



Inspiring Future Leaders to Soar

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SEPTEMBER 17, 2021

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AFTER 9/11, SOME FOUND HEALING BY HELPING



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Earning Excellence in Education Awards



Teacher of the Year Betsy Erickson (center) with fellow staff members from the AVID team at River City High School. AVID stands for "Advancement via Individual Determination" Left to right: Susan Smith, Colum Malec, Betsy Erickson and Jamie King. Photo: YCSBA

YCSBA Press Release

WOODLAND, CA (MPG) - On Monday, September 27, at 5:00 p.m., the Yolo County School Boards Association (YCSBA) will honor county recipients at a virtual 'Excellence in Education Awards'.

The annual award ceremony seeks to recognize programs and leadership excellence from the five school districts across Yolo County, plus individuals and programs from the Yolo County Office of Education and the Los Rios and Yuba Community College districts.

For the second consecutive year, the event will be held in a virtual format. YCSBA invites community members to help celebrate the many accomplishments of these devoted educators. There is no cost to attend the event. Attendees are asked to register online in advance here so you will receive the Zoom link to watch online.

The selection of the 2021-2022 Teacher of the Year for Yolo County will be announced at this year's awards

ceremony from among the teachers nominated from the five school districts and YCOE. The ceremony will also feature recognition of the 2020-2021 Yolo County Teacher of the Year.

Last year, Sarah Graves, a teacher at Woodland High School, was selected as the Yolo County Teacher of the Year. She represented the county in the statewide Teacher of the Year program through the California Department of Education.

The Washington Unified School District individuals to be recognized during the ceremony include:

Individual Award: **Belinda Rabb-Patterson**, Principal, Stonegate Elementary School; Program Award: "Food Services" (Program Leader: **Karri Pina**, Director of Food Services - Washington Unified); Classified School Employee of the Year Awards: Clerical and Administrative Services: **Tami Vitto**, Payroll/Benefits Technician, Washington Unified; Custodial and Maintenance Services: **Felipe Zatarain**, Custodian, Stonegate School; Food and Nutrition Services:

Carrie Mummert, Cook Manager, Riverbank School; Health and Student Services: **Monica Valadez**, Home-School Liaison, Washington Unified; Paraprofessional Services: **Ranita Devi**, Paraeducator III, Westmore Oaks School; Transportation Services: **Angie Valencia**, Senior Bus Driver, Washington Unified

Salute to Educators Excellence Certificate Awardees:

Elementary Grades K-6 Teacher - **Hugh Boyenga**, Preschool SDC Educational Specialist, Elkhorn Village Elementary School; Secondary Grades 7-12 Teacher - **Betsy Erickson**, Physical Education Teacher, River City High School

The Yolo County School Boards Association works to increase public awareness and appreciation of educational efforts in Yolo County. YCSBA maintains a website on the Yolo County Office of Education webpage at: www.ycoe.org.

Register for Excellence in Education event at <https://yolocoe.k12oms.org/203956>. ★

Yolo County and Stanford Team Up Against Racism



Yolo County District Attorney Jeff Reisig. Photo provided by Michele Townsend

By Michele Townsend

WEST SACRAMENTO, CA (MPG) - On September 9, 2021 the Yolo County District Attorney's Office of Jeff Reisig officially launched a program that is being called "a game changer" in justice system reform. Communities across the country are demanding changes throughout the justice system in the ongoing fight of racial equalization, and Yolo County is standing proud as they launch this first-of-its-kind program that is designed to remove the ability for racial inequality to be allowed. This is the next step for the DA's office after becoming the first District Attorney's office in the country to launch a third party validated transparency portal. The Yolo County District Attorney's Office (DA's Office) has discovered, through its work with the Yolo County Supervisor's Multi-Cultural Community Council, that many people in the community (especially people of color) feel that the justice system is racially biased. Prosecutors have almost complete discretion to charge or dismiss criminal cases. This "Race Blind Charging" system takes the potential for bias, whether conscious or unconscious, out of charging decisions and reduce racial injustice at the entry point of the legal justice system. Charges will be made on case facts only.

For a couple of years now, Yolo County has been working with the Stanford Computational Policy Lab (SCPL) to design an algorithm that has now been embedded into the digital case management system. Yolo County DA, Reisig said in a press conference, "Justice should be blind. Therefore there's no room for bias." The SCPL has built the engine that powers the Race

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Volunteering at the Yolo Food Bank

By Michele Townsend

WEST SACRAMENTO, CA (MPG) - The Yolo County Food Bank was started in 1970. That's 51 years, for those of you doing the math. In that time the food bank has drastically grown in size. In fact, currently they feed about 60,000 people each month! The need to secure food for people is an ongoing problem. Though each year the

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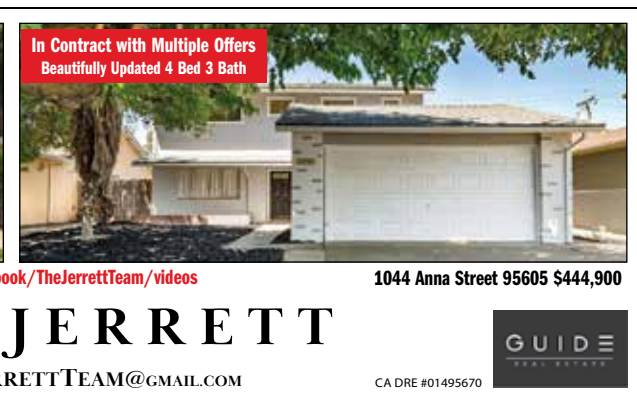


Local volunteers help out anyway they can at the Yolo County Food Bank distribution at Sutter Health Park in West Sacramento. Photo provided by Michele Townsend



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Inspiring Future Leaders to Soar

California Capital Airshow Awards Scholarships to Local Youth

Story by Shaunna Boyd

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

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

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



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



Zataru Nepomuceno



Hania Arshad



Manpreet Kaur



Elizabeth Snyder

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

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

Zataru Nepomuceno showcased his spirit of determination by navigating

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

Hania Arshad outlined

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

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

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

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

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

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

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

Volunteering at the Yolo Food Bank

Continued from page 1

food bank has grown a little bit, those that are in charge of the operations believe that they are only scratching the surface when it comes to how many people in our community need help when it comes to food security. For years the Yolo County Food Bank (YCFB) has worked very hard to make programs available that would allow help for those who need it. However, they haven’t always been looked at as socially acceptable. People were embarrassed to ask for help. Those people that did ask for help were often met with challenges to prove they were in need.

Its common knowledge that COVID19 has changed our lives dramatically. Some ways are bad, some are annoying but tolerable, and some are good. One of the good things that have come from COVID is that for many reasons, people have learned that everyone needs help sometimes.... and it’s okay to get that help. People getting food from the food bank tripled in 2020 and has become socially acceptable now. They understand that we’re all in this together. In fact, there has been such an increase in food distribution during COVID that the YCFB had roughly 10 million pounds of food come through next year. 2 million pounds of that went to just West Sacramento. This year they are on track for 12 million! With the victims of the wildfires coming this direction, that need is expected to increase drastically. The food bank does, of course, get some federal government funding, but the majority of the food and funding comes from local community donors.

It is very important that the money go as far as it can, after all, it costs about a half a million dollars per month to operate Yolo Food Bank. But just because you are getting free food, does not mean that it’s junk. There may be some items that you don’t recognize the brand. This doesn’t mean they’re bad. 70 percent of the intake of food comes from food recovery from grocery stores. In addition to that, the food bank works closely with local farms to get fresh produce directly from them. Truthfully, the produce you get from the food bank is just as fresh, maybe more fresh than that in the grocery store. To top it off, for West Sac, Rob Davis is the Impact and Innovation Officer; he does the nutritional assessment and quality



70 percent of the intake of food comes from food recovery from grocery stores. In addition to that, the food bank works closely with local farms to get fresh produce directly from them. Truthfully, the produce you get from the food bank is just as fresh, maybe more fresh than that in the grocery store. Photo provided by Michele Townsend

control.

Each week in West Sacramento, there are 3 distributions from YCFB. Wednesdays,



Yolo County Food Bank Executive Director Michael Birsch and Congresswoman Doris Matsui loading cars with food at Sutter Health Park. Photo provided by Michele Townsend

starting at 9 am, Sutter Health Park allows YCFB to hold their drive-thru distribution. Each Friday morning, at the Yolo County Children’s Alliance, located at 1200 Anna Street, there is a walk-up distribution. Every Saturday morning the distribution that used to be held at City Hall is now taking place behind the Walgreens on the corner of

Jefferson Blvd and West Capitol Avenue.

On Wednesday, September 1st, YCFB had a special volunteer helping to distribute the food. Congresswoman Doris Matsui and her staff... including her chief of Staff, Jeremy Marcus. Jeremy flew here from Washington DC just to be a part of the day. Every Wednesday morning, hundreds of cars are served. The volunteers gather for a quick safety reminder about moving cars and how the process works and then with volunteers all sporting their “Hunger Hero” t-shirts, they go to work like a well-oiled machine. They load about 40 pounds of food (per family) into the vehicles. This continues until they run out of cars or run out of food.

You might think that Congresswoman Matsui was just out there for a photo op and wasn’t really out there to work. You would be wrong. In fact, we had to stop her long enough to let us take a picture! Congresswoman Matsui said, “I’m here at the Yolo Food Bank and they absolutely provide a wonderful service. There’s been so much more food insecurity than there’s ever been and they have stepped up, as other food banks have, and we’re grateful to this community and the county and all the food banks in the region.” She spoke about what the government has done with the department of agriculture, in order to provide food, and the money the government has provided has been helpful... “But the fact is,” she said, “that local farmers have been a huge part of this. They have done wonders and what that does is bring the whole community together... because we’re all in this

together and when one person suffers, one person is hungry, we all feel the pain. That’s why I am so happy to be here.”

Yolo County Food Bank’s Executive Director, Michael Birsch was also there working. Michael said “All of the work and services is due to generous donors and



People getting food from the food bank tripled in 2020 and has become socially acceptable now. Photo provided by Michele Townsend

fundraisers, as well as an army of volunteers. Without them, the food assistance program would not be possible”. Yolo County Food Bank also provides food delivery for low income seniors and health compromised individuals.

YCFB has been running short on volunteers for the last 2 or 3 months. It’s really easy to volunteer. Not only that you pick where, how and how many hours you want to volunteer. Simply log onto Yolofoodbank.org, click on volunteers and follow the instructions. You can choose the activity and location. The website also has links to the COVID-19 Relief Fund! The people at YCFB asked to extend their gratitude to the community and all of the ways that they help. You know, it all boils down to... if everybody does a little; nobody has to do a lot! If you need help, or know someone who does, please contact the Yolo County Food Bank and they will do all they can to figure out how to get you that help. ★

Oyango Snell to Lead Local United Way as New Board Chair

Nonprofit Helping Foster Kids Receives Grant from Kelly Foundation



Oyango Snell is the New Board Chair for United Way. Photo: Thébaud Communications

By Kristin Thébaud Communications, Thébaud Comm.

WEST SACRAMENTO, CA (MPG) - Oyango Snell of West Sacramento will lead United Way California Capital Region into its 100th anniversary year as chair of the local nonprofit's board of directors. Snell was elected to the position in July.

"My work with local United Way organizations began as a project manager in the 1990s in Central Ohio where we worked to improve neighborhoods through economic development and human services," Snell said. "I couldn't be more humbled and proud to lead a group of passionate

and dedicated community leaders in the California capital region as we work together alongside talented, committed staff and stakeholders to advance our commitment to end poverty and provide our youth with endless opportunities for success."

Snell serves as senior vice president, general counsel and corporate secretary for the Western States Petroleum Association. Prior to that position, he served as chief legislative and regulatory counsel in multiple states representing the Property Casualty Insurers Association of America and worked in state government relations in the public and private sectors in Columbus, Ohio. He earned his law degree at The Ohio State University, MBA from Franklin University in Columbus and bachelor's degree from Central State University, a historically Black college in Wilberforce, Ohio.

"Oyango helped lead United Way through the unexpected challenges of the pandemic last year as our board vice chair," said Amber Lovett, interim

president and CEO, United Way California Capital Region. "I am confident in his leadership this year as we search for our new president and CEO and prepare to celebrate 100 years of working toward building a stronger, healthier, more compassionate region."

The board also elected Ruth Miller, retired from Wraith Scarlett and Randolph Insurance Services in Woodland, as board vice chair and added new member Jason Clarke from Enterprise Rent-A-Car. Dave Bowen, retired from Deloitte, will continue as treasurer, and Steve Lins of SMUD will serve as immediate past chair.

For nearly 100 years, United Way California Capital Region has brought local people together to make community change happen. With a mission to build stronger, healthier and more compassionate communities, the local United Way starts at square one: helping every family succeed so their community can too. S For more information or to make a donation, visit YourLocalUnitedWay.org.★



A representative from Make It Happen for Yolo County helps a UC Davis Guardian Scholar and two of her family members select items for her first apartment. Photo: Thébaud Communications

By Kristin Thébaud, Thébaud Communications

DAVIS, CA (MPG) - Make It Happen for Yolo County, a nonprofit serving youth in need ages 18-24, has received a grant of \$2,500 from the Kelly Foundation in Sacramento to fully furnish homes for five Yolo County transition age youth, mostly foster youth, moving out on their own for the first time in 2021.

"All of the youth we serve struggle with lack of resources and support and often feel forgotten as they move out on their own, especially during the pandemic," said Jan Judson, board president, Make It Happen for Yolo County. "The social workers we work with have told us they have clients living in essentially empty apartments, causing a negative impact on their mental and physical health. We are grateful to our community and partners like the Kelly Foundation for ensuring transition age youth in need feel cared for and have the resources to be successful first-time renters."

Make It Happen for Yolo County works with county social workers and other organizations to help clients complete a wish list of desired household items, and directly coordinates with clients to select items at the group's storage units. Thanks

to donated furniture from the community, it costs an average of \$500 to fully provide for one home, including furnishings and appliances for a bedroom, bathroom, kitchen and living area, as well as cleaning supplies.

Make It Happen for Yolo County is a volunteer-run nonprofit providing transition age youth (ages 18-24), predominantly foster youth, in Yolo County with the furnishings, household goods and resources needed to move into their first apartments. The group receives furniture donations from the community and purchases new appliances and household items to help youth involved with the Yolo County child welfare, mental health and probation divisions, as well as the UC Davis Guardian Scholars program for students who have experienced foster care. Since its founding in 2014, Make It Happen for Yolo County has helped more than 100 Yolo County transition age youth. To make a financial or furniture donation, visit MIHYolo.org.

The Kelly Foundation makes grants to various charitable organizations in the community including, but not limited to, education institutions, hospitals, cultural activities and groups for the benefit of children. For more information, visit KellyFoundationSacramento.org. ★

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All Day

Tuesday 9/21

Girls Tennis vs Burbank
Girls Volleyball @ McClatchy

4:00 p.m.
4/5/6 FR/JV/V

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Yolo County Library and Yolo Reads Celebrate Literacy Month

Yolo County News Release

WOODLAND, CA (MPG) - September is literacy month! Yolo County Library and the Yolo Reads Adult and Family Literacy program invite residents to celebrate learning in September. Adults who struggle with reading and writing are encouraged to contact Yolo Reads to get free assistance achieving their future learning goals.

More than 43 million adults in the United States cannot read and write sufficiently to carry out everyday activities. “In our own community, one in six adults struggles with reading and writing,” said Mark Fink, Yolo County Librarian and Chief Archivist. “Literacy empowers families so they can make informed choices that lead to safer and healthier lives. Learning to read, speak and write in English also provides opportunities for adults to support themselves through work, contributing ultimately to the economic growth of our region and our country.”

Since 2008, Yolo Reads, a service of Yolo County Library, has connected adults who wish to improve their reading and writing skills with adult volunteer tutors. More recently, families learning together has become a cornerstone of Yolo Reads. Yolo Reads

provides parents and caregivers with the tools they need to help their children succeed in school.

Despite the COVID-19 pandemic, Yolo Reads has continued to make learning opportunities available to adult learners using online tutoring sessions, virtual Library events, and Zoom English conversation groups. Participants with families receive books and learning games through the mail and share their progress with Yolo Reads staff by phone and email.

If you can read this, take the time to encourage your family and friends to visit the library, read a good book, play a game together, learn a new language, and challenge themselves to become more literate. Want to do more? Become a volunteer tutor with Yolo Reads.

Learn more about the Yolo Reads program by contacting Nancy Pacheco: Email: nancy.pacheco@yolocounty.org phone: 530-666-801 or visit: <https://yolocountylibrary.org/yolo-reads>

For more information about library programs and resources, visit any of the Yolo County Library branches or the library webpage at www.yolocountylibrary.org. Individuals can also connect with Yolo County Library on Facebook at www.facebook.com/yolocountylibrary.org. ★

After 9/11, Some Found Healing by Helping

By Adrian Barnes, JW Public Information

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

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

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

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

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

Trauma was all too



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

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

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

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

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

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

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

From his East Village apartment, Payne recalled the crowds of frantic people streaming north from Lower Manhattan. “That sight stirred up a lot of emotions in me,” he said. “It shook me to the core.”

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

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

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

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

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

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



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Ethnic Studies Now Required for All High School Students



From the Office of Kevin Kiley

SACRAMENTO, CA (MPG) - On September 8, 2021, the Legislature passed Assembly Bill 101 (Medina) to mandate that every high school student take a course in ethnic studies in order to graduate. Vice Chair of the Assembly Education Committee Kevin Kiley (R-Rocklin) responded to the passage of this bill with the following statement:

“The first version of the Ethnic Studies model

curriculum was universally condemned by Jewish leaders across the state. But instead of scrapping the bill, the Legislature accepted some minor tweaks and has decided to impose Critical Race Theory on every high school student in California.

“The purpose of education is to prepare students for citizenship and civic engagement. As our state has lost sight of that purpose, CRT has filled the void as the anti-civics. In essence, a failure to teach students how to build their communities up has created an opening for those who would have them tear their communities down.

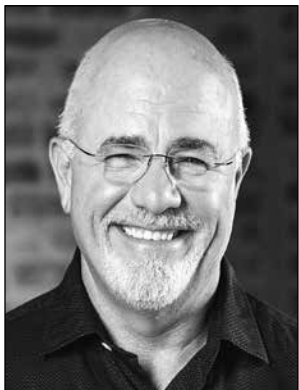
“I urge Governor Newsom to stand by his word and reject this harmful bill.”

Earlier this year, Assemblyman Kiley

gave a speech in opposition to the bill on the Assembly Floor.

The model curriculum on which AB 101 is based has been embroiled in controversy for many years, prompting Governor Gavin Newsom to veto a similar graduation requirement in 2020 citing concerns that it did not go far enough to eliminate bias and discrimination. Jewish-American groups remain strongly opposed to the bill, with one even calling it “tantamount to putting an even larger target on the back of every Jewish student.” 70 organizations sent an opposition letter to the State Senate last week urging legislators to reject this harmful attack on the Jewish community.

Assemblyman Kevin Kiley represents the 6th Assembly District. ★



Keep Things Friendly, but Reach an Understanding

Dear Dave,

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

— Holli

Dear Holli,

From what you said,

Dave Ramsey Says

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

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

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

be within 10 days of delivery from that point on.

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

— Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of “The Ramsey Show,” heard by more than 20 million listeners each week. He has appeared on “Good Morning America,” “CBS This Morning,” “Today,” Fox News, CNN, Fox Business, and more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★

Local Classified

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210723
The following person(s) is doing business as:
Drive Line Services of West Sacramento, 704 Houston Street, West Sacramento, CA 95691, County of Yolo. Scoggan DLS, Inc, 357 Nevada Street, Suite 40, Auburn 95603. This business is conducted by Corporation. The registrant commenced to transact business under the fictitious business name or names listed above on 06/23/2021 /s/ Michael Cunningham, CEO This statement was filed with the County Clerk of Yolo County on 08/20/2021. Jesse Salinas, County Clerk/Recorder By: kquam, Deputy 8/27, 9/3, 9/10, 9/17/21 CNS-3497407# NEWS-LEDGER
Aug 27 Sep 3 10 17 nl 3386 9-17-2021

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210662
The following person(s) is doing business as: Ready All Rowing, 305 Bridge Place, West Sacramento, CA 95691, County of Yolo. Desmond Stahl, 305 Bridge Place, 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 N/A /s/ Desmond Stahl This statement was filed with the County Clerk of Yolo County on 07/30/2021. Jesse Salinas, County Clerk/Recorder By: kquam, Deputy 8/27, 9/3, 9/10, 9/17/21 CNS-3497407# NEWS-LEDGER
Aug 27 Sep 3 10 17 nl 3386 9-17-2021

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210705
The following person(s) is doing business as: Attia Cars 1540 S River Road, West Sacramento, CA 95691, County of Yolo. Ahmed Attia, 901 Athelson Place, Sacramento, CA 95829. This business is conducted by Individual. The registrant commenced to transact business under the fictitious business name or names listed above on 08/12/2021 /s/ Ahmed Attia This statement was filed with the County Clerk of Yolo County on 08/13/2021. Jesse Salinas, County Clerk/Recorder By: kquam, Deputy 8/27, 9/3, 9/10, 9/17/21 CNS-3497407# NEWS-LEDGER
Aug 27 Sep 3 10 17 nl 3386 9-17-2021

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210716
The following person(s) is doing business as: Ames Taping Tools, TapeTech, 1030 Riverside Parkway, Suite 100, West Sacramento, CA 95605, County of Yolo. Axia Acquisition Corporation, 1327 Northbrook Parkway, Suite 400, Swanee, GA 30024. This business is conducted by Corporation. The registrant commenced to transact business under the fictitious business name or names listed above on 03/09/2010 /s/ Ahmed Attia This statement was filed with the County Clerk of Yolo County on 08/18/2021. Jesse Salinas, County Clerk/Recorder By: kquam, Deputy 9/3, 9/10, 9/17, 9/24/21 CNS-3497407# NEWS-LEDGER
Sep 3 10 17 24 nl 3386 9-24-2021

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210737
The following person(s) is doing business as: Khalsa Cash & Carry, Singh's Island Market, 2021 W Capitol Avenue, West Sacramento, CA 95691, County of Yolo. Govind LLC, 2021 W Capitol Avenue, West Sacramento, CA 95691. This business is conducted by Limited Liability Company. The registrant commenced to transact business under the fictitious business name or names listed above on N/A /s/ Ahmed Attia This statement was filed with the County Clerk of Yolo County on 08/25/2021. Jesse Salinas, County Clerk/Recorder By: kquam, Deputy 9/3, 9/10, 9/17, 9/24/21 CNS-3497407# NEWS-LEDGER
Sep 3 10 17 24 nl 3386 9-24-2021

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210701
The following person(s) is doing business as: Azad 7 Truck & Trailer Repair, 5766 Lolet Way, Sacramento, CA 95835, County of Yolo. Amarjit Singh, 5766 Lolet Way, Sacramento, CA 95835. This business is conducted by Individual. The registrant commenced to transact business under the fictitious business name or names listed above on 08/10/2021 /s/ Ahmed Attia This statement was filed with the County Clerk of Yolo County on 08/12/2021. Jesse Salinas, County Clerk/Recorder By: kquam, Deputy 9/10, 9/17, 9/24/21, 10/1/21 CNS-3497407# NEWS-LEDGER
Sep 10 17 24 Oct 1 nl 3386 10-1-2021

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210734
The following person(s) is doing business as: Drripp'd Out LLC, 724 Elkhorn Plaza, West Sacramento, CA 95605, County of Yolo. Drripp'd Out LLC, 724 Elkhorn Plaza, West Sacramento, CA 95605. This business is conducted by Limited Liability Company. The registrant commenced to transact business under the fictitious business name or names listed above on N/A /s/ Ahmed Attia This statement was filed with the County Clerk of Yolo County on 08/24/2021. Jesse Salinas, County Clerk/Recorder By: kquam, Deputy 9/10, 9/17, 9/24/21, 10/1/21 CNS-3497407# NEWS-LEDGER
Sep 10 17 24 Oct 1 nl 3386 10-1-2021

FICTITIOUS BUSINESS NAME STATEMENT
File No. F20210754
The following person(s) is doing business as: Johnny's Davis Imports And Domestic Auto Service, 638 Cantrill Drive, Suite G, Davis, CA 95618, County of Yolo. Johnnathan Macco, 638 Cantrill Drive, Suite G, Davis, CA 95618. This business is conducted by Individual. The registrant commenced to transact business under the fictitious business name or names listed above on N/A /s/ Johnnathan Macco This statement was filed with the County Clerk of Yolo County on 09/02/2021. Jesse Salinas, County Clerk/Recorder By: kquam, Deputy 9/17, 9/24/21, 10/1/21, 10/8/21 CNS-3510256# NEWS-LEDGER
Sep 17 24 Oct 1 8 nl 3386 10-8-2021

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO ORDER TO SHOW CAUSE CHANGE OF NAME
#CV2021-1436
Shivani Jitendra Sachania has filed a petition with this court for a decree changing the name(s) of Shivani Jitendra Sachania to Shivani Jitendra DiDuca. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on September 29, 2021, in Department 10, Room: ZOOM, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 11, 2021 Samuel T. McAdam, Judge of the Superior Court Publish: August, 27 & September 3, 10, 17, 2021 DIDUCA 18010 9-17-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO ORDER TO SHOW CAUSE CHANGE OF NAME
#CV2021-1450
Elisabeth Fernandez has filed a petition with this court for a decree changing the name(s) of Daniel Jaylon Herrera to Daniel Jaylon Fernandez. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on September 30, 2021, in Department 10, Room: ZOOM, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 13, 2021 Samuel T. McAdam, Judge of the Superior Court Publish: September 3, 10, 17 & 24, 2021 FERNAN 18010 9-17-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO ORDER TO SHOW CAUSE CHANGE OF NAME
#CV2021-1504
Zoe Elizabeth Hicks has filed a petition with this court for a decree changing the name(s) of Zoe Elizabeth Hicks to Zoe Elizabeth DeMars. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on October 7, 2021, in Department 10, Room: Zoom and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 19, 2021 Samuel T. McAdam, Judge of the Superior Court Publish: September 10, 17, 24 & October 1, 2021 HICKS 18010 10-1-21

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
Case No. CV2021-1501
Superior Court of California, County of Yolo Petition of: CLAUDIA CORRALES ZEVEDA for Change of Name To ALL INTERESTED PERSONS: Petitioner CLAUDIA CORRALES ZEVEDA filed a petition with this court for a decree changing names as follows: CLAUDIA CORRALES ZEVEDA to KLAUDIA ZEVEDA-ROMERO The Court orders that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. Notice of Hearing: Date: 10/29/2021, Time: 9:00 AM, Dept.: 9 The address of the court is 1000 Main Street, Woodland, CA 95695 A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: News-Ledger Date: 8/23/2021 DANIEL M. WOLK Judge of the Superior Court CNS-3508606# NEWS-LEDGER Publish: September 10, 17, 24 & October 1, 2021 ZEVEDA 18010 10-1-21

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO ORDER TO SHOW CAUSE CHANGE OF NAME
#CV2021-1478
Ana Duran has filed a petition with this court for a decree changing the name(s) of Christian Camillo to Christian Camillo Duran. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court at 9:00a.m. on October 7, 2021, in Department 10, Room: Zoom and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 19, 2021 Samuel T. McAdam, Judge of the Superior Court Publish: September 10, 17, 24 & October 1, 2021 DURAN 18010 10-1-21

NOTICE OF PETITION TO ADMINISTER ESTATE OF: JOSEPH RICHARD KERUB CASE NO. PR2021-0192
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the WILL or estate, or both of JOSEPH RICHARD KERUB. A PETITION FOR PROBATE has been filed by ANN KERUB in the Superior Court of California, County of YOLO. THE PETITION FOR PROBATE requests that ANN KERUB be appointed as personal representative to administer the estate of the decedent. THE PETITION requests the decedent's WILL and codicils, if any, be admitted to probate.

The WILL and any codicils are available for examination in the file kept by the court. THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or 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: 10/5/21 at 9:00AM in Dept. TBD located at 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 decedent, 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 a person 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. Attorney for Petitioner MICHAEL G. ABRATE. 655 UNIVERSITY AVENUE, SUITE 230 SACRAMENTO CA 95825 916-550-2688 9/3/21, 9/10/21, 9/17/21 CNS-3502009# NEWS-LEDGER 9-17-21

SUMMONS (CITACION JUDICIAL) CASE NUMBER: CV2020-1680
NOTICE TO DEFENDANT:
Scott J. Stanton, an individual; Cristy Tabinas, an individual; and DOES 1-100, inclusive YOU ARE BEING SUED BY PLAINTIFF: Data Mortgage, Inc. DBA Essex Mortgage 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 ha 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.suocorte.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 presentacion, 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.suocorte.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 desear el caso. The name and address of this court is: (El nombre y direccion de la corte es): SUPERIOR COURT OF YOLO, MAIN COURTHOUSE, 1000 Main Street, Woodland, CA 95695 Limited Civil Case 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): Tiffany & Bosco, P.A., Megan E. Lees 1455 Frazee Road, Suite 280, San Diego, CA 92108 Tel: 619-501-3503 Date: (Fecha) 12/9/2020 Clerk (Secretario) Shawn C. Landry, Deputy (Adjunto) V. Navarro September 3, 10, 17, 24, 2021 STANTON 9-24-21

TRUSTEE SALE
NOTICE OF TRUSTEE'S SALE APN: 045-330-037 TS No: CA07000956-19-1 TO No: 8757673 (The above statement is made pursuant to CA Civil Code Section 2923.3(d)(1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(d)(2).) YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED September 22, 2006. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On October 26, 2021 at 12:45 PM, At the North entrance to the City Hall located at 1110 West Capitol Avenue, West Sacramento, CA 95691, MTC Financial Inc. dba Trustee Corps, as the duly Appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust recorded on September 28, 2006 as Instrument No. 2006-0038096-00, of official records in the Office of the Recorder of Yolo County, California, executed by MARY J. AMUNDSEN, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, as Trustor(s), in favor of LIBERTY REVERSE MORTGAGE, INC. as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 343 BRIDGE PLACE, WEST SACRAMENTO, CA 95691 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 without covenant or warranty, express 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. The total amount of the unpaid balance of the obligations secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Trustee's Sale is estimated to be \$300,063.89 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on 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 California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. 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. 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 Nationwide Posting & Publication at 916.939.0772 for information regarding the Trustee's Sale or visit the Internet Website address www.nationwideposting.com for information regarding the sale of this property, using the file number assigned to this case, CA07000956-19-1. 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 NOTICE TO TENANT FOR FORECLOSURES AFTER JANUARY 1, 2021 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 916.939.0772, or visit this internet website www.nationwideposting.com, using the file number assigned to this case CA07000956-19-1 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. Date: August 20, 2021 MTC Financial Inc. dba Trustee Corps TS No. CA07000956-19-1 17100 Gillette Ave Irvine, CA 92614 Phone: 949-252-8300 TDD: 866-660-4288 Dalsaysia Ramirez, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ON LINE AT www.nationwideposting.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: Nationwide Posting & Publication AT 916.939.0772 Trustee Corps may be acting as a debt collector attempting to collect a debt. Any information obtained may be used for that purpose. NPP0395450 To: NEWS LEDGER 09/03/2021, 09/10/2021, 09/17/2021 9-17-2021

NOTICE OF TRUSTEE'S SALE TS No. CA-11-456719-RM Order No.: 110336983-CA-GTI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/8/2005. 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. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, 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 the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE. Trustor(s): VLADIMIR TISKIY, A MARRIED MAN Recorded: 4/18/2005 as Instrument No. 2005-0017729-00 of Official Records in the office of the Recorder of YOLO County, California; Date of Sale: 11/1/2021 at 1:00 PM Place of Sale: At the North Entrance of the West Sacramento City Hall, 1110 W. Capitol Avenue, West Sacramento, CA 95691 Amount of unpaid balance and other charges: \$588,278.99 The purported property address is: 2504 ATHERTON CT, WEST SACRAMENTO, CA 95691 Assessor's Parcel No.: 046-542-009 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 http://www.qualityloan.com, using the file number assigned to this foreclosure by the Trustee: CA-11-456719-RM. 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 http://www.qualityloan.com, using the file number assigned to this foreclosure by the Trustee: CA-11-456719-RM 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. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: Quality Loan Service Corporation 2763 Camino Del Rio South San Diego, CA 92108 619-645-7711 For NON SALE information only Sale Line: 800-280-2832 Or Login to: http://www.qualityloan.com Reinstatement Line: (866) 645-7711 Ext 5318 Quality Loan Service Corp. TS No.: CA-11-456719-RM IDSPub #0174587 9/10/2021 9/17/2021 9/24/2021 Sept 24, 2021

Notice of Public Sale:
Notice of Public Sale: Self-Storage unit contents of the following customers containing household and other goods will be sold for cash or credit card by CubeSmart Self Storage 541 Harbor Blvd. West Sacramento, CA 95691 to satisfy a lien on Sept. 28, 2021, approx. 12:00pm on storagetreasures.com Matthew Bird. Sept. 17 and 24, 2021

NOTICE OF PRIVATE SALE
The following property will be sold by written bid by 9:00 a.m. MST on 9/24/2021 2018 Volvo 4V4NC9EH3JN885724 To inquire about this item please call Bret Swenson at 801-624-5864. Transportation Alliance Bank 4185 Harrison Blvd Ogden, UT 84403 Sept 17 and 24, 2021

NOTICE TO CREDITORS OF BULK SALE (UCC Sec. 6105) Escrow No. 13845L
NOTICE IS HEREBY GIVEN that a bulk sale is about to be made. The name(s), business address(es) to the seller(s) are: SHIVE SHING HEERA, 316 6TH ST, WEST SACRAMENTO, CA 95605 Whose chief executive office is: NONE Doing Business as: MINI FOOD MART (Type - CONVENIENCE STORE) All other business name(s) and address(es) used by the seller(s) within the past three years, as stated by the seller(s), is/are: NONE The name(s) and address of the buyer(s) is/are: RAYMOND FERNANDES AND SOMNATH KLAIR AND/OR ASSIGNEE, 3733 LILY ST, SACRAMENTO, CA 95838 The assets to be sold are described in general as: ALL STOCK IN TRADE, FURNITURE, FIXTURES, EQUIPMENT AND GOODWILL and are located at: 316 6TH ST, WEST SACRAMENTO, CA 95605 The bulk sale is intended to be consummated at the office of: CAPITOL CITY ESCROW, INC., 3838 WATT AVENUE, SUITE F-610 SACRAMENTO, CA 95821-2665 and the anticipated sale date is OCTOBER 5, 2021 The bulk sale is subject to California Uniform Commercial Code Section 6106.2. [If the sale is subject to Sec. 6106.2, the following information must be provided.] The name and address of the person with whom claims may be filed is: THIS BULK TRANSFER INCLUDES A LIQUOR LICENSE TRANSFER. ALL CLAIMS MUST BE RECEIVED PRIOR TO THE DATE ON WHICH THE NOTICE OF TRANSFER OF THE LIQUOR LICENSE IS RECEIVED BY ESCROW AGENT FROM THE DEPARTMENT OF ALCOHOLIC BEVERAGE CONTROL. Dated: JULY 20, 2021 Buyer(s): RAYMOND FERNANDES AND SOMNATH KLAIR 471833 NEWS-LEDGER 9/17/21 Sept 17, 2021

Notice of Correction
This is a notice of correction for the political advertisement that ran in the West Sacramento News Ledger as Paid For by the political action committee named: Citizens for a Progressive West Sacramento. The Committee name was not correct. The complete correct name of the committee is Citizens for a Progressive West Sacramento to Elect Duane Wilson for City Council, 2021. The August 6 and 13 editions of the ad also contained other errors. FPCC number 1373890 was listed erroneously on August 6 and 13th edition. The advertisement with the incomplete committee name ran August 6, 13, 20, & 27 and September 3 & 10th. The advertisement should have read: Paid For Citizens for a Progressive West Sacramento to Elect Duane Wilson to City Council, 2021. Not Authorized By a Candidate or a Candidate Controlled Committee.
West Sacramento News Ledger 9-17-2021

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

California Department of Parks and Recreation

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

The grants are competitive and can be used to: Purchase boating equipment and supplies; Provide student scholarships for on-the-water boating courses; Offset costs for boating instructor training; Offset costs for boating safety-related events. Interested applicants should first review the FAQs listed on DBW's website to determine if



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

they meet the grantee eligibility requirements. Grant applications must be submitted through OLGA, the division's online grant application system accessed online. Each application will be ranked and scored based on its demonstration of the applicant's ability to safely and effectively teach on-the-water boating safety courses and enhance boaters' knowledge of boating laws, practical handling of

vessels, weather and water conditions, and other boating safety information. The Division of Boating and Waterways administers this grant. Funding is provided by the federal Sport Fish Restoration and Boating Trust Fund, which is managed by the United States Coast Guard. Detailed information regarding the Aquatic Center Education Program is available on DBW's website. ★

Local Butterflies and Dragonflies after Fires



Pacific Dotted-Blue Butterfly (*Euphilotes enoptes*). Photo credit: Greg Kareofelas

Tuleyome News Release

WOODLAND, CA (MPG) - Please join Tuleyome for an online monthly "Nature & You" Zoom lecture at 7:00 PM, Thursday, September 23. Greg Kareofelas, Naturalist and Associate of the UC Davis Bohart Museum of Entomology has been studying butterflies and dragonflies in the local inner coastal range mountains since 1960. He has watched the very diverse and unusual fauna for years before the Ranch and August Complex fires devastated the region and is now documenting what he is seeing after the fires. Greg's talk will concentrate on his observations in the area prior to those fires and some speculation as to what may have survived the fire and what may have been extirpated. This lecture will be ONLINE in a Zoom meeting. You must register on the event page from <http://tuleyome.org/events/> (be sure to include your email address.) After

registering, participants will be sent an email with login information. Attendees will be able to ask questions via Zoom's chat feature. For questions contact bgraber@tuleyome.org. This lecture is part of the free monthly "Nature and You" lecture series sponsored by Tuleyome, a 501(c)(3) nonprofit conservation organization based in Woodland, California. The word "Tuleyome" (pronounced too-lee-OME-ee) is a Lake Miwok Indian word that means "deep home place". The term "deep home place" exemplifies our deep connection to our environment, our communities and our regional public lands. A \$10 donation to Tuleyome is requested but is not required to participate in this event. *Tuleyome is a nonprofit, non-partisan organization that engages in advocacy and active stewardship with diverse communities to conserve, enhance, restore, and enjoy the lands in the region.* ★

Mosquito and Vector Control District Board Applications Now Accepted

City of West Sacramento News Release

WEST SACRAMENTO, CA (MPG) - Applications are now being accepted to serve as the City's appointee to the Sacramento-Yolo Mosquito and Vector Control District Board of Trustees. This appointee will be appointed by the

Mayor for a term ending December 31, 2022. The District is governed by a thirteen member Board of Trustees appointed by each county and incorporated cities in its jurisdiction. The board meets on the third Tuesday of the month, at 10:00am at the District office in Elk Grove. This is a compensated position. For more information

about the District, please visit www.fightthebite.net. The application is available on the City's website at www.cityofwestsacramento.org/government/commissions-committees-application or by contacting Laurie Ledesma, Senior Deputy City Clerk at (916) 617-4500 or at clerk@cityofwestsacramento.org. ★

Unintended Consequences



Commentary by Bruce Lee

Driving by a local Chick-fil-A recently, I was surprised to see their largest sign (30 feet in the air) proclaim \$17 per hour as their starting wage! The restaurant's premium ad space was not directed to customers, but to potential employees! Wow, that's \$4 an hour over the \$13 minimum wage if 25 employees or less (\$14 if over 25 employees). \$35,000 a year for unskilled labor – that's more than some teachers make. I don't think the Chick-fil-A prices have increased much, so this small business's bottom line is being squeezed. At a local Denny's, I called to reserve a table and was told that they close at 5pm because they had no employees! What? Yes, the manager advised. "We need 30 employees, but only have ten. We can't find anybody to work." I related the Denny's experience to a friend, who said, "It serves them right. These big corporations don't pay a livable wage to workers to risk their life with Covid!" I explained that this Denny's is a franchise (a small business owner who I know) and Covid barely impacts younger, healthy people. Clearly, the lack of employees has become a big thing for many businesses! Remember Costco food samples by Club Demonstration Services (CDS)? A highlight of my Costco visits! They stopped with Covid, but

they're back, in limited number. A CDS employee advised that they need 25 servers at Folsom, but could only find five, and one of those drives 36 miles from Jackson – one way! Kathrin Grosse, a German immigrant, started Kathrin's Biergarten in Rocklin in 2017, says the employee shortage for she (and vendors she depends on) is extremely stressful – working herself and family to death while not knowing what business hours she can keep open due to staffing. "Soon people will not know how to work anymore and feel entitled. And, when I'm closed, it hurts my people who want to work!" Here's the thing, basic unemployment is about \$400 per week (it ranges \$40-\$450), and the Federal Pandemic Unemployment Compensation (FPUC) provides \$300 weekly. That's \$700/week, \$2,800 a month, or \$36,400 a year! A manager of a Tahoe breakfast restaurant was blunt: "Not everyone wants to come back to work. If you work, you make \$3,000 to \$3,500 plus a little extra tip income. But, if I can make \$2,800 a month, why bust my ass, I'll stay home!" The lesson is that government interference with the economy is a delicate balance (from "laissez-faire" to "command and control") and almost always creates "unintended consequences." Working years in the Governor's Finance, I was briefed on these matters. For example, Proposition 13 reformed taxes, but that created other problems, so we did something else...which created new consequences, so we tried another thing, and so forth. The current FPUC extension ends Labor Day, but it could be extended to

2022 (per rumors as of this column submission). Government tends, with the best of intentions, to bumble along. Nobody thought the FPUC payments would stifle employment by creating a worker dependency upon government money – disincentivizing employment. Politicians were being "nice." But the "politics of niceness," as I call it, creates problems. Bureaucrats who live thousands of miles away cannot predict all consequences. And, their "one shoe fits all" approach seldom works well. Hence, decentralized decision making is usually the best approach. Local decision makers are in-tune with local circumstances. And, better yet, the most decentralized process is to provide reliable information to citizens and let them make the best choices for themselves! In this way, we have liberty, as well as healthy decision making. Decentralized government to practical extent is an important protection of our unalienable rights. This is the sixth principle in my list of founding principles of our America. This is why Thomas Jefferson wrote in 1811, "(T)he true barriers (defensive walls) of our liberty in this country are our state governments ...". *W. Bruce Lee is an educator and speaker (WBruceLee.com) with a career in government as an elected official and fiscal advisor, who has worked at the local, state, and federal levels. He authors the "We the Government" column as a community service. He is President of the Sacramento Taxpayers Association (SacTax). His private message telephone is 916-624-6476.* ★

Yolo County and Stanford Team Up Against Racism

Continued from page 1

Blind Charging (RBC) system. They will be monitoring the data from each case to determine whether any conscious or unconscious bias in charging the case. What exactly does that mean? When police reports are submitted by a law enforcement agency to the District Attorney requesting charges, a Deputy District Attorney reviews the report to determine whether the case can be proved beyond a reasonable doubt, and if so, a criminal complaint with those charges will be filed. However, with this system, each report goes through a program that redacts any information that may potentially lead to the identity of the person's race before it gets to the DA. A redacted report is then submitted to a Deputy DA, who is prompted to deem the redaction "good" or "bad". If there is no identifying information, the report will be deemed good and passed on to the next step. If it is bad, it is run back through the system with an explanation of why it is bad. For example (*please note, this is just an example, not a real case*): A report may come through that read: "A 32-year-old woman in West Sacramento was attacked in her north side home by a man she knew. Victim says a Mexican-american man who is her acquaintance, Pedro Valenzuela (who is a known felon to the PD) broke into her home and beat her, in order to steal her duck" (again these are not real people). After running the report through the RBC system, it might read "A 32-year-old woman was attacked in her home by a man she knew. Victim says her acquaintance, Suspect #1 broke into her home and beat her, in order to steal her duck." The redaction process will continue throughout the report, until only incident facts are left. No information that could indicate the race of the suspect will be included. The DA will then base the charges only on the incident at hand. It is designed to eliminate the possibility of bias when deciding on charges due to knowing the man's race. Yolo County began using this program

in Davis, back in May of this year. Davis PD's Deputy Chief, Paul Doroshov said, "We haven't seen a lot of big changes so far, however, Davis doesn't really have good and bad areas. It's all kind of intermingled." West Sacramento PD began using the program just a few months later, in July of this year. This is expected to bring more crucial data due to the fact that West Sacramento has a more urban population and a more urban crime problem. There are exceptions to when the program is used. It is not used in cases such as homicide or sex crimes. When asked how it would apply in hate crimes, Jeff said, "We don't really have many hate crimes here, but in some places, that might be a time when the program may not be appropriate. It would just depend on the case". The RBC system will be county wide in the next few months and the data will be available through a transparency portal, which will allow the public to see exactly how decisions were affected or not, by use of the program. Reisig said in a press release, "People across the country have made it clear that they want meaningful reform in the criminal justice system, especially when it comes to eliminating the insidious effects of racial bias in all forms. Through our groundbreaking public/private collaboration with Stanford Computational Policy Lab, and with the input of our own community, we are proud to unveil a new technology that is squarely designed to help mitigate against racial bias in a critical stage of the criminal justice process. By using a 'first-of-its-kind' Race Blind Charging software program, we will ensure that our decisions on whether to charge someone with a crime are not infected by any real or perceived bias. We believe this innovation will also help improve public confidence in the procedural fairness of the criminal justice system in our county. We are excited to invite prosecutors across California and the nation to join us in implementing this innovative reform." ★

Social Security Matters

Including “COLA” in Benefit Projections



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: In your reply to “Confused Senior” about when to claim Social Security benefits, I noticed that you did not take into account any compounded annual increases in benefit payments. While these are not guaranteed and are dependent upon the economy, they do affect the difference in total amount that can be drawn between eligibility age, full retirement age, or age 70. Would you please address this? **Signed: Stickler for Details**

Dear Stickler: Thanks for your feedback on that article. You are correct, of course, that I did not include Cost of Living Adjustments (COLA) in my response to the question asked, and that was intentional. I seldom include future COLA in these calculations because doing so would mean introducing a speculative factor, and I don’t like uncertainties when it comes to claiming Social Security. It’s not that I can’t include COLA, but it’s usually easier for people to grasp the straight (guaranteed) mathematical computation without adding a variable factor which could result in an inaccurate future benefit projection. Historically, COLA increases have ranged from



0% to 14% because COLA is tied to inflation – a variable determined by annual changes to the national Consumer Price Index (CPI). If you remember the very high inflation years of the late 70s and very early 80s, those are the years when the highest COLA increases were granted. More recently (but before 2021) inflation has been held to its lowest level in recent history and, accordingly, COLA increases have been quite small. No COLA increases at all were granted in 2009, 2010 and 2015, and the increase in 2016 was a paltry 0.3%. The average COLA increase over the last 10 years (2011 - 2020) was 1.7%, and the average over the last 20 years has been 2.2%. I’ve done these computations both ways - including a 2% average COLA increase and not including any COLA increase - and the resulting breakeven point for claiming at age 70 vs. full retirement age doesn’t significantly change.

For clarity, most early projections now suggest that high inflation in 2021 will cause the 2022 COLA increase to exceed 6%, far above the average over the past 20 years, further emphasizing the speculative nature of predicting COLA. Although the actual future benefit predictions would be somewhat different with a COLA projection added, those amounts

would be conjecture (and “not guaranteed,” as you have said). Excluding COLA from such analyses, however, does provide guaranteed amounts and I prefer to use solid numbers rather than speculative ones. If it turns out that COLA improves their benefit amount and break-even age that will be icing on the cake, but they’ve made their claiming decision based on solid information and guaranteed future benefit increases.

Other feedback from that same article suggested I should have also evaluated an option to claim benefits early and invest them, rather than waiting longer to get a guaranteed higher Social Security benefit. Just like trying to predict COLA, predicting investment growth introduces a variable that I’m not comfortable using when advising about Social Security benefits. For that type of speculative advice, it would be prudent to seek counsel from a certified financial planner.

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 ssadvisor@amacfoundation.org. ★

And Then There Were Four

Dr. James L. Snyder

Over a year ago, I got out of bed, went to the kitchen for my morning cup of coffee and then I went to the back porch to see if I had any visitors.

This morning, as I looked out, I saw a little kitty on the porch. I had no idea where this little kitty came from or how it got to our back porch.

I opened the door, stepped out, and the little kitty ran and hid. She thought she was hiding, but I could see exactly where she was So I left her alone and went and got some food for her. I put it in the dish and stood there waiting for her to come over, instead, she sat there, looked at me, then looked at the dish and then looked back at me.

I knew what she was doing, and so I had to get out of the way so she could come and eat her breakfast.

In time she became aware of my porch friend, and in no uncertain terms, she wanted it gone.

“We must,” my wife said most emphatically, “get rid of that little kitty because it can’t stay here.”

A few months past and I noticed the little kitty was growing, and her belly

seemed to be expanding. I just thought she was well fed.

It was my wife who noticed what was happening at the time.

“That kitty better not be pregnant,” my wife stated most alarmingly.

In due time Miss Kitty had her little kittens. She had four, only one survived. That one was white and very cute.

“If you are going to keep it, it will have to be neutered. I will make the arrangements.”

When my wife makes arrangements, you can be sure those arrangements are made.

We had to wait until this little kitty had grown to the place where she could eat for itself. Then, finally, we found someone who wanted the kitty and so we gave it to them.

The appointment for the neutering had been made.

Several days before the appointment, I looked at Miss Kitty and noticed that her belly was expanding like before. Of course, I kept this as quiet as possible, but you know how that works.

Looking out onto the porch, my wife said, “Oh, no, it can’t be so.”

After a few days of

observation, she concluded that she was pregnant. Then she had to call the neutering service and cancel the appointment. You can’t neuter a pregnant kitty.

She looked at me with a sour grimace and said, “You better not be laughing.”

In due time she did have her kitties, and this time she had four kitties, and all of them lived.

What we’re going to do with all those little kitties, I’m not quite sure. But I’m going to enjoy them while we have them.

As I was watching Miss Kitty nurse her little kitties, I thought of a Bible verse. “When a man’s ways please the LORD, he maketh even his enemies to be at peace with him” (Proverbs 16:7).

Watching Miss Kitty and her little ones brought peace to me. I can forget what’s going on out in the world and concentrate on the peace right here with Miss Kitty and her little ones.

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

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Crossword Puzzle on Page 8

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

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CLUES

ACROSS
1. Sweeney Todd's weapon
6. It's in the hole?
9. Plural of #6 Across
13. Soft palate dangler
14. Each one for himself?
15. Red Cross supply
16. Short skirts
17. Flightless bird
18. Wavelike patterned silk
19. "Philip Banks" wife
21. "Dre Johnson's" wife on "Black-ish" and occasional site around rain storm
23. 31st of the month, e.g.
24. E-mailed
25. Digital audio workstation
28. Essence of idea
30. Mouth infection
35. Fussess
37. Burden or load
39. Official language of Lesotho
40. Chose politically
41. Sashay
43. Thailand, formerly
44. All worked up
46. One assigned menial work
47. Rancher's unit
48. Blue jeans
50. Famous Scottish lake
52. A cause of inflation
53. Number one
55. Israel Kamakawiwo'ole's guitar
57. "Stars Hollow Luke's love interest
61. "Louise Jefferson's husband
64. Like a solitary player
65. Government Printing Office
67. Home to BYU
69. Request to Geico
70. Calendar mo.
71. Gladdened
72. 36 inches
73. *Jake and ____ of "Brooklyn Nine-Nine"
74. Rub off

Crossword Puzzle Solutions on Page 8

1	2	3	4	5	6	7	8	9	10	11	12
13					14			15			
16					17			18			
	19				20		21	22			
			23			24					
25	26	27		28	29		30	31	32	33	34
35		36		37		38		39			
40				41			42		43		
44				45		46			47		
48				49		50		51		52	
			53		54		55		56		
57	58	59	60			61			62	63	
64					65	66		67			68
69					70			71			
72					73			74			

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Sudoku Puzzle on Page 8

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

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

Solutions on Page 8

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California Wildfires Ignite an Insurance Crisis



By Dan Walters
CALMatters

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

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

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

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

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

their burn zones.

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

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

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

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

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

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

“Without the reinsurance market backing California

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

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

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

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

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

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

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

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Stalking Shadows

by Cyla Panin

Marie knows that she must do everything in her power to set up a good dowry for her sister Ama. A good dowry is the only way to ensure Ama will be married to a decent man, allowing Marie to live a life free of burden and obligation. Taking on the responsibility of solely caring for her family, Marie spends her days mixing sweet perfumes in pretty bottles to sell, and one that has the power to mark death. Deep down, Marie hides the biggest secret one sister can hold; her sister is cursed, taking the form of a beast who ravages for blood, and it is up to Marie to protect her.

With a simple drop of honeysuckle perfume, Marie marks her sister's next victim, making sure to choose those who wouldn't cause suspicion or even noticed if they went missing. But then an unmarked body shows up in their small village, one either killed by her sister or an unfamiliar beast. As fear ripples throughout Marie's body, she quickly becomes aware that she is unable to control her sister's transformation and that no amount of perfumes sold



- ◆ Publisher: Amulet
- ◆ Intended Audience: Fairytale retelling; Young Adult
- ◆ Rating: ♥♥♥♥♥
- ◆ Release Date: Sept. 14, 2021

at the market will make enough money to cure her sister. The only way to save her is to undo the curse itself, leaving her to take a job at the LaClaire mansion. Marie knows that somewhere hidden within those walls lies the spellbook that cursed her sister. All too quickly, Marie uncovers a house shrouded in family secrets. However, Marie didn't expect to also discover the small fire she felt under her skin every time Sebastian LaClaire was nearby. With even more hidden behind the mansion doors, Marie is thrown into a whole world of secrets, lies, and family

curses. Leaving Marie to quickly realize that she may never be able to control the truth that lies deeper than the beast itself.

In a story of sisterly bonds and the lengths those will go for the ones they love, Stalking Shadows is this fall's compelling new read. A Beauty and the Beast retelling with a gothic twist, this story has delicate romantic undertones keeping the wholesome elements of the time period while also staying true to the story's relevance. Cyla Panin leads her readers by the hand into a lush, atmospheric tale set deep within a village in the 1800s. This isn't a story that will rattle the cages but instead get under your skin in the best way. With its haunting undertone, readers will have visions of soft candlelight and howling in the distance. While this story is loosely based on Beauty and The Beast, the sisterly love that develops is something you can sink your teeth into. A gothic fantasy that wraps readers within the tendrils of sacrifice, love and soft scents of honeysuckle and lavender unfolding from its pages. ★



A Film and TV
Review by Tim Riley

Riley Reviews

CABLE TV PREVIEW;
WHAT'S UP WITH THE NEW TCM LOOK

CABLE TV PREVIEW

The Walt Disney Company owns so many entertainment properties, including networks, cable channels, and film studios, that it is a wonder the behemoth corporation has not become a monopoly, but probably not for a lack of trying.

“Doogie Howser, M.D.,” a medical drama starring Neil Patrick Harris in the titular role as a teenage physician, ran for four seasons on the ABC television network, which was acquired by the Walt Disney Company a few years after the end of the series.

Fast forward to now, the Disney+ channel is releasing a coming-of-age dramedy inspired by the hit medical series “Doogie Howser, M.D.,” and an obvious nod to this original show is captured in the title of “Doogie Kamealoha, M.D.,” which is shot on location in Hawaii.

This Disney+ series follows Lahela “Doogie” Kamealoha (Peyton Elizabeth Lee), a 16-year-old prodigy juggling a budding medical career and life as a teenager, a premise sounding quite familiar to any viewers of the ABC series.

Marketing the show may be easier with “Doogie” in the title, and during the TV press tour executive producer Kourtney Kang in referring to this reboot noted that “Doogie” is a physician’s nickname that is “apparently a thing that happens to young doctors.”

Guiding the new Doogie is her career-driven mother Dr. Clara Hannon (Kathleen Rose Perkins) who’s also her supervisor at the hospital, her doting father Benny (Jason Scott Lee), her free-spirited older brother Kai (Matthew Sato), and various friends and colleagues.

Since we are on the subject of Disney programming, it is worth noting that on October 1st the ABC network will present a spectacular television event, “The Most Magical Story on Earth: 50 years of Walt Disney World.”

Hosted by Whoopi Goldberg, the two-hour program will take viewers on a historical journey spanning half a century and beyond at Walt Disney World in Florida with impressive visuals and musical performances.

The musical talent features Christina Aguilera and Disney’s “The Little Mermaid” Halle Bailey in front of the legendary Cinderella Castle at Magic Kingdom Park, accompanied by the renowned Orlando Philharmonic Orchestra.

Interviews are conducted with iconic actors, actresses and athletes, Walt Disney World cast members, Disney Imagineers and executives past and present, who have all played their unique part in sprinkling pixie dust over “The Most Magical Place on Earth.”

Celebrity participants include Gary Sinise, John Stamos, Melissa Joan Hart,

NFL athletes Tom Brady and Phil Simms, and creative forces George Lucas and James Cameron.

This special event offers a look at Walt Disney World’s humble beginnings in the Florida swamplands and its evolution into a cultural phenomenon, as well as a never-before-seen-on-TV glimpse into the journey to bring Walt’s vision to life and a look at grand plans for the future.

THE NEW LOOK OF THE TCM
CABLE CHANNEL

Turner Classic Movies (TCM) has been the venerable leader in airing uncut, commercial-free classic films for nearly three decades, engaging film buffs not only on a premium cable platform but also with an annual classic film festival.

Now TCM is unveiling a cable network rebrand that’s a “New Look, Same Old TCM,” however, they are calling their new tagline “Where Then Meets Now.” TCM is based in Atlanta, so I wonder if they remember the fiasco of New Coke, which was quickly abandoned.

According to Wikipedia and most sentient beings at the time, the failure of the reformulated soft drink remains “influential as a cautionary tale against tampering with a well-established and successful brand.”

We hope that the idea establishing the network as the destination and catalyst for reframing the conversation around 20th century films for contemporary times is not ill-advised.

“Everything old is new and classics movies are no exception,” said Pola Changnon, general manager of TCM in a press release touting dynamic creative packaging of a new logo that focuses on the energy of the letter “C” in TCM that comes to life in print and video.

Changnon goes on to claim that TCM’s new look “better reflects the vibrant brand and respected industry authority that TCM has become over the years, with an eye toward the future.”

That “fans can still enjoy the same curated classic film experience, now presented with a bold new energy that reflects today’s audience” may offer some comfort, but what does this mean anyway?

Does TCM want to target more millennials or other demographic groups that might not be drawn to black-and-white films? For young adults, it could be a challenge to gain appreciation for the classics.

In a video clip, TCM host Ben Mankiewicz notes the refresh of the brand is to “stay culturally relevant,” and the only new difference is “we’re doing it with a cool new logo and a spiffy 21st century set.”

TCM remains committed to showing the films from Hollywood’s Golden Age and in Mankiewicz’s words “putting them in context and telling stories of the artists who made them.” This may be the message we need that the new look won’t detract from enjoyment of great films. ★

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Nurse Shortage at Crisis Point

By Kristen Hwang,
CalMatters.org

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

Cole of Scripps Health said the state’s

testing requirement, imposed this week, already has discouraged some out-of-state, traveling nurses from taking temporary jobs at California hospitals.

“If they don’t want to get vaccinated, they are turning down California assignments,” he said.

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

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

“Last night there were ambulances waiting just to get into the ER to be evaluated... They pulled a nurse from the ICU to help with the ER, and we worked without a charge nurse or a break nurse,” Stovall said.

Stovall said traveling nurses like her are in high demand. At one hospital, “we hadn’t even finished orientation when

the VP of patient services called and said ‘You need to leave right now, test out of orientation, and be at work by 11 p.m.,’” Stovall said. “That’s how desperate they are.

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

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

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

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

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

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

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

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



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MANDATORY ORGANICS SERVICE COMING SOON

Starting in January 2022, all businesses are required to have organics service or face enforcement from the City of West Sacramento.



What Is California’s Short-Lived Climate Pollutant Reduction Strategy (SB1383)?

In recent years, California has experienced record setting heat, drought and wild fires attributed to climate change. SB 1383 addresses climate change by reducing the methane emissions caused by landfilling organic waste. Methane is a potent greenhouse gas with 84 times the heat trapping potential of carbon dioxide.

The new law sets targets for organic waste reduction:

- By 2025, divert 75% of organic waste to composting facilities.
- Recover at least 20% of currently disposed edible food by 2025. Learn more at www.calrecycle.ca.gov/organics/slcp

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