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The Insurance Fiasco

Can this plan fix California's insurance crisis?



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

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 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.

Continued on page 7

Help Keep Your Community Warm This Winter

By Michele Townsend

WEST SACRAMENTO (MPG) - Yolo County Children's Alliance (YCCA) is gearing up for November 18, 2023, Community Giveaway Day. This year will be the 18th year of hosting the event and they are asking for your help. Community Giveaway Day is an annual event where YCCA partners up with Yolo Food Bank and provides families with all the fixings for Thanksgiving dinner and a variety of resources and giveaways including new coats for the winter. All at no cost to the families. The event occurs every year on the weekend before Thanksgiving and each year the need grows bigger.

Community Giveaway Day has been held at many locations. During COVID, Community Giveaway Day took on a new look as it couldn't be face-to-face interaction. However, the need for help didn't waiver. The first year it was held in the Rivercats parking lot. It was a huge drive-thru event. But community members of West Sacramento still showed up to volunteer. Since then, it has been held at Alyce Norman Elementary, at the Family Resource Center. This year it will change again and is going to be held at Riverbank Elementary.

In addition to accepting monetary donations, YCCA is now holding a coat drive where they will be accepting donated NEW coats and blankets. Donations can be made online or drop coats off at the Family Resource Center, located at 1200 Anna St., West Sacramento. YCCA is also looking for help to secure breakfast and coffee for families, as well.

None of this takes place without the hard work of volunteers. Sign-ups to volunteer for Community Giveaway Day has begun. Volunteers spend the day packing up or handing out resources to families. It's a lot of work, but it's a lot of fun, and you're helping your fellow community members.

For more information, to see updated information, to donate, or to sign up to volunteer, visit Yolokids.org ★

Is Project Homekey Working?

By Michele Townsend

WEST SACRAMENTO (MPG)

- The combination of the housing crisis and COVID created the perfect storm for homelessness, and we all saw the homeless population increase dramatically. Many more were (and still are) "one paycheck away from being homeless" themselves. With the fear of the pandemic and the absolute necessity of quarantine and isolation, the interaction of the unhoused left too many people at high



In 2021, Governor Newsom approved \$2.75 billion to invest in buildings such as hotels, motels, vacant apartment buildings, and other small homes and properties for Project Homekey. Image by Mario Schmidt from Pixabay

risk of losing their lives. Something had to be done.

Project Homekey is a program started in California in 2020. Governor Newsom launched a program that acquired and retrofitted hotels and motels across California and had them transformed into temporary housing for the unhoused during COVID. The program came with wrap-around services like food and medical care.

According to Governor Newsom's website, in *Continued on page 3*



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DA Offers Restorative Justice Volunteer Training this October

Yolo County DA News Release

WOODLAND, CA (MPG) - The Yolo County District Attorney’s Restorative Justice Partnership (RJP) Program is seeking community volunteers. Trainings are set to take place on October 21, 2023, from 10am to 4pm at the Davis Police Department located at 2600 5th Street, in Davis, CA.

RJP (formerly Neighborhood Court), has been in operation since June of 2013, and is an innovative restorative justice diversion program operated by the Yolo County District Attorney’s Office. RJP also includes the RJP Case Managed (RJP-CM) program, which is geared towards justice-involved people who are experiencing challenges due to mental health and addiction issues.

RJP conferences are staffed by local community volunteers who facilitate and hear criminal cases and use the principles of restorative justice to develop agreements

with the offenders aimed at providing individualized outcomes. This process provides a voice for members of the community, and those affected by crimes, to express how they have been harmed and what they need to make things right.

Program outcomes are designed to address the underlying issues affecting participants while prioritizing their acceptance of responsibility and reparation of harms to the community and any direct victims affected. These conferences function best by involving a diverse group of volunteers who represent their local communities. Agreements created through this process are designed to educate and address underlying issues affecting participants, while also emphasizing acceptance of responsibility by encouraging actions that focus on reparation of harms to the community and any direct victim affected, as well as self-reflection.

Service hours are flexible. Through their input, volunteers make a real difference in the lives of justice-involved individuals. Program

graduate “JL” shared the positive impact RJP had on their life: “When I found out I was facing a felony I was afraid that my life would have been over...This program navigates you toward the correct path. This got me thinking a lot more about my career and my kids, looking towards better goals and better choices. I am proud that I’m now stable enough to take care of my family. I’m not in the streets messing around. I’m doing what’s best for me...”

