity to obtain a Northstar Digital Literacy Assessment, aimed at helping adults acquire the skills they need in today’s workplace.

“People without basic computer know-how are at a disadvantage when it comes to finding a job because employers expect basic computer skills for most jobs, including many entry-level positions,” said Workforce Innovation Board Director Erica Johnson. “We joined Northstar because it will help our clients have a better chance at getting jobs and getting ahead.”

The free set of assessments includes self-guided modules: Essential Computer Skills, (Basic Computer Skills,

Internet Basics, Using Email, Windows, Mac OS), Essential Software Skills (Word, Excel, PowerPoint), and Using Technology in Daily Life (Social Media, Information Literacy, and Creative Job Search). Closed captioning is available and screen readers are supported.

Anyone can access the modules and take the tests online at digitalliteracyassessments.org. At the end of each test, the user receives a page of results, which lists the skills that have been mastered and the areas that need improvement. Many community organizations offer computer classes that are aligned with Northstar Digital Literacy Standards.

“The modules are based on a set of basic computer competency benchmarks developed by a diverse group of literacy providers, business representatives, and nonprofit agencies,” said Erica Johnson. “These standards help ensure that computer classes are teaching adult learners the exact

skills they need to succeed in the workplace.”

To earn a certificate for one or more of the modules, adults must take the tests in a supervised setting at an approved test site. YoloWorks! Career Centers is among the community organizations using the standards as part of its programming and offering the certificates.

All interested Yolo County residents may start their journey toward digital literacy with Northstar by visiting www.yoloworks.org, looking under the JobSeeker tab, and clicking on NorthStar Digital Literacy. Those interested are also welcome to visit one of our YoloWorks! Employment Centers in Woodland or West Sacramento or contact the YoloWorks! Employment Center via email at jobcenter@yolocounty.org.

For more information, please contact Erica Johnson at Erica.Johnson@yolocounty.org or call/text (530) 631-2289.

West Sacramento Man Facing Murder Trial for Fentanyl Poisoning

Continued from page 1

Folsom to ensure Police coverage. Police bought 25 blue M30s for \$250.

After the transaction, the Police followed the vehicle to a house on Dover Street in West Sacramento. On the way, Police witnessed the vehicle pull over on the wrong side of the street, and with an unobstructed view, saw the drug deal that took place. An additional vehicle was located at the house that matched the description of the vehicle Keane had described to the Police from their deal.

Police later attempted to stop Yusuf at a Safeway but he quickly sped out of the parking lot and Police did not pursue him, in the interest of public safety. Using a search warrant and the aid of the West Sacramento Police, detectives served a search warrant on the Dover

Street home where they found two safes containing tens of thousands of dollars, more than 5,000 pills containing fentanyl, cocaine and Yusuf’s social security card. In addition, they recovered multiple cell phones and marijuana packaged for sale with the logo of the Trix Rabbit with droopy features and bloodshot eyes.

Similar packaging was provided to the El Dorado Sheriff’s Office by a 15-year-old from El Dorado Hills. The 15-year-old did not pick Yusuf out of a photo lineup for the person who sold him the drugs, but he did list him as one of two possibilities. Keane has had a little problem positively identifying Yusuf as well. Keane had stated that he specifically remembers an arm tattoo on the forearm. Yusuf does not have one,

but does have one on his upper arm.

Keane also said in court that he recognized Yusuf as “Mosley” when they were in the courtroom, but could not pick him out of a photo lineup prior to the pre-trial, even though “Mosley” was sitting nearby. Ironically, Yusuf shared a personal experience with Police while on the way to El Dorado County Jail, that in the past someone had slipped him fentanyl and he almost died.

Yusuf is being charged with second-degree murder and selling marijuana to a minor. His trial is estimated to last 9 days and is set to begin October 17th at 8:30 am, in Department 1 of the El Dorado Superior Court. Yolo County, to date, has not brought anyone to trial for murder due to fentanyl poisoning.

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ARREST LOGS UPDATED DAILY

Sacramento Regional Fire Museum Receives Vintage Hand Pumper



The newest addition to the Sacramento Regional Fire Museum is an 1857 Hand Pumper, on loan from Suisun City. Photo courtesy of Sacramento Regional Fire Museum

Sacramento Regional Fire Museum News Release

SACRAMENTO REGION (MPG) - Sacramento Regional Fire Museum held a dedication for its newest exhibit, a vintage 1857 hand pumper, on loan from the Suisun Fire Department. The dedication was held at the museum, located at 3650 Industrial Blvd. West Sacramento. The dedication ceremony consisted of a traditional push-in where firefighters and Museum members pushed the pumper into its new home. The vintage 1857 Hunneman Hand Pumper has a very rich history.

It was originally built in Boston and is one of a few remaining hand pumpers in the country that is still in operating condition. Initially built in 1857 for the Boston Fire Department, it was then purchased by the San Francisco Fire Department's Howard Engine Company and served as Engine 14. The pumper was eventually sold to Suisun City's Union Engine Company in 1861 after it was deemed too heavy to be pulled by hand through the streets of San Francisco. It had ran away with its crew on one of the steep hills, ultimately crushing two

of the firefighters against a wall. Transported to Suisun City by steamer, the pumper served as the city's primary firefighting vehicle until the 1880's. The name Hunneman comes from the name of the builder who was also believed to have been an apprentice to Paul Revere. Suisun named the pumper the S. R. Spinney after the crew's first Foreman. The addition of this rare pumper rounds out the museum's collection of vintage fire apparatus from both hand and horse drawn to early motorized vehicles. ★

FBI Announces Results of Local Operation Tied to Nationwide Sex Trafficking

FBI Press Release

SACRAMENTO, CA (MPG) - The Federal Bureau of Investigation (FBI) Sacramento Field Office, working with its state and local partners, identified, and located two victims of sex trafficking during a nationwide enforcement campaign, called "Operation Cross Country." The FBI-led nationwide initiative, in partnership with the National Center for Missing and Exploited Children (NCMEC), focused on identifying and locating victims of sex trafficking and investigating and arresting individuals and criminal enterprises involved in both child sex and human trafficking. Law enforcement agencies conducted targeted operations to identify and apprehend offenders, dismantling criminal networks and preventing further harm to victims. Those suspects identified will be subject to additional investigation for potential charges. In the greater Sacramento area, FBI agents worked collaboratively with law enforcement partners from Sacramento Police Department, Sacramento County Sheriff's Office, California Department of Justice, Sacramento County District Attorney's Office, Yolo County District Attorney's Office during the two-week

operation. Two adolescent victims and more than a dozen adults who are possible victims of human trafficking were identified during the operation were provided access to services coordinated by operational partner Community Against Sexual Harm (CASH). Five individuals were also arrested for charges related to commercial sexual exploitation. "The FBI's primary focus is ensuring every possible victim of commercial sexual exploitation has the opportunity to connect with service providers and move beyond the cycle of exploitation and violence," said Special Agent in Charge Sean Ragan of the FBI Sacramento Field Office. "We are grateful for the support of our law enforcement partners to provide the victims of human trafficking with the dignity they deserve and ensure their exploiters face justice. The FBI remains steadfast in its commitment to combatting child exploitation and human trafficking. Operation Cross Country is just one facet of the Bureau's ongoing efforts to protect the most vulnerable members of society and hold offenders accountable. The FBI encourages continued vigilance, cooperation, and reporting from the public to help identify and recover victims and bring perpetrators to justice. ★

Albertsons Ordered by Judge to Stop Offering Expired Products for Sale

Yolo County District Attorney Press Release

WOODLAND, CA (MPG) - On August 3, 2023, the Yolo County District Attorney's Office, working closely with the San Joaquin and San Bernardino District Attorney's Offices, settled a civil law enforcement action against Albertsons and their affiliated California stores. Albertsons operates two Safeway stores in Davis in Yolo County. Albertsons owns and operates almost 600 retail stores in California which sell general merchandise, including over-the-counter drugs such as pain relievers, sunscreens, cough/cold/allergy medications, medicated shampoos, and skin treatments. Retailers in California are prohibited from selling any over-the-counter drug

past its expiration date. The civil complaint, filed in San Joaquin County Superior Court, alleged that Albertsons offered for sale and expired over-the-counter drug products over the past four years. Once notified of the violations found during the investigation, Albertsons was cooperative and conducted internal checks for expired over-the-counter drugs at all their California retail locations. Albertsons further invested time and resources to prioritize the verification of expiration dates and re-train store personnel. There was no evidence discovered during the investigation that the sale of any expired over-the-counter drug products resulted in harm to consumers. "California's District Attorney's Offices

Consumer Protection Divisions are dedicated to protecting all Californians. Today is another example of those prosecutors working together to make real change. The public should be able to trust that what they buy at any California store will not be expired before they bring it home," said District Attorney Jeff W. Reisig. Without admitting or denying liability, Albertsons agreed to be bound by a court order which prohibits any additional violations of California law related to selling or offering to sell expired over-the-counter drugs. As part of the judgment, Albertsons was ordered to pay \$3,300,000.00 in civil penalties and investigative costs as well as an additional \$200,000.00 in restitution. ★

United Way Hires Director for West Sacramento Initiative

Continued from page 1
coach at Sacramento City College and as the Special Transitional Enrichment Program coordinator at UC Davis. Prior to joining United Way, Molina served as talent acquisition manager for California State Water Resources Control Board. She holds a bachelor's degree in sociology and Raza studies from San Francisco State University and a master's degree in higher education leadership from Sacramento State. "Supporting and empowering others has been the foundation of my work," Molina said. "My upbringing and struggles

my family encountered inspired me to get involved with community work. I'm excited to be part of creating these community schools in West Sacramento, and I know that they are essential to helping kids excel in school, which will lead to future success." For 100 years, United Way California Capital Region has been working to end poverty by creating stronger, healthier, more compassionate communities. Since 1923, the local United Way has raised more than \$500 million to fight poverty in the region and help families succeed. The group recently announced

a goal to raise \$3 million to help 10,000 kids excel in school by 2025 as part of its work to end poverty for local families. The local United Way has found one place in each community to reach the most families in need: School is square one for ending poverty. United Way uses its Square One approach to end poverty for local families by helping children excel in school, investing in families, and strengthening schools with resources to address increased poverty and deep roots of racial inequality. For more information or to make a donation, visit YourLocalUnitedWay.org ★



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Classic Car and Truck Show Returns to Yolo

County of Yolo
Press Release

WOODLAND, CA (MPG) - The Cruisin' into the Next Chapter Classic Car and Truck Show, a collaboration between the Yolo County Library and the Friends of the Yolo Branch Library, is returning on Saturday, August 26th, from 10:00 a.m. to 3:00 p.m. The event will take place near the new Yolo Branch Library, conveniently situated at 37750 Sacramento Street in Yolo, just a quick five-minute drive north of Woodland.

This lively gathering welcomes all ages to a captivating and cost-free celebration, showcasing an impressive lineup of classic cars and trucks. Experience more than just gleaming vehicles, by immersing yourself in the

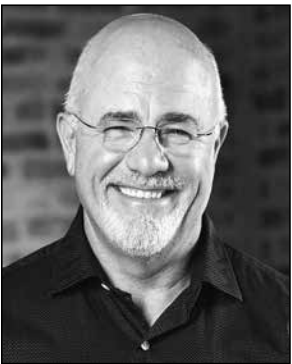
thrilling world of vintage culture, including a youth lowrider bike exhibition, and a fascinating display of antique fire trucks, tractors, and gas engines. Enjoy a variety of delicious food while listening to music performed by live DJ sets provided by Rockwell Sound & Lighting. There will be free books, balloon twisting, and activities for children. Attendees will also have the opportunity to support local vendors and to enter a donation drawing to win a variety of prizes.

Generously sponsored by the Friends of the Yolo Branch Library and the Yolo County Library, the event's proceeds will support the Yolo Branch Library, a cherished resource serving Yolo, Zamora, Dunnigan, and the neighboring

communities.

This event has been made possible through the unwavering support of the Yolo Fire Protection District, Yolo Welding & Fabrication, Yolo Market, Cache Creek High School, and a host of other dedicated local businesses and residents.

For more event details, please visit www.friendsofyololibrary.org or direct inquiries to yolocarshow@gmail.com. For personal assistance and further insight into the event, kindly contact Meg Sheldon at (916) 837-9171. To stay well-informed about the Yolo County Library, explore www.yolocountylibrary.org, or connect with them on Facebook at www.facebook.com/yolocountylibrary.org ★



You Need a Better Plan
Dear Dave,

My husband recently opened his own commercial painting company. We know he will have three months or so every year when he's making very little, if any, income. We also started following your plan recently, too, and have \$1,000 set aside for our starter emergency fund. We were ready to begin paying off all our debt except our home in Baby Step 2, but now he wants to skip that, and move to Baby Step 3 to build a fully funded emergency fund of three to six months of expenses. I think I know why he feels this way, but would you give me your thoughts?

— Crystal

Dear Crystal,

Your husband's excited about the new business.

Dave Ramsey Says

I get that. And in his own way, it sounds like he's trying to make sure there's extra money on hand for the down months he may experience as a commercial painter. But I wouldn't advise this approach, not for his business, and not for your family's finances.

Baby Step 3 is an emergency fund of three to six months of expenses. The scenario he wants to plan for, however, isn't an emergency. He knows it's coming. It's the same with things like Christmas, birthdays and stuff like that. You know they're coming, and you even know which months and days. Things like that aren't emergencies, and they don't catch anyone by surprise. They're things you plan for—and budget for—ahead of time.


But the first thing your husband needs to do is re-work his business model. He needs something to do during the down months, so that his income doesn't dry up completely. Setting money aside in a business for an expected down time is smart, but it's not a Baby Step 3 issue. It would

be a line in the budget where you set money aside because you know something's coming.

Again, if it's something predictable, something that happens at the same time every year, it is not an emergency. If you want to budget some household money for the down time, that's fine. But do you know what would be even smarter? Figuring out a plan for this time, based on his skill set, which will allow him to keep earning money!

— Dave

**Dave Ramsey is an eight-time national best-selling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for the company Ramsey Solutions.* ★



MEMORIAL

NORMAN MALCOLM FOWLER • 3/6/1944 – 6/25/2023

Our beloved Norm passed away on June 25, 2023 at his home in West Sacramento at age 79 after a brief illness. He was a remarkable man, a gentle and easy going soul who left us with treasured memories.

Norm was born in Oakland California on March 6, 1944 to Malcolm and Helen Fowler. He enjoyed an active and adventurous childhood, learning from his father and grandfather how to build things, fix things and thrive in the great outdoors. At an early age he developed a love for tinkering with go carts, rafts, pianos, TV's, bikes and cars.

He began learning his trade at Dale Knapper's Texaco in West Sacramento, and bought his first Texaco station at age 18 at 16th and P in Sacramento. He became an expert mechanic and could repair just about anything on any vehicle. He was Sales and Service Manager at Swift Dodge and Swift Auto World for several years. He owned Ponderosa Lube and Tune in Cameron Park, making lifelong friends with colleagues and customers. Norm was legendary in his customer service and professional excellence, with several buddies still missing his encouragement, advice and mentoring.

Norm lived his life as a positive thinker, waking up happy every morning, intent on filling his days with activity and purpose. He saw the good in people and situations, and enjoyed a sense of curiosity and interest in the world.

He lived by old fashioned values, being a man of his word, a hard worker, and treasuring dear friendships. He often whistled while he worked, and his calm even tempered disposition and sense of humor were an inspiration to people around him. He enjoyed all sorts of things in life, such as old west-erns, backyard barbecuing, playing the harmonica, 50's music, cars and road trips. He was fascinated by US history, and liked to explore presidential libraries, civil war sites and crossing the country on back-roads in his motorhome. He had an active and creative imagination, always learning and challenging himself to understand how things work and to figure things out.

Norm was predeceased by his wife Linda, daughter Lisa, son Kenny and sister Marvine. He is survived by sons Rick, Doug and John, 12 grandchildren and 11 great grandchildren, sister Loni, brothers Charlie and Bobby, several nieces and nephews, and many dear old friends and good buddies. Norm lived a rich and happy life in his later years with his Sweetie, Nikki, and will be remembered fondly by those of us lucky to have crossed his path.


A heartfelt thanks to Donald Gutman, M.D. for your compassionate care and warm friendship with Norm throughout his adult years. You were right there with him through the ups and downs, and you added great pleasure and comfort to his life.

CORRECTION

In the August 4, 2023 edition of the West Sacramento News Ledger, in the article, *Legislation Introduced to Protect American Farmland and National Security Sites from Foreign Adversaries*, which ran on page 10, a photo of Assembly Republican Leader James Gallagher (Yuba City) was incorrectly published with the story. The legislator the article referred to was Mike Gallagher from the state of Wisconsin, District 8. We apologize for the mistake.

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<h4>Seventh Day Adventist Church</h4> <p>Sasa Andelkovic, Senior Pastor</p> <p>2860 Jefferson Blvd., W. Sac. PO Box 447, W. Sac. 95691</p> <p>Sat. Sabbath School 9:30 a.m.</p> <p>Worship 11 a.m. (916) 372-6570</p>	<h4>Community Lutheran Church</h4> <p>Join us for a positive, uplifting message! We welcome all!</p> <p>Sunday Service at 10 a.m. 920 Drever St. (916) 317-8804 Facebook.com/CommunityLutheranWestSacramento</p>
<h4>New Seasons Church</h4> <p>Your Church in West Sacramento Pastor Ron Jackson</p> <p>Sunday Service 9:30 a.m. 2124 Michigan Blvd., West Sacramento, CA 95691 (916) 265-4025 pastorron@newseasonsws.com www.newseasonsws.com</p>	<h4>Trinity Presbyterian Church</h4> <p>1500 Park Blvd. W. Sacramento (916) 371-5875 www.TrinityWestSac.org info@trinitywestsac.org Pastor Jamie Crook</p> <p>Spanish Ministry Pastor: Miryam Osorio</p> <p>Sunday Worship Services: 10 a.m. Blended/Traditional Noon Spanish Language</p>
<h4>West Sacramento Baptist Church</h4> <p>Sun. School - 9:30 a.m. Sun. Worship - 11 a.m.</p> <p>Wed. Prayer Meeting & Bible Study - 6:30 p.m. 2124 Michigan Blvd. (916) 371-2111</p>	<h4>Our Lady of Grace Catholic Church</h4> <p>911 Park Blvd, West Sacramento Office: (916) 371-4814</p> <p>Fr. Mathew Rappu, Pastor</p> <p>Mass: Mon, Tues, Wed 8:30 a.m. Fri 8:30 a.m. at OLG school during school year Sat: 5:30 p.m. vigil, Sun: 9 a.m., 11 a.m.</p>
<h4>Center for Spiritual Awareness</h4> <p>The church love is building</p> <p>1275 Starboard Dr. W. Sac. 95691 (916) 374-9177</p> <p>Sun. Services: 9 am and 10:45 am Meditation: 10:30 am</p> <p>Youth Programs & Jr. Church</p> <p>Rev. Rick Harrell www.csasacramento.org revrick@csasacramento.org</p>	

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20230612
The following person(s) is doing business as:
Capital Valley Investments, 23622 Calabasas Road, Suite 200, Calabasas, CA 91302, County of Los Angeles.
West Coast Redevelopment, Inc., 23622 Calabasas Road, Suite 200, CA 91302
This business is conducted by a Corporation.
The registrant commenced to transact business under the fictitious business name or names listed above on N/A
/s/ Cristina Agra Hughes, President West Coast Redevelopment, Inc.
This statement was filed with the County Clerk of Yolo County on 07/19/2023.
Jesse Salinas, County Clerk/Recorder
By: kquam, Deputy
8/4, 8/11, 8/18, 8/25/23
CNS-3721384#
NEWS-LEDGER 8/25/23

FICTITIOUS BUSINESS NAME STATEMENT
FILE NO. F20230612
The following person(s) is doing business as:
Capital Valley Investments, 23622 Calabasas Road, Suite 200, Calabasas, CA 91302, County of Los Angeles.
West Coast Redevelopment, Inc., 23622 Calabasas Road, Suite 200, CA 91302
This business is conducted by a Corporation.
The registrant commenced to transact business under the fictitious business name or names listed above on N/A
/s/ Cristina Agra Hughes, President West Coast Redevelopment, Inc.
This statement was filed with the County Clerk of Yolo County on 07/19/2023.
Jesse Salinas, County Clerk/Recorder
By: kquam, Deputy
8/4, 8/11, 8/18, 8/25/23
CNS-3721384#
NEWS-LEDGER 8/25/23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230578
The following person(s) is doing business as: Stone Matters, 3605 Voleyn Street, Carmichael, CA 95608.
J. Wood Inc., 3605 Voleyn Street, Carmichael, CA 95608. This business is conducted by A Corporation. The registrant commenced to transact business under the fictitious business name or names listed above on 1/10/2015.
This statement was filed with the County Clerk of Yolo County on 7/7/2023.
By: Jesse Salinas, Deputy
Publish: August 11, 18, 25 Sept 1, 2023
STONE 9-1-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230646
The following person(s) is doing business as: Elixide LLC, 1140 Dartmouth Place, Davis, CA 95616.
Elixide LLC, 1140 Dartmouth Place, Davis, CA 95616. This business is conducted by A Limited Liability Company. The registrant commenced to transact business under the fictitious business name or names listed above on July 26, 2023.
This statement was filed with the County Clerk of Yolo County on 7/31/2023.
By: Jesse Salinas, Deputy
Publish: August 11, 18, 25 Sept 1, 2023
ELIXIDE 9-1-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230644
The following person(s) is doing business as: Macarena Event Rentals, 1012 Morris Circle, Woodland, CA 95776.
Luis Carlos Figueroa, 1012 Morris Circle, Woodland, CA 95776. This business is conducted by An Individual. The registrant commenced to transact business under the fictitious business name or names listed above on July 28, 2023.
This statement was filed with the County Clerk of Yolo County on 7/28/2023.
By: Jesse Salinas, Deputy
Publish: August 11, 18, 25 Sept 1, 2023
MACARENA 9-1-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230660
The following person(s) is doing business as: Spero Medical, 120 Court Street, Woodland, CA 95695.
Pregnancy Support Group of Woodland Inc, 120 Court Street,

Woodland, CA 95695. This business is conducted by A Corporation. The registrant commenced to transact business under the fictitious business name or names listed above on October 16, 1985.
This statement was filed with the County Clerk of Yolo County on 8/3/2023.
By: Jesse Salinas, Deputy
Publish: August 11, 18, 25 Sept 1, 2023
SPERO 9-1-23

FICTITIOUS BUSINESS NAME STATEMENT
FILE NO. 20230607
The following person(s) is doing business as:
Bridgeway Film Lab, 3827 Berryessa Pl., West Sacramento CA 95691, County of Yolo.
Kaleb Pascual, 3827 Berryessa Pl., West Sacramento CA 95691
This business is conducted by Individual.
The registrant commenced to transact business under the fictitious business name or names listed above on 02/01/2023
/s/ Kaleb Pascual
This statement was filed with the County Clerk of Yolo County on 07/18/2023.
Jesse Salinas, County Clerk/Recorder
By: Kquam, Deputy
8/11, 8/18, 8/25, 9/1/23
CNS-3725049#
NEWS-LEDGER

FICTITIOUS BUSINESS NAME STATEMENT
FILE NO. F20230622
The following person(s) is (are) doing business as:
1. Riverside Office Centre, 2. Riverside Office Center, 820 Stillwater Rd., West Sacramento, CA 95695 County of YOLO Mailing Address: 1121 SW Salmon St., Ste. 500, Portland, OR 97205 Schnitzer Investment Corp., 1121 SW Salmon St., Ste. 500, Portland, OR 97205
This business is conducted by a Corporation The registrant(s) commenced to transact business under the fictitious business name or names listed above on 10/18/01.
Schnitzer Investment Corp. S/ Jeffrey F. Nudelman, Secretary, This statement was filed with the County Clerk of Yolo County on 07/24/2023.
Jesse Salinas, County Clerk/Recorder KQUAM, Deputy
8/11, 8/18, 8/25, 9/1/23
CNS-3719047#
NEWS-LEDGER

FICTITIOUS BUSINESS NAME STATEMENT
FILE NO. F20230638
The following person(s) is doing business as:
Leer Group, 1686 East Beamer St, Woodland, CA 95776, County of Yolo.
Truck Accessories Group, LLC, 28858 Ventura Drive, Elkhart, IN 46517
This business is conducted by Limited Liability Company.
The registrant commenced to transact business under the fictitious business name or names listed above on 10/05/2006
/s/ Anthony Gardini as Vice President Truck Accessories Group
This statement was filed with the County Clerk of Yolo County on 07/27/2023.
Jesse Salinas, County Clerk/Recorder
By: mvra, Deputy
8/11, 8/18, 8/25, 9/1/23
CNS-3726271#
NEWS-LEDGER

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230669
The following person(s) is doing business as: Precision Lathe Machining, 41690 Main Street, Woodland, CA 95776.
Miguel A. Castillo Lara, 5636 Carmela Way, Sacramento, CA 95822. This business is conducted by an Individual.
The registrant commenced to transact business under the fictitious business name or names listed above on August 7, 2023.
This statement was filed with the County Clerk of Yolo County on 8/7/2023.
By: Jesse Salinas, Deputy
Publish: August 18, 25, Sept 1, 8, 2023
PRECISION 9-8-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230670
The following person(s) is (are) doing business as:
HUNAN BAR & RESTAURANT, 207 D STREET, DAVIS, CA 95616 County of YOLO
IMPERIAL PHOENIX GROUP, INC., 207 D STREET, DAVIS, CA 95616
This business is conducted by a Corporation
The registrant(s) commenced to transact business under the fictitious business name or

names listed above on 07/29/2023.
IMPERIAL PHOENIX GROUP, INC.
S/ HONG YANG, CEO
This statement was filed with the County Clerk of Yolo County on 08/08/2023.
Jesse Salinas, County Clerk/Recorder
KARLA LOPEZ, Deputy
8/18, 8/25, 9/1, 9/8/23
CNS-3728731#
NEWS-LEDGER

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA
COUNTY OF YOLO
ORDER TO SHOW CAUSE CHANGE OF NAME
#CV2023-1544

Brian Fonseca Gutierrez has filed a petition with this court for a decree changing the name(s) of Brian Fonseca Gutierrez to Brian Fonseca Gutierrez.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 19, 2023, at 9:00 a.m. in Department 14, located at 1000 Main Street Woodland, CA 95695 and show cause, if any, why the petition for Change of Name should not be granted.
Dated: August 1, 2023
David W. Rosenberg, Judge of the Superior Court
Publish: August 18, 25, Sept 1, 8, 2023
BRIAN 9-8-23

SUMMONS

SUMMONS (CITACION JUDICIAL)
CASE NUMBER: CV2023-0446

NOTICE TO DEFENDANT: Camille Nicole Manson, an Individual; and DOES 1 through 10
YOU ARE BEING SUED BY PLAINTIFF: Iver Capital Corporation.
NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.
You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. AVISO! Lo han demandado. Si no responde dentro de 30 dias, la corte puede decidir en su contra sin escuchar su version. Lea la informacion a continuacion.
Tiene 30 DIAS DE CALENDARIO despues de que le entreguen esta citacion y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefonica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas informacion en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov) en la biblioteca de leyes de su condado o en la corte que le quede mas cerca. Si no puede pagar la cuota de pre-

sentacion, pida al secretario de la corte que le de un formulario de exencion de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podra quitar su sueldo, dinero y bienes sin mas advertencia.
Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remision a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniendose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperacion de \$10,000 o mas de valor recibida mediante un acuerdo o una concesion de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

The name and address of the court is: (El nombre y direccion de la corte es): Superior Court of California, County of Yolo, 1000 Main Street, Woodland, CA 95695

The name, address and telephone number of plaintiff's attorney, or plaintiff without an attorney is: (El nombre, la direccion y el numero de telefono del abogado del demandante, o del demandante que no tiene abogado, es): Ali Nabavi, Coastal Law Firm, APLC, 4533 MacArthur Boulevard #777, Newport Beach, CA 92660, 949-751-6788.
Date: (Fecha) 3/10/2023
Clerk (Secretario) Shawn C. Landry, Deputy (Adjunto) /s/ S. Sablan
July 28, August 4, 11, 18, 2023
IVER 8-18-23

TRUSTEE'S SALE

APN: 014-281-020 TS No.: 23-05211CA TSG Order No.: 230003917 NOTICE OF TRUSTEE SALE UNDER DEED OF TRUST YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED MARCH 8, 1999. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Affinia Default Services, LLC, as the duly appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust Recorded March 17, 1999 as Document No.: 99-0008025-00 of Official Records in the office of the Recorder of Yolo County, California, executed by: Terjon B. Reed, a single man and Theresa C. Machorro, an unmarried woman, as Trustor, will be sold AT PUBLIC AUCTION TO THE HIGHEST BIDDER for cash (payable in full at time of sale by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). All right, title and interest conveyed to and now held by it under said deed of trust in the property situated in said county and state, and as more fully described in the above referenced deed of trust. Sale Date: September 7, 2023 Sale Time: 1:00 PM Sale Location: North Entrance, West Sacramento City Hall, 1110 W. Capitol Avenue, West Sacramento, CA 95691 File No.:23-05211CA The street address and other common designation, if any, of the real property described above is purported to be: 932 Cummins Way, West Sacramento, CA 95605. The

undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$64,633.08 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call, (800) 280-2832 for information regarding the trustee's sale or visit this internet website, www.auction.com, for information regarding the sale of this property, using the file number assigned to this case, T.S.# 23-05211CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (800) 280-2832, or visit this internet website www.auction.com, using the file number assigned to this case 23-05211CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after

the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. File No.:23-05211CA If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. For Trustee Sale Information Log On To: www.auction.com or Call: (800) 280-2832. Dated: July 27, 2023 By: Trixie Obnimaga Foreclosure Associate Affinia Default Services, LLC 301 E. Ocean Blvd., Suite 1720 Long Beach, CA 90802 (833) 290-7452 NPP0438261 To: NEWS LEDGER 08/18/2023, 08/25/2023, 09/01/2023

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF ANTHONY EARL LOPEZ AKA; ANTHONY E. LOPEZ, TONY E. LOPEZ
CASE NO. PR2023-0179
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Anthony Earl Lopez AKA; Anthony E. Lopez, Tony E. Lopez.
A Petition for Probate has been filed by Delma M. Jernigan, in the Superior Court of California, County of Yolo, requesting Delma M. Jernigan be appointed as personal representative(s) to administer the estate of the decedent.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.
A hearing on the petition will be held in this court as follows: September 7, 2023, 9:00 a.m. in Dept 11. Superior Court of California, County of Yolo, 1000 Main Street, Woodland, CA 95695.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.
IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Petitioner is: Delma M. Jernigan, 3985 Partridge Avenue, West Sacramento, CA 95691; 916-372-5499
Publish: August 11, 18, 25, 2023
DELMA 8-25-23

NOTICE OF LIEN SALE - SELF STORAGE AUCTION

Notice is hereby given that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property pursuant to the California Storage Act (Sections 21700-21716 of the Business & Professions Code.) West Sacramento Self Storage: Property is located in separate storage units at 2274 Lake Washington Blvd., West Sacramento, CA 95691. The auction will be conducted entirely online at: <https://bid13.com> Auctioneer: Bid13.com 1-844-348-2776; agent for Owner. Contents such as household goods, clothes, children's toys, furniture, tools, and other miscellaneous items for the following lien units will be sold:

NAME	UNIT	SIZE	NAME	UNIT	SIZE
Erica Vigna	F109	10x20	Christian Dapaah	H028	15x30
Alexas Laughlin	E03	5x10	Kimberly Simmons	I055	10x15
Terry Farrington	F009	5x10	James King	I074	7.5x10
Katherine Creighton	B031	10x20	Sandra Rodriguez	I088	7.5x10
William Krimmel	D095	10x15	Chris Cornelius	J009	10x30
Valentino Gutierrez	D071	10x25	Square Roof Academy		
Jason Tucker	F030	5x10	Keysha Buckingham	C113	10x30
Paul Stanley	H019	15x40			

Pictures of unit contents can be seen online. Bidding is held online beginning Wednesday, August 30th 2023 at 9am and closes Sunday, September 3rd 2023 at 3:00 pm PST. Payment must be paid for at the time of purchase. Cash only accepted. All items in the unit are sold as is and must be removed within two days of the time of sale. Sale is subject to cancellation in the event of settlement between owner and obligated party.
West Sac News Ledger 8-18, 8-25-23

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While Us Economic Outlook Improves, California’s Remains Muddy And Mediocre



By Dan Walters, CALMatters.org

Late last month, the Federal Reserve announced the latest incremental raise in its key interest rate, pushing it to the highest level in 22 years, as it continues to battle what it calls persistent inflation.

The increase, a quarter of 1%, renewed the debate among economists and politicians over whether the Federal Reserve’s anti-inflation actions will slow the economy into what’s termed a “soft landing,” or ignite a recession.

The recession that many economists thought would have happened by now hasn’t raised its ugly head, leading to I-Told-You-So’s from the ones who hadn’t seen a downturn on the horizon.

“Much to the chagrin of those who have been predicting otherwise, the U.S. economy has stubbornly continued to grow and 2023 is shaping up to be a better year than 2022,” one of the optimists, California economist Christopher Thornberg wrote recently.

“This isn’t to say that we don’t recognize signs of stress in the economy driven by higher interest rates and the recent bout of inflation,” Thornberg continued. “Rather, we’ve never viewed these issues as rising to the level of

being systemic given that they were caused by the same thing that has kept consumer spending supercharged – the excessive stimulus thrown at the economy during the pandemic.

“The greatest risk, as we have seen it, was always the undue tightening by the Federal Reserve, which was implemented in response to their original sin of excessive loosening.”

There are, however, two sides to the economic coin – one steeped in the numbers economists love and the other the admittedly unscientific concerns of ordinary citizens.

A recent Public Policy Institute of California poll found that Californians overwhelmingly believe that bad economic times lie ahead, based in part on experiences with inflation in housing, food, fuel and other living expenses.

Those sour expectations may be more than just emotion. While the nation as a whole seems to be doing fairly well, as President Joe Biden reminds us almost daily in anticipation of a re-election campaign next year, California’s economy is just so-so.

California’s unemployment rate in June was 4.6%, which doesn’t sound bad – certainly much lower than it was when the state’s economy shut down during the COVID-19 pandemic, pushing the jobless rate to over 16%.

However, it was higher than it had been a year earlier and – this is rather sobering – was the second-highest of any state to Nevada’s 5.4%, and more than twice as high as New

Hampshire’s nation-lowest 1.8%.

California’s other economic indices are similarly weak.

The Federal Bureau of Economic Analysis reported in June that California’s gross domestic product – the total of goods and services – in the first quarter was one of the nation’s slowest growing at 1.2%, roughly a third of the growth seen in rival states Texas (3%) and Florida (3.5%). Other states ranged to as high 12.4% in North Dakota.

The BEA’s quarterly report on personal income growth was similarly mediocre. Nationally, it grew by 5.1%, but in California it was scarcely a blip at .7%, very near the bottom. Texas saw 6.7% personal income growth and Florida 7.9%.

Anemic personal income growth has a real-world impact when it attempts to cope with inflation that’s still plaguing California’s families and it also is one of the underlying reasons the state is experiencing declines in personal income taxes and the resultant multi-billion-dollar budget deficits.

Citing a “particularly muddy” economic outlook, the Legislature’s budget analyst, Gabe Petek, believes that the state faces bigger budget deficits than Gov. Gavin Newsom and legislative leaders have baked into their new budget.

It’s just as muddy for the family budgets of nearly 40 million Californians.

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

Social Security Matters

I’m a Veteran. How Do I Get My Extra Social Security?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: As a military veteran, I was told that the final amount of my Social Security should be a little higher as a reward for military service. If so, I have two questions: 1. How much is the boost? 2. How can I know that amount has been applied? **Signed: Unsure**

Dear Unsure: We receive questions about this fairly often from our military veterans. I want to first thank you for your service to our country and then assure you that, as a military veteran myself, I have thoroughly investigated this subject - the so-called “Special Extra Credit for Military Service,” which is widely misunderstood. Although someone suggested that your Social Security benefit “is supposed to be a little higher” because you are a military veteran, allow me to share how this somewhat obscure rule actually works.

Any extra money for military veterans does not come in the form of a special “boost” to their Social Security benefit because of their military service; instead, certain older veterans receive extra credit to their earnings for the years they served. Those extra earnings are applied only to those who served in specific years, as additional dollars added to their actual earnings record for their service-years. The amount added to the veteran’s true service-year earnings varies a bit depending on


which years you served. For example, if you served between 1957 – 1977, your actual earnings for each service-year would be increased by \$300 for each full quarter you had active duty pay to a maximum of \$1200 additional earnings per service-year. The credit is computed a bit differently for those who served between 1978 – 2001, but the maximum annual earnings credit for those service years is the same - \$1,200. And, for clarity, those who served before 1957 get extra earnings credit under an entirely different formula, and those who served after 2001 receive no extra credits for their military service years.

So how might this affect your Social Security benefit? Well, when your benefit is claimed, Social Security reviews your lifetime earnings record, inflates each actual annual amount to equal today’s dollar equivalent, and selects the highest earning 35 years from your lifetime record to calculate your “Primary Insurance Amount” or “PIA” (your PIA is the amount you are entitled to at full retirement age). If your military service-years are among the 35 years used to compute your PIA when you claim, then the “Special Extra Credit for Military Service” will result in a somewhat higher PIA (a slightly higher monthly SS benefit). If the highest earning 35 years in your lifetime record do not include your military-service-years, then those extra credits added to your earnings for your military-service-years will have no effect on your Social Security benefit (because using those service-years would result in a lower benefit). How Social Security applies those special extra credits to your service-year earnings also varies depending on when you served. Those who served

before 1968 needed to show their DD-214 to get the extra credits, but those who served in between 1968 – 2001 were automatically given the extra credits based on their military service records.

So, if your military service was between 1968 and 2001, your earnings during the years you served were automatically increased by SS to reflect your “special extra” earnings and - if those years are among the highest of the 35 years used to compute your SS benefit - you are now receiving the extra benefit amount you’re entitled to from those credits. If you have at least 35 years over your lifetime where you earned more than your pay while serving in the military, your current benefit is more than it would be if your military service years were included. If you have questions about your earnings during your military service years, you may wish to obtain a copy of your lifetime earnings history from Social Security to review those amounts (easiest way to get your lifetime earnings history is via your personal “my Social Security” account at www.ssa.gov/myaccount).

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



FOR THE LOVE OF BOOKS

By Amy Shane

BOOK REVIEW & SPECIAL EVENTS EDITOR • amy-shane@att.net • [amy_fortheloveofbooks](https://www.instagram.com/amy_fortheloveofbooks)

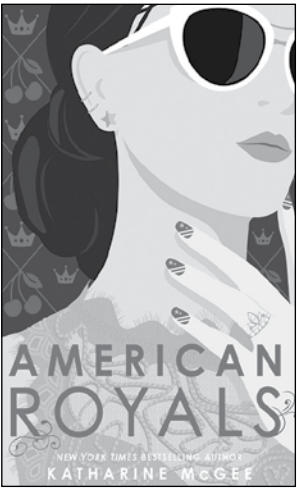
American Royals

by Katharine McGee

It’s been two and a half centuries since General George Washington was crowned King, giving America their own royal family. The Washingtons still sit on the throne today, but things are about to change as Princess Beatrice prepares to be America’s first Queen Regent. For Beatrice, the pressure of the throne is a weight she knows she must bear alone, even though the King and Queen have a list of acceptable suiters that would happily rule by her side. However, Beatrice secretly knows that there is one person she trusts to help her carry the weight: the one man who has captured her heart and the one she can never have.

Princess Samantha, labeled the Royal Spare, has jaded Samantha towards the throne and her sister, allowing her to spend her time breaking the rules. Then she meets Teddy, one of Beatrice’s worthy suiters, and suddenly the duty of the crown, and breaking the rules takes on a whole new meaning.

Daphne Deighton will do anything to have the crown, and Prince Jefferson is the only person who can get there.



AMERICAN ROYALS

NEW YORK TIMES BESTSELLING AUTHOR KATHARINE MCGEE

◆ Publisher: Random House Children’s Book

◆ Intended Audience: Young Adult

◆ Rating: ♥♥♥♥

Now that her and the price are no longer an item, Daphne knows she has her work cut out, but Daphne has a plan, and nothing will stop her from making Jefferson hers.

As Princess Samantha’s best friend, Nina Gonzalez has always been under the radar. No one has ever noticed her, but that is about to change. Nina has accidentally caught the eye of the Prince, and the whole world is about to know, but is she ready for everything that might bring?

Get caught up in the emotions, the romance, and the deceit in the story that started it all, American Royals. ★

“What if America had a royal family?” With the fourth book in the *American Royals* series releasing later this month, now is the perfect time to get caught up on this drama, the deceit, the desire, and the sabotage from the beginning. Katharine McGee knows how to capture the dynamic complexity of multiple characters as she thrusts readers quickly through the storyline, individually building each character’s story as they twist and fall into one another. All with personal agendas and motives, there is one thing they all have in common, the chase for love.

With backstabbing lies, secrets, betrayal, and love, this series reads like a perfect formula for a television series. Continuously building up the tempo until the last line, the dramatic ending will leave readers scrambling for the second book in the series. Like a true guilty pleasure, *American Royals* delivers an inside look at what it means to be royal, even if you are just an heir apparent. Readers can now catch the entire series with *American Royal, Majesty, Rivals, Reign*, and the prequel, *Inheritance*. ★

Food & Farm NEWS

Dairies Struggle As Milk Prices Plummet And Production Costs Surge

After earning record-high milk prices in 2022, dairy farmers have seen their earnings plummet in recent months, with more operations struggling to stay in business and some closing their doors for good. Their plight has prompted comparisons to the 2009 economic crisis that forced droves of dairies into bankruptcy. Some say it may be worse this time around due to additional inflationary pressures and higher interest rates that make it more costly for businesses to borrow money. Dairy farmers’ costs for feed, labor, fuel and fertilizer have all skyrocketed.

Weather Pushes Melon Crop Past July 4 But Growers Happy With Quality

California farmers say this season’s melon crop was delayed by about two weeks due to cool temperatures and wet fields affecting early harvest of watermelons, cantaloupes and honeydews. That slowed melon deliveries to supermarkets. “We missed the big marketing window for Fourth of July,” noted Fresno County farmer Joe Del Bosque. But Del Bosque said the quality of melons this year is good, and that demand remains steady. He said he just hopes there is not “a bunching up” of melons hitting the market at once.

Cotton Acreage Drops To Historic Low In State Due To Weather, Prices

For the first time in a century, California cotton acreage will likely drop to fewer than 100,000 acres due in part to soggy ground at planting and better prices for competing crops. Aaron Barcellos, a partner in the family-owned A-Bar Ag Enterprises in Fresno County, said cold, wet weather along with low prices prompted them to reduce Pima plantings this year. Without those factors, he said they probably would have had double the acreage they planted. In the late 1970s and early 1980s, cotton was king in the San Joaquin Valley, maxing out at about 1.6 million planted acres.

Congress Takes Up Farm Labor Bills Stalled Amid Immigration Stalemate

A nationwide farm labor shortage is contributing to a flurry of legislative action in Washington this year. The House Committee on Agriculture has formed a bipartisan Agricultural Labor Working Group to study and propose changes to the H-2A temporary work visa program, which farmers have increasingly called upon in the absence of adequate domestic labor. Last year, Congress failed to pass the Farm Workforce Modernization Act, including immigration law reforms intended to boost agricultural employment. The Act was reintroduced this year. ★



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West Sacramento News Briefs

MPG Staff

Movie Night with Bryte & Broderick Neighborhood Association

Disney’s Encanto! Grab your blankets and chairs and join Mayor Guerrero, Councilwoman Alcala and the Bryte & Broderick Neighborhood Assoc. for a family fun-filled evening at Bryte Park! Saturday August 26 7:30 pm – 9:30 pm. The movie will begin at 8:00 pm.

West Nile Virus is in West Sacramento

Remember that West Nile Virus is in West Sacramento. Please dispose of any standing water and take proper precautions to avoid mosquito bites. This includes your children and pets as well. Yolo County is aware and treating the known areas, but please be diligent in prevention.

According to the Center for Disease Control No symptoms in most people. Most people (8 out of 10) infected with West Nile virus do not develop any symptoms.

Febrile illness (fever) in some people. About 1 in 5 people who are infected develop a fever with other symptoms such as headache, body aches, joint pains, vomiting, diarrhea, or rash. Most people with febrile illness due to West Nile virus recover completely, but fatigue and weakness can last for weeks or months.

Serious symptoms in a few people. About 1 in 150 people who are infected develop a severe illness affecting the central nervous system such as encephalitis (inflammation of the brain) or meningitis

(inflammation of the membranes that surround the brain and spinal cord).

Invasive Hammerhead Worm found in Sacramento

You will know when you see one, they have a flat hammer-shaped head that’s round on the front side. Here’s what you should know 1. They come out after rain or sprinklers soaking the ground. That’s when to look for them. 2. Do not touch it without gloves. Their mucus is a skin irritant to humans and can be toxic to pets and other small animals. Scoop it up with a stick or piece of mulch ASAP so it doesn’t get away. 3. Do not cut them in half and leave it thinking that it will die. It won’t and you just created 2 worms. 4. Info online says to kill them with salt or vinegar. Some also say to put it in a ziplock bag with salt and put it in the freezer. 5. If allowed to live, they will eat beneficial earthworms.

Yolo County Library Car & Truck Show

On August 26th a classic car & truck show is scheduled as a joint effort between Yolo County Library and Friends of Yolo Branch Library. The event will take place from 10 am – 3 pm near the library, located at 37750 Sacramento Street, in the town of Yolo. The event is free and open to all ages. In addition to the classic vehicles, there will be exhibits including a youth low-rider bike exhibition, displays of antique fire trucks, tractors, and gas engines. Attendees can enjoy food and live DJ music, provided by Rockwell Sound & Lighting. ★

Senate Democrats Take One More Step Toward Socialized Medicine



By Sally C. Pipes

It’s been less than a year since Democrats enacted the Inflation Reduction Act, which gives Medicare the power to set the prices of certain medicines.

Those price controls have yet to go into effect. But Democrats already want more. They’ve introduced new legislation in both chambers of Congress that would amp up those price controls, and even permit the government to refuse to cover drugs in order to drive a harder bargain with pharmaceutical companies. They say their bills would “build on” the IRA.

That law, which President Biden signed last August, subjects 10 medicines to price controls under Medicare in January 2026. The government will set the prices for 15 more in 2027, another 15 in 2028, and 20 more per year in 2029 and beyond.

The SMART Prices Act would take things even

further. It would empower Medicare to set prices for 20 drugs in 2026, instead of the current ten under the IRA. In 2027 and every year after, that number would jump to 40, many more than the IRA stipulated. The House bill is even more radical, extending Medicare’s price controls to the private insurance market.

The SMART Prices Act would also subject medicines to price controls five years after approval by the Food and Drug Administration. That’s up to eight years quicker than under the IRA and significantly sooner than when generic or biosimilar competitors can enter the market.

This provision would gut the generics industry. Generic firms face substantial upfront costs.

They recapture those investments by underpricing their wares relative to branded drugs and capturing a small margin on each sale. Patients, of course, benefit from those lower prices.

But if Washington sets a rock-bottom price on a brand-name drug, there will be no incentive for a generics manufacturer to enter the market.

That’s problematic for several reasons. For starters, the government’s mandated price may not be as low as a competitive market could

generate. So, patients may end up paying more than they should.

Further, a market without competing drug makers is less resilient. If price controls result in a branded company being the only producer of a drug, then a production issue could render a drug that patients need inaccessible.

The IRA’s price controls have already led a number of pharmaceutical companies to curtail research into new drugs. In May, the CEO of Novartis announced that the company would drop a few cancer drugs from its development pipeline. Alnylam cited the IRA when it put development of a rare eye disease drug on hiatus last fall.

How can Democrats look at this decline in drug research, and decide that more price controls are an appropriate response? Patients will pay the price for this misguided approach.

Sally C. Pipes is President, CEO, and Thomas W. Smith Fellow in Health Care Policy at the Pacific Research Institute. Her latest book is False Promise, False Promise: The Disastrous Reality of Medicare for All (Encounter 2020). Follow her on Twitter @sallypipes. This piece originally appeared in Issues & Insights. ★

Crime Reports WEST SACRAMENTO



- 8-02-23 LADALE HERNANDEZ Arrested for disorderly conduct:alcohol after allegedly trying to fight people with a knife.
- 8-03-23 SANDEEP BADHAN Arrested for Assault with a deadly weapon: not firearm and Threaten crime with intent to terrorize after a report of a physical fight.
- 8-03-23 AHMAD NESSAR Arrest for Disorderly conduct:alcohol and VC Officer removes vehicle when arrest of driver is made after Police received a call about trespassing.
- 8-04-23 BRODIE WELLS Arrested for Disorderly conduct:alcohol after multiple 911 calls.
- 8-04-23 MARCUS CARPENTER Arrested for two warrants.
- 8-04-23 LORENZO CASTANON Arrested for felony warrant after a report of a combative subject.
- 8-05-23 GREGORY REIBELING Arrested for Possession of narcotic controlled substance and possession of unlawful paraphernalia after Police responded to a trespass call.
- 8-07-23 CHRISTOPHER MOORE arrested for felony warrant.
- 8-08-23 MARK HOLLON Arrested for trespassing after a citizen’s arrest.

INCIDENT/CRIME REPORTS

- 7-28-23 Burglary of storage unit.
- 7-29-23 Six gunshots heard in area. Witnesses game suspect and vehicle description and stated someone fired into air. No known victims of fired rounds. Willful discharge of firearm in a grossly negligent manner.
- 7-30-23 McCann left the area after being involved in a traffic collision. McCann was located and refused officers commands. McCann resisted arrest. McCann showed objective signs of being under the influence of narcotics. Obstruction/Resisting, Hit & Run:Property damage.
- 7-30-23 Reporting person called to report an attempted burglary the night of 7/29/23. Damage to garage window was present. Appeared to have been pryed open. Reporting person did not have suspect information. Burglary.
- 7-30-23 Vehicle burglary. \$1 loss. Burglary.
- 7-30-23 Catalytic converter stolen. \$2,000 loss. Grand theft.
- 7-30-23 Catalytic converter stolen. \$2,000 loss. Grand theft.
- 7-30-23 Physical altercation between an employee and customer, employee unsure if he wants to press charges.
- 7-31-23 La Mesa RV dealership found their rear chain link fence to be cut as well as an RV parked on the lot had the center dash torn out. \$2,500 loss. Grand theft.
- 7-31-23 Burglary. \$6,000 loss.
- 8-02-23 Unoccupied house flooded.
- 8-03-23 Burglary. \$2,000 loss.
- 8-03-23 Burglary. \$350 loss.
- 8-03-23 Burglary. \$175 loss.
- 8-03-23 Storage unit doors vandalized. \$31,000 loss. Vandalism.
- 8-04-23 Theft of gym bag. \$270 loss. Petty theft.
- 8-04-23 Battery on person.
- 8-05-23 Unknown suspect(s) broke the front glass door to Metro by TMobile. Unknown if entry was made or merchandise was taken. \$1,000 loss. Vandalism.
- 8-05-23 Burglary. \$100 loss.
- 8-07-23 Residential burglary – no forced entry. \$6,000 loss. Burglary. Rear driver side window was broken out and steering column was broken in an attempt to steal vehicle. Tamper with vehicle.
- 8-08-23 Manager threatened victim at work. Victim reported incident to HR and needed an incident report.
- 8-08-23 Suspect broke out window of locked vehicle Suspects fled in a maroon Kia Optima. Suspect vehicle was associated with several vehicle burglaries. \$20 loss. Burglary.

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COMICS & PUZZLES

The Spats



by Jeff Pickering

Amber Waves

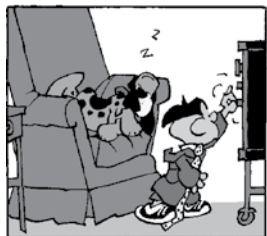
by Dave T. Phipps


Out on a Limb

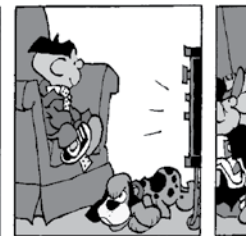



by Gary Kopervas

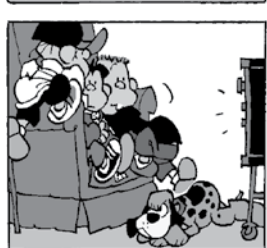
TIGER




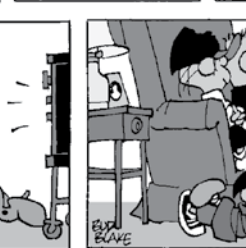




















by BUD BLAKE















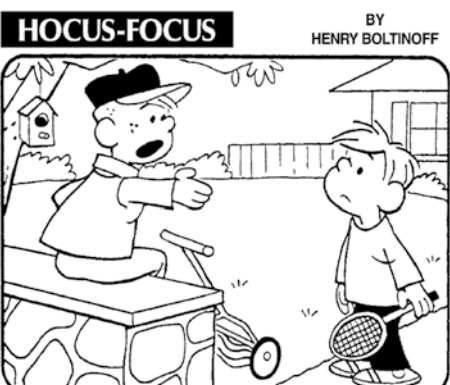

















BY HENRY BOLTINGOFF

Find at least six differences in details between panels.





by Dave T. Phipps

M	C	A	T			M	A	P				L	E	I						
E	U	R	O			R	I	P	E			D	W	E	E	B				
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						G	Y	M				O	P	T			E	A	S	Y

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CLUES

ACROSS

- *Medical school entry requirement, acr.
- *Atlas image
- Hula dancer's necklace
- German money
- Ready for picking
- Nerd
- Like many Brothers Grimm stories
- Month of Purim
- *Some exams
- *Laptop and books container
- Fastens a fly
- Licorice-like herb
- *Teacher's favorite
- Like hot lava
- Cassava, pl.
- Chapter in history
- Deadly
- DEA agent
- Second person singular past of "do," archaic
- Greet, to a dog
- Be in harmony
- Inwardly
- Opposite of pluralism
- Even, to a poet
- *Academic planners
- *High predecessor
- Passé
- Barnyard honker
- Rooftop contraption
- *Meal container
- Emerald or aqua-marine, chemically speaking
- Trans-Siberian Railroad city
- Venus de Milo's are missing
- *Plural of #51 Down
- Comments from prompt box
- Do like Ella Fitzgerald
- *PE in school
- Make a choice
- Piece of cake

DOWN

- Actress Ryan
- Larry David's "____ Your Enthusiasm"
- Bizet's "Habanera," e.g.
- Tabby's mate
- King with a golden touch
- Rapidly
- ____ up, to become more cheerful
- Spring
- Morays
- Abdominal pain cause, acr.
- Plunder
- Dirty one
- *One of 3 Rs in grade school
- Genuflected
- Letter-writing friend
- *M in LMC, educationally speaking
- Circular gasket
- Big Dipper's visible shape
- Biblical gift-givers
- Propelled a boat
- Angler's basket
- Part of an act
- Rare bills
- Chewbacca's sidekick
- *Word in thesaurus, e.g.
- Mennonite's cousin
- *Gym class prop

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

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BLM Announces Plan to Reduce Wildfire Risk

American Pickers to Film in California!

BLM News Release

SACRAMENTO, CA (MPG) - The Bureau of Land Management is taking an ambitious and coordinated approach to accelerate fuels reduction projects on public lands with high wildfire risk throughout California and north-west Nevada. The signing on August 8, 2023, of the Statewide Wildland-Urban Interface Fuels Treatment Programmatic Environmental Assessment will streamline plans to protect communities, reduce wildfire risk and improve forest health.

“This plan helps reduce the intensity, severity and spread of wildfire near communities that border public lands managed by the BLM,” said BLM California State Director Karen E. Mouritsen. “Through partnerships with local and state agencies we will prioritize and coordinate fuels treatments to protect people, property and vital infrastructure.”

Under this plan, fuels treatment projects will be coordinated across land ownerships to provide the best results for communities, creating a landscape-level network of strategic fuels treatments and breaks within the wildland-urban interface.

The Statewide Wildland-Urban

Interface Fuels Treatment Programmatic Environmental Assessment conducted a broad analysis across 930,000 acres of public lands. As local communities and the BLM identify wildfire concerns, the new streamlined fuels treatment plans will permit on-the-ground work to begin in a matter of months. This will allow us to treat an anticipated additional 20,000 acres of public lands each year.

The plan covers 44 counties in California: Amador, Butte, Calaveras, Colusa, El Dorado, Fresno, Glenn, Humboldt, Imperial, Inyo, Kern, Lake, Lassen, Los Angeles, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Joaquin, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Tehama, Trinity, Tulare, Tuolumne, Yolo, and Yuba; and two counties in northwest Nevada: Douglas and Washoe. Projects under this program can begin as soon as this fall.

To learn more about this programmatic environmental assessment, visit the BLM NEPA Register. For more general information, please contact your local BLM Field Office. ★



Follow Mike Wolfe and Danielle Colby as they hunt for America’s most valuable antiques in the hit show American Pickers. Photo courtesy of Cineflix

Cineflix News Release

SACRAMENTO REGION, CA (MPG) - The American Pickers are excited to return to California! They plan to film episodes of The History Channel hit television series throughout your area in September 2023.

AMERICAN PICKERS is a documentary series that explores the fascinating world of antique “picking” on The History Channel. The hit show follows skilled pickers in the business, as they hunt for America’s most valuable antiques. They are always excited to find historically significant or rare items, in addition to unforgettable Characters and their collections.

As they hit the back roads from coast to coast, the Pickers are on a mission to recycle and rescue forgotten relics. Along the way, they want to meet characters with amazing stories and fun items. They hope to give historically significant objects a new lease on life while learning a thing or two about America’s past along the way. The Pickers have seen a lot of rusty gold over the years and are always looking to discover something they’ve never seen before. They are ready to find extraordinary items and hear fascinating tales about them.

We at American Pickers continue to take the pandemic very seriously and will be following all guidelines and protocols



Mike Wolfe of American Pickers will be visiting area private collections to incorporate California stories and relics into The History Channel’s documentary program. Photo courtesy of Cineflix

The Real Fix for State Pension Woes:
Ditch Defined Benefit Pensions

Commentary by
Jon Coupal

Last week, this column addressed the dilemma facing the California Public Employees’ Retirement System (CalPERS) and the California State Teachers Retirement System (CalSTRS), California’s biggest public pension retirement funds, involving “Environmental, Social, and Governance” principles.

Depending on how it is interpreted, “ESG investing” can simply mean evaluating investments in a broad manner “to assess potential risks.”

Where ESG principles get problematic is when they are used to push a progressive political agenda at the expense of maximizing returns. This occurs when activists seek prohibitions against investing in fossil fuels, firearms, or in companies located in nations that have met with their disfavor for political or policy reasons, irrespective of the positive performance of the companies.

For current retirees and employees, there is little opportunity to influence the investment decisions of CalPERS and STRS. Some of the board members are elected by participants in the system but most are subject to the political pressures of the day.

What politicians in California and elsewhere ignore is a simple way

to avoid the entire ESG quagmire as well as many other problems inherent in California’s “defined benefit” retirement plans. That is to begin shifting to “defined contribution” plans that reduce the risks to the state and taxpayers and which frequently produce better returns for the employees. In defined contribution plans, the employee’s benefit is equal to his or her own contributions, plus those of the employer, plus whatever earnings the investments accrue.

Defined contribution plans come in many flavors, but they have one common element important to taxpayers. That is, the financial obligation of the employer (paid for with taxpayer dollars) is complete at the end of each pay period.

Another big advantage to defined contribution plans is their portability, especially in a changing workforce where employees change jobs frequently.

In a comprehensive policy paper published in 2020 by the Reason Foundation, “Defined Contribution Plans: Best Practices in Design and Utilization,” the authors contend that, “When structured properly, [defined contribution] retirement plans—plans with individually controlled investment accounts with contributions made by both employers and employees—can offer

governments an approach to retirement plan design that garners retirement security for employees while actively working. Defined contribution plans accomplish this by modernizing the retirement option set and managing employers’ financial risks that are inherent in traditional pension plans.”

In California, the political power of public-sector labor renders the full adoption of defined contribution plans to replace CalPERS and CalSTRs extremely unlikely. In 2005, progressive outrage at then-Gov. Arnold Schwarzenegger forced him to drop his proposal before it even got started. But now, with economic realities setting in, it might stand a better chance, especially if offered only to new hires or as part of a “hybrid” system of combined defined benefit and defined contribution elements.

Defined contribution plans are becoming increasingly popular in other jurisdictions. Both Michigan and Alaska offer state employees defined contribution plans only. For the sake of the state’s financial health, and to limit the risks to taxpayers, the shift to a defined contribution plan should be the cornerstone of California’s public employee retirement systems. It’s time to take the off-ramp from defined benefit pension plans. ★

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