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A Solar Nightmare

As rooftop solar debate flares, builders, landlords and renter advocates are taking sides



Now California's chief utility regulator is considering a new rooftop solar policy that a chorus of critics say will make it harder for the state to meet any of those ambitious targets. Photo courtesy Kindel-Media

By Ben Christopher, CALMatters.org

California isn't short on lofty goals: Lawmakers have vowed to zero out the state's carbon emissions by 2045, build 2.5 million new homes by the end of the decade and swap gas-burning appliances with electric ones in 7 million homes over the next 12 years.

Now California's chief utility regulator is considering a new rooftop solar policy that a chorus of critics say will make it harder for the state to meet any of those ambitious targets.

On Oct. 12, the California Public Utilities Commission will vote on whether to reduce the payments that owners of solar panel-equipped apartment buildings receive for the electricity they generate on their

rooftops. The decision could mirror an overhaul that the commission adopted late last year for sun-powered single-family homes and is part of a larger battle among environmentalists and energy policymakers over the role that individually-owned solar panels should play in the state's planned divorce from fossil fuel-derived energy.

In both cases, the new rules only apply to new customers.

Supporters of the rule change — the state's major electric utilities chief among them — argue that the new proposed rates, which vary over the course of a day, better reflect the actual value that rooftop solar panels provide to the electrical grid while offering a fairer shake to customers who don't have the luxury of living beneath solar panels.

The new pricing system is also

designed to encourage property owners to pair solar panels with batteries, which can store up solar energy in the middle of the day when it's abundant and cheap and dispatch it when the grid needs it most after the sun sets and when the CPUC's proposed adjusted rates are higher.

But a notably diverse coalition of California interest groups have banded together to argue otherwise. Landlords, tenant rights organizations, affordable housing advocates, environmental nonprofits and the building industry — which rarely all agree — now say that the policy would only "eviscerate" the multifamily solar market.

What's more, they argue, the proposed change runs counter to a host of ambitious policy goals that California lawmakers have set out to combat

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Newsom Marches California Toward Socialized Health Care

By Katy Grimes, California Globe

Gov. Gavin Newsom signed a bill Saturday that braces California for universal healthcare — most notably — as a single-payer system that leftists have been agitating for.

This is clearly a march toward fully socialized, government-run health care.

"The law could help California obtain a waiver that would allocate federal Medicaid and Medicare funds to be used for what could eventually become a single-payer system that would cover every California resident and be financed entirely by state and federal funds," the Los Angeles Times reported, soft-selling the socialized, government healthcare bill.

As the Globe reported in June:

Senator Scott Wiener (D-San Francisco) has authored a bill, SB 770, "to force all Californians out of their existing health coverage — including Medicare, employer-based coverage and Affordable Care Act (Obamacare) plans — and into a new untested government-run system, with no ability to opt out or choose private coverage instead."

Known as "universal health care," it really is just government-run socialized health care. And what the government gives, it can also take away.

Here is what Sen. Wiener says about SB 770:

"In the wake of COVID-19's devastation, and as costs for working people have skyrocketed, the need to provide affordable healthcare to all Californians has never been greater," said Senator Wiener. "This bill takes tangible steps on a concrete timeline toward achieving universal and more affordable healthcare in California, by directing state agencies to determine how to secure our full share of federal funding for the new system envisioned by the Healthy California for All Commission. Once California's Secretary of Health and Human Services has gathered the information necessary for the Legislature to make informed decisions, it will be responsible to bring them to the Legislature for action."

In a savory word salad, the LA Times tries to sprinkle delectable fresh fruit slices on that bowl of greenery:

"Wiener's legislation represents an incremental approach that will kick-start the process of solving one piece of a complicated puzzle, rather than attempting a massive revamp of the healthcare system."

This should set your hair on fire: Michael Lighty, president of Healthy California Now, the sponsor of Wiener's

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Society for the Blind Announces Blindness Awareness Month in October

By Kristin Thébaud, Thébaud Comm.

SACRAMENTO, CA (MPG) - Nonprofit Society for the Blind in Sacramento is encouraging local residents to honor Blindness Awareness Month throughout October by participating in activities and supporting people with vision loss so they can gain the skills they need to stay independent and thrive.

"Our clients tell us all the time that they thought their life was over when they began losing vision, but they discovered it was the beginning of a new chapter," said Shari Roeseler, executive director, Society for the Blind. "During Blindness Awareness Month, we want to make sure everyone knows that people can live their best lives with vision loss or blindness when they have the right tools. If you are losing your vision, or you know



Society for the Blind clients learn how to carve pumpkins without vision during Blindness Awareness Month in October. Photo courtesy of Thébaud Communications

someone who is, we have a wide array of classes and support that will help you build the skills you need, whether you are a child, working-age adult or senior."

For nearly 70 years, Society for the Blind has created innovative ways to empower individuals

living with low vision or blindness to discover, develop and achieve their full potential. Based in Sacramento, Society for the Blind has grown from a dedicated group of volunteers to a nationally recognized agency and the only comprehensive rehabilitative teaching center

that provides services for a 27-county region of northern California and the state of Nevada. The nonprofit provides low-vision eye care, life and job skills training, mentorship, and access to tools to maintain independence for more than 5,000 youth,

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A Solar Nightmare

Continued from page 1

climate change, air pollution and the affordable housing crisis.

“This proposed decision seems to go right in the opposite direction,” said Bob Raymer, technical director at the California Building Industry Association, a lobbying group that opposes the regulatory overhaul. “It’s nuts. I’ve been doing this stuff for over 40 years and this one is just baffling.”

If this argument sounds familiar, a version has played out in public once before.

In December, the commission cut the payments that homeowners with rooftop solar arrays receive by roughly 75%. The decision came after months of debate, with both sides claiming to speak in the interest of clean energy and economic justice.

Previously, utilities were required to pay homeowners roughly the retail rate for electricity produced by a photovoltaic array and exported back to the grid. Utilities have long chafed at that arrangement, joining organized utility workers and even some environmental groups, in arguing that the more cost-effective way to supercharge clean energy production is to focus on utility-scale (read: big) projects. That’s opposed to the disaggregated fleet of photovoltaic arrays, found disproportionately on the homes of the well-to-do, who were able to skimp on the costs of grid maintenance and upgrades, effectively shunting that onto everyone else’s monthly bills.

The CPUC agreed with that argument and replaced that retail tariff with a much lower, adjustable fee.

That’s more or less what is being considered this time around for apartment building owners, but with one highly contested difference.

Even with these lower payments, single-family homeowners with

solar can still boost the benefit of their array by using the electricity they generate on site. Every kilowatt hour “self-consumed” is a kilowatt hour that the homeowner doesn’t have to pay in high retail prices. That can add up to significant savings.

But under the proposed overhaul for *apartment dwellers*, no such savings would be allowed. All of the electricity generated would count as an “export” to the grid and get compensated at the lower wholesale rate. Likewise, all electricity used by the residents of that apartment building would need to be purchased from the utility at retail. For accounting purposes, there would be no “self-consumption” allowed.

For rooftop solar companies, the lack of a “self-consumption” provision for apartment buildings amounts to an existential threat.

Ivy Energy, a San Diego company that sells software to multifamily landlords hoping to offer their tenants solar power, argued to the CPUC that the rule, if adopted as proposed in August, “would eviscerate the economic value proposition” for multifamily solar “rendering all new projects infeasible and unfinanceable, and effectively result in a collapse of the multifamily solar market.”

Both the state’s major investor-owned utilities and the CPUC say that coming up with a way to account for self-consumption to apartment buildings, where different residents are using different amounts of electricity at different times and would require different levels of compensation, would be a technical nightmare to administer. They argue that it would be costly to build out, raises potential privacy concerns between renters and their landlords and would result in billing so convoluted that no resident could possibly use it to predict the cheapest time to run their dishwasher.

“Illogical and convoluted” is the term used in a joint letter to the CPUC by Southern California Edison, Pacific Gas & Electric and San Diego Gas & Electric.

But just because such a system would be hard to implement doesn’t warrant upending the entire industry that has built itself up around the old system, said Bernadette Del Chiaro, executive director of the California Solar & Storage Association.

She pointed to the single-family solar market as a telling example. Since the new policy went into effect, she said, the number of residential solar projects in the pipeline has dropped at least 40%.

“But we’ve gotten ourselves in this situation where we’re almost touting the single family version” of the policy, she said. “It’s still not going to be a great thing, but at least it’s not sudden death. Which is what this is.”

In Opposition: A Big Tent

As the CPUC mulled the decision over the summer, a disparate collection of interest groups flocked to the rooftop solar industry’s defense, but for different reasons.

Builders oppose anything that makes solar less financially attractive because the California Energy Commission, another state agency, now requires virtually all new residential construction to come equipped with solar panels.

Throwing a wrench into the economics of rooftop solar also complicates the statewide push to go electric, to the chagrin of property owners and the entire electrification industry.

“Solar is one of the biggest revenue streams for a landlord asking ‘Why should I invest all this money in a heat hump, a new hot water system?’” said David Chanin, co-founder of FutureFit Partners, a company that helps house and apartment owners make those investments. “Under these new

rules I have pretty serious concerns that entire building electrification projects just won’t pencil out anymore.”

And while the overhaul for single-family solar users mostly directly affected homeowners, it’s apartment-dwelling renters who are likely to be most affected by the current decision.

The current system “really is the only mechanism we have for a lot of low-income people living in multifamily housing to get solar and clean energy,” said Andrew Dawson, a lobbyist with the California Housing Partnership, a nonprofit that advocates for affordable housing. “For electrification purposes, solar is really important to make sure that people’s bills don’t increase significantly.”

“As climate impacts like rising heat continue to increase, there is an ongoing need for grid independence.”

ANDREA BARNIER, SELF-HELP ENTERPRISES

Other programs do exist to help lower income Californians go green. The state’s Solar on Multifamily Affordable Housing program provides financial incentives for property owners to invest in new panels and is funded under a different formula. But that program’s coverage is patchy across the state, said Dawson.

Andrea Barnier with Self-Help Enterprises, a low-income housing provider in Visalia, said only 15 of the organization’s 40 multifamily projects will be insulated from the policy change through that state program. For the remaining sites, and all future apartment projects, she called the new rule a potential “deterrent to all-electric design.”

In a filing with the CPUC, the state’s three investor-owned utilities note that multifamily solar is still a relatively rare phenomenon in California. At last count, just 217 residential facilities across the state make use of the program, along

with 513 other mixed residential and commercial sites.

But with the state vowing to simultaneously turbocharge apartment construction, electrical vehicle purchases and the jettisoning of gas stoves and hot water heaters, critics say that while supporting distributed solar may not be vital now, it will be in the near future.

“As climate impacts like rising heat continue to increase, there is an ongoing need for grid independence and alternate energy solutions from batteries during rolling blackouts and emergencies, so this also impacts our ability to develop resilient communities,” said Barnier.

A Coming Political Dust-Up?

It may only be a matter of time before this argument gets dragged out of the highly-technical and mostly overlooked corridors of the CPUC and into the broader realm of partisan politics.

In July, the California Democratic Renters Council, a coalition of tenant rights, pro-housing and environmental justice advocacy groups, sent a letter to the CPUC’s five commissioners. It decried the proposed regulatory change that “would force renters to buy all of their power from the utility even when it is generated on their own rooftop” and “discriminate against renters by not giving them the same fair treatment as single-family homeowners.”

Though many observers expect the CPUC to ultimately vote for the overhaul next week, the breadth of the coalition that has mobilized against it might be difficult for other state lawmakers to overlook, said Raymer with the building industry.

“From a political standpoint, if this gets passed the way it’s proposed, I think the Legislature will be right back in 2024 addressing this,” he said. ★



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Celebrate Adopt a Shelter Dog Month

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - During the month of October, we celebrate Adopt a Shelter Dog Month, a nationwide initiative focused on raising awareness about the countless shelter pets in need of loving homes.

Here are all the ways that you can brighten a shelter dog's day and make a difference for pets in need in Sacramento County:

Adopt a New Pet

There's no better way to celebrate Adopt a Shelter Dog Month than by adopting a shelter pup of your very own!

"Adoption has brought so much joy to our family in so many ways," said Chelsea Zecca, who recently adopted a dog from the shelter. This adoption brings the family's pet count to two: they previously adopted another shelter dog last year. "Our rescue dogs make our family feel complete. The love

they bring is unmatched, and the love we feel for them is the same. They're family and we're so excited to make a lifetime of memories with them!"

At Bradshaw Animal Shelter, you'll find dogs of all breeds, sizes, ages, and energy levels. You can view all of the shelter's adoptable pets here. When you choose to adopt from Bradshaw Animal Shelter, your adoption includes your new pet's spay/neuter surgery, up-to-date vaccinations and preventatives, a microchip, and a 1-year license for Sacramento County residents.

The shelter is located at 3839 Bradshaw Rd in Sacramento and open to the public for adoptions Tuesday through Sunday from 12 p.m. - 5 p.m. with extended hours on Wednesdays from 12 p.m. - 6 p.m. It is closed on Mondays.

Visit the Shelter

Even if you aren't currently in a place to adopt, you can still visit the

shelter during open hours and brighten a pet's day. Grab a handful of treats and dole them out to the adorable dogs in their kennels while you say hello! You can even take photos or videos of your favorite pets of the day and share them on your social media accounts: maybe a friend or family member will fall in love and head to the shelter to give them a forever home.

Spread the Word

If you already have a pet that you adopted, share your happy adoption story on your social media accounts to inspire others to consider adopting their next pet. If you don't have an adopted pet, you can still help spread the word by following Bradshaw Animal Shelter on Facebook or Instagram and sharing the shelter's posts of adoptable pets to help them reach a larger audience.

If your pet was adopted from Bradshaw Animal Shelter, don't forget to use the hashtag #WeMetAtBradshaw to connect with other Bradshaw alums.

Donate or Volunteer

Shelters can always use donations, whether it's supplies or your time as a volunteer. Bradshaw Animal Shelter is always looking for donations of bath towels, blankets, and newspaper. Donations can be dropped off at any time outside of the animal admissions door, which is located to the left of the shelter's main entrance. Visit the Supporting Our Animals page for a full list of ways to give back. If you want to give pets in need the gift of your time,



"I feel like I have a strong connection with him." Photo courtesy of Sacramento County

visit the shelter's volunteer information center to learn how to become a volunteer.

Foster a Pet

Pet fostering is a rewarding opportunity to be the bridge between the animal shelter and a pet's forever home. When you foster for Bradshaw Animal Shelter, all necessary supplies and medical care is provided by the shelter.

"Fostering to me means saving a life," said Megan Fujii, a foster parent and volunteer at Bradshaw Animal Shelter. "It helps open up space in the already full shelter and makes the pet's stay more relaxed while they're waiting for their forever home. It's the best feeling when your foster pet finds the perfect home!"

To learn more about becoming a foster care

provider for a pet in need, visit the fostering webpage at <https://animalcare.saccounty.gov/HelptheAnimals/Pages/Fostering.aspx>

Adoption Success Stories

The best part of animal sheltering is seeing how pets flourish once they meet their forever families. Here are just a few heartwarming updates that adopters have recently shared about their Bradshaw alums:

The History of Animal Shelters

We can't celebrate Adopt a Shelter Dog Month without acknowledging the founder of the first animal shelter in the United States, Mrs. Caroline Earl White. In 1869, Mrs. White and 30 fellow

animal rights activists formed the Women's Humane Society in Philadelphia, initially focusing on advocating for the humane treatment of carriage horses. These horses were often mistreated on city streets, lacking clean water and medical care.

After improving conditions for horses, they opened a shelter for lost dogs, reuniting them with owners or finding them new homes. Mrs. White and her fellow activists' dedication paved the way for humane treatment of dogs, setting an example long before they even had the right to vote. Their original shelter, now known as the Women's Animal Center in Bensalem, Philadelphia, still operates today. ★

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Newsom Marches California Toward Socialized Health Care

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bill, countered that the legislation promises a universal system, which could include a single-payer system.

“What we made clear is there is no preordained outcome,” Lighty said.

Notably, Healthy California Now, the sponsor of Wiener’s bill, is an amalgamation of California’s most prominent labor unions, Democratic Socialists, leftist progressives, Bernie Sanders loving leftists, leftist teachers and machinists, AFLCIO, AFSME, ACLU weirdos – every special interest group currently tearing apart society and the State of California under Gavin Newsom’s administration. Don’t believe me? Here’s the long list of left-wing supporters at Health California Now, who have no idea that their illiberal utopia will destroy California.

The California Nurses Association, which has agitated for single-payer/socialized, government run healthcare for several gubernatorial administrations commensurate with their rise in radicalization, opposed the measure, contending that the work the bill asks the California Health and Human Services Agency to do has already been done.

This bill sounds economically motivated to me... but who benefits? Certainly not the taxpayer or medical patients.

Senator Wiener claims “California has the ability to establish a system of guaranteed healthcare for all and provide better care that costs less. This bill makes this potential real by establishing a specific statutory pathway for pursuit of this goal.”

Yeah right.

Opponents of the bill offer cogent arguments to this socialization of health care:

A group of health plans, insurers, physicians groups, and the California Chamber of Commerce wrote in opposition to this bill stating that the ultimate goal is to ultimate goal is to force all Californians out of their existing health coverage – including Medicare, employer-based coverage and ACA plans – and into a new untested government-run system, with no ability to opt out or choose private coverage instead. (This is defined as Socialized medicine)

This bill also requires raising taxes by roughly \$300 billion a year. (The entire state budget is about \$330 billion a year – emphasis ours)

Opponents also point out that any waiver obtained through this bill would not be permanent and could be disallowed by Congress at any

time, eliminating 40% of the funding for the new health care system. So California taxpayers would be paying even more than the estimated \$300 billion a year...

Finally, this bill provides little details on how the transition to this system would be achieved, how providers would be reimbursed, and could ultimately cause providers to leave the state.

Typical Scott Wiener – he shoots from the hip hoping his shot lands on its intended target. Hoping, but not caring whether it does or not. He got the required press. He really is a careless lawmaker, interested only in his own selfish pursuits rather than what’s important and good for all of the people of the State of California. Even his constituents would hate this abomination of a bill just when they need medical treatment.

Wiener barely squeaked this bill out – it’s a miracle he got it through the Legislature, and probably only was able to as long as lawmakers can exempt themselves from it (as Congress did with Obamacare). We wonder... is this a deja vu?

As the Heritage Foundation reported, Obamacare promised to “lower costs for families and for businesses and for the federal government, reducing our deficit by over \$1 trillion in the next two decades. Yet after 12 years (now 15 years), Americans face even higher costs, fewer choices, and more government interference in their health care decisions.”

“Since Obamacare’s enactment, average monthly premiums have more than doubled—a 129 percent increase from 2013–2019. Deductibles are also higher, having risen from \$5,100 (self-only policy) and \$10,300 (family policy) in 2013 to \$6,894 (self-only) and \$13,949 (family) in 2021. Furthermore, the number of insurers offering coverage in the Obamacare exchanges is 25 percent less than the number that offered coverage in the individual market before Obamacare.”

Heritage says the only way to improve healthcare is to: Expand access to alternative coverage options; Strengthen state flexibility to bring down premiums; Give low-income Americans a choice in their health care; Modernize Medicare for a new generation of seniors; Provide consumers with price transparency and stronger consumer protections.

What Senator Wiener is proposing is far worse than Obamacare, and will tax Californians an additional \$300 Billion – double the state budget in total. Ouch. Is this really Sen. Wiener’s idea of “equity?” ★

How Liberal California Compares to Florida, Texas on Social Media Regulation



By Dan Walters, CALMatters.org

The dichotomy between blue and red states – in essence California vs. Florida and Texas – has played out in many arenas on many specific issues, including immigration and abortion.

The whole nation will get a full dose of the running conflict next month when California Gov. Gavin Newsom, a Democrat who’s obsessed with building a national image, debates Florida Gov. Ron DeSantis, a declared 2024 Republican candidate for president, on national television.

Meanwhile, an ironic twist to the rivalry has developed over how the competing states seek to force social media companies, such as X (formerly Twitter) and Facebook, to toe the official line on content that runs afoul of their very different ideological outlooks.

When it reconvened this month, the U.S. Supreme Court agreed to examine laws in Florida and Texas that would prohibit social media outlets from barring controversial political speech. The laws were enacted after both Facebook and Twitter suspended former President Donald Trump’s account.

The Texas law, now on hold, would classify social media companies as

common carriers such as public utilities and require them to disclose their “moderation standards” affecting what they allow to be posted, and declare why they remove certain conduct.

The Florida law – similar in thrust – would prohibit banning certain users, such as journalists or politicians, and require social media companies to explain the rationale for each instance of content moderation.

In both cases, the social media companies say Florida and Texas are attempting to control how they edit their platforms in violation of the Constitution’s right to freedom of speech.

“At bottom, government ‘may not ... tell Twitter or YouTube what videos to post; or tell Facebook or Google what content to favor,’” Scott Keller, an attorney for internet trade groups, told the court in a petition.

The issues before the Supreme Court are remarkably similar to a lawsuit filed in federal court this month by X Corp. against California, alleging that a 2022 law violates its free speech right as well.

The law, Assembly Bill 587, also bores into the standards that social media use to moderate content, requiring them to make extensive disclosures to the state Department of Justice. The measure was sponsored by the Anti-Defamation League and is aimed at pressuring the social media companies to remove what the sponsor deems to be hate speech.

“The line between providing an open forum for productive discourse and permitting the proliferation of hate speech and

misinformation is a fine one, and depends largely on the structure and practices of the platform,” Assemblyman Jesse Gabriel, a Woodland Hills Democrat, said in a statement as his bill was being considered.

X Corp. claims that Gabriel’s law violates the First Amendment because it interferes with social media companies’ constitutionally protected editorial judgments, requires them to post terms “dictated by the government,” and pressures them to remove content the state “deems undesirable or harmful.”

Fundamentally, then, while Texas and Florida accuse social media of being too eager to censor inflammatory content, the California law implies that they are not eager enough.

California, meanwhile, has rolled back another censorship law passed last year.

Assembly Bill 2098 threatened doctors with losing their licenses for “unprofessional conduct” if they openly disagreed with officialdom on the nature of COVID-19 or the vaccines used to battle the pandemic.

This year, a few words that repealed the law were slipped into an omnibus medical licensing measure, Senate Bill 815, that Newsom quietly signed. The repeal short-circuited what could have been another legal battle over censorship and the First Amendment and is a lesson about legislating without considering effects on constitutional rights.

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

Grant Fuels the CHP's Motorcycle Safety and Awareness Efforts

CHP News Release

SACRAMENTO, CA (MPG) - Motorcycle-involved crashes continue to be a major concern for the California Highway Patrol (CHP). The CHP has implemented a yearlong, federally funded program, Get Educated and Ride Safe VI (GEARS), with the goal of increasing motorcycle safety and awareness throughout the state.

The GEARS VI goals are designed to reduce the number of motorcycle-involved crashes and crash victims. Based on provisional data, there were 7,639 motorcycle-involved crashes, resulting in 381 deaths and 6,969 injuries, within CHP jurisdiction in federal fiscal year 2021-22 – an 8% increase from the previous year.

“Motorcycle riders are statistically more likely to be injured or killed when involved in a crash,” said CHP Commissioner Sean Duryee. “The GEARS VI grant will support the Department’s efforts to improve safety for motorcycle riders and other

road users through focused education and enforcement.”

During the grant period, the CHP will increase motorcycle safety activities in regions with a high number of motorcycle incidents and participate in traffic safety education campaigns such as “National Motorcycle Ride Day” on October 14, 2023. The campaign will promote the use of U.S. Department of Transportation-compliant helmets for all riders and raise driver awareness of sharing the road with motorcyclists. The CHP will also increase enforcement in areas with a high number of motorcycle-involved crashes, which resulted from speed, improper turns, and driving under the influence of alcohol and/or drugs.

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

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



Blindness Awareness Month in October

Continued from page 1

working-age adults and seniors experiencing vision loss each year.

In addition to its onsite Low Vision Clinic and assistive technology store, Society for the Blind offers four core classes – orientation and mobility, independent living skills, computers and technology, and braille – to ensure people with vision loss can stay active, employed and living life to the fullest. The nonprofit

also provides a program for seniors that includes retreats, support groups and activities such as yoga and cooking classes. For youth, Society for the Blind offers a job readiness program, after-school center and podcast team. The nonprofit also offers support groups for caregivers and parents of children with vision loss, as well as events open to the public.

To learn more or make a donation, visit www.SocietyfortheBlind.org ★



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Dave Ramsey Says

When You Nickel and Dime Things, Nothing Gets Done Well

Dear Dave,

I'm currently on Baby Step 2, and I have about \$7,000 in debt to pay off before I can move to bulking up my emergency fund in Baby Step 3. When you're paying off debt, what do you recommend for 401(k) contributions?

– Rae

Dear Rae,

I recommend putting a temporary stop to investing while you're getting out of debt. Lots of people are shocked by this advice, and some disagree with it, because they're afraid of missing out on their employer's match or the wonders of compound interest. But before we go any further, let me emphasize one

thing. The key word here is temporary.

Baby Step 1 is to save \$1,000 as a starter emergency fund. Baby Step 2 is paying off all of your debt, except for your home, from smallest to largest using the debt snowball plan. During this time you're attacking your debt with incredible intensity, and putting every penny you can scrape together toward paying it off.

Working my plan, the average person can pay off all their debt, except for their home, in 18 to 24 months. Some folks can do it faster, and for some it takes a little longer. But during this time I want your financial focus to be on nothing but getting out of debt. Once that's done, you'll find you have a lot more control over your biggest wealth-building tool—your income.

Trying to accomplish too many things at once diminishes the ability to focus. And when you spend all your time nickel-and-diming everything, the result is that nothing at all gets

done very well. You need to really move the needle and see results, because personal finance is 80 percent behavior and only 20 percent head knowledge. It's not so much a math issue, because if you'd been doing the math all along you wouldn't have a bunch of debt.

That's why, for a short period of time, I want you to concentrate with laser intensity on knocking out debt. Once that's out of the way, you can pour even more money into investing, saving and giving!

– Dave

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

Food & Farm NEWS

Walnut Growers are Upbeat about Harvest, Prices

After a late-season heat wave pummeled their 2022 crop, California walnut growers are much more upbeat about their harvest this year. Favorable growing conditions and increased rainfall have allowed them to produce higher yields and quality nuts that marketers say will be easier to sell. A top concern now is whether buyers who may have gotten used to discounted walnuts are willing to pay more for this year's crop. Don Barton, a San Joaquin County walnut grower and marketer, said pricing at the start of the current marketing year is already 40% higher than where it ended last year.

Quarantine Established in Ventura County Amid Threat to Citrus

A new quarantine has been established in Ventura County, a key commercial citrus-growing region, after two residential citrus trees in the city of Santa Paula tested positive for the fatal citrus disease huanglongbing, or citrus greening. The quarantine, which covers a minimum 5-mile radius around where the diseased trees were found, is mandated by law to restrict movement of citrus fruit, trees and related plant material, so as not to artificially spread the disease. State officials said they may expand the quarantine area if more infected trees are found.

Use of Drones in Agriculture Gets Boost from New Legislation

Farmers will soon face fewer obstacles in getting approved to use drones for aerial applications thanks to a bill, signed into law Saturday by Gov. Gavin Newsom, that will modernize the California Department of Pesticide's certification process. Growers of various commodities have touted the technology's ability to improve worker safety, lower labor costs and boost crop yields. However, farmers say an outdated regulatory process has made it difficult for them and their employees to get licensed to use drones to spray pesticides and biological treatments.

Forecast of another El Niño Raises Water Hopes, Flooding Fears

California has seen dramatic increases in reservoir levels and surface-water supplies as a result of an El Niño weather pattern this year that brought drenching atmospheric river storms. It followed a La Niña pattern that delivered three years of searing drought. But with farmers and ranchers suddenly blessed with ample water supplies, state and federal officials said last week they expect to release water from reservoirs to create more water-storage space. That is because of fears of potential severe flooding from a predicted second consecutive El Niño year. ★

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SAFE Hosts Interactive Financial Literacy Workshop at Sacramento State



SAFE Credit Union Community Relations team at CSUS Budget Cents event. Photo courtesy of SAFE Credit Union

SAFE Credit Union News Release

SACRAMENTO COUNTY, CA (MPG) - With fewer than

1.5 percent of California students receiving any guaranteed financial education in schools, SAFE Credit Union is stepping in



SAFE Credit Union Certified Financial Educator Miriam Dougherty gives student advice on monthly budgeting during the Budget Cents simulation at CSUS. Photo courtesy of SAFE Credit Union

to fill the gap with a new program that lets teens and young people learn firsthand the sort of financial decisions they'll make as adults.

SAFE recently brought its new Budget Cents program to California State University, Sacramento students. The college's Associated Students Incorporation (ASI) partnered to host the event.

"The lack of financial education can lead to young adults making mistakes that can impact them for years," says SAFE Credit Union Vice President of Community Relations and Financial Education Rebecca Delmundo. "Helping young people learn positive spending and budgeting practices can position them for a better future, especially when it comes time for those major life milestones like buying a house, new car, or starting a family."

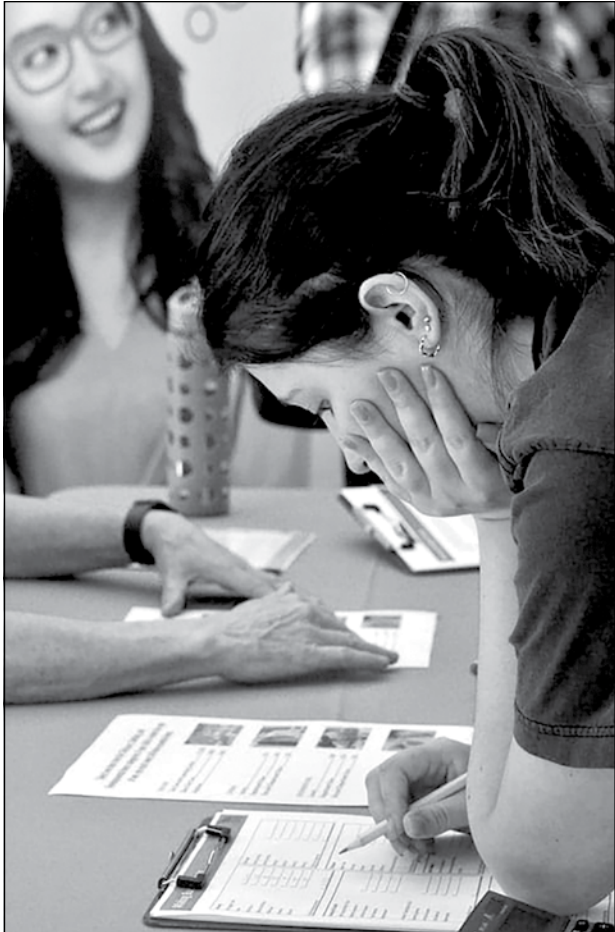
"It's just those sort of

insights that Sac State students could benefit from," said Sasha Margulies, marketing coordinator with ASI. "I think it's a wonderful opportunity for students to come learn how to manage their finances, what they should be doing to prepare for the real world while in college and set themselves up for success after they graduate."

Budget Cents is targeted to teens and young adults learning to become financially independent. The simulation provides real-life scenarios giving students a better idea of financial decisions they'll make when living on their own. Students are given a persona that includes a job, income, family size, and debt level. They then visit various stations that represent major expenses, including housing, vehicles, childcare, and entertainment.

SAFE representatives help students with their budget and provide feedback to the students at the end of the simulation. The goal is to see whether students successfully budgeted their money while ensuring they are not overdrawn and have money left for savings.

"What surprises students the most during the simulations without a doubt is how much things cost," SAFE Credit Union Financial Wellness Manager Hector Madueno said. "When we built this program, we looked at data for the Greater Sacramento area. So, when they are running through it, they're going to see actual housing costs, the



Sacramento State student Sabrina Zuniga of Sacramento County adds up her monthly expenses as part of the Budget Cents exercise. Photo courtesy of SAFE Credit Union

actual costs of food or dining out."

SAFE established this program to foster financial literacy and education in the Greater Sacramento region. "We believe that providing individuals with the knowledge and skills to make informed financial decisions is essential for achieving financial security and prosperity," Madueno said.

The event attracted participants from diverse backgrounds with the university's ASI program. ASI offers services such as a food pantry, childcare services, a safe ride program and no-cost education events such as Budget Cents. Many attendees

expressed their appreciation for the insights they gained during the event.

"The information to pay extra on the amount due to your credit card was very helpful," said Sacramento State student Lorena Rodriguez. "I did not know that before."

Budget Cents programs are free to schools and other participants. Those interested in booking a Budget Cents workshop can email financialwellness@safecu.org for more information.

For more information about the Budget Cents event or for video from the event, contact mediainquiry@safecu.org

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Fitzgerald, Harrison, Brooks Named Triple-A All-Stars

Sacramento River Cats News Release

WEST SACRAMENTO, CA (MPG) - To put the finishing touches on the 2023 campaign, Minor League Baseball™ (MiLB™) has announced the Triple-A league awards and All-Star teams. Among the list of Pacific Coast League All-Stars are a trio of Sacramento River Cats in INF Tyler Fitzgerald, LHP Kyle Harrison, and OF/1B Trenton Brooks.

Culminating a year in which he was also named Team MVP, Fitzgerald was named the PCL's All-Star shortstop by closing the 2023 season slashing .287/.358/.499 with 20 home runs and 69 RBI. In addition to his 20 dingers, Fitzgerald also swiped 29 bases making him the first River Cat since 2015 to reach the 20-20 club. Just as impressively, one of Fitzgerald's home runs was of the inside-the-park variety, the first for Sacramento since early in the 2018 season.

The Louisville product was also the team leader in multi-hit games (33) and multi-RBI games (16), and in addition to producing eight hitting streaks of five games or more, ended the campaign with 20 doubles and four triples. This was the second Triple-A award of the season for Fitzgerald, as he was named the PCL Player of the Week for May 8-14, just his second week at Triple-A. This is the third All-Star honor in

Fitzgerald's career, as he was named a NWL Post-Season All-Star in 2021 with the Eugene Emeralds (A+) while also being named an MiLB.com Organization All-Star that same year.



Starting the year as the top left-handed pitching prospect in baseball according to MLB Pipeline, Harrison earned his All-Star honor after he made a total of 20 appearances for the River Cats while recording a 1-3 record, 4.66 ERA and 1.52 WHIP. A strikeout machine, the south-paw finished his first Triple-A campaign by totaling 105 strikeouts prior to his promotion to the big leagues, leading to a rate of 14.39 strikeouts

per nine innings. Proving his prowess, Harrison logged 11 consecutive starts in which he fanned five or more batters, the third lon-

gest streak in Triple-A this season. Also named to the 2023 Futures game, opposing batters managed just a .215 average against Harrison, which included left-handed batters hitting just .171 (14-for-82). His first Triple-A win came on June 15 against Sugar Land in which he allowed only two runs on three hits in 5.0 innings, striking out eight along the way. This is the fourth All-Star award in the career for Harrison, as he was named a

MiLB.com Organization All-Star in each of the past two years (2021, 2022) while also being selected as a CAL Post-Season All-Star with the San Jose Giants (A) in 2021.

A mid-season addition, Brooks captured his PCL

All-Star honor at designated hitter after posting a slash line of .286/.400/.516 while also swatting 22 homers and 90 RBI. Though he played just 24 contests with Sacramento, Brooks made an immediate splash by homering in his second and third games with the River Cats, ultimately going on to tally six of his homers and 19 of his RBI in a Sacramento uniform.

In his short time, Brooks was one of only two River Cats to hit home runs in consecutive games on three different occasions. Among those instances included leaving the yard in three straight games from Sept. 7-9 against the team he spent

much of the season with, the Las Vegas Aviators. Overall for the season, the left-handed hitting Brooks also compiled 31 doubles, one triple, and drew 78 walks to 77 strikeouts. This is the second All-Star honor in Brooks' career, as he was named a MiLB.com Organization All-Star with the Cleveland Indians in 2021.

Secure your spot to watch the next group of Sacramento All-Stars by renewing your season ticket membership for 2024 or by placing a deposit to become a new member. More information on memberships can be found by visiting rivercatsrenewal.com, emailing tickets@rivercats.com, or calling (916) 371-HITS (4487). Single game tickets will go on sale at the River Cats' Preseason Party in March 2024.