RJP volunteers receive training in the basic principles of restorative justice and the three-step Restorative Justice Partnership conference process. The RJP panelist training course is a prerequisite for service in any of the DA’s restorative justice programs. Interested local community members are encouraged to attend a 1hr virtual pre-training orientation session prior to training. For additional info visit www.yoloda.org. To register, visit <https://btrr.im/0x0jb> or email RJPartnership@yolocounty.org ★

Via’s Partnership with City of West Sacramento Brings You Accessibility

By Tamara Warta

WEST SACRAMENTO, CA (MPG) - With gas prices repeatedly at record highs and public transportation sometimes unable to get people smoothly from point A to point B, microtransit has become increasingly popular in cities across the nation. As a concept, microtransit falls between private transportation like taxis and public mass transit. It allows agencies to provide rides to individuals through on-demand platforms that are flexible and not tied to fixed routes.

In West Sacramento, Via is leading the way as microtransit grows and serves more travelers every year. This global leader in microtransit began a partnership with the City of West Sacramento in 2018, and continues to be in contract with it. Through an on-demand rider app (Via West Sacramento), people are able to book a ride that takes them to either their destination or to a bus stop to continue on through public transportation.

With 600 transit and city agency partnerships around the world, Via prides itself in its West Sacramento agreement as a strong example of what quality transit tech should be.

“West Sacramento On Demand is one of the most popular microtransit services in the U.S. in terms of ridership – it’s a fantastic example that started over 4 years ago,” said Krista Glotzbach, Vice President of Western U.S. Partnerships at Via. “Microtransit programs such as this one serve as a flexible, tech-forward solution to addressing so-called transit deserts – or areas where it’s inefficient for fixed-route buses to reach.”

When asked how Via’s microtransit service is different and potentially more beneficial for a community than a typical Lyft or Uber service, the benefits are clear. On-demand ride services are private services, which mean higher costs for customers. With microtransit, it’s a shared version of that. You get the app, the vehicle comes to your nearby corner, and takes you to where you’re going. It



West Sacramento residents can coordinate with Via through their on-demand app. Photo courtesy of Via Transportation, Inc.

might be a shared vehicle, but if there’s a lot of sharing it is also affordable and convenient. How affordable exactly? Via’s current price is \$3.50 for regular passengers or \$15 per week. Seniors, disabled, and students can enjoy rides as low as \$1.75. Via is currently funded by the City’s share of Transportation Development Act (TDA) funding.

“If you live in West Sacramento and you want to get from point to point, you can download the on-demand service and get where you need to go,” said Glotzbach.

Via is also accessible to all. Unlike Uber and Lyft, Via has three ADA accessible and equitable vehicles, which makes it truly available to everyone.

When a recent poll was conducted about Via’s services, 68% said they use it because it’s affordable. More importantly, 43% of them say they use it because they don’t have other transit options.

Paul Hosley, Public Information Officer at the City of West Sacramento, weighed in on what a great convenience it is to West Sacramento’s most vulnerable residents.

“[For] seniors who maybe can’t carry that bag of groceries, and can’t get on the bus – there wasn’t a good transit option. Same for high school students whose parents don’t have a car. This isn’t new anymore,” says Hosley. “People know Via. They have served over 730,000 rides in West Sac since May 2018.”

Refocusing on those seniors with their groceries, thanks to Via, “the ice cream isn’t going to melt anymore,” he said.

As Via continues to become more established and essential to West Sacramento, the company continues

its forward-looking approach.

“The intent of Via is to increase the number of mobility options. The Via app was also recently updated to include YoloBus routes. With more options, there is less reliance on a personal vehicle,” says Stephanie Chhan, Senior Transportation Planner at the City of West Sacramento. “The Via fleet is currently comprised of hybrid Toyota Siennas, but ideally, we will eventually see a fully electric fleet. We want to get more clean air vehicles on the road, and we want the services to continue to grow public transit ridership to reduce greenhouse gas emissions.”

Via has already expanded into some Bay Area cities and other nearby areas already (and has plans to continue to do so), but the success of West Sacramento as among the region’s first is something to be celebrated.

“I think West Sacramento was very innovative originally,” says Hosley. “And we continue to push the service as a unique and efficient way to get around.”

Via currently has 11 vehicles on the road, but there are 15 total. This includes the aforementioned ADA vehicