



Little White Houses

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Carmichael Times

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OCTOBER 13, 2023

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Show of Hands for Sharon



Kiwanis Club of Carmichael volunteers get stuck into a mountain of plastic bags for recycling. The chore was among projects undertaken during a service day dedicated to fellow club member Sharon Ruffner.

Story and photos
by Susan Maxwell
Skinner

CARMICHAEL, CA (MPG) - Wielding scissors, shovels and shears, 45 Carmichael Kiwanians last week slogged out a volunteer service morning in honor of club member, Sharon Ruffner.

Ruffner, a former club president and indefatigable community activist, is undergoing treatment for lung cancer.

Carmichael Park was the location for club member efforts. Trees were trimmed; garbage was picked up; hygiene kits were assembled for homeless children and 125 pounds of plastic bags were sorted for recycling. The volunteers then paraded by Ruffner's nearby home with banners, cards



Undergoing treatment for lung cancer, Sharon Ruffner (pictured with husband Bob) is a Carmichael community icon and inspiration for volunteerism.

and good wishes.

"I was flabbergasted," reported Ruffner. "They completely choked me up. It was a treat to see so many faces I'd missed for months, because of my illness. The

most frustrating part of being sick is not being able to take part in projects. I'm so grateful for people who have stepped up and kept our work going."

Recycling is especially

dear to Ruffner's big heart. In 2021, the former San Juan School District staffer and her club co-president Jackie Delu spearheaded a project that has since collected thousands of pounds of unwanted plastic. The harvest is traded to Trex, a manufacturer of recycled building materials.

For each 1000 pounds gathered in a 12-month period, the company donates a composite bench to a nonprofit. Kiwanis positioned their first bench in the Koobs Nature Area and have since processed a further ton of bags. They are now working to earn a fourth bench.

Their example inspired churches and food closet volunteers to support the cause. "So much plastic is in our landfills and floating

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IRS Tax Filing Deadline Nears Next Week for Many

IRS Special Release

WASHINGTON, D.C. - The Internal Revenue Service today reminded taxpayers about the upcoming tax filing extension deadline. To avoid a possible late filing penalty, those who requested an extension to file their 2022 tax return should file their Form 1040 on or before Monday, Oct. 16.

Disaster-area taxpayers in most of California and in parts of Alabama and Georgia also have until Oct. 16, 2023, to file various federal individual and business tax returns and make tax payments.

Those with an IRS address of record in other areas covered by Federal Emergency Management Agency disaster declarations and those returning from a combat zone may have additional time to file. They include: Taxpayers affected by flooding in Illinois and Alaska. They have until Oct. 31, 2023, to file: Those affected by flooding in Vermont. They have until Nov. 15, 2023, to file: Taxpayers affected by recent natural disasters including those impacted by the recent Maui fires and hurricane Idalia in parts of Florida, South Carolina and Georgia. Those in the counties of Maui, Hawaii, and many counties in Florida, South Carolina and Georgia have until Feb. 24, 2024, to file various individual and business tax returns. This list continues to be updated regularly. Taxpayers potentially affected by recent storms should visit the disaster relief page on IRS.gov for the latest information.: Members of the military and others serving in a combat zone. They typically have 180 days after they leave the combat zone to file returns and pay any taxes due.

IRS Free File and other Online Resources

IRS Free File is available through Oct. 16 and lets qualified taxpayers prepare and file federal income tax returns online using guided tax preparation software. It's available to any person or family with an adjusted gross income (AGI) of \$73,000 or less in 2022. Taxpayers can use IRS Free File to claim the Child Tax Credit, the Earned Income Tax Credit, and other important credits. IRS Free File Fillable Forms is available for taxpayers whose

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A Journey from Homelessness to Hope and Stability

Sacramento County
News Release

SACRAMENTO COUNTY, CA (MPG) - Amelia reaches to gently pet the fluffing feathers of her baby parrot Sunshine. Her brilliant orange, yellow and green feathers puff up in happiness as she moves her head around, signaling her content.

Amelia maneuvers around her one-bedroom cottage in a push wheelchair. Her bedroom has enough room for a twin bed, Sunshine's cage and perch and a vanity that is strewn with makeup and lotions. The living room has a couch, a kitchen table and a corner shelf filled with paints, brushes, and a few painted canvases. Every canvas has a flower



Amelia and her brightly colored, feathered friend, Sunshine, make the best of their lives thanks to the support they get at Quinn Cottages. Photo courtesy of Sacramento County.

scape — beautiful colors and symmetry. The bathroom is also covered in

painted canvases — except for the shower, which is filled with a shower chair

to accommodate Ameila's needs.

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www.CarmichaelTimes.com

Harvest of Founders Fun



Hailey Pare (9) delights audiences with a tap routine during Founders Harvest Day in Carmichael Park. A student of the KM Dance Arts, the nine-year-old was among many young entertainers at the community birthday celebration.



An alpaca called Tux fascinates Graciela (2) and mom Amelia Ballesteros. Funny Farm Petting Zoo handler is Heather Estes.



KM Dance Arts students pose mid pumpkins during Founders Harvest Day festivities in Carmichael Park.

Story and photos by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Re-invented as a fall festival, Carmichael Founders Day recently drew 2500 supporters to the community’s central park.

A staple since the 1950s, the September event commemorates the 1909 founding of

Carmichael Colony by real estate entrepreneur Daniel Carmichael.

The 114th birthday combined pumpkin hunting, live music and a car show in Carmichael Park. Barnyard critters were on hand for petting; kids cavorted in bounce castles and enjoyed free craft activities. Sutter-Jensen Park volunteers offered plants and politicians planted kisses and handshakes.



County Supervisor Rich Desmond (front, center) hits the pumpkin patch with Kiwanian chums. Kovars Martial Arts Academy mascot “Keegan” joins the fun.

Youth performers included Kovars Academy athletes and dancers from KM Dance Arts (Carmichael) and

Premier School of Dance (Citrus Heights). Kiwanis Swing Band and SwingMasters Big Band provided dance and

listening music. Festival sponsors included: Mission Oaks and Carmichael Recreation and Park

Districts; Carmichael Parks Foundation; the Cappuccino Cruisers Car Club; Kiwanis Club of Carmichael. ★

A Journey from Homelessness to Hope and Stability

Continued from page 1

Quinn Cottages is tucked away on a forgotten street just north of downtown Sacramento, between Women's Empowerment and the North A Street shelter. It is fully fenced and secure, but when you walk into the unassuming community, the colorful bungalows are beautiful and eye-catching. Flowerpots and windchimes cover tiny porches and patches of grass. Residents lounge around in the communal spaces – one person totes a laundry basket to the machines near the front of the compound. Another puts a dollar into a soda machine. A small black dog barks protectively at each person who walks by while perched on his owner's lap.

The cottages are clustered in a series of small neighborhoods, each oriented around a shared common space. The perimeter is fenced, monitored with a security system, and has controlled front gate access. A central community building houses a computer room, a library/small conference room, a multipurpose room, and a community kitchen. Residents participate in a rigorous and comprehensive two-year program from which they graduate. The campus is funded through Sacramento Housing and Redevelopment Agency (SHRA), which is partially funded by Sacramento County, and operated by Mercy Housing.

To qualify for a referral to Quinn Cottages, residents must have a disability – either physically or mentally. In Amelia's case, she is mostly wheelchair-bound – from a car accident that nearly took her life, but instead, drastically changed everything about her and her future.

Ameila came to Sacramento when she was 15 – placed out of San Francisco into a group home for foster children. Ameila is a self-described jack of all trades. She was a singer, a bartender – she loved to goldmine. “I gave



Art helps Amelia in keeping a good spirit after a horrific accident left her disabled, homeless and desperate. Photo courtesy of Sacramento County.

those boys a run for their money! I always find gold.” Her favorite spot is up near Bear River.

She had a dream to be on American Idol – a beautiful singing voice, only heard now in saved files on her phone. Ameila was going to school to be a nurse – until her life was turned upside down. Nearly three years ago, Amelia was driving in a convertible BMW when she was hit by a tow truck. The accident was horrific – part of the windshield frame went into her forehead; her windpipe was crushed and her spine fractured. First responders performed a tracheotomy just to help her breathe. She lay in the hospital, in a coma for days. While in a coma, Amelia suffered two strokes, leaving the left side of her body weak. Doctors planned to take her off life-support, but a friend insisted she would get better and wake up. And she did wake

up – but she was severely injured, permanently.

The singing voice she once had was forever damaged, the left side of her body was weak and useless, and her legs were unable to hold up her body. She needed full-time care. She lived with her father, whom she had been caretaking for before the accident. They hired an in-home caretaker for Amelia, but after they started abusing her, Amelia fired the caretaker. Amelia, without a job, insurance money to fall back on, and no trust in other people, became homeless.

Amelia was able to get into a shelter quickly – her various disabilities made her highly vulnerable outside. But an empty promise from a boyfriend to move into a hotel, causing her to self-exit the shelter, again left her on the streets with few resources and nowhere to go.

Amelia's situation represents the

greatest fear – many people are just one major life curveball away from homelessness. Disabled, homeless and desperate, Amelia used drugs to numb the pain of her accident – physically, emotionally, and mentally. Drugs were her escape from the nightmare her life had become, but also the deep scars of her upbringing. A mother who never loved her, children who had been put into the system and dream after dream shattered through bad decisions and bad relationships.

Six months ago, Amelia went into the Salvation Army shelter – again, a chance to shelter safely while pursuing recovery and stability. But Amelia knew she blew it again when they found drugs on her person. She was exited from the shelter for violating the rules. She moved out onto the American River Parkway. It was there she met Jenny, an outreach worker with Community HealthWorks,

formerly Sacramento Covered. Jenny and her colleagues do outreach and engagement to unhoused people, specifically on the Parkway – a priority funded by the Board of Supervisors to help alleviate the burden on both the campers and the environment.

Considering Amelia's history and disabilities, Jenny worked with Amelia on an application for Quinn Cottages. It took nearly six months of consistent work with Amelia, following up on her application, making sure she had all her documents in place and getting adequate health care for treatment of her injuries before a bungalow opened up at Quinn Cottages.

Before Amelia could move in, she suffered another injury – a broken foot. The day that Community HealthWorks workers came to move her out of her tent and into her own apartment – they had to lift her out of her tent because she couldn't move. It truly does take a village of compassionate, dedicated people to help the most vulnerable.

Amelia sits, grateful and peaceful as she looks around her cottage. “It is safe and secure here. There are rules and structure. People can't just come in here without permission.” She puts around the compound in a power wheelchair. Her friend Larry, also in a power wheelchair, challenges her to a friendly race. They zip ahead, laughing.

She is clean and sober – knowing that she cannot succeed here if she uses. She wants to go to art school and maybe teach others how to paint. Maybe it will bring them the same peace it brings her. She enjoys cooking for herself and getting together with the other residents of Quinn Cottages. “We're a community.” Her sister comes and visits her every week. Amelia is only 49 years old – despite her disabilities, she has so much life ahead of her. She is ready to make the most of it. ★

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SacRT Awarded \$4.4M for Infrastructure Projects

SacRT News Release

SACRAMENTO, CA (MPG) - The Sacramento Regional Transit District (SacRT) is thrilled to announce that it has been awarded a total of \$4.4 million in state grant funding for three projects aimed at enhancing transportation infrastructure and addressing climate change impacts within the Sacramento region. These grants underscore SacRT’s commitment to sustainable and accessible transit options across the region.

The grant awards are as follows:

Strategic Growth Council Affordable Housing Sustainable Communities (AHSC) Grant - \$3.2 Million This significant grant funding will enable SacRT, in partnership with Bridge Housing, to make critical improvements to eight bus stops and fund platform modifications at the Arden/Del Paso Station on the Blue Line, ensuring that it meets the height requirements for the deployment of new low-floor light rail trains.

These enhancements will improve the overall transit experience for riders while contributing to the reduction of greenhouse gas emissions. In addition, as part of the AHSC award, BRIDGE Housing will transform the vacant land and unoccupied buildings at 440 Arden Way into a vibrant mixed-use development including 124 affordable homes. The ground floor will include a commercial childcare center available to residents of the broader neighborhood, a resident services suite, community room, and a multipurpose room, surrounding a courtyard with playgrounds and community gardens.

Caltrans Climate Adaptation Planning Grant - \$730,209 In a collaboration effort with the City of Sacramento and SacRT funds were secured to address the impacts of climate change. The project involves a comprehensive multi-hazard risk assessment of transportation systems, the development of adaptation solutions, and the creation of a prioritized list of transit projects using a multi-criteria analysis.

Ultimately, this initiative will lead to the integration of climate change adaptation strategies into the capital improvement process, providing both the City and SacRT with actionable efforts to reduce climate change impacts on our transportation infrastructure.

Caltrans Climate Adaptation Grant - \$470,000 SacRT, in partnership with the City of Elk Grove, has received funding to further plan and conceptual design for extending the Blue Line light rail and/or bus rapid transit from the city of Sacramento to the city of Elk Grove. This project encompasses an existing conditions report, alignment and station location recommendations, ridership projections, technical analysis, traffic modeling, and station area plans.

The collaboration, supported by the Sacramento Area Council of Governments (SACOG), will engage various stakeholders and involve extensive community participation, ensuring that the project aligns with the needs and aspirations of the community.

“These grants mark a significant milestone in our efforts to enhance transit accessibility, increase housing and reduce our region’s carbon footprint,” said SacRT General Manager/CEO Henry Li. “We are committed to delivering sustainable and innovative solutions that will not only improve transit services but also contribute to a greener and more resilient future for the Sacramento region.”

SacRT is the American Public Transportation Association’s (APTA) Outstanding Public Transportation System of the Year award recipient in North America for accomplishment and innovations in public transportation, the 2022 and 2019 national TSA Gold Standard Security Award recipient for the highest standard of excellence, and the 2021 and 2020 national APTA Rail Safety Gold Award recipient for its multi-faceted and innovative approach to reducing crime and fare evasion. SacRT operates approximately 82 bus routes (fixed-route, dial-a-ride and

microtransit); 43 miles of light rail serving 53 stations; and ADA paratransit services all within a 440-square mile service area throughout Sacramento County, which includes service in the cities of Sacramento, Citrus Heights, Elk Grove, Folsom and Rancho Cordova. April 1, 2023, marks SacRT’s 50th anniversary of operation, celebrating our five decades of historic milestones.

“The City of Elk Grove annexed its transit services with SacRT in 2021 to improve regional connectivity and to expand a high-capacity transit solution into the city of Elk Grove,” said Elk Grove Mayor and SacRT Director Bobbie Singh-Allen. “As Elk Grove grows with more mixed-use higher density housing projects, I am excited to see the partnership with SacRT ensure efficient and reliable transit is being incorporated.”

“As the region prepares for the impacts of climate change, I am thrilled the City of Sacramento and SacRT are partnering on adaptation and resiliency solutions,” said SacRT Vice Chair and Sacramento City Councilmember Rick Jennings. “These funds will reduce climate change impacts on our transportation systems and promote health, safety and mobility.”

“BRIDGE Housing is proud to partner with SacRT on 440 Arden Way,” said BRIDGE Housing President & CEO Ken Lombard. “This high-impact investment supports our shared goal of bringing this community alive with 124 affordable homes and supportive services near high-quality transportation, education, and jobs to support our residents and their neighbors to thrive.”

These grants showcase the dedication of SacRT and its many partners in making transit more efficient, accessible, and environmentally responsible. SacRT is excited to embark on these transformative projects and looks forward to working closely with the community to bring these initiatives to fruition.

For more information about these projects, visit www.sacrt.com/apps/projects/.



Full Best Of Carmichael Results Are As Follow

- Best Place for Breakfast: **Fast Cat Coffee**
- Best Photographer: **Susan Skinner**
- Best House of Worship: **Carmichael Presbyterian Church**
- Best Contractors/Construction: **ACR solar**
- Best Collision Repair: **American Eagle Body Shop**
- Best Assisted Living: **Your Elder Care Specialist**
- Best Pizza: **Mark and Monica’s**
- Best Place for Dessert: **I Love Pie**
- Best Home-based Business: **Pit Boss Jerky**
- Best Non-Profit: **Lyme Fight Foundation**
- Best Bar/Pub: **River City Brewing Company**
- Best Residential Community: **Wilhaggin-Del Dayo Neighborhood Association**
- Best Residential Services: **916 Doo Doo Squad**
- Best Youth Activities: **Kovars Martial Arts**
- Best Dental/Orthodontist: **Marconi Dental**
- Best Bank/Credit Union: **Golden 1 Credit Union**
- Best Barber/ Beauty Salon: **Twisted Scissors**
- Best Club: **Chit Chat and More!**
- Best Place to Visit: **Effie Yeaw Nature Center**
- Best Preschool/Daycare: **Village Montessori**
- Best Professional/Commercial Services: **Sac Metro Fire District**
- Best Realtor: **Diez and Sigg Properties**
- Best Entertainer: **Susan Skinner**
- Best Retail: **Emigh Hardware and Outdoor Living**
- Best Ethnic Restaurant: **Rey Azteca**
- Best Event: **CRPD Summer Concert Series**
- Best Fast Food: **Hagan’s Orange Freeze**
- Best Financial Services: **Northwestern Mutual Jeremy Wakamiya**
- Best Auto Repair: **Buck Family Automotive**
- Best Grocery Store/Market: **Bel Air**
- Best Fitness Gym/Club: **Urban Flex and Flow**
- Best Holistic and Wellness Services: **Carmichael Disc Center**
- Best Insurance: **Farmers Insurance Katie Pexa Insurance Agency**
- Best Jewelry Store: **Frith and Bradshaw**
- Best Restaurant: **Skip’s Kitchen**
- Best Medical Services: **RX Health Care**
- Best School: **TIE Thomas Kelly Elementary; Our Lady of Assumption Catholic School**
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IRS Tax Filing Deadline Nears Next Week for Many

Continued from page 1

2022 AGI was greater than \$73,000 and are comfortable preparing their own tax return.

Taxpayers can get answers to many tax law questions by using the IRS's Interactive Tax Assistant tool. Additionally, taxpayers can view tax information in several languages by clicking on the "English" tab located on the IRS.gov home page.

The IRS Online Account feature provides information to help taxpayers file an accurate return including AGI amounts from last year’s return, estimated tax payment amounts and refunds applied as a credit.

Schedule and Pay Electronically Taxpayers can file anytime and schedule their federal tax payments up to the Oct. 16 due date. They can pay online, by phone or with their mobile device and the IRS2Go app. Some other key points to keep in mind when filing and paying federal taxes electronically include:

Convenience. Electronic payment options are easy and flexible. Taxpayers can pay when they file electronically

using online tax software. Those who use a tax preparer should ask the preparer to make the tax payment through an electronic funds withdrawal from a bank account.

IRS Direct Pay. This feature allows taxpayers to pay online directly from a checking or savings account for free and schedule payments up to 365 days in advance. An IRS Online Account is needed, however, to use IRS Direct Pay.

Pay by card. Payments can be made with a credit card, debit card or a digital wallet option. These are available through a payment processor. The payment processor, not the IRS, charges a fee for this service.

IRS2Go. The IRS2Go mobile app provides access to mobile-friendly payment options, including Direct Pay and debit or credit card payments.

Electronic Federal Tax Payment System (EFTPS). Convenient, safe and easy, EFTPS allows for payments online or by phone using the EFTPS Voice Response System. EFTPS payments must be scheduled by 8 p.m. ET at least one calendar day before the tax due date.

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Carmichael Times

Serving Carmichael and Sacramento County since 1981

It is the intent of the Carmichael Times to strive for an objective point of view in the reporting of news and events. It is understood that the opinions expressed on these pages are those of the authors and cartoonists and are not necessarily the opinions of the publisher or our contributors.

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The Carmichael Times is published weekly. Call (916) 773-1111 for more information.

We are proud members of these newspaper associations.



Secured Property Tax Bills Mailed

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento County will mail about 481,774 secured property tax bills which are payable beginning November 1, 2023. These tax bills are mailed only once a year; however, property owners may pay their bills in two installment payments:

The first installment payment is due on November 1, 2023. Payments will be accepted without penalty until 5 p.m. on December 11, 2023; The second installment payment is due on February 1, 2024. Payments will be accepted without penalty until 5 p.m. on April 10, 2024; Both installments may be paid when the first installment is due. A reminder notice will not be mailed for the second installment.

Taxpayers may sign up for online e-mail notifications for annual secured property tax bills and reminders before delinquent dates. Choose "e-Subscribe for property tax payment notifications" to receive these notifications.

Payments can be made online via credit card or electronic check. Taxpayers may print tax bill installment payment stubs to mail in with their payments. Taxpayers may also pay by credit card or electronic check over the telephone at (844) 430-2823. There is a convenience fee for credit and debit cards. Electronic checks are free.

Payment can be made in person at the Sacramento County Tax Collector's Office at 700 H Street, Room 1710, between 8 a.m. and 5 p.m. Monday through Friday. In-person payments can be paid via cash, check, credit card, debit card or money order. A convenience fee will apply for credit card and debit card transactions.

Payments can be sent via mail to P.O. Box 508, Sacramento, CA 95812-0508. The Tax Collector accepts and processes payments based on the postmark date. Payments may not be credited to the tax bill for several business days depending upon the volume of payments received, whether payments were submitted with the correct payment stubs, and/or whether envelopes were postmarked by the delinquent date.

Property tax law (Prop 8) requires that parcels be assessed at their factored Prop 13 value, or their fair market value (as of January 1, 2023, property tax lien date), whichever is less.

A rising real estate market can cause higher-than-expected increases in a parcel's annual tax bill if that parcel was in Prop 8 status last year. However, the assessed value of

any parcel cannot increase beyond that parcel's factored Prop 13 level. The 2% inflation cap applies only to Prop 13 assessments. It does not apply to Prop 8 assessments, which by law must track the property's market value until it reaches the Prop 13 factored value.

Find assessed values on the Assessor's website under "Assessed Value Lookup," including this year's value and the factored Prop 13 value for comparison. If a taxpayer has evidence that their assessed value as of January 1, 2023, was less than that shown on this year's (2023-2024) tax bill, they should:

Visit the Assessor's Website; Call the Assessor's Office at (916) 875-0700; or Email the Assessor's Office at Assessor@SacCounty.gov

Taxpayers may obtain current-year tax bill information, copies of property tax bills, direct levy information, delinquent prior-year tax information, and amounts due through the Sacramento County Online Property Tax Bill Information System, searching by APN or address. Find a QR Code on your tax bill payment stub for use with smartphones to connect to our website.

Sacramento County also has a 24-hour/7-day-a-week Automated Property Tax Information Line that provides information on tax subjects and access to detailed billing and payment information. Tax specialists are available from 9 a.m. to 4 p.m. Monday through Friday. Reach the system and tax specialists by calling (916) 874-6622.

If you own property and do not receive a tax bill by October 15, 2023, you may obtain tax bill copies, property tax information and payment stubs (coupons) on the Tax Collector's website.

Revenue & Tax Code 2610.5 "Failure to receive a tax bill does not relieve the property owner of the liability to pay taxes in a timely manner or give the Tax Collector reason to cancel penalties imposed for late payment."

Even if your tax bill is being paid by a lending institution (mortgage company), state law requires that a copy of the tax bill be sent to the property owner; all property owners should receive either the original tax bill or an "Owner's Information Copy." It is the responsibility of the property owner to keep their mailing address current with the Assessor's Office. To update your mailing address, please contact the Assessor's Office in writing at 3636 American River Drive, Suite 200, Sacramento, CA 95864 or via email at Assessor@sacounty.gov. Please make sure you include a parcel number and phone number with all correspondence. ★

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California Has A New Plan For The Delta But Faces The Same Conflicts Over Water



By Dan Walters, CALMatters.org

California’s water warriors have a new arena for their perpetual conflict over the allocation of the state’s ever-evolving supply – a nearly 6,000-page proposal from the state Water Resources Control Board.

The draft essentially calls for sharp reductions in diversions from the Sacramento River and its tributaries to allow more water to flow through the environmentally troubled Sacramento-San Joaquin Delta.

“It is a consequential effort,” Eric Oppenheimer, chief deputy director of the board, said during a media briefing on what is technically an update of the agency’s management plan for the Delta and San Francisco Bay. “It reflects years of scientific analysis that we’ve undertaken and years of public input.”

The board had previously issued a similar policy paper for the San Joaquin River and its tributaries. The two rivers merge to form the Delta, a vast maze of islands and channels that is the West Coast’s largest estuary.

In addition to upstream diversions to irrigate fields and orchards and serve municipal users, federal and state projects pump water from the Delta’s southern edge into aqueducts for transfer to San Joaquin Valley farms and homes as far south as San Diego.

The reduction of natural flows through the Delta have, scientists say, increased its salinity and otherwise made it unable to adequately support salmon and other wildlife.

The battle over the Delta has raged for decades with environmental groups, lately joined by American Indian tribes, pressing the water board impose reductions on diversions, and water users seeking to protect their supplies.

There are, in the macro sense, two conflicts: how much additional flows are needed to restore the Delta and how any reduction in diversions would be framed and enforced.

The water board’s new draft provides some additional focus on both, but doesn’t provide any solid direction.

For the better part of a decade, two governors, Jerry Brown and Gavin Newsom, have promoted the concept of “voluntary agreements” to reduce diversions, hoping to avoid a head-on political and legal collision.

“We want to thank Gov. Newsom for his continued leadership and commitment to using collaborative voluntary agreements between water users and public agencies to support water quality and fish populations throughout the Sacramento-San Joaquin Delta,” Farm Bureau president Jamie Johansson said in response to the new plan.

However, the water agencies have offered, in the main, much smaller reductions than the water board says are necessary to improve habitat.

The environmental

coalitions demanding larger reductions see the voluntary agreements as subterfuges to maintain the status quo and have pressed the board to simply set reduction numbers and enforce them by decree.

“Voluntary agreements serve as backroom deals that continue to leave tribes, environmental justice communities, conservation groups, fishing communities, and other vital stakeholders out of the government-led planning process,” the Restore the Delta coalition responded.

Imposing reductions would touch off a legal battle that Brown and Newsom have wanted to avoid because it would hinge on water rights, some of which date back to the late 19th century.

Environmentalists contend that those rights are anachronisms in the 21st century and should be set aside to give authorities the ability to allocate water rationally, particularly since climate change is affecting precipitation and thus the overall water supply.

However, when the water board tested its authority vis-à-vis ordering diversion reductions from senior water rights holders, it lost in court. Moreover, legislation that would have provided such authority didn’t make it through the Legislature this year, thanks to stiff opposition from farmers and other rights holders.

The water board’s new draft may provide more grist for debate, but it does not resolve the fundamental conflicts.

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

Social Security Matters

How Do Disability Programs Affect Social Security’s Budget?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I read with interest an analysis of the history, reasons, and financial costs of the SSI (Supplemental Security Income) and SSDI (Social Security Disability Insurance) programs. My question is, specifically, what portion of the Social Security budget goes toward SSI and SSDI vs. for regular SS retirement income for those who paid into the fund during their working lives? How are the costs of SSI and SSDI covered by the federal government? When did these two sections of the budget enter the law and what was the impetus behind them?

Signed: An Inquiring Mind

Dear Inquiring Mind:

No part of Social Security’s “budget” is used to pay SSI (Supplemental Security Income). SSI is a means-tested general assistance program for disadvantaged children and needy disabled adults and aged seniors who have very little income and very few assets. Federal SSI benefits are paid from the government’s General Treasury, not from Social Security Trust Funds. SSI is jointly administered by the person’s state of residence and the Social

Security Administration, and the state usually provides additional benefits to supplement the financial assistance provided by the federal government under the SSI program. The Social Security Administration only administers the SSI program, it does not fund it.

By contrast, SSDI (Social Security Disability Insurance) benefits are for employed Americans who become disabled and unable to work full time. SSDI benefits are meant to provide limited income replacement for the disabled worker, and those benefits are paid from a separate Social Security “DI” (Disability Insurance) Trust Fund. The DI fund receives a portion (0.9%) of the FICA SS payroll taxes every American worker pays on their earnings and is used to pay disability benefits to eligible American workers who are unable to perform “substantial gainful activity” for a year or more. The eligibility criteria to collect SSDI are very strict, but those approved receive their benefits from this separate DI trust fund, not from Social Security’s Old Age and Survivors Trust Fund. Payroll taxes collected for disability purposes are deposited in the DI Trust Fund as interest-bearing government bonds, and those DI assets are redeemed as needed to pay SSDI benefits. FYI, SSDI (disability) benefits stop when the person reaches full retirement age, at which point the beneficiary is automatically switched to regular SS retirement, and after which their benefits are paid from the regular “OASI” Trust Fund.

“Regular” Social Security retirement benefits, spousal

benefits, dependent benefits, and survivor benefits are paid from Social Security’s Old Age and Survivors Insurance (OASI) Trust Fund, which receives most (5.3%) of the 6.2% FICA Social Security tax withheld from the paychecks of American workers. As of the end of 2022, the OASI Trust Fund held about \$2.7 trillion in interest bearing government bonds. Neither SSI or SSDI affect this “regular” OASI Trust Fund - only true SS retirement benefits and benefits for dependents of the retiree are paid from the OASI Trust Fund (As an aside, Social Security reform is needed to prevent the OASI Trust Fund from being fully depleted in 2033).

To answer your last questions, the Social Security Disability Insurance (SSDI) Trust Fund was established in 1956, after which SSDI benefit payments to eligible disabled American workers began. Federal “Supplemental Security Income” (SSI) assistance was codified into law in 1974. And, as you likely know, Social Security retirement, spousal and dependent benefits were enacted in the 1930s, before the first monthly Social Security check was mailed in January 1940. The impetus behind these programs? Avoiding poverty for the neediest among us. Without these programs, at least 22 million more Americans would be living below the poverty line.

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.★

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Women’s Empowerment Receives \$25K for Unhoused Women and Children

By Kristin Thébaud, Thébaud Communications

SACRAMENTO, CA (MPG) - Women’s Empowerment has received \$25,000 in new support from Kaiser Permanente to help Sacramento women experiencing homelessness during the ongoing housing crisis. Kaiser is supporting Women’s Empowerment’s work to empower unhoused women with economic opportunity so they can keep their families healthy.

“Kaiser Permanente has been one of our most steadfast supporters over the years, and we are grateful for their continued investment in our work as we find new ways to help women overcome homelessness during the prolonged housing crisis in Sacramento,” said Lisa Culp, executive director, Women’s Empowerment.

Women’s Empowerment provides a two-month employment-readiness and empowerment program, paid job training, childcare and



support services so women and their children can break the generational cycle of homelessness. Women’s Empowerment offers the most comprehensive job-readiness program in the Sacramento area designed specifically for women experiencing homelessness and their children.

The grant from Kaiser will fund Women’s Empowerment’s work with unhoused women in Sacramento to ensure they have a wide range of tools to secure quality jobs and careers that lead to a livable wage and safe home for their families, including job training and support groups for women who have experienced domestic violence or substance use.

“We’re proud to support Women’s Empowerment and its efforts to reduce

homelessness and increase access to steady jobs in the Sacramento area,” said James (Jay) L. Robinson III, senior vice president and area manager for Kaiser Permanente Sacramento and South Sacramento.

“Providing access to safe, stable housing and opportunities for employment are part of Kaiser Permanente’s commitment to improve the health of the communities we serve.”

Last year, 121 Women’s Empowerment graduates secured employment or enrolled in paid training or education. Since 2001, 1,837 women have graduated from the program with their 3,894 children. Women’s Empowerment is funded through private donations from the community and grants. To make a donation: Womens-Empowerment.org★

Keep Your Pets Safe During a Disaster

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - As September unfolds, it's not only a time when the seasons begin to change, but also a poignant reminder that preparedness is a vital aspect of responsible pet ownership. September, designated as National Preparedness Month, serves as a timely prompt to underscore the importance of preparing for emergencies that can impact our furry companions. While many of us diligently stock up on emergency supplies and develop evacuation plans for our families, it's equally crucial to extend this preparedness to our beloved pets. After all, they are not just animals, but cherished members of our households, relying on us for their safety and well-being when unforeseen disasters strike.

Pet parents should follow seven quick steps to ensure their pet's safety during an emergency:

(1) Ensure your pet can be identified by both a microchip and collar ID tag, and that contact information is up-to-date. Pet owners can talk to their current veterinarians about microchipping their pets, or they can visit a clinic hosted by Bradshaw



September, designated as National Preparedness Month, serves as a timely prompt to underscore the importance of preparing for emergencies that can impact our furry companions. Photo courtesy of Pixabay

- Animal Shelter;
- (2) Prepare a “Pet Emergency Go-Kit” of pet supplies and make sure it is readily accessible in an emergency;
- (3) Display a pet rescue decal on your front door or window to let first responders know there is a pet in the house. Include your veterinarian's contact information.
- (4) Learn where your pet likes to hide in your house when frightened. Finding your pet quickly will help you evacuate faster;
- (5) Identify a location to take your pet if you need to leave your immediate area. Keep in mind that disaster shelters for people may not be open to pets. Scout hotels and motels with pet-friendly policies
- in advance and ask relatives or friends if they could house you and your pet;
- (6) Carry pictures of your pet in the event of separation. Pictures should be high-resolution and well-lit so that your pet is easily identifiable;
- (7) If you need to evacuate, consider taking a pet carrier or crate for transport and safe-keeping.
- These seven steps can help ensure that all family members – including our beloved pets—are ready to face an emergency together. Families looking to learn more about disaster preparedness and safety for family members both two- and four-legged can visit the Ready Campaign website. ★



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Melinda Huntsinger, 8449 Lilac Ridge Court, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Ventured Treasures" 8449 Lilac Ridge Court, Antelope, CA 95843. Filed with the Clerk of Sacramento County September 1, 2023

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Kazim Arsalan, 5840 Watt Avenue Apt A, North Highlands, CA 95660 and Amanullah Rasoli, 3600 Karl Drive Apt B, North Highlands, CA 95660 and Shafigullah Faizi, 570 7th Street Apt #272, West Sacramento, CA 95605 are doing business under the Fictitious Business Name(s) "Watt Halal Market" 5840 Watt Avenue Suite A, North Highlands, CA 95660. Filed with the Clerk of Sacramento County September 5, 2023

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FAMILY 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06980

Levon Karapetyan, 11070 Hirschfeld Way Apt 1, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "L Sky Services" 11070 Hirschfeld Way Apt 1, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 14, 2023

Publish: Sept 22, 29, Oct 6, 13, 2023

LEVON 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06899

Ecodriveusa LLC, 2183 Benita Drive Suite B, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "EV's Republic" 2183 Benita Drive Suite B, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 13, 2023

Publish: Sept 22, 29, Oct 6, 13, 2023

EVS 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06713

Giambo Consulting LLC, 1401 21st Street Suite R, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Sacramento Community Events" 1401 21st Street #4351, Sacramento, CA

95811. Filed with the Clerk of Sacramento County September 11, 2023

Publish: Sept 22, 29, Oct 6, 13, 2023

GIAMBO 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06742

Cook Psychotherapy, Inc., 418 Alhambra Boulevard, Sacramento, CA, 95816 is doing business under the Fictitious Business Name(s) "Sage River Psychotherapy" 418 Alhambra Boulevard, Sacramento, CA, 95816. Filed with the Clerk of Sacramento County September 11, 2023

Publish: Sept 22, 29, Oct 6, 13, 2023

SAGE 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06682

Bridgette Bodine, 10091 Red Tail Hawk Way, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "The Bodine Group" 10091 Red Tail Hawk Way, Sacramento, CA 95829. Filed with the Clerk of Sacramento County September 8, 2023

Publish: Sept 22, 29, Oct 6, 13, 2023

BODINE 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06226

Moonhaeng Lee, 9686 Mizzenmast Court, Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Moonhwa" 9686 Mizzenmast Court, Elk Grove, CA 95758. Filed with the Clerk of Sacramento County August 23, 2023

Publish: Sept 22, 29, Oct 6, 13, 2023

MOONHWA 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06974

Igor Rysenko, 6425 Muana Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "ProTile" 6425 Muana Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County September 14, 2023

Publish: Sept 22, 29, Oct 6, 13, 2023

PROTILE 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07013

Tisha Torres, 848 U Street, Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "Riverview Realty One" 731 M Street, Rio Linda, CA 95673. Filed with the Clerk of Sacramento County September 15, 2023

Publish: Sept 22, 29, Oct 6, 13, 2023

RIVERVIEW 10-13-23

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 Zheretovskaia, 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

Rafaella 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, 29, 2023

GEO 10-29-23

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, 29, 2023

AUTO 10-29-23

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, 29, 2023

PHENOMENAL 10-29-23

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, 29, 2023

NURSE 10-29-23

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, 29, 2023

SACRAMENTO 10-29-23

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, 29, 2023

BLUE 10-29-23

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, 29, 2023

JUST 10-29-23

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, 29, 2023

CONSTRUCTION 10-29-23

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, 29, 2023

TAPIA 10-29-23

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 Bordado" 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

ToFanelli Enterprises, Inc, 2721 El Camello 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

ORDER TO SHOW CAUSE CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME

#23CV008449

Jennifer Marie Mullen AKA Jennifer Marie Morgan has filed a petition with this court for a decree changing the name(s) of Jennifer Marie Mullen AKA Jennifer Marie Morgan to Jennifer Mullen Morgan.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on November 22, 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 14, 2023

Christopher E. Krueger, Judge of the Superior Court

Publish: Sept 22, 29, Oct 6, 13, 2023

JENNIFER 10-13-23

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME

#23CV007231

Xavion Ray - Earl McDaniel has filed a petition with this court for a decree changing the name(s) of Xavion Ray - Earl McDaniel to Xavion Ray Casey.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on November 2, 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 23, 2023

Christopher E. Krueger, Judge of the Superior Court

Publish: Sept 22, 29, Oct 6, 13, 2023

XAVION 10-13-23

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE CHANGE OF NAME

#23CV008052

Julie Anne Hull has filed a petition with this court for a decree changing the name(s) of Julie Anne Hull to Julianne Bird.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 7, 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 7, 2023

Richard K. Sueyoshi, Judge of the Superior Court

Publish: Sept 22, 29, Oct 6, 13, 2023

JULIE 10-13-23

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 Gray 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, 29, 2023

COY 10-29-23

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 Cyndeym 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, 29, 2023

STOBART 10-29-23

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, 29, 2023

HAMILTON 10-29-23

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,

The Insurance Fiasco

Can this plan fix California’s insurance crisis?

By Ben Christopher,
CALMatters.org

A week after negotiations to rescue California’s floundering home insurance market stalled out in the Legislature, the state’s top insurance regulator put out his own rescue plan that effectively amounts to a trade for the state’s major insurers.

Under proposed regulations Insurance Commissioner Ricardo Lara announced this afternoon, major insurers will be required to cover a certain share of homeowners in the state’s most wildfire-prone areas. In exchange, the Department of Insurance will allow companies to charge more to cover the rising costs of doing business in a fire-ravaged state.

Lara called the package of new proposed regulations “the largest insurance reform” since 1988, the year California voters passed a proposition requiring insurance companies to get prior approval before raising premiums.

The plan is meant to reverse what has amounted to a slow-motion exodus of private home insurers from the state. In the last year and a half, seven of the top 12 property insurers operating in California have either placed new restrictions on where they do business or stopped selling new policies here entirely.

The biggest player of all, State Farm, announced a freeze on new policies in May, kicking off a fresh round of panic among homeowners scrambling to find affordable insurance policies and lawmakers eager to tackle the crisis.

For years, insurance companies have complained that current rates and the existing regulatory process don’t allow them to recoup the cost of doing business in the state’s most at-risk regions. By easing some of those restrictions, while requiring the companies to expand their coverage, “it’s the department calling the bluff of insurers,” said Rex Frazier, president of Personal Insurance Federation of California, a trade group.

In principle, that’s trade-off



Commissioner Ricardo Lara announced this afternoon, major insurers will be required to cover a certain share of homeowners in the state’s most wildfire-prone areas. Photo courtesy of Joe Sohm | Dreamstime.com

insurers are willing to make, he added, though it will ultimately depend on how the specific regulations are crafted in the coming months.

Amy Bach, executive director of the consumer group United Policyholders, struck a similar note.

Lara “did not sell out to the industry here, in my opinion, he struck a deal,” she said. “Whether it’s going to manifest positively overall...the proof will be in the premiums.”

But Consumer Watchdog — an advocacy group that Lara all but called out by name during his presentation as “bombastic” and a group “materially benefiting” from the current regulatory system — came away with a difficult conclusion.

“He’s basically capitulated to the industry,” Jamie Court, the group’s president, said of Lara. “There’s not really much coming back for the consumer in here.”

Despite mounting public angst and calls for action from top lawmakers, the politics of addressing the problem in the Legislature proved too thorny this year.

In the final weeks of the legislative session that ended a week ago, lawmakers scrambled to bridge the demands of insurers — who called for

higher premiums to cover more of their costs and for a more flexible rate-setting process — and those of consumer groups, who resisted calls to add to the financial burdens of homeowners. After negotiations floundered, Gov. Gavin Newsom hinted that his administration and Lara’s Department of Insurance might be willing to act on their own.

In a statement, Sen. Bill Dodd, a Napa Democrat involved in the unsuccessful negotiations, cheered Lara’s announcement. “Given that the Legislature is not in session right now, utilizing the commissioner’s regulatory authority makes good sense,” he said. “I know there is work that still needs to be done and I’ll be supporting these efforts any way I can.”

Insurance companies have pointed to three main reasons that doing business in California is increasingly a losing proposition: Escalating wildfire risk, ever-rising construction costs and the global price of reinsurance — insurance policies that insurance companies, themselves, take out.

While costs have increased, the amount the companies are allowed to charge homeowners is tightly capped and closely

regulated in California, making home insurance policies relatively cheap by national standards. In order to raise rates, major insurers need a sign-off from the Department of Insurance.

Currently, insurance companies are not allowed to factor in the cost of reinsurance into those applications. They are also prohibited from using forward-looking models to predict future costs — something insurers say they desperately need as a warming climate and residential development encroaching into fire-prone areas results in fire seasons that are longer and more catastrophic than they have been in the past.

Lara proposed giving companies both of those tools, though companies will apparently only be allowed to itemize the cost of reinsurance as it pertains to California. It’s unclear how this calculation will be made.

Bach with United Policyholders said allowing companies to use predictive models isn’t inherently a bad idea — “Are these models nefarious tools of Satan? No,” she said — but hopes there will be transparency about which models are used and how they work.

In exchange for these new tools, companies will be

required to cover homeowners in wildfire-prone parts of the state at 85% of their state-wide coverage. For example, if a company provides 10% of the homeowner policies across California, they would be required to provide 8.5% of the coverage in areas deemed “at-risk.”

Court, with Consumer Watchdog, said 85% is 15% too little. “It’s a really sh—y deal,” he said.

California homeowners currently unable to get insurance on the private market can currently turn to the FAIR Plan, a last resort issuer of fire coverage backstopped through a levy on regulated insurers. Between 2018 and 2022, the number of homeowners covered by the FAIR Plan more than doubled to roughly 3% of all homeowners.

But the FAIR Plan policies are expensive and limited. And if the FAIR Plan runs out of money, it’s legally required to refill its coffers by levying a surcharge on major insurers. The prospect of the FAIR Plan running out of cash and slapping the industry with the bill has also encouraged insurance companies to scale back their coverage.

Consumer Watchdog regularly challenges the applications for higher premiums that insurance companies submit to the state, an intervention allowed for under the 1988 ballot measure. Today, Lara also said he wants to make it easier for the public to see who intervenes and how much they are compensated for doing so.

“One entity is involved in nearly 75% of all interventions for rate approvals, materially benefiting from a process that is meant for a broader public participation,” he said, referring to the nonprofit.

Lara also said that “throwing bombs is easy and putting out bombastic statements from entrenched interest groups doesn’t benefit anyone.”

Court said his organization would continue to fight back as the department drafts the detailed regulations. “We’ll be battling over this stuff for many months to come,” he said. ★

State Delivers \$55 Million to Sacramento Water Agencies for Water Resilience Projects

CNRA News Release

SACRAMENTO, CA (MPG) - To help combat climate change and drought impacts on regional water supplies, the California Natural Resources Agency (CNRA) and Department of Water Resources (DWR) have partnered with local water agencies to implement critical infrastructure upgrades that will improve water resilience and support environmental health in the Sacramento area.

As part of a landmark partnership agreement, the state agencies have committed \$55 million in funding to the Sacramento Regional Water Authority to advance 21 projects designed to boost local water supplies and environmental flows for the Lower American River during dry years.

Funded projects include new and improved groundwater wells, upgrades to existing wells, pumps, interties and storage facilities. These upgrades will significantly expand the regional water system, giving water providers improved capacity to move supplies between agencies, recharge groundwater aquifers during wet conditions and use available groundwater supplies more sustainability when needed during dry years.

These improvements will allow

the region to better withstand intense drought and impacts from climate change, reduce reliance on surface water and distribute supplies where they are needed most to support communities and the environment.

By expanding groundwater supplies and use in the region, local water agencies will be able to reduce diversions from the Lower American River during dry years and increase instream flows necessary to support delicate ecosystems and fish species such as salmon and steelhead. As part of the funding agreement, agencies will allocate 30,000 acre-feet of water in the river in three critical or dry years over an eight-year period once funded infrastructure upgrades are completed and in place. Completed infrastructure upgrades are anticipated within the next two years.

State representatives, water agencies and elected officials gathered today to highlight these investments, which are another step forward in developing a network of groundwater wells, pumps and pipelines that enable local water providers to withdraw and replenish groundwater reserves.

“It is gratifying for the state to invest in our decades-long vision for enhancing the role of our groundwater aquifer

- our natural infrastructure - as a key strategy for adapting the Sacramento region’s water system to the changing climate,” said Michelle Banonis, Manager of Strategic Affairs for the Regional Water Authority. “This investment will allow us to build on proven methods for securing our water supplies while also providing water for the environment during the driest times, long into the future.”

“As California prepares for a future driven by climate change, it’s more important than ever that we be proactive and invest in infrastructure that helps secure a reliable water supply. This partnership agreement is a pivotal step forward in securing our water future and DWR looks forward to working with our regional partners,” said DWR Director Karla Nemeth.

This funding partnership demonstrates California’s commitment to working with local agencies to increase river flows, restore ecosystems and strengthen water supply reliability in the state.

“This agreement will support projects that modernize infrastructure and improve water resiliency, both of which will enhance flow and habitat for California’s native fish populations,” said Charlton H. Bonham, Director of

the California Department of Fish and Wildlife. “We look forward to continued efforts with partners that will bring flexibility in water management and improve habitat in the Central Valley for fish and wildlife.”

The Sacramento Regional Water Authority, which represents nearly two dozen water providers serving 2.2 million people in the Sacramento region, will work to implement the funded projects with nine water providers in the region including the City of Roseville, Sacramento County Water Agency, Sacramento Suburban Water District, Carmichael Water District, City of Sacramento, Golden State Water Company, Citrus Heights Water District, Fair Oaks Water District and Orange Vale Water Company.

This funding partnership is also one example of DWR’s work to provide funding for local communities under the state’s “Go Golden” initiative. The initiative highlights the state’s partnership with local organizations and water agencies to implement projects that address water infrastructure, flooding impacts, water conservation, well rehabilitation and fish and wildlife protection as California prepares for a future driven by our changing climate. ★

COMICS & PUZZLES

The Spats

by Jeff Pickering

Amber Waves

by Dave T. Phipps

Out on a Limb

by Gary Kopervas

TIGER

by BUD BLAKE

POPEYE

BY RENDY HILLCLAND

HOCUS-FOCUS

BY HENRY BOLTINOFF

GRIN & BEAR IT

by Dave T. Phipps

WANT

JOB

DAD

ILIA

MEGA

OCULI

TACH

OLLA

VROOM

SKITTLES

OAST

THEYD

DIV

TSHIRT

CEDILLA

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NOES

TERCE

EEN

AGAVE

TABU

ADVERB

TEA

INSPIRE

AACHEN

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VODKA

UNDO

EATS

OGLES

DIOR

RIOT

LYE

DAN

SLAY

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CLUES

ACROSS

1. "Bow Wow Wow's "I Candy"

5. Money source

8. * ___'s Root Beer

11. Pelvic parts

12. Start of something big?

13. Round openings

15. RPM gauge

16. Cantina cooker

17. Car sound, to a toddler

18. "Ninepins namesake

20. Kiln for drying hops

21. They had

22. Division, abbr.

23. Informal wear

26. "Tail" on letter C

30. Kamakawiwo'ole's strings

31. Real estate sale agreement

34. Denials

35. 9 a.m. prayer

37. Even, to a poet

38. "Desert plant harvested for sweet syrup

39. Forbidden

40. Quickly or slowly, e.g.

42. "Sweet ___ brew

43. Breathe in

45. Westernmost city in Germany

47. Soldier's bed

48. Mensch, alt. sp.

50. Italian car brand

52. "Jolly livestock raisers?"

55. Russia's hard liquor

56. Ctrl + Z

57. Consumes food

59. Checks out

60. Famous French couturier (1905-1957)

61. Heavy Metal's Quiet

62. Caustic soda

63. Newsmen Rather

64. Kill, as in dragon

DOWN

1. Clever humor

2. Unfortunately, exclamation

3. Actor Nolte

4. Island in French Polynesia

5. *Donut filler

6. Checked out

7. Bleats

8. Rocky & Bullwinkle and Mary Kate & Ashley, pl.

9. To a very great degree (2 words)

10. Not bright

12. Sacred choral compositions

13. Roundish

14. "Sweet tooth, technically

19. * ___ Musketeers, spelled out

22. Drops at dawn

23. * ___-Frutti

24. Highlander's dagger

25. Sage and rosemary

26. *Scoop holder

27. Averse

28. "Drove my chevy to the ___"

29. Southeast Asian org.

32. Relinquish, as in property

33. Clergyman's title, abbr.

36. *Single serving treat

38. Embarrass

40. Arthur, to friends

41. Hard feelings

44. I to Greeks, pl.

46. TV's "Where everybody knows your name"

48. Opposite of depression

49. "___ a high note"

50. Same as fogey

51. Inactive

52. "Ant-Man" leading actor

53. Not top-shelf in a bar

54. Greek portico

55. Radio knob, abbr.

58. Farm pen

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SAFE CU Appoints New SVP of Information Technology



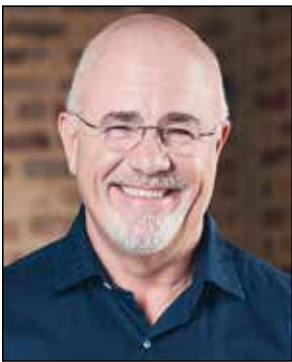
SAFE Credit Union SVP, IT Michelle Bradshaw. Courtesy photo

SAFE Credit Union

FOLSOM, CA (MPG) - Experienced IT professional Michelle Bradshaw joins SAFE CU as Senior Vice President, Information Technology. With over 27 years of technology leadership experience, Bradshaw most recently served as SVP, Enterprise Product Management for Global Credit Union, one of the nation's largest credit unions with over

750,000 members. "This position plays a vital role in executing our business strategy," says SAFE EVP and Chief Technology Officer, Michael McCarthy. "After an extensive search, I am pleased we have found a true leader in the field who can drive our increasingly complex IT needs as SAFE grows and expands our digital capabilities." As part of a corporate reorganization effort announced in January, Bradshaw will lead several key teams including Core Applications, IT Operations, and Business Transformation. "I'm incredibly passionate about aligning technology with business objectives and culture. I am so impressed with SAFE's commitment to their members and to engaging within the communities they serve," says Bradshaw. "That strong moral compass and deeply rooted values are the foundation I look forward

to building upon as SAFE aligns its IT strategy and expands into the future." Bradshaw shares SAFE's commitment to giving back to the community through volunteer service. She is the current chair of the board of directors of Live & Learn, a Maricopa County based non-profit committed to empowering women experiencing poverty, violence, and homelessness to break the cycle through education, training, and support. Bradshaw brings her leadership and empathy to the organization with programs including bridging the digital divide and implementing neighborhood grants. For more information about SAFE Credit Union SVP, IT Michelle Bradshaw, or to schedule an interview, contact SAFE Credit Union Vice President of Corporate Communications Micah Grant at micah.grant@safecu.org or (323) 868-9067. ★



What's Fair to Everyone Concerned?

Dear Dave,
About a year ago, my husband and I offered an empty house we own to a young man at our church, who had lost his home and everything he owned in a fire. He has taken good care of the place, but has made no effort to pay rent. We don't need the money, because we're in good shape financially, and we were thinking about selling the other house, anyway. I'd like to simply write it off, and gift the home and title to this young man, but my husband feels he owes us something for putting a roof over his head all this time. What are your thoughts?
- Penny
Dear Penny,
I think you and your husband have good hearts. I

Dave Ramsey Says

also think you handled this situation poorly.
From the sound of things, you put him there originally on a charity basis, and now your husband wants to change the deal. You didn't set up any kind of rental agreement, but your husband feels you two are owed something? I'm sorry, but no. That's on you.
At this point, you have some big decisions to make. Were you providing free housing to someone who was struggling, or were you providing a free house to someone who was struggling? I understand this young man experienced a terrible tragedy. But at the same time, I'm not hearing lots of evidence that he's putting his life back together. If after this long the guy's not back on his feet and out on his own, you may be enabling bad behavior on his part.
Now, if you want to gift him the house, that's your decision. If you want to approach him with a rental agreement or sale proposal to which all parties are

amicable, that's okay, too. If neither of these ideas are in the cards, I'd make sure to sit down with this young man and have a gentle—but firm—talk. I'd let him know I had been happy to help him over the last several months, but that he needs to start moving forward with his life. I'd set a very reasonable and patient timeline for a move-out date, and let him know once that time is up, I'll be selling the house.
That's fair to everyone concerned.
- 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. ★

Newsom Signs Law Holding the Media Accountable for Child Trafficking

By Katie Gonzalez, University of San Diego School of Law

SACRAMENTO, CA (MPG) - Late last night, California Governor Gavin Newsom signed AB 1394 (Wicks and Flora), making California the first state in the nation to enact a law that expressly both (i) permits survivors of child sex trafficking and abuse to sue platforms for millions of dollars for knowingly contributing to child sex trafficking and (ii) requires platforms to establish a mandated process by which survivors of child sex abuse can demand that platforms remove videos and images of their abuse. That social media platforms facilitate blatant child sex trafficking and abuse has been repeatedly documented, including by The Wall Street Journal*. That the platforms routinely ignore the pleas of survivors to remove re-traumatizing images and videos showing their child sex abuse has likewise been documented. "Everybody who cares about elevating the needs of sexually abused children above Big Tech profits should thank Governor Newsom and Assemblymember Wicks for their leadership," said Ed Howard, Senior Counsel at the Children's Advocacy Institute at the University of San Diego School of Law, which co-sponsored the bill with

Common Sense Media and the American Association of University Women. The bill was opposed by TechNet and NetChoice, and several other business groups. Jessica Heldman, Child Rights Professor at the Law School, added, "We have more to do to ensure these platforms do not knowingly cause other preventable harms to our kids, but today, California set an example for other states and Congress to follow in acting boldly to protect children." Ashlee Bryant, CoFounder and CEO of 3Strands Global Foundation, which works with survivors of child sex abuse and whose group was a prominent supporter of the bill, likewise expressed gratitude to Governor Newsom and Assemblymember Wicks and stated that "AB 1394 will permanently block reported child abuse material from being viewable on any social media platform and hold these platforms liable for playing a part in trafficking children." The text of the law, which goes into effect January 1, 2025, can be found here: leginfo.ca.gov Information about the bill can be found at www.sandiego.edu/cai/documents/ *On June 7, 2023, The Wall Street Journal published an investigative report titled "Instagram Connects Vast Pedophile Network." ★

Show of Hands for Sharon

Continued from page 1
on our oceans," Ruffner notes. "It's exciting to find meaningful use for single-use products that have been inflicted on our environment." Fellow Kiwanian Linda Rose Jones now leads the bag project and was part of last week's well-wisher parade. "It was lovely for us to see Sharon in her yard," said Jones. "She is a fantastic force in our community. We all felt good, surrounding her

with so much love." Footnote: Any household can support the Kiwanians' plastic drive. Wrappers must be clean, dry and of stretchable composition. Bubble wrap, cling wrap and plastic mailers are welcome. Paper labels should be removed. Unacceptable items include: frozen food and candy packaging; plastic gloves; beverage rings; bottles and rigid containers. For donating information, email jones.lindaer@comcast.net ★



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Little White Houses

To sweep homeless camps, California cities must offer shelter

By Jeanne Kuang,
Calmatters.org

Cities in the West can't legally clear encampments unless they can provide adequate alternative shelter to the camp residents. But what, precisely, constitutes "adequate shelter?"

Is it one cot among dozens in a congregate shelter? A top bunk for an elderly person? An individual tiny home? A strip of asphalt, without electricity or water, where rows of people can set up their tents?

The definition is at the heart of debates raging across California in the five years since a federal appeals court ruled that it's cruel and unusual punishment to evict homeless people from public spaces when they have no other options. The 2018 decision on that Boise, Idaho case by the 9th U.S. Circuit Court of Appeals, binding on states in the West, did not require cities to set up enough shelter beds for their entire homeless population, but said it would be unconstitutional to criminally penalize people camping in public when they lack "access to adequate temporary shelter."

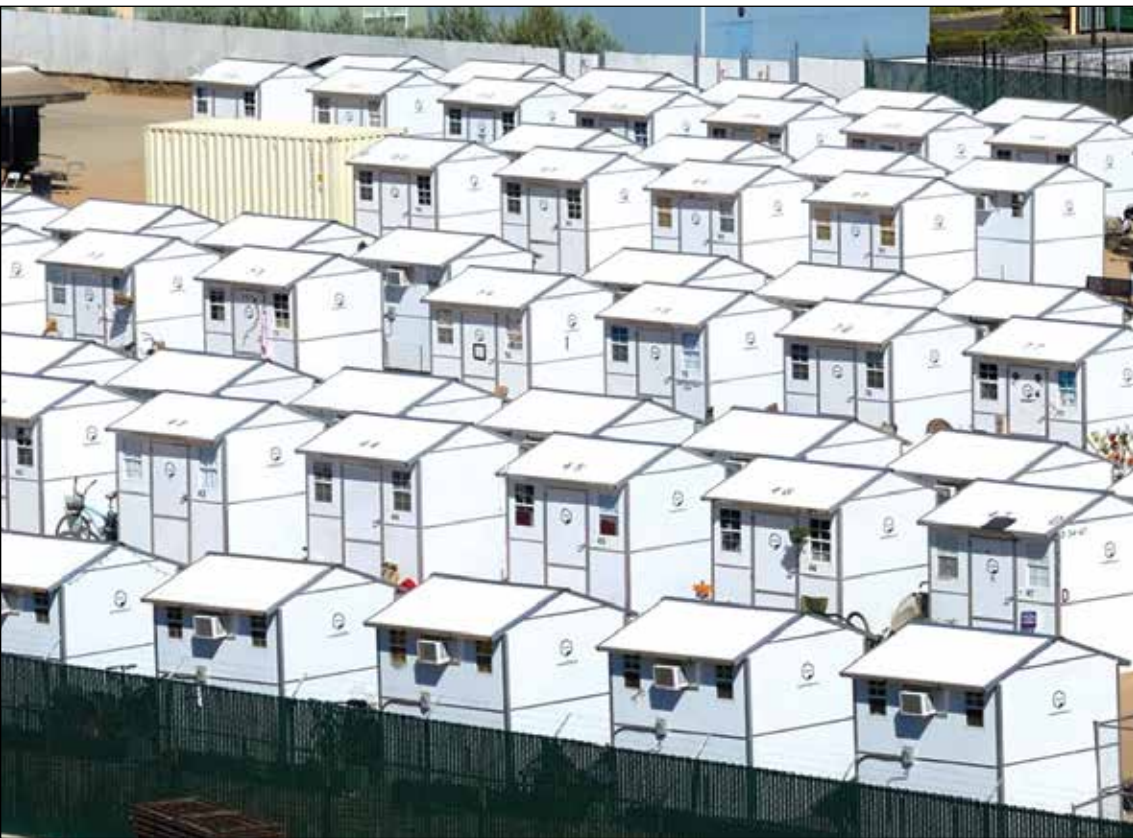
Last week a three-judge panel of that same court took another crack at the issue — this time declining to lift a temporary order that has, for nine months, halted San Francisco officials from sweeping the city's homeless camps.

The most recent order gave San Francisco officials confirmation that the city can sweep sites and cite residents who are "voluntarily" homeless: those refusing legitimate, adequate shelter offers. Officials said they haven't yet decided whether to do that.

California cities have been itching to get around the technical bounds of the Idaho ruling as constituents with homes complain about encampments in public spaces, citing public health and other concerns. Many local governments say they can ban encampments and that they have the alternative shelter options to enforce it.

Calling it a necessary form of tough love, they're cracking down on public camps, pairing an offer of shelter — or a stern prodding toward it — with the threat of arrest or fine. San Diego in late July began enforcing a ban on camps in most public places during the day; other cities that have recently passed camping restrictions include Sacramento, San Rafael and Culver City.

Some say the carrot-and-stick



An emergency non-congregate housing site in Chico on Sept. 6, 2023. Photo by Fred Greaves for CalMatters

approach is too weak a response to flagrant public health and safety concerns on the streets. Others say it's an infringement on the rights of unhoused people who, if they refuse shelter because of personal circumstances, will get shuffled around town, lose belongings and contact with social workers, or be pushed to more remote or dangerous places to sleep.

Now Gov. Gavin Newsom says the state will intervene, arguing the courts had adopted a "perverse interpretation" of the Idaho case. Newsom, like other Democratic leaders, has blasted the judge's decision for tying officials' hands in street cleanups. He said in a Politico forum Tuesday evening that the state will file a brief supporting the city's attempt to overturn the injunction.

"I've had it. We're going to intervene," he said. "I hope this goes to the Supreme Court. And that's a hell of a statement for a progressive Democrat. But it's just gone too far. People's lives are at risk."

Even if shelter spaces are open, unhoused people sometimes opt out.

Under the din of the Highway 99 overpass along the edge of Sacramento's urban core, a man emerged from his tent on a recent weekend morning and sat at a makeshift breakfast table, shaking a box of cereal.

The man, who would only identify himself as 53-year-old Eric D., said he'd lived at this encampment of about five tents

for about a month. His last campsite was a few blocks away near a freeway exit, and highway patrol officers told him he had to leave. The officers had given him a pamphlet with information about social services and shelter; he said "most of the information, a lot of the homeless people already know."

Before the freeway exit site, Eric said he'd stayed at a shelter near downtown Sacramento for about two months, but said he got kicked out after missing the curfew three times. The third time, he said he had been staying with relatives while attending a family funeral. Now, he walks or takes the bus two miles from the tent to the community college where he takes classes twice a week, and a social worker visits him occasionally, helping him search for an apartment.

Eric said not all shelter experiences are comfortable and some people chafe at the rules. If he tries one again, he would want it to be near the community college.

"A lot of people are living harder than they need to," he said of life on the streets. "Me, I can't stand it."

His neighbor, Joel Martinez, bagged up trash on the sidewalk before sitting down to light a cigarette.

Martinez, 63, considers himself a caretaker for a friend he's met on the streets. She lives around the corner in a van, and that morning she was leaning on its hood partially clothed, chattering to herself. Martinez worries about

leaving her alone.

"She talks to people we don't see or hear," he said. "People were taking advantage of her. I don't know if she'd fit in at a shelter."

Still, Martinez said, he's trying to talk her into moving indoors or to a sanctioned campground with him.

He said he understands why cities are moving to ban encampments, and said not all residents keep their camps clean, though some, he said, "police ourselves."

"I know people don't like to be reminded of the homelessness," he said. "But it's here, and it seems like the COVID thing really brought it all out."

Federal courts have rarely defined the adequacy of specific types of shelter — though in one extreme case a judge said some things simply don't count.

In Chico, a group of homeless residents sued the city in 2021 over its enforcement of a ban on camping on any public property. At the time, the city had 120 congregate shelter beds (capacity was diminished during the pandemic) and more than 570 unsheltered residents.

In response to the suit, officials opened a temporary sanctioned campground that summer where residents were allowed to park trailers or pitch tents. The city said it could accommodate its entire homeless population.

Federal District Court Judge Morrison C. England — upon finding that the campground was a strip of asphalt alongside the

local airport on the outskirts of town, with one awning erected for shade — was unconvinced.

"This raises the question, 'What is shelter?'" he wrote, before quickly dismissing Chico's "asphalt tarmac with no roof and no walls, no water and no electricity."

Chico officials closed the airport site after less than three months, and last year settled the suit by agreeing to build a "pallet shelter" — 177 tiny homes — where those who are camping in a prohibited spot can be directed by outreach workers or police.

Under the settlement, when the city plans to sweep a camp, it must count the number of people living there and confirm there's enough open shelter beds for them, then notify the plaintiffs' attorneys and conduct outreach to offer the residents shelter in a process that could take 17 days.

More than 300 people have stayed at the new site since April, either because the city was about to sweep their campsites or because they called the city shelter intake line themselves, said Amber Abney-Bass, executive director of the nonprofit Jesus Center which is contracted by the city to run the site. More than 140 of them left either for violating program rules or not returning to their bed for 72 hours, prompting the shelter to give the slot to somebody else, she said. Fourteen have moved on to more stable housing.

Abney-Bass said she's glad the case caused the city to create more beds, but she's wary that as congregate shelters fall out of favor, some will remain on the streets believing "nothing else is good enough" compared to a tiny home placement.

Her nonprofit has assessed more than 100 other people living on the streets since the settlement who have refused a shelter placement if they couldn't get into the tiny homes site.

In another case, in Sacramento, a federal judge has temporarily halted encampment sweeps during heat waves twice since last year, after advocates pointed out in court that the city had been directing unhoused people to a sanctioned campground on unshaded asphalt. The site, city attorney Susana Alcala Wood said, does have meals, showers, restrooms and social services.

The city has asked the 9th Circuit to weigh in.

"In order to advise my client as to what constitutes sufficient shelter, I need the court to tell me," Alcala Wood said. ★

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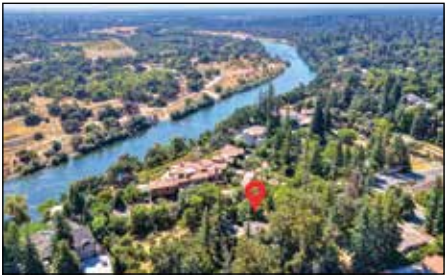


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Pork Loin Chops Bone In
Chorizos de Cerdo con Hueso
REG. \$2.49/lb
\$2.49/lb

Pork Neck Bones
Huesos de cuello de Cerdo
REG. \$1.79/lb
\$1.79/lb

FRESH PRODUCE

Honey Crisp Apple
79¢/lb

Bardett Pear
99¢/lb

D'Anjo Pear
5 lbs
\$4.99/bag

Russet Potato
10 lbs
\$2.99/bag

Fresh Cranberry
12 oz
\$2.49/ea

Chayote Squash
79¢/lb

Italian Squash
89¢/lb

Fuyu Persimmon
99¢/lb

AMERICAN/HISPANIC GROCERY

Luv's
REG. \$14.99
\$19.99/ea
+TAX
Luv's Diaper Size 3, 4 & 5

Capri Sun
REG. \$4.99
\$3.99/ea
+TAX
Capri Sun Fruit Drinks 3 kinds 10 x 6 L oz

ACE
REG. \$12.99
\$9.99/ea
+TAX
ACE Detergent 2.8 liters

Lucky Buddha
REG. \$15.99
\$12.99/pk
+TAX +CRV
Lucky Buddha 6 Pack Beer 6 x 12 L oz

GOLD
REG. \$6.49
\$5.99/ea
Gold Medal All Purpose Flour 5 lbs

ASIAN GROCERY

AWAI
REG. \$1.49
99¢/ea
Awai Coconut Cream 14 L oz

Dragonfly
REG. \$5.39
\$3.99/ea
Dragonfly Sautéed Whole Muffin 15.2 oz

Shelly Senbei
REG. \$13.49
\$2.99/ea
Shelly Senbei Rice Crackers 2 kinds 5.29 / 5.64 oz

Chao Thai
REG. \$5.39
\$3.99/ea
Chao Thai Coconut Cream Powder 13 oz

Indo Mie
REG. \$4.99
\$4.99/pk
Indo Mie Mixing Spicy Noodle 15 x 2.52 oz

EUROPEAN GROCERY

Via Veneto
REG. \$9.49
\$9.49/ea
Via Veneto Extra Virgin Olive Oil 1 liter

Ahmad Tea
REG. \$6.99
\$6.99/ea
Ahmad Tea Green Tea 100 T/B

Milenka
REG. \$4.39
\$4.39/ea
Milenka Tea Biscuits 1 kg

KROHNA
REG. \$3.39
\$3.39/ea
Krohna Rice Cream Fudge 256 gr

Viola
REG. \$3.19
\$3.19/ea
Viola Original Cheese Spread 195 gr

KOREAN/JAPANESE GROCERY

Santa Fe
REG. \$7.99
\$7.99/ea
Santa Fe Premium Sushi Rice 44 lbs

Pickled
REG. \$2.99
\$2.99/ea
Pickled 2.2 lbs

Liver Sausage
REG. \$14.99
\$14.99/ea
Liver Sausage Rolled Gift Box 10 x 12 g

Hot Chicken
REG. \$6.99
\$6.99/ea
Hot Chicken Ramen 2 kinds 5 x 140 g

Wang
REG. \$2.99
\$2.99/ea
Wang Go Chui Jang 500 g

Korean Rice
REG. \$6.99
\$6.99/ea
Korean Rice Chinyang Paper 6 x 150 ml

Cole Korean
REG. \$2.99
\$2.99/ea
Cole Korean Traditional 300 g

Ci Korean
REG. \$2.49
\$2.49/ea
Ci Korean Pan-fried 1 kg

Dear Anker
REG. \$5.99
\$5.99/ea
Dear Anker Red Ginseng Premium 60 x 50ml

Snack Pop
REG. 99¢
99¢/ea
Snack Pop 3 kinds 50 g

Krupnik
REG. \$5.99
\$5.99/ea
Krupnik Mayonnaise 1264 oz

Scha
REG. \$2.99
\$2.99/ea
Scha So Seon Seon 12.17 oz

Shirataki
REG. \$3.99
\$3.99/ea
Shirataki Chips Flavor 5 oz

HOUSEWARES

BIGEN SPEEDY
REG. \$4.99
\$4.99/ea
Bigen Speedy Hair Color (REFILL ONLY)

HAIR DARKENING SHAMPOO
REG. \$19.99
\$19.99/ea
HAIR DARKENING SHAMPOO

ELECTRIC RICE COOKER
REG. \$4.99
\$4.99/ea
ELECTRIC RICE COOKER (2 CUPS)

ELECTRIC RICE COOKER
REG. \$4.99
\$4.99/ea
ELECTRIC RICE COOKER (2 CUPS)

ELECTRIC RICE COOKER
REG. \$4.99
\$4.99/ea
ELECTRIC RICE COOKER (2 CUPS)

ELECTRIC BBQ GRILL
REG. \$39.99
\$39.99/ea
ELECTRIC BBQ GRILL

HAIR DRYER
REG. \$14.99
\$14.99/ea
HAIR DRYER 30 CM

WATERMELON SAUCE KNIFE
REG. \$3.99
\$3.99/ea
WATERMELON SAUCE KNIFE

FROZEN & FISH DEPT

Frozen Snow Crab Legs
REG. \$21.99/lb
\$14.99/lb

EUROPEAN DELI

Pan Roasted Turkey Breast
REG. \$11.99
\$11.99/ea
Pan Roasted Turkey Breast

French Medley
REG. \$4.49
\$4.49/ea
French Medley

Green Olives
REG. \$12.49
\$12.49/ea
Green Olives Stuffed with Almonds

Almonds
REG. \$5.99
\$5.99/ea
Almonds

Advised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS. PRICES EFFECTIVE OCTOBER 11 - OCTOBER 17, 2023.