Sutter Health Park is the West Sacramento home of the three-time Triple-A Champion Sacramento River Cats, and a proud affiliate of the three-time World Series Champion San Francisco Giants. Sutter Health Park is consistently voted one of the top ballparks in America. Memberships, Mini-Plans, hospitality rentals, and other ways to join the fun for the 2024 season may be purchased now by calling the River Cats Ticket Hotline at (916) 371-HITS (4487) or visiting www.rivercats.com. For information on other events at Sutter Health Park, visit www.sutterhealthpark.com

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07167 QPH Nail Salon LLC, 819 Howe Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Top Nail" 819 Howe Avenue, Sacramento, CA 95825. Filed with the Clerk of Sacramento County September 21, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 TOP 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06988 Elizabeth Donham, 8274 Mediterranean Way, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Writer's Block Candles/Writer's Block" 8274 Mediterranean Way, Sacramento, CA 95826. Filed with the Clerk of Sacramento County September 14, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 WRITERS 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06977 Yannah Brown, 2450 Wurth Court, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Sweet as a Queen" 2450 Wurth Court, Sacramento, CA 95825. Filed with the Clerk of Sacramento County September 14, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 SWEET 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07014 Café Floracion LLC, 1793 Azurite Way, Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "La Café Flora" 1793 Azurite Way, Sacramento, CA 95833. Filed with the Clerk of Sacramento County September 15, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 CAFE 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06222 Anna Bilivskaya, 5716 Eugenia Court, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Nikola Trucking" 5716 Eugenia Court, Orangevale, CA 95662. Filed with the Clerk of Sacramento County August 23, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 NIKOLA 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06619 Olga Zhertovskaia, 2702 Bravado Drive, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Your Favorite cleaning Service" 2702 Bravado Drive, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 6, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 CLEANING 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06973 Ilona Timofey, 6145 Spruce Street, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Folsom Senior Retreat" 6145 Spruce Street, Sacramento, CA 95841. Filed with the Clerk of Sacramento County September 14, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 FOLSOM 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06726 Wholesome Creations, LLC, 3501 Broadmoor Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "FOCUSED. Mindset & Success Coaching Company" 3501 Broadmoor Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County September 11, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 FOCUSED 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06655 Rafaela Guimaraes Peres Freire and Murilo Soares Martins, 12813 Scholarly Way, Rancho Cordova, CA 95742 are doing business under the Fictitious Business Name(s) "Super Couple Cleaning" 12813 Scholarly Way, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County September 7, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 SUPER 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07115 Amina Afzal, 7759 Truffle Court, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "AA Global Trade" 5839 Manzanita Avenue Suite #10, Carmichael, CA 95608. Filed with the Clerk of Sacramento County September 20, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 GLOBAL 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07120 Bryan Diaz Rios, 37 Monaghan Circle, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "On Time Pressure Washing" 37 Monaghan Circle, Sacramento, CA 95823. Filed with the Clerk of Sacramento County September 20, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 ONTIME 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07133 Addis Girma, 2392 Coolidge Way, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Plus General Cleaning Services" 3512 Marconi Avenue 2115, Sacramento, CA 95821. Filed with the Clerk of Sacramento County September 20, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 PLUS 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07032 Pouya Foroutan, 5985 Devecchi Avenue Apt #292, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Two of us Trucking" 5985 Devecchi Avenue Apt #292, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County September 18, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 TWO 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06601 T. Phillips LLC, 1401 21st Street Suite R, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Factor in Fitness" 1401 21st Street Suite R, Sacramento, CA 95811. Filed with the Clerk of Sacramento County September 6, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 FACTOR 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06869 Michelle Sund, 8123 Sunrise Boulevard #229, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Michelle's Mobile Notary" 8123 Sunrise Boulevard #229, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County September 13, 2023 Publish Sept 29, Oct 6, 13, 20, 2023 MICHELLES 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06575 Khalifa CA, Inc, 3925 Power Inn Road, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Geo Wheel Works" 3925 Power Inn Road, Sacramento, CA 95826. Filed with the Clerk of Sacramento County September 5, 2023 Publish: October 6, 13, 20, 27, 2023 GEO 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06469 VP Auto Sales Inc., 825 M Street Suite 3, Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "VP Auto Sales" 825 M Street Suite 3, Rio Linda, CA 95673. Filed with the Clerk of Sacramento County August 30, 2023 Publish: October 6, 13, 20, 27, 2023 AUTO 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06675 Nestor Edgardo Romero, 5347 Chatswood Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Phenomenal Pool Plastering/ Phenomenal Pools" 5347 Chatswood Way, Antelope, CA 95843. Filed with the Clerk of Sacramento County September 8, 2023 Publish: October 6, 13, 20, 27, 2023 PHENOMENAL 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07267 Lindsey Summer Kohl, 8596 Pershing Avenue, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Nurse Organizes" 8596 Pershing Avenue, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County September 27, 2023 Publish: October 6, 13, 20, 27, 2023 NURSE 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07197 The Poet Tree, Inc, 1719 25th Street, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Sacramento Poetry Center" 1719 25th Street, Sacramento, CA 95816. Filed with the Clerk of Sacramento County September 22, 2023 Publish: October 6, 13, 20, 27, 2023 SACRAMENTO 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07232 Roberto M. Soto, 9 Benoit Court, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Blue Rock TC Services" 9 Benoit Court, Sacramento, CA 95823. Filed with the Clerk of Sacramento County September 26, 2023 Publish: October 6, 13, 20, 27, 2023 BLUE 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07002 Sandeep Singh Gill, 4840 Clyde Bank Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Just Send It Postal" 7889 Lichen Drive, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County September 15, 2023 Publish: October 6, 13, 20, 27, 2023 JUST 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07280 Patrick J Clinton, 8001 Andante Drive, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Construction Equipment Training Certification" 8001 Andante Drive, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County September 27, 2023 Publish: October 6, 13, 20, 27, 2023 CONSTRUCTION 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06122 Tapia Lath and Plastering, Inc., 1000 Silvano Street, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Tapia Lath & Plastering Inc" 5416 Jackson Street #49, North Highlands, CA 95660. Filed with the Clerk of Sacramento County September 17, 2023 Publish: October 6, 13, 20, 27, 2023 TAPIA 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07378 BD Empire LLC, 6248 Main

Avenue Suite A, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Better Design Experience" 6248 Main Avenue Suite A, Orangevale, CA 95662. Filed with the Clerk of Sacramento County October 3, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 BETTER 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07310 Brahm Enterprises, LLC, 2355 Gold Meadow Way #190, Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Psily Stack/ Jessica Smith" 2355 Gold Meadow Way #190, Gold River, CA 95670. Filed with the Clerk of Sacramento County September 29, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 BRAHM 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07071 Bay Area Regional Science League, 4801 Old Kent Lane, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Santa Clara County Regional Science Olympiad" 4801 Old Kent Lane, Sacramento, CA 95841. Filed with the Clerk of Sacramento County September 19, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 BAY 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06910 Hard Head Kitchen and Catering, 623 Howe Avenue #123, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Hard Head Kitchen and Catering" 623 Howe Avenue #123, Sacramento, CA 95825. Filed with the Clerk of Sacramento County September 13, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 HARDHEAD 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07298 Juan D. Arias Lopez, 3916 Sitting Bull Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "3 Santos Bordoado" 3916 Sitting Bull Way, Antelope, CA 95843. Filed with the Clerk of Sacramento County September 28, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 SANTOS 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07119 Sergei Enic, 10790 Coloma Road #110, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "QB Construction" 10790 Coloma Road #110, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 20, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 QB 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07024 ToFaneli Enterprises, Inc, 2721 El Camino Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Flap Jacks" 2721 El Camino Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County September 15, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 FLAPJACKS 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06975 Nightfall Reflections, 7408 Hanfield Drive, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Nightfall Reflections" 7408 Hanfield Drive, Sacramento, CA 95829. Filed with the Clerk of Sacramento County September 14, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 NIGHTFALL 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06642 GS Innovations LLC, 2108 N Street Suite N, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "GlowbyG" 2108 N Street Suite N, Sacramento, CA 95816. Filed with the Clerk of Sacramento County September 29, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 GLOWBYG 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07042 Jennifer G. Holden, 5604 El Granero Way, Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Spinning Chester Designs" 5604 El Granero Way, Sacramento, CA 95822. Filed with the Clerk of Sacramento County September 18, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 SPINNING 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07388 Barry Carangelo, 701 Sterling Stone Place, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "BNC Enterprise" 701 Sterling Stone Place, Folsom, CA 95630. Filed with the Clerk of Sacramento County October 4, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 BNC 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07052 Ivy Campbell & Design, 8030 W. Stockton Boulevard #310, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Sapphire Organize & Design" 8030 W. Stockton Boulevard #310, Sacramento, CA 95823. Filed with the Clerk of Sacramento County September 18, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 SAPPHIRE 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07381 Stark Enterprises, 7532 Cedar Drive, citrus Heights, CA 95610 is doing business under the

Fictitious Business Name(s) "Cozy ADU" 7532 Cedar Drive, citrus Heights, CA 95610. Filed with the Clerk of Sacramento County October 4, 2023 Publish: Oct 13, 20, 27 Nov 3, 2023 COZY 11-3-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07526 BMS Scolcop Inc, 5121 Leader Avenue, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "BULA Sia Trading" 3421 El Camino Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 11, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 BULA 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07405 TMI Chronicles LLC, 3 Gopher Flat Road #984, Sutter Creek, CA 95685 is doing business under the Fictitious Business Name(s) "Nettie James" 10416 Investment Circle, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County October 4, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 NETTI 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06866 Cedar Tree Holdings Co, 10017 Federalist Lane, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Cedar Tree Medical Reimbursement Services Co" 10017 Federalist Lane, Sacramento, CA 95827. Filed with the Clerk of Sacramento County September 13, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 CEDAR 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07460 Alma Arias Perez, 211 Jarvis Circle, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Michael Z Salon AP Styles" 3610 N Freeway Boulevard Suite 100, Sacramento, CA 95834. Filed with the Clerk of Sacramento County October 6, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 MICHAEL 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07436 BTS Restaurant Investment Group, 12341 Little Dome Way, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "The WOK" 3045 Arden Way Suite 200, Sacramento, CA 95825. Filed with the Clerk of Sacramento County October 6, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 WOK 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07046 El Arenal Corp, 7061 Madison Avenue A3, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Tapatio's Taco Shop" 5312 Hazel Avenue, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County September 18, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 TAPATIOS 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07538 Valsteph LLC, 7434 Auburn Oaks Court Apt 102, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Speed Fit It" 7434 Auburn Oaks Court Apt 102, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 11, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 SPEED 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07393 Lisa Patterson, 7828 Casa Bella Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "K9 Nails on The Go" 7828 Casa Bella Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County October 4, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 NAILS 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07519 Simplified Property Solutions LLC, 1401 21st Street Suite R, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Sell Direct/ Sell Direct Home Sales" 1401 21st Street Suite R, Sacramento, CA 95811. Filed with the Clerk of Sacramento County October 10, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 SELL 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07354 Tiana Osborne-Gauthier, 2729 Tierra Grande Circle, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "That's Cute Co" 2729 Tierra Grande Circle, Sacramento, CA 95827. Filed with the Clerk of Sacramento County October 2, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 CUTE 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07353 Tiana Osborne-Gauthier, 2729 Tierra Grande Circle, Sacramento, CA 95827 and Zayna Osborne, 12826 Knightsbrook Avenue, Rancho Cordova, CA 95742 are doing business under the Fictitious Business Name(s) "Once Upon a Rental" 2729 Tierra Grande Circle, Sacramento, CA 95827. Filed with the Clerk of Sacramento County October 2, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 ONCE 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07299 Gloria Ayala, 10514 Coloma Road, Rancho Cordova, CA 95670 is doing business under

the Fictitious Business Name(s) "Chocoglo" 10514 Coloma Road, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 28, 2023 Publish: Oct 20, 27, Nov 3, 10, 2023 CHOCOGLLO 11-10-23

ORDER TO SHOW CAUSE CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV007614

Miguel Gutierrez has filed a petition with this court for a decree changing the name(s) of Khaled Adel Awad to Khaled Adel Awad-Gutierrez. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on November 8, 2023, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 29, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: Sept 29, Oct 6, 13, 20, 2023 KHALED 10-20-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV007245

Sophia Grace Jackson has filed a petition with this court for a decree changing the name(s) of Sophia Grace Jackson to Pharen Grey Jackson. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on November 7, 2023, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 18, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: Sept 29, Oct 6, 13, 20, 2023 SOPHIA 10-20-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV007644

Deeba Khorami has filed a petition with this court for a decree changing the name(s) of Deeba Khorami to Deeba Kamal. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on November 29, 2023, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 30, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: Sept 29, Oct 6, 13, 20, 2023 DEEBA 10-20-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV005949

Maria Christina Santos-Coy has filed a petition with this court for a decree changing the name(s) of Maria Christina Santos-Coy to Christina Santos-Coy. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on October 17, 2023, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: August 3, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: October 6, 13, 20, 27, 2023 COY 10-27-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009010

Austin James Stobart has filed a petition with this court for a decree changing the name(s) of Austin James Stobart to Austin Cyndeyrn Rutherford. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 6, 2023, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: September 26, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: October 6, 13, 20, 27, 2023 STOBART 10-27-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009028

Cianna Hamilton has filed a petition with this court for a decree changing the name(s) of Faith Villarreal Hamilton-Smith to Faith Villarreal Hamilton. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 6, 2023, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: September 26, 2023 Christopher E. Krueger, Judge of the Superior Court

Publish: October 6, 13, 20, 27, 2023 HAMILTON 10-27-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV008931

Salvador Ramirez has filed a petition with this court for a decree changing the name(s) of Salvador Ramirez to Joe Salvador Ramirez. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 5, 2023, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: September 25, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: October 6, 13, 20, 27, 2023 RAMIREZ 10-27-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009146

Tiki Lisa Harlow has filed a petition with this court for a decree changing the name(s) of Tiki Jo Harlow aka Tiki Lisa Baron Harlow to Tiki Lisa Harlow. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 7, 2023, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: September 27, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: October 6, 13, 20, 27, 2023 HARLOW 10-27-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009033

Ahmad Jamshid Jamshid and Wazhma Jamshid has filed a petition with this court for a decree changing the name(s) of Mehran Jamshid to Mehran Amini and Mehria Jamshid to Mehria Amini and Abdul Waris Jamshid to Waris Amini and Nehan Jamshid to Nehan Amini and Ahmad Jamshid Jamshid to Ahmad Jamshid Amini and Wazhma Jamshid. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 6, 2023, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: September 26, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: October 6, 13, 20, 27, 2023 JAMSHID 10-27-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009337

