



Family Court Awareness Month

PAGE 2

'Aged Out' of Owning a Business?

PAGE 12



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SEE INSIDE

MEALS ON WHEELS NEW DIRECTOR



PAGE 3

DUI PROGRAM RECEIVES GRANT FUNDS



PAGE 4

SBA OFFERS FIRE DISASTER ASSISTANCE



PAGE 4

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An Uncommon Ground Breaking



Excited members of Washington Commons breaking ground at the site of their future home near the corner of 4th Street and G Street in West Sacramento. Photo by Michele Townsend

By Michele Townsend

WEST SACRAMENTO, CA (MPG) - The Washington Commons project broke ground on Friday, November 19th near the corner of 4th Street and G Street in West Sacramento. Washington Commons will be a condominium complex built with the idea of knowing your neighbors and being a community within your community. If you were lucky enough to have grown up in, or have ever lived in, the kind of neighborhood where all of the neighbors know each other and watch out for each other, then you know what kind of complex the Washington Commons is designed for.

Mayor Pro-tem, Chris Ledesma,

was at the ceremony to welcome the members to West Sacramento. The members (condo owners) and developers have all been working on this project together since 2016. Not only did the members invest their money to fund this project, but they were included in the design of the complex.

The members had input on the amenities that the complex included and the layout of the complex. They also had input on the common, or social areas, where they will be able to visit with their friends and neighbors. In addition to the large terrace, there will be workshops and other shared social areas, making it easy to gather and stay connected.

Washington Commons will be the first cohousing community in West

Sacramento. Of the 35 units 28 are already sold and people from as far away as New Hampshire and Texas were at the ceremony, in anticipation of their new homes. It will be a great way for people who want to balance privacy and community.

There are more than 40 cohousing complexes across Northern California, and they continue to grow in popularity in a time where we want our own private lives but find the need to share resources. If you think that you might be interested in purchasing one of these one or two bedroom condos, or if you would like more information about cohousing, visit www.Washington-Commons.org or the Cohousing Association at www.cohousing.org ★

CHP to Focus on Street Racing and Sideshows



CHP Valley Division continues to experience an increase in illegal street racing, sideshows, and drifting activities, often with fatal results. Photo courtesy Pixabay

CHP News Release

SACRAMENTO REGION, CA (MPG) - The California Highway Patrol (CHP) Southern and Valley Divisions are working to reduce the number of victims killed and injured in traffic crashes as a result of illegal street racing and sideshows with the support of the Communities Against Racing and Sideshows (CARS) grant.

The CHP Valley Division continues to experience an increase in illegal street racing, sideshows, and drifting activities, often with fatal results. This continued dangerous behavior has proven the need for additional personnel and resources to properly address this illegal and highly dangerous activity.

With the CARS grant, CHP Valley Division officers will be able to focus enforcement on these unsafe driving behaviors and educating the public about the oftentimes deadly outcomes they bring.

"Ultimately we want to keep our roadways safe for everyone," said CHP Valley Division Chief Mike Dust. "Those who choose to engage in these irresponsible and selfish acts need to know they put everyone's life at risk, not just their own, and we cannot allow that."

Grant activities will include focused task force operations, undercover procedures, "in-view" proactive patrol operations, local high school presentations, and a public awareness campaign including community events and presentations.

Funding for this program was provided by a grant from the California Office of Traffic Safety, through the National Highway Traffic Safety Administration.

The mission of the CHP is to provide the highest level of Safety, Service, and Security. ★

Giveaway Serves Hundreds

By Michele Townsend

WEST SACRAMENTO, CA (MPG) - On Saturday, November 20th, Yolo County Children's Alliance hosted their 16th annual Community Giveaway Day. Giveaway Day always occurs the weekend before Thanksgiving. In the past it has been held at Westfield Elementary, but this year, it was done drive-thru style and was held at Sutter Health Park.

Volunteering at this event, I got there at 6:30 am and there were already many people at the site working. At that time, the line was over a mile long (I clocked it). By the time the event began (at about 8:30), the line was over two miles long.

Yolo County Children's Alliance (YCCA) had everything planned out and



This group of volunteers went through hundreds of coats making sure families had the right sizes and the styles that would make the family members happy. Photo by Michele Townsend

working like well-oiled machine. Not only did they plan and arrange this whole event, but they were able to direct about 40 - 50 volunteers that made this day possible.

Some of the volunteers included County

Supervisor Oscar Villegas, Chief Deputy Director of First 5 and Washington Unified School Board Member, Jackie Wong, City Council Members Quirina Orozco and Dawnte Early-West, plus many, many community

members.

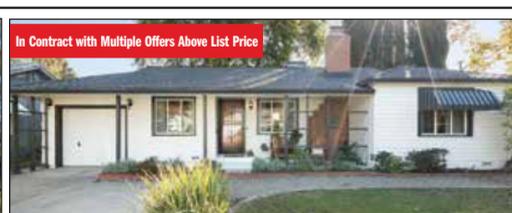
In addition to community resources, families received over 700 Thanksgiving Meal Kits, blankets, over 1200 coats for children, diapers and baby supplies, and the

Continued on page 3



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West Sacramento Honors Family Court Awareness Month

By Michele Townsend

WEST SACRAMENTO, CA (MPG) - On Wednesday November 10, 2021, West Sacramento Mayor Martha Guerrero announced a proclamation declaring November to be Family Court Awareness Month. By doing this, West Sacramento has joined over 200 cities, counties and states that are doing the same.

Martha and Yolo County Elected Officials are joining the fight to bring light to the importance of child safety in the family court system with advocacy groups like Custody Peace, One Mom's Battle, California Protective Parents Association, Center for Judicial Excellence, Nation Family Violence Law Center at GW, Movement of Mothers and The Court Said USA.

On Saturday, November 13, 2021, a tree planting ceremony took place at the West Sacramento Islamic Center – Masjid Aisha, located at 700 Glide Ave in West Sacramento. This ceremony was held to honor the lives of Sophia 12 and Sara 7 who lost their lives at the hand of their father in a murder-suicide on December 31, 2017 after years of appearing in court for the abuse and an ongoing custody battle.

The girls' father, Hamdy Rouin, was a heavy drinker and abusive to his wife, Amy Hunter. When Amy filed for divorce the abuse didn't stop. An ongoing custody battle ensued, and Hamdy violated protection order after protection order. For a while he could see his girls once a week in supervised visitation visits, but Hamdy completed a parenting class and was given unsupervised visitation.

Ramdy continued to terrorize Amy and was scheduled to go to court for yet another violation of a protection order. Amy was scheduled to pick her girls up in the parking lot, at the entrance



The tree planting ceremony drew a group of family, friends and community leaders to honor the lives of Sophia 12 and Sara 7 at the West Sacramento Islamic Center. Photo provided by Mayor Martha Guerrero

of Casa Mobil Home Park, but when she arrived her ex-husband was dead and her two daughters were clinging to life in the backseat of his car.

No visible wounds were on the children. They were rushed to the hospital but did not survive. The entire town and then some, cried for Amy's loss, but none as much as Amy. She did all the right things and still she lost her daughters to a man that had a documented history year after year of being unstable and abusive.

Amy, friends, family and local leaders were at the dedication of the tree. It doesn't even come close to being enough and is exactly why the above organizations are working so hard to get legislature to pay attention to the shortcomings of the family court system.

Events are being planned around the country with the 2021 objective to be opening

conversations between survivors and legislature to find solutions, make changes and improve outcomes. Child Protective Services is already questionable, so Family Court has got to be able to oversee their decisions instead of blindly going by CPS recommendations. How many returns to court for the same thing does it take to be a "red flag"!!?

Mayor Guerrero said, "Raising the community's awareness on the vital role family court systems have in keeping vulnerable children safe is paramount now more than ever given the impact the pandemic has had on increased cases of domestic violence. We must do all that we can to ensure professionals serving in the family court system are able to identify and act through enhanced training on the long-term effects of domestic violence and childhood trauma."

In a press release from the Mayor, Martha explained, Custody Peace and One Mom's Battle seek to highlight the impacts of domestic violence and how this dynamic of abuse presents within the family court system. These organizations seek awareness and change in the family court system, while honoring the 100(+) children in the United States who have been murdered by a parent after a custody court rejected the other parent's plea for protection (Source: Center for Judicial Excellence).

The coalition envisions a family court system that recognizes coercive control and post separation abuse while ensuring that child safety is the top priority in all rulings and decisions. The mission of One Mom's Battle is to raise awareness and educate family court professionals on post separation abuse as it

relates to co-parenting and the family court system (divorce, paternity, and child custody battles).

Education on high-conflict individuals and post-separation abuse will allow family court professionals (judges, commissioners, magistrates, CPS workers, guardians ad litem (GAL), parenting coordinators (PC), custody evaluators, therapists, and attorneys) to recognize the abusive dynamics that play out in the family court system so they can make decisions that are in the best interest of children.

Learn more at www.onemomsbattle.com The mission of Custody Peace is to ensure child-safety is the top priority in all custody cases and that everyone is free from coercive control and post-separation abuse. Learn more at www.custody-peace.org ★

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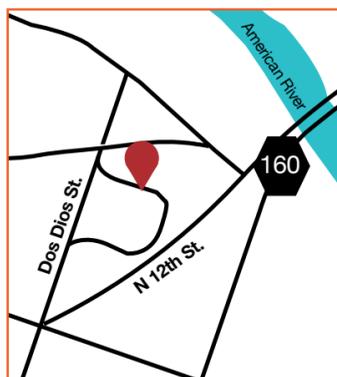
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5 person: \$58,740 - \$78,320
6 person: \$63,060
7 person: \$67,440

* Amounts are estimates and may change by the time of lease-up.

Thanksgiving Giveaway Serves Hundreds

Continued from page 1

opportunity for all, ages 5 and over, to receive the COVID-19 vaccination and booster shots. Additionally, 250 families received \$100 gift cards for a local grocery store.

In a YCCA Press Release, Executive Director Jeneba Lahai, said in part, "When thinking about how many of us are able to celebrate with friends and family and give thanks for the bounty in our lives, we have to remember those who are forced to choose between new coats for their children, or a holiday meal for the family."

The press release also states: "The work done by YCCA helps to make a very tangible impact in the lives of those we serve. It is our great privilege to give back to the communities we care about so deeply. Whether it is providing a jacket to help make recess a little more comfortable, helping new parents overwhelmed by a mountain of new responsibilities, or helping to set the Thanksgiving table, even the smallest of gestures can make a difference in the lives of our neighbors"

For the 2021 Community Giveaway Day, the YCCA was able to engage more partners than ever before. Those partners include Yolo County, the City of West Sacramento and their Police Department, Washington Unified School District, the Yolo Food Bank, First 5 Yolo, Union Pacific, Western Dental, Pacific Gas & Electric, Yolo Federal Credit Union,



Volunteers served car after car by giving food, coats, baby supplies and blankets. Photo by Michele Townsend

Travis Credit Union, Kaiser Permanente, Sutter Health, Waste Management, Project Linus, Broderick Love, the West Sacramento Rotary, St. Vincent De Paul, Mercy Coalition, District 1 County Supervisor Oscar Villegas, District 3 County Supervisor Gary Sandy, Chris Ledesma and Maria Simas, and the West Sacramento City Council.

Even though Giveaway Day is over for the year, YCCA is not done helping with the holidays. YCCA says "YCCA is looking forward to enthusiastic support from the community for our annual Holiday Toy Distribution event on December 18, 2021, where West Sacramento families can receive non-perishable food, household items, winter supplies, and toys for children. For more information, families can contact our Family Resource Center

at 916-572-0560. To join the community in supporting this event, partners can email katie.durham@yolo-county.org".

If you are unfamiliar with the Yolo County Children's Alliance, you should take the time to check them out and see all that they do. It is a wonderful organization filled with amazing people that truly want to help those that can use a hand right now. No judgement. They truly believe that everyone needs a hand at some point in their life with something. Right now just might be your (or someone that you know)'s time.

Reach out to them at (916) 572-0560. They have all types of resources and are happy to help if they can. YCCA is located in the old Alyce Norman Elementary School, located at 1200 Anna St., West Sacramento. ★

Meals On Wheels Announces New Executive Director

By Michelle Weiss, Meals on Wheels Yolo County

YOLO COUNTY, CA (MPG) - Senior nutrition in Yolo County soon will be advanced at a pivotal time by Meals on Wheels Yolo County, as nonprofit professional Joy Cohan has been announced as the organization's new Executive Director. Her work will begin January 3.

Cohan currently serves at Yolo Food Bank as the Director of Philanthropic Engagement, where she has seen that organization through a time of both dire challenge and dynamic growth over the past four years. In addition to raising both awareness and funding to significantly increase Yolo Food Bank's impact, Cohan also has been integral to an executive team that elevated food security service to the community dramatically, especially since the onset of the pandemic.

"We are elated by Joy's decision to lead our team to discover new and broadened opportunities to meet the considerable nutritional needs of seniors and others who may be homebound and isolated in Yolo County," Meals on Wheels Board chair Dr. James Barrett stated. "Her knowledge of the local food security landscape, her extensive community relationships, and her skill set as a nonprofit manager and fundraiser combine to paint a bright future for



Joy Cohan
New Executive Director

Meals on Wheels and the people who depend upon us."

A Davis resident for nearly a decade and a 20-year resident of Woodland prior, Cohan has been engaged extensively as both a paid professional and as a volunteer throughout Yolo County. Previous to her experience at Yolo Food Bank, she contributed as Executive Director at both Davis Downtown and Academics Without Borders, Development Director at Hillel at Davis and Sacramento, and provided marketing, communications, and fundraising expertise to a wide range of local nonprofit organizations. Last year, she completed the Sacramento Region Community Foundation's "The Lab Capacity Building Program," focused upon outcomes-based nonprofit innovation and problem-solving. Cohan is married with three adult sons.

Last month, Christi Skibbins departed Meals on Wheels after eight years as Executive Director. She is now

the Director of Special Projects at the new Museum of Science and Curiosity in Sacramento.

"Aging adults are one of the primary populations experiencing unmet needs for food security in Yolo County, especially as the pandemic lingers," Cohan commented. "There is so much potential not only to address the needs already surfaced, but to dive in more deeply to discover, understand, and serve the challenges unique to rural and other underserved communities, and to ensure increased equity in doing so. This is both an important and transformation time for Meals on Wheels, and I'm honored to provide leadership to develop both the resources and the collaborative relationships that will be essential to this work."

Meals on Wheels Yolo County provides nutrition and social contact to senior citizens age 60+ and other homebound individuals, currently focused upon thrice-weekly COVID-19-safe home deliveries of five hot and frozen meals. As many as 400 food insecure adults have been served 85,000 meals in the past year alone. With a rich, nearly 50-year history of nourishing older adults both at their doorsteps and in congregant settings, Meals on Wheels thrives thanks to donations of funds and time from the community. To connect with services or to offer support, please visit <https://mowyolo.org> or call 530-662-7035. ★



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Leaf Bag Set-out Collection Schedule

▶ Weekly pickup during leaf drop season (Nov. 1 - Jan. 31)

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No plastic or foil coated paper.



SBA Offers Cache Fire Disaster Assistance

SBA Disaster News Release

SACRAMENTO, CA (MPG) - Low-interest federal disaster loans are available to California businesses and residents affected by the Cache Fire that occurred Aug. 18 through Aug. 23, 2021, announced Administrator Isabella Casillas Guzman of the U.S. Small Business Administration. SBA acted under its own authority to declare a disaster following the denial of the state's appeal for a major disaster declaration for individual assistance on Nov. 12, 2021.

The disaster declaration makes SBA assistance available in Colusa, Glenn, Lake, Mendocino, Napa, Sonoma and Yolo counties.

"SBA's mission-driven team stands ready to help California's small businesses and residents impacted by the Cache Fire," said Administrator Guzman. "We're committed to providing federal disaster loans swiftly and efficiently, with a customer-centric approach to help businesses and communities recover and rebuild."

"Low-interest federal disaster loans are available to businesses of all sizes, most private nonprofit organizations, homeowners and renters whose property was damaged or destroyed by this disaster," said SBA's Director Tanya N. Garfield of the U.S. Small Business Administration's Disaster Field Operations Center-West.

In consideration of the public health concerns due to the Coronavirus pandemic, on Thursday, Nov. 18, SBA will establish a Virtual Business Recovery Center to provide personalized assistance to business owners. In addition, SBA will also open a Virtual Disaster Loan Outreach Center to help homeowners and renters. Customer Service Representatives will be available to business owners and individuals to answer questions about SBA's disaster loan program, explain the application process and help each person complete their electronic loan application.

Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize the same type of disaster damage

from occurring in the future.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic injury assistance is available regardless of whether the business suffered any property damage.

Disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property.

Interest rates can be as low as 2.855 percent for businesses, 2 percent for private nonprofit organizations and 1.563 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard of hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to apply for property damage is Jan. 18, 2022. The deadline to apply for economic injury is Aug. 17, 2022.

About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit <http://www.sba.gov>. ★

DUI Program Receives Grant Funds

Office of District Attorney Jeff Reisig

WOODLAND, CA (MPG)

The California Office of Traffic Safety (OTS) recently awarded the District Attorney's Office \$192,698 for the continuation of its statewide recognized DUI program. The unit, which was formed in 2012, focuses on the prosecution and prevention of DUI cases, as well as outreach and law enforcement training. The program's goal is to prevent impaired driving and reduce alcohol and drug-impaired traffic fatalities and injuries.

The Deputy District Attorneys that are assigned to the program prosecute the most serious and complex DUI cases, such as those involving injury and death, and those involving drug impairment. Deputy District Attorneys assigned to these cases handle them through all stages of the criminal process, from the time of the arrest through sentencing. They also focused closely on training law enforcement through-out California on DUI investigation. To date, close to 1,400 officers have been reached through DUI training by the Yolo County District Attorney's OTS grant.

The program has also been very active in community outreach. The team has taken steps to be involved with local high schools, youth programs, UC Davis programs, local Greek organizations, and the Yolo County Citizen's Academy. During the last three years the OTS program has focused



Yolo County DDAs pictured with MADD Victim Services Specialist, Rhonda Campbell, as they were being recognized for their efforts in combating driving under the influence in Yolo County. (L-R) Alex Kian, Jesse Richardson, Rhonda Campbell, and Jordan Greenberg. Photo: Office of District Attorney Jeff Reisig

on educating youths on the dangers of DUI, especially as it relates to drugs. Since beginning this program the Yolo County District Attorney's Office has reached nearly every high school in the area with live DUI trials that are conducted in front of the students.

OTS Grant attorneys are currently prosecuting several DUI death cases, including two defendants who face murder charges. In one case, a West Sacramento couple was killed, and their two young were children injured, when an individual alleged to be driving under the influence of alcohol collided with the victims' vehicle. In the second case, a cyclist was killed when a person alleged to be driving under the influence and with a suspended license struck the victim's bicycle, then fled the scene. Both suspects are alleged to have been convicted of DUIs in the past. When an individual is convicted of a DUI, California courts require an advisement that states that "driving under the influence is a dangerous act that may

kill or injure others." If, after being convicted of a prior DUI with that advisement, the individual commits another DUI which results in the death of a person, that individual may be charged with murder.

District Attorney Jeff Reisig emphasized the continuing need to recognize the threat that DUIs pose to the public: "With an increasing number of DUIs nationwide over the last few years it is crucial that law enforcement agencies and District Attorney's offices dedicate resources toward protecting unsuspecting victims from the destruction that DUI drivers leave both physically and emotionally on their victims and the victims' families. Our OTS program allows us to be proactive in deterrence through education, but at the same time reactive through holding those accountable who break the law and put the public at risk."

Funding for the program comes from a grant by the California Office of Traffic Safety, through the National Highway Traffic Safety Administration. ★

Tanya Aguilera

West Sacramento Specialist

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Joint Statement from Agencies Regarding Pfizer Vaccine for Children

CDPH Press Release

SACRAMENTO, CA (MPG) - The California Health and Human Services Agency Secretary Dr. Mark Ghaly, and Director of the California Department of Public Health and State Public Health Officer Dr. Tomás J. Aragón, issued a joint statement on the Western States Scientific Safety Review Workgroup's recommendation to administer Pfizer-BioNTech COVID-19 vaccines for children ages 5-11.

"Vaccines are how we end this pandemic, and the ability to vaccinate more children who have remained vulnerable to COVID-19 strengthens our fight against this deadly virus. Californians ages 5-11 can now get the same robust protection that has helped save countless lives. The vaccine has been administered safely to millions of people ages 12 and up, and federal and state medical experts agree that the clinical trials have been rigorous in demonstrating that the vaccine is safe and effective for children ages 5-11. Last year's winter surge was devastating in our state, and it is critically important that all eligible Californians supercharge their protection against COVID-19 ahead of the winter months. By getting more family members including children ages 5-11 vaccinated, we can celebrate the holidays safely and help avoid preventable hospitalizations and deaths."

California will begin vaccinating

children ages 5-11 today with 500 organizations across the state receiving their first shipments through next Monday. The state was allocated 1.2 million pediatric doses from the federal government with adequate supply to vaccinate all newly eligible Californians becoming available in the coming weeks. The state has more than 4,000 locations ready to vaccinate children ages 5-11 as supply increases and is leveraging existing infrastructure and partnerships used to administer vaccines to teens and young adults. This includes working closely with medical providers, local health departments, schools, community partners and others to administer vaccines safely and equitably through mobile clinics and vaccine pop-ups in the hardest-hit communities across the state.

Parents are encouraged to call their child's health care provider to schedule a COVID-19 vaccine appointment. Parents can also visit MyTurn.ca.gov or call the hotline at 833-422-4255 beginning tomorrow to find a nearby vaccination site. The COVID-19 vaccine is free for all Californians regardless of insurance and immigration status. All Californians are strongly encouraged to get vaccinated or complete their vaccination series, get a booster when eligible, and get a flu vaccine, which can be administered at the same time.

www.cdph.ca.gov

Achievement Gap Still Plagues California Schools



By Dan Walters
CALMatters

Then-Gov. Jerry Brown and the Legislature overhauled California's public school financing in 2013 with the stated goal of closing the "achievement gap" separating poor and English-learner students from more privileged children.

The Local Control Funding Formula (LCFF) gave local school officials much more leeway by eliminating most "categorical aids" that required funds to be spent for specific purposes. Somewhat contrarily, LCFF also gave school districts specific grants to be spent on improving education of kids on the wrong side of the gap.

Since its passage, the state has also dramatically increased the amount of school spending. The 2021-22 state budget pegs state and local school financing at \$123.9 billion, nearly twice what it was in 2013, and per-pupil spending at \$21,555, "the highest levels ever." California schools also are receiving \$13.6 billion from the federal government to cushion impacts of the COVID-19 pandemic.

In the broadest sense, LCFF embraced the conventional wisdom that altering the flow of money would profoundly affect educational outcomes. However,

from its inception, LCFF has been awash in controversy – not over its concept, but rather its implementation.

Brown insisted that local school officials could be trusted to spend the money wisely for its intended purpose with very light – almost nonexistent – state oversight. Rather, local voters and parents would, it was assumed, monitor LCFF through local implementation plans.

However, critics – civil rights and school reform groups – have complained that implementation plans are indecipherable and that school districts often divert money meant to improve outcomes of at-risk kids into other purposes. One huge loophole has allowed LCFF money left unspent in one fiscal year to be carried into the next year and spent without strings.

The battles over how the money was being spent, or not being spent, have been fought district-by-district, sometimes in the courts. Two years ago State Auditor Elaine Howle weighed in with a report that sharply criticized the lack of oversight.

"We are particularly concerned that the state does not explicitly require districts to spend their supplemental and concentration funds on the intended student groups or to track their spending of those funds," Howle's report declared.

The Legislature did close the ludicrous loophole on unspent funds this year, but after eight years, we should have some clue as to whether LCFF, bolstered by billions of extra dollars, has provided meaningful help to

kids who need it most or has just been an exercise in creative bookkeeping.

The latest attempt to gauge its efficacy comes from Policy Analysis for California Education (PACE), a prestigious consortium of education scholars from five major universities.

"As researchers who have long studied the implementation of LCFF, we started with the view ... that LCFF has advanced equity both in terms of funding progressivity ... and improved outcomes for historically underserved student groups," the PACE report says. "But despite this progress, California continues to lag behind the nation as a whole when it comes to educational outcomes, and many student groups – particularly Black and Latinx students, English learners, students from low-income families, and students with disabilities – continue to experience wide and troubling opportunity and achievement gaps."

Among other problems, PACE laments that schools with the highest concentrations of at-risk kids tend to also have the least-experienced and -capable teachers, although it doesn't mention that union seniority rules are the prime cause of that dissonance.

The unfortunate bottom line is that we still don't know whether LCFF will succeed or join the long list of California's high-concept notions, such as the woe-begone bullet train, that don't deliver what was promised.

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

MEMORIAL NOTICE

Theresa Marie Cobb

Theresa Marie Cobb passed away November 10, 2021 in Folsom at Dani's Board & Care Home at the age of 96 years. She was the beloved wife of 48 years to the late Jessie B. Cobb. She is survived by her daughter, Sharon Tarkington of West Sacramento, her sister, Anita Hayes of West Sacramento & 1 great granddaughter, Lauren Breen. Also survived by numerous nieces & nephews. Preceded in death by her daughters, Barbara Griffin & Virginia Biddle and siblings Marjorie Einarsson & Otto, Loyd, Lee and Gloria Jean Premazzi

& her grandchildren, Kevin Tarkington, Debra Olsen & Tammy Showalter. Theresa graduated from Clarksburg High School, was a member of the Women of Moose #1431 and had resided in Yolo County for 81 years. She loved dancing, playing the piano, gardening and spent her working career with the State Board of Equalization. A Memorial Mass was held on Tuesday, Nov. 23, 2021 at 11:00 A.M. at Our Lady of Grace Catholic Church, 911 Park Blvd., West Sacramento. Inurnment at sea. Arrangements entrusted to River Cities Funeral Chapel.

River City Weekly Sports

Winter Sports 11/26 to 12/2



RC Sports

Tuesday 11/30

Girls Soccer vs Pleasant Grove
Girls Basketball vs Bradshaw Christian
Boys Soccer at Rodriguez

Game Times

4:30/6:00 JVV
7:00 V
5:00/7:00 JVV

Wednesday 12/1

Wrestling at Folsom/Vista Del Lago (Scrimmage)

6:00

Thursday 12/2

Girls Soccer RC Raider Cup Classic at River City. (12/3-12/4)

5:30/6:40 V/JV
TBD JVV

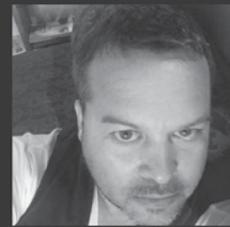
Girls Basketball Rumble on the River Classic @ River City (12/3-12/4)

3:30

Boys Basketball @ Buck Bailey Tournament @ Woodland (12/3-12/4)

TBD JVV
TBD JVV

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West Sacramento News Ledger

Serving West Sacramento and Yolo County since 1964

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Sacramento Harvest Festival Artisans Amaze Region

By Michele Townsend

SACRAMENTO, CA (MPG) - The 2021 Sacramento Harvest Festival Arts and Crafts Fair took place this weekend at Cal Expo. This 3 day event is held every year and it jumps off the shopping season for holiday shopping. With hundreds of vendors of handmade items, there was quite a lot to see. It cost \$9 to park and between \$4-\$9 to get in, but if you were looking for original gifts, and your budget wasn't too tight, this was your place.

The wide variety of items included, but was not limited to, food items, jewelry, home décor, clothing, leather items, and much, much more. The level of skill in making these items is always amazing...and impressive, but never cheap! Even something like honey, was \$20 for a pound of honey (it doesn't take very much honey to make 1 pound).

There were items that were sewn, built, cooked, constructed and assembled. One thing for sure is that all of the items



Sacramento Harvest Festival welcomed attendees to the annual Cal Expo event for the industry-wide artisans festival. Photo provided by Michele Townsend

in the harvest festival were created with love, care and pride. It doesn't really matter what your style is, chances are there was something there that would have gotten your attention.

The Harvest Festival Craft Fair comes to Cal

Expo every year, so if you happened to miss it this year, you can look for it next year. Or better yet you can sign up for Cal Expo's Newsletter at www.calexpostatefair/ events to be notified of all the events that are planned at Cal Expo. ★

Proposal to Allow a Jury Trial in Child-Custody Cases

Office of California
Secretary of State

SACRAMENTO, CA (MPG) - Secretary of State Dr. Shirley N. Weber announced that the proponents of a new initiative were cleared to begin collecting petition signatures on November 12, 2021.

The Attorney General prepares the legal title and summary that is required to appear on initiative petitions. When the official language is complete, the Attorney General forwards it to the proponents and to the Secretary of State, and the initiative may be circulated for signatures. The Secretary of State then provides a calendar of deadlines to the proponents and to county elections officials. The Attorney General's official title and summary for the measure is as follows:

Allows a party to choose to have a jury trial in child-custody and dependent-child cases. Initiative statute. Allows a party in child-custody cases to choose that a jury, rather than a judge, determines who receives legal custody of the child. Prohibits the judge from rejecting a jury's decision in child-custody cases. Allows a party in dependent-child proceedings to choose that a jury, rather than a judge, determines whether a child should be declared a dependent of the court. Summary of estimate by Legislative Analyst and Director of Finance of fiscal impact on state and local



The proposed initiative allows a party in child-custody cases to choose that a jury, rather than a judge, determines who receives legal custody of the child. Photo: MPG file

governments: Unknown ongoing net fiscal impact on state courts that would depend significantly on (1) how the measure is interpreted and implemented by the courts and (2) how individuals respond to the ability to demand a jury trial in child custody and juvenile dependency jurisdictional hearings. Potential ongoing increase in county costs that could reach the low millions of dollars annually related to juvenile dependency jurisdictional cases – some or all of which could be shifted to the state. (21-0019.)

The Secretary of State's tracking number for this measure is 1913 and the Attorney General's

tracking number is 21-0019.

The proponents of the measure, Wylmina Hettinga, and Stephen Konhoff, must collect signatures of 623,212 registered voters (five percent of the total votes cast for governor in the November 2018 general election) in order for the measure to become eligible for the ballot. The proponents have 180 days to circulate petitions for the measure, meaning the signatures must be submitted to county elections officials no later than May 11, 2022. The address for the proponents is 630 Quintana Road #145, Morro Bay, CA 93442. ★



Riley Reviews

"NASH BRIDGES" RETURNS; "THE HOT ZONE" SCIENCE THRILLER

A Film and TV Review by Tim Riley

"NASH BRIDGES: THE MOVIE" ON USA NETWORK

Don Johnson as Inspector Nash Bridges and his partner Cheech Marin's Inspector Joe Dominguez, elite investigators in the San Francisco Police Department's Special Investigations Unit (SIU), had a nice run of six seasons on the CBS Network in the series "Nash Bridges."

Now more than twenty years later Johnson and Marin are reunited in their original roles for "Nash Bridges: The Movie," a two-hour film on the USA Network that finds these initial cast members facing a new world of policing.

Nash Bridges, with a keen sense of humor and charm, comes back to SIU after a suspension and unfortunately has to report to a new boss Steve Colton (Joe Dinicol), a young, uptight officer who is wrapped up in political correctness.

Time has not mellowed the wisecracking Bridges' penchant for bending the rules in pursuit of the bad guys, even if his partner Dominguez is more cautious, and maybe that's because he's running a side business of a legal marijuana retail shop.

Bridges remains the freewheeling character who now disdains how the SIU headquarters has been turned into a modern data-driven enterprise that relies on technology for police work. He prefers the old streetwise methods rather than predictive policing.

Part of the fun is seeing how Bridges irritates his new boss Colton without crossing a red line of insubordination, though a reckless chase that results in a huge explosion and the destruction of his beloved yellow Barracuda convertible puts him a precarious position.

While Bridges dances on the fine line between team player and going rogue, he doesn't much care how the world around him has changed because he's going to rely on instincts that are usually correct.

Whether during the series run or the new movie, the action in "Nash Bridges" involves the police duo chasing down murderers, drug dealers, and the whole gamut of despicable criminals.

Remembering the storyline of any episode or the movie itself only days later may be a little hazy. However, the excitement happens during the moment, and Johnson and Marin do not disappoint in their advancing years.

Aside from Johnson and Marin, the cast is all-new with the exception of Jeff Perry's return as retired Inspector Harvey Leek, who helps the pair hack into computer systems. There's no mention of Bridges' daughter Cassidy (Jodi Lyn O'Keefe), who by now must be nearing middle age.

Fans of the original series will want to tune into "Nash Bridges: The Movie," and

if all goes well in the ratings, it appears that the producers are hoping for a relaunch of the series.

Undeniably, the chemistry between Don Johnson and Cheech Marin is what ultimately drives the enjoyment of a police procedural that's all about crime-busting but doesn't take itself too seriously.

"THE HOT ZONE: ANTHRAX" ON NATIONAL GEOGRAPHIC

The nation was on edge twenty years ago following the devastating terrorist on 9/11, and while the nightmare of that day is burned into our conscious mind, we may not so readily recall another deadly act of terrorism when letters containing anthrax were sent to unsuspecting victims.

"The Hot Zone: Anthrax," a three-night event on the National Geographic Channel and also streaming on Hulu, depicts the plight and eventual triumph over a national threat.

The anthrax letters were sent to Florida, Washington, D.C., and New York. This anonymous assault claimed five lives and caused panic. Despite many false leads, a team of FBI agents and scientists slowly closed in on a shocking prime suspect.

Inspired by true events, "The Hot Zone: Anthrax" follows parallel stories of FBI agent Matthew Ryker (Daniel Dae Kim) and Dr. Bruce Ivins (Tony Goldwyn), a brilliant microbiologist.

Ryker, with a specialty in microbiology, risks his career to convince his superiors of the unthinkable just three weeks after the 9/11 attacks. Yet, the nation is under attack again.

Dr. Ivins becomes embroiled in the hunt to find the 2001 anthrax killer, working closely with the FBI to uncover who is behind the deadly anthrax letters, while his growing instability and paranoia give way to deeper unnerving discoveries.

The cast also includes FBI Special Agent Dani Toretto (Dawn Olivieri), who is tough enough to maneuver through the boys club in the bureau and is among the first agents on the ground at the 2001 Capitol Hill anthrax attack.

Morgan Kelly's FBI agent Eric Sykes is a cocky agent who delights in mocking Ryker for his hunt for "elusive bio weapons." Denyce Lawton's Sheila Willis, a pharmaceutical lobbyist dating Ryker, starts rethinking her priorities after 9/11.

Newbie FBI agent and graduate of Quantico, Chris Moore (Ian Colletti) is eager to learn under a seasoned agent. While high-ranking FBI lifer Ed Copak (Dylan Baker) feels the weight of responsibility to get justice for a wounded nation after the recent events of 9/11.

Recognizable public figures are also portrayed. Enrico Colantoni's Mayor Rudy Giuliani emerges as a bold advocate for the citizens of New York, and Harry Hamlin's NBC news anchor Tom Brokaw becomes a trusted voice of reason. ★

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Wice Motors Corp, 2620 W Capitol Avenue, West Sacramento, CA 95691, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210950
The following person(s) is doing business as:
Hampton Inn & Suites, 2060 Freeway Drive, Woodland, CA 95776, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210939
The following person(s) is doing business as:
The Buhagiar Group LLC, 3954 Martis Street, West Sacramento, CA 95691, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210981
The following person(s) is doing business as:
Instakeyz, 1335 Lisbon Avenue, West Sacramento, CA 95605, County of Yolo.

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO ORDER TO SHOW CAUSE CHANGE OF NAME #CV2021-1601
Kimberly Denise Nettles-Barcelon and Aaron Joseph Barcelon have filed a petition with this court for a decree changing the name(s) of Maya Victoria Nettles-Barcelon to Maya Alberta Victoria Nettles-Barcelon.

up until the winning bidder takes possession of the personal property.
11/19, 11/26/21
CNS-3528552#
NEWS-LEDGER
11/26/21

PUBLIC LIEN SALE

In accordance with the provisions of State law, there being due and unpaid charges for which the undersigned is entitled to satisfy an owner and/ or manager's lien of the goods hereinafter described and stored at the Life Storage location listed below.
Life Storage #635
3280 Jefferson Blvd
West Sacramento, CA 95691 (916) 492-2056
And, due notice having been given, to the owner of said property and all parties known to claim an interest therein, and the time specified in such notice for payment of such having expired, the goods will be sold to the highest bidder or otherwise disposed of at a public auction to be held online at www.storagetreasures.com, which will end on Thursday December 16th, 2021 at 10:00am

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Leonard Rubio: Hsld gds/Furn
Supreme Roper: Hsld gds/Furn, TV/ Stereo Equip, Tools/Applnces, Actng rcrds/Sales Sampls
Polly Susan Fields: Hsld gds/Furn

Kaycee Gutierrez: Hsld gds/Furn, TV/Stereo Equip, Tools/Applnces, Lndscpng/Cnstrctn equip, Actng rcrds/Sales Sampls

Charles Boozer: Hsld gds/Furn

Dorothy Stewart: Hsld gds/Furn

Angela Alcaraz: Hsld gds/Furn, TV/ Stereo Equip, Tools/Applnces

Nov. 19 and 26, 2021

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ORDINANCE SUMMARY

At their regular meeting on November 17, 2021, the West Sacramento City Council adopted by the vote noted below Ordinance 21-21, repealed and replaced Chapter 8.08 of Municipal Code to add enforcement capabilities for Senate Bill 1383, Short-Lived Climate Pollutants, as required by the regulation.

AYES: Alcalá, Early, Orozco, Ledesma, Guerrero.
NOES: None.
ABSENT: None.
ABSTAIN: None.

The full text of this ordinance is available in the City Clerk's Office, 1110 West Capitol Avenue, West Sacramento, CA 95691.

West Sacramento News Ledger 11-26-21

ORDINANCE SUMMARY

At their regular meeting on November 17, 2021, the West Sacramento City Council adopted by the vote noted below Ordinance 21-7, proposed changes to Title 17 (Zoning) of the Municipal Code to bring it into compliance with State Legislation regarding emergency shelters, which must be a permitted use in at least one zone within the City.

AYES: Alcalá, Early, Orozco, Ledesma, Guerrero.
NOES: None.
ABSENT: None.
ABSTAIN: None.

The full text of this ordinance is available in the City Clerk's Office, 1110 West Capitol Avenue, West Sacramento, CA 95691.

West Sacramento News Ledger 11-26-21

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210915
The following person(s) is doing business as:
JS Threading Plus, 779 Ikea Court, Suite 110, West Sacramento, CA 95605, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210938
The following person(s) is doing business as:
The Boomer Gazette, 3810 Mendocino Court, West Sacramento, CA 95691, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210942
The following person(s) is doing business as:
It's All Yoga, 3075 Gabri Court, West Sacramento, CA 95691, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210961
The following person(s) is doing business as:
Atmosphere X Photography, 820 Sacramento Avenue, Apt. 325, West Sacramento, CA 95605, County of Yolo.

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO ORDER TO SHOW CAUSE CHANGE OF NAME #CV2021-1797
Nina Karpekin has filed a petition with this court for a decree changing the name(s) of Nina Yakovlevna Karpekin to Nina Yakovlevna Albertov, Kiralina Karpekin to Kiralina Albertov, Jacob Vitaliy Karpekin to Jacob Vitaliy Albertov.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210892
The following person(s) is doing business as:
Skoozi Entertainment, 155 Oak Avenue, Apt. 11, Woodland, CA 95695, County of YOLO.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210937
The following person(s) is doing business as:
Casco Dock and Door, 3701 Seaport Boulevard, West Sacramento, CA 95691, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210947
The following person(s) is doing business as:
Clear Water Pool Services, 1411 McKinley Avenue, Woodland, CA 95695, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210930
The following person(s) is doing business as:
RT Graphix, 707 Sycamore Lane, Unit 101, Davis, CA 95616, County of Yolo.

NOTICE OF PETITION TO ADMINISTER ESTATE OF VELMA HACKNEY CASE No. PR2021-0247
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Velma Hackney deceased.

Nov. 19 and 26, 2021

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210902
The following person(s) is doing business as:
GP Maintenance Solutions, 16665 Freeman Street, Esparto, CA 95627, County of YOLO.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210937
The following person(s) is doing business as:
Casco Equipment North Corporation, 3701 Seaport Boulevard, West Sacramento, CA 95691.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210947
The following person(s) is doing business as:
Clear Water Pool Services, 1411 McKinley Avenue, Woodland, CA 95695, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210930
The following person(s) is doing business as:
RT Graphix, 707 Sycamore Lane, Unit 101, Davis, CA 95616, County of Yolo.

NOTICE OF PETITION TO ADMINISTER ESTATE OF VELMA HACKNEY CASE No. PR2021-0247
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Velma Hackney deceased.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210874
The following person(s) is doing business as:
Jess Holle Photography, 613 2nd Street, Apt. 20, Woodland, CA 95695, County of YOLO.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210948
The following person(s) is doing business as:
Heartfelt Seasonings, 2163 Valley Oak Lane, Unit 1099, West Sacramento, CA 95691.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210959
The following person(s) is doing business as:
Resolute Company, 1102 Chapman Street, Winters, CA 95694, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210958
The following person(s) is doing business as:
M&H Designs, 2568 Port Street, West Sacramento, CA 95691, County of Yolo.

NOTICE OF PETITION TO ADMINISTER ESTATE OF VELMA HACKNEY CASE No. PR2021-0247
To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both of Velma Hackney deceased.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210903
The following person(s) is doing business as:
Captain Andy's Emporium, 3810 Mendocino Court, West Sacramento, CA 95691, County of YOLO.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210891
The following person(s) is doing business as:
Hauling Aces, 3408 Kauai Road, West Sacramento, CA 95691, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210945
The following person(s) is doing business as:
Valley Oak Wool and Fiber Mill, 41501 County Road 27, Woodland, CA 95776, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210978
The following person(s) is doing business as:
Wise Oak Coaching, LLC, 3625 Fisher Avenue, West Sacramento, CA 95691, County of Yolo.

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO ORDER TO SHOW CAUSE CHANGE OF NAME #CV2021-1915
Nancie Roberta Voegel has filed a petition with this court for a decree changing the name(s) of Nancie Roberta Voegel to four waters.

AYES: Alcalá, Early, Orozco, Ledesma, Guerrero.
NOES: None.
ABSENT: None.
ABSTAIN: None.

The full text of this ordinance is available in the City Clerk's Office, 1110 West Capitol Avenue, West Sacramento, CA 95691.

West Sacramento News Ledger 11-26-21

ORDINANCE SUMMARY

At their regular meeting on November 17, 2021, the West Sacramento City Council adopted by the vote noted below Ordinance 21-7, proposed changes to Title 17 (Zoning) of the Municipal Code to bring it into compliance with State Legislation regarding emergency shelters, which must be a permitted use in at least one zone within the City.

AYES: Alcalá, Early, Orozco, Ledesma, Guerrero.
NOES: None.
ABSENT: None.
ABSTAIN: None.

The full text of this ordinance is available in the City Clerk's Office, 1110 West Capitol Avenue, West Sacramento, CA 95691.

West Sacramento News Ledger 11-26-21

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210929
The following person(s) is doing business as:
News Ledger, 1040 West Capitol Avenue, Suite B, West Sacramento, CA 95691, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210943
The following person(s) is doing business as:
Eagle Auto Sales LLC, 1540 South River Road, West Sacramento, CA 95691, County of Yolo.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210962
The following person(s) is doing business as:
Lighthouse Bar & Grill, 2125 W. Capitol Avenue, West Sacramento, CA 95691, County of Yolo.

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO ORDER TO SHOW CAUSE CHANGE OF NAME #CV2021-1915
Nancie Roberta Voegel has filed a petition with this court for a decree changing the name(s) of Nancie Roberta Voegel to four waters.

PUBLIC LIEN SALE
Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated:

AYES: Alcalá, Early, Orozco, Ledesma, Guerrero.
NOES: None.
ABSENT: None.
ABSTAIN: None.

The full text of this ordinance is available in the City Clerk's Office, 1110 West Capitol Avenue, West Sacramento, CA 95691.

West Sacramento News Ledger 11-26-21

TO ADVERTISE WITH THE WEST SAC NEWS LEDGER CALL 916-773-1111

Fraud Alert! Watch Out for Amazon Impersonation Scams

Yolo County District Attorney's Office

WOODLAND, CA (MPG) - As the holiday shopping season begins, the Yolo County District Attorney's Office Fraud Hotline has been receiving reports of scammers convincingly impersonating Amazon. Please be on the lookout for the following red flags.

One scam starts as an email or call for a purchase that you don't recognize. The email may include a link or a phone

number where you can dispute the purchase. The link or an attachment on the email may prompt you to download software or enter login credentials. By doing this it lets the scammer have remote access to your computer and all your personal information. Or you may just be asked on the phone to confirm your account information or the card number on file.

If a scammer gets permission to access your computer remotely, they may also say they will reimburse you through

direct deposit. They can then create a fake online statement on your own screen showing that you've accidentally been reimbursed for too much. They'll beg or demand that you return the extra money through gift cards, money transfer apps, or other forms of payment that won't let you to get your money back.

Amazon will never ask you to disclose or verify sensitive personal information, let alone ask for your social security number, driver's license, or credit card number. Some of these

scammers may already have some of your basic information, like your name and address, but don't let that convince you. Amazon will also never ask to remotely access your computer. If you believe an unauthorized purchase has been made on your account, do some research. Look through your bank transactions, log into your account and access your recent orders, or contact Amazon's customer service directly through their website.

You can report suspicious emails, phone calls or text

messages directly through Amazon to their email at stopspoofing@amazon.com. You can forward the email you received or attach a picture of the text message or phone number related to the scam. You can also fill out a complaint with the Federal Trade Commission online at ftc.gov/complaint or by phone at 1-877-FTC-HELP. If you wish to speak to someone about a suspicious phone call, email, or text you have received, please contact the Fraud Hotline at 1-855-496-5632. ★

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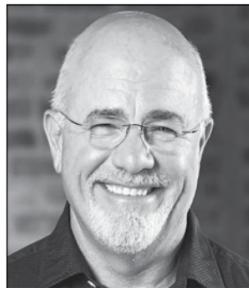
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It's Always a We Thing

Dear Dave,

My husband recently approached me with an idea for our money. He wants us to set up an account where we both put 10 percent of our income for discretionary spending. My husband makes more money than I do, and because of this, he says it is fair that he would be able to spend more than I would. How do you feel about this?

— Liz

Dear Liz,

I'm sure deep down he's a decent guy and he loves you very much. But he's looking at this all wrong. Right now, he's being pretty immature and selfish about the whole situation. It's a bad plan.

Let's look at this from another angle. There are lots of families where only one person works outside the home and generates an income. Would it be fair,

Dave Ramsey Says

then, to say only the person making money is allowed a little cash to spend for fun once in a while? Of course, not.

When two people are married, they are pronounced "as one." That means even if you only have one person with an income, it becomes our income. If you have kids, they become our kids. See where I'm going with this? Marriage is not a me thing, it's a we thing. Always.

— Dave

Before or after?

Dear Dave,

When it comes to paying off credit cards and getting out of debt, I've heard you talk about cutting up the cards and closing the accounts. Should I pay off the balances before or after I close the accounts?

— Adrian

Dear Adrian,

I like the idea of cutting up the cards and closing the accounts first. Sometimes credit card companies will respond to this by jacking up the interest rates, or doing other shady things, but the point is to get them out of your life as quickly as possible and stop using the stupid things. Personal

finance is 80 percent behavior. Ridding yourself of credit cards, and getting credit card debt out of your life for good, is a great first step in learning to behave with your money. You don't build wealth or save money by using credit cards, no matter what anyone says. If you're naïve enough to think you're going to play around with a multi-billion-dollar industry and beat them at their own game, you're sadly mistaken.

The only way to win against credit card companies is by refusing to play their game!

— Dave

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

Social Security Matters
Computing COLA and
Congressional Pay Increases?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: What determines the amount of the cost of living increase for Social Security as compared to the cost of living increase for Congress? Last year Social Security got less than 2 percent, while Congress got a 10 percent cost of living increase. Why the double standard? What items are used to determine the cost of living increase? **Signed: Inquiring Mind**

Dear Inquiring Mind: I'm happy to explain how the annual Cost of Living Adjustment (COLA) for Social Security is computed and, although it's outside the realm of Social Security I usually deal with, how members of Congress get raises in their pay.

The normal COLA formula affecting Social Security uses the Consumer Price Index for Urban Wage Earners and Clerical Workers, known simply as the "CPI-W." The CPI-W measures changes to consumer prices in several categories such as food, housing, transportation, etc., as computed monthly by the U.S. Bureau of Labor Statistics.

The formula to compute

COLA each year compares the average CPI-W for the third quarter of the current year to the average CPI-W for the third quarter of the previous year. If there is a sufficient difference, that difference (expressed as a percentage) becomes the COLA increase percentage for next year. If there is no difference (or only a tiny difference) no COLA increase is awarded because no inflation has occurred from one year to the next, but there have only been 3 years since 1975 that no COLA has been given. The 2021 COLA increase was 1.3% and the 2022 COLA increase will be 5.9%, the latter reflecting high inflation we've experienced this year.

Increases to Congressional salaries are different. Although there is a statute allowing for automatic salary increases for members of Congress, that law can be overruled by legislation which suspends those automatic increases. Through such superseding legislation, Congressional pay has been frozen since 2009. The last salary increase received by members of Congress was 2.8% in January 2009, when each general member's annual salary became \$174,000. Congressional salaries have not increased since that time so, with dollar amounts adjusted for inflation, pay for members of Congress effectively declined by 17% between 2009 and 2020. But don't feel sorry for them. They have plenty of other perks to sustain them, and Representatives who already collect Social

Security get the standard COLA increase to their SS benefit (as we all do).

While Congressional salaries have been frozen for years, there has been much recent debate about whether the CPI-W is an accurate measure of inflation for elderly Americans who rely on Social Security benefits. A commonly heard argument is that instead of the CPI-W, a separate Consumer Price Index known as the "CPI-E" (Consumer Price Index for the Elderly) would more accurately measure inflation for seniors and, thus, should be used to compute COLA for Social Security beneficiaries. Studies have shown that the CPI-E would provide a slightly improved COLA for SS beneficiaries, but there are other formulae being considered too. It remains to be seen whether future legislation will change how COLA is computed.

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I Was Just Thinking,
or Was I Really Thinking?

Dr. James L. Snyder

Thinking has not really been my strong suit. Not that I don't do some kind of thinking, but my thinking never gets me ahead of anything or anyone. In fact, I'm not sure if I really do think. I wouldn't know what to do with thinking.

Many people give a lot of credit to what they're thinking. I suppose there is a place for real serious critical thinking, but it has never arisen in any of my situations that I can think of right now.

One day this past week, we had to go across town for an errand. As we were traveling, I said, "You know, I was thinking..."

As soon as I said that, she started laughing almost hysterically. I looked at her and said, "What are you laughing about?"

"You were thinking? When did you start thinking?" Then she laughed some more.

If only I could have thought up a response to that jab, I would've been happy, but my cognitive activity was on pause.

Recently my wife and I were in conversation, and she was asking about some projects that she had in mind to

do. Believe me; she's always working on some crafty project. I can't keep up with all of her projects.

Then she looked at me and said, "What project do you think I should do?"

For her to ask me to think was something out of my thinking zone. When it comes to craft projects, I just am beyond imagination. I couldn't work on a project like that if my life depended on it.

I had to stop for a moment and think about it. Honestly, I really didn't know where to start with those projects. One would be just as good as the other, and I really had no preference about the whole thing.

Being a husband as long as I have been, I understand she's not asking a question for my opinion. She is simply thinking out loud. I know whichever one I picked, she will pick the opposite.

"Well," I said as soberly as possible, "giving this a lot of thought, I suggest you do project number two."

"I was thinking," she said as though she had not heard anything I had suggested, "that I would do project number four." And then she said something else, "What do you think of that choice?"

I didn't have to think of that choice because she had already thought through that choice, and no further thought was necessary.

It's amazing to me how cognitive my wife can be when dealing with her crafts. I'm jealous of that ability. But, of course, I know if I had that kind of cognitive ability, it would only get me so deep in trouble that I couldn't get out.

Doing some more thinking on my own, I thought of a special verse of Scripture. "For I know the thoughts that I think toward you, saith the Lord, thoughts of peace, and not of evil, to give you an expected end" (Jeremiah 29:11).

It's not my thinking that matters so much. Rather, it is what God is thinking about me that encourages me. God's thinking about me is based upon his infinite wisdom and his love for me.

Dr. James L. Snyder is pastor of the Family of God Fellowship, 1471 Pine Road, Ocala, FL 34472. He lives with his wife in Silver Springs Shores. Call him at 352-687-4240 or e-mail jamessnyder2@att.net. The church web site is www.whatafellowship.com. ★

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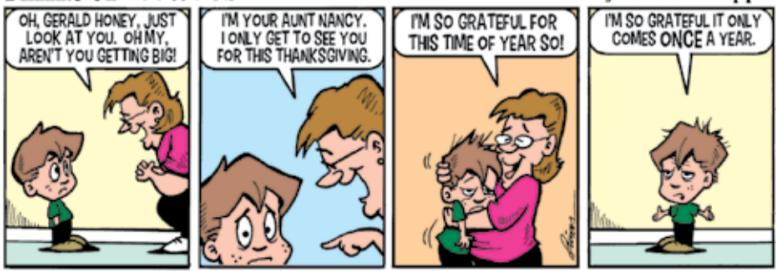
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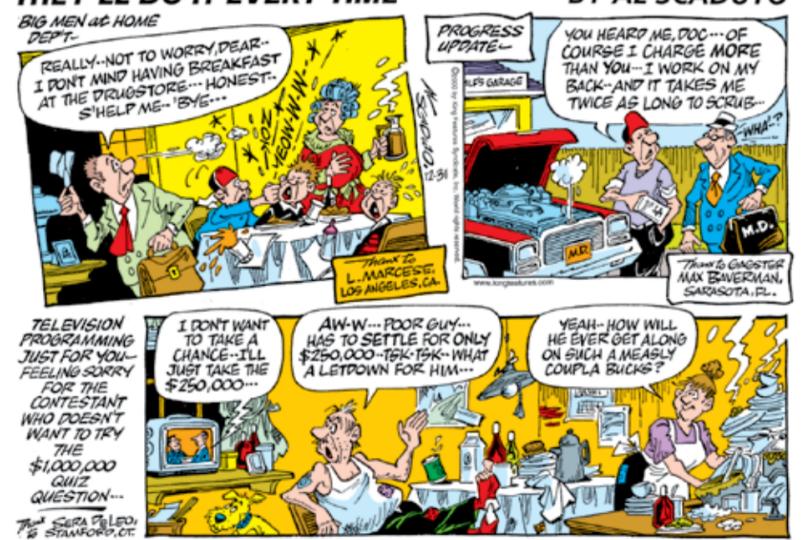
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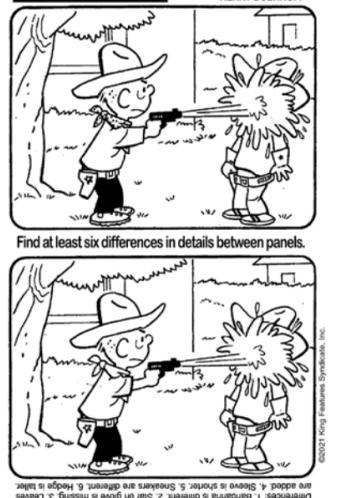


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Are You 'Aged Out' of Owning a Business?

Commentary
by Stuart Robles

Two drivers behind "The Great Resignation" have been unhappiness and boldness – people thinking they can find a more fulfilling job at a different company, or a new career altogether, and then going for it.

One example is the surge in new entrepreneurs. The pandemic has brought out a record number of them. And a high percentage of those who recently quit their jobs say they're planning to start their own business.

Yet others who consider being their own boss hesitate, and one reason is age. Are they too old, or too young and inexperienced, to start and run a new business or buy and operate an existing company? These are valid questions, but the current economic climate is favorable for entrepreneurship no matter one's age, says Stuart Robles (www.briggs-capital.com), co-author of The New World of Entrepreneurship: Insiders' Guide to Buying and Selling Your Own Business in the Digital Age.

"With the great economic reset from the pandemic working its way through the American economic system, there have been many losers and some big winners along the way," Robles says. "But the biggest winners will be those individuals who step into the entrepreneurial ring in 2022.

"This includes hard-working Americans in the middle. Now is their time. There are historic opportunities for those poised to start a business or become partners in one. Tremendous amounts of money are available – in venture capital and other investment vehicles. Chaos has created disruption and new niches for businesses. The markets are overheated and returns are unpredictable with interest rates rising next year. So a great place folks can put their money is in private businesses."

Robles cautions, however, that



The current economic climate is favorable for entrepreneurship no matter one's age, says Stuart Robles. Photo courtesy Rodnae-Productions Pexels.

historically failure rates for new businesses are high, and learning how to navigate the sometimes rough waters is essential to success. He offers these tips for first-time entrepreneurs:

Bring the bucks to match your boldness. Without sufficient growth capital, promising

plans for start-ups or initiatives for existing companies die on the launching pad. "Many first-time buyers or start-up entrepreneurs do not consider the follow-on cash needed to propel the business," Robles says. "A start-up needs a long runway to profitability because it has no existing

sales. You must examine your reserves, understand your limitations, and avoid signing up for debt you cannot pay back.;" **Be sly like a fox.** Robles says the best start-up operators are "the slyest foxes in the forest," attracting executives of influence in the sector and trolling

through their connections. "These are absolutely key undertakings in your quest," he says. "The experienced players involved in start-ups admire those founders who whittle and cajole others to do their bidding for no apparent up-front compensation.;" **Be ready for long hours.** The pace, demands, and hours required of a business owner necessitate honest self-reflection before taking the leap, Robles says. "You really have to critique yourself physically for the rigors ahead," he says. "We often recommend a physical exam before an acquisition to fully evaluate your health. Find time to get away and exercise. And having a smooth life on the home front, with no static for your long absences, is a must for longevity.;" **Be a storyteller.** Robles says the message you convey about your business should combine passion and uniqueness, so it connects with people. "Learn to turn your dull widget into a fascinating oracle of the industry," Robles says. "Show the fire and enthusiasm that will be welcomed by the established players. They can cut years off your learning curve and provide contacts and vendors that you would stumble past in your ignorance.;" **Don't give away too much too soon on social media.** Announcing to the world your intentions right out of the gate is not a good idea, Robles says, because rivals will intervene. "Better to let them eye you with wary but benign interest and not try to block you before you've hardly advanced the ball," Robles says. "Until your strategy starts impacting the marketplace, keep your plans to yourself and your key players. Social media posts and press releases pushed through paid wire services are most often read by your competitors rather than your customers."

"Every seven to 10 years, America faces an economic crisis, but these jolts set the stage for innovation and profits for new entrepreneurs," Robles says. "Now is one of those times." ★

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