Amjad Khan has filed a petition with this court for a decree changing the name(s) of Armaan Wafa to Armaan Wafa Khan. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 13, 2023, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: October 3, 2023 Christopher E. Krueger, Judge of the Superior Court Publish: Oct 13, 20, 27 Nov 3, 2023 KHAN 11-3-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009004

No Given Name Kulwinder Singh has filed a petition with this court for a decree changing the name(s) of No Given Name Kulwinder Singh to Kulwinder Singh Beelsa. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 21, 2023 at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: September 26, 2023 Richard K. Sueyoshi, Judge of the Superior Court Publish: Oct 13, 20, 27 Nov 3, 2023 SINGH 11-3-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009201

Jawid Ali Ahmadi has filed a petition with this court for a decree changing the name(s) of Jawid Ali Ahmadi to Jawid Ahmadi and Faria Ali Ahmadi to Faria Ahmadi and Mohammad Elham Ali Ahmadi to Mohammad Elham Ahmadi and Aysha Ali Ahmadi to Aysha Ahmadi and Asonat Ali Ahmadi to Asonat Ali Ahmadi. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 4, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: September 28, 2023

COMICS & PUZZLES

The Spats

by Jeff Pickering

THIMBLE THEATRE PRESENTS

POPEYE

BY RANDY MARCOLAND

Amber Waves

by Dave T. Phipps

Out on a Limb

by Gary Kopervas

HOCUS-FOCUS

BY HENRY BOLTIHOFF

Find at least six differences in details between panels.

TIGER

by BUD BLAKE

GRIN & BEAR IT

Just Like Cats & Dogs

by Dave T. Phipps

B	L	U	E		P	A	L		T	R	O	D				
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A	B	E	T					N	Y	C			S	L	A	V

STATEPOINT CROSSWORD • HALLOWEEN

CLUES

ACROSS

1. Down in the dumps

5. Letter-writing friend

8. Trampled

12. Hokkaido people

13. D. H. Lawrence's "____ and Lovers"

14. Near the wind, archaic

15. Mideast ruler

16. Hipbones

17. *Pumpkin, e.g.

18. *The _____, movie

20. Jackson 5 member

21. Twinings product

22. ____ canto (singing style)

23. Appetite whetter

26. Chucking

30. Pilot's announce-ment, acr.

31. Short sock

34. Kuwaiti leader

35. Dapper

37. "____ the ramparts ..."

38. Origami bird

39. Popular picnic side

40. Weary walk

42. Often precedes "whiz"

43. Larry of Oracle

45. Most idle

47. Napkin holder

48. Gamy, alt. sp.

50. *What witches' brew does in 52 across

52. *Eye of newt and toe of frog' holder

55. Shell-less gastropod, pl.

56. Siren's song, e.g.

57. A Flock of Seagulls' hit (2 words)

59. Ottoman title

60. Type of mine passage

61. Head of family

62. Aid in crime

63. *World's largest Halloween Parade location, acr.

64. Bulgarian or Serb

DOWN

1. Ovine utterance

2. Margarita fruit

3. Windows alternative in computers

4. *Europa _____ movie (1990)

5. Disease in Philip Roth's "Nemesis"

6. Licorice-like flavor

7. Future atty.'s exam

8. *Michael Jackson's spooky classic

9. Disorderly retreat

10. M lunge

11. "Silent Spring" subject, acr.

13. Make ill

14. Subsequently

19. Settle a debt

22. Contrary conjunction

23. End of "incense"

24. In the least (2 words)

25. Birth-related

26. Group of cows

27. JPEG data

28. "To the _____, or "to a great extent"

29. Roll out the red carpet

32. *Kandy _____

33. Romanian money

36. *Stephanie Meyer's vampire saga

38. Relinquished

40. Spinning toy

41. Gin plus lime cordial

44. Chip dip

46. *"Monster Mash" words, e.g.

48. Tasteless and flashy

49. Gold-related

50. Spill the beans

51. Yorkshire river

52. Kin group

53. Word of mouth

54. California wine valley

55. R&R destination

58. *All Saints' Day mo.

CROSSWORD

1 2 3 4 5 6 7 8 9 10 11

12 13 14

15 16 17

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California Climate Credit Approved for High Winter Bills

PG&E News Release

OAKLAND, CA (MPG) - Residential customers will automatically receive the California Climate Credit earlier than usual this year. The California Public Utilities Commission (CPUC) approved distributing the credit as soon as possible, instead of the annual April timeframe. The Climate Credit is part of California's efforts to fight climate change. Pacific Gas and Electric Company (PG&E) is pleased to administer the credit to help reduce customer energy bills. This credit will help offset higher than normal natural gas and electricity bills, which have been increasing due to higher demand and tighter natural gas supplies, especially on the West Coast.

For natural gas residential customers, the credit will be \$52.78, and for electric residential customers, the credit will be \$38.39. Customers who receive both services will receive a total credit of \$91.17.

"PG&E recognizes our responsibility to serve our customers safely and

reliably while keeping their energy bills as low as possible. With the price PG&E pays for natural gas rising this year, this credit is great news for PG&E customers, who are likely noticing higher than average bills," said Vincent Davis, PG&E's Vice President of Customer Operations and Enablement.

California requires power plants, natural gas providers and other large industries that emit greenhouse gases to buy carbon pollution permits from auctions managed by the California Air Resources Board. The California Climate Credit is customers' share of the payments from the state's program.

Customers do not need to do anything to receive the credit, it will automatically appear as an adjustment on a customer's bill under the Adjustments Section on the Detailed Charges page.

Ways to Reduce Energy Bills

Here are several tools that customers can use now to manage winter bills:

Make sure you're on the right rate plan. Get a personalized Rate Plan Comparison to find the

best rate plan for how your household uses energy. Budget Billing keeps bills predictable by leveling out monthly payments to offset high seasonal bills. Bill Forecast Alerts are notifications sent by email, text or phone notifying the customer if their monthly bill is expected to exceed a specific amount set by the customer.

Flexible payment arrangements. Extend your bill due date or make a payment arrangement. Access your online account for details.

Residential customers receive the Climate Credit twice a year, typically in April and October.

To learn more about the Climate Credit, visit the CPUC's California Climate Credit page.

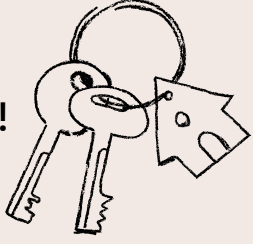
Pacific Gas and Electric Company, a subsidiary of PG&E Corporation (NYSE:PCG), is a combined natural gas and electric utility serving more than 16 million people across 70,000 square miles in Northern and Central California. For more information, visit pge.com and pge.com/news



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sin Hueso

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ibp

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ibp

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ibp

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IMPIRA BLACKCURRANT TEA

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MILKA CHOCO BISCUIT

100 gr

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Pickled Radish

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\$2.99 /ea

Laver Seaweed Bagged Box

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5 x 140 g

\$6.99 /ea

Wang Go Chul Jang

900 g

\$2.99 /ea

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6 x 180 ml

\$6.99 /ea

Chip Fish

100g

\$1.99 /ea

Korean BBQ Sauce

8.45 oz

\$3.99 /ea

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\$59.99 /ea

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50 g

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ELECTRIC RICE COOKER

1.8 CUPS

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\$8.19 /lb

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\$6.19 /lb

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Pined Green Olives

\$4.99 /lb

Green Olives Stuffed with Almonds

\$5.99 /lb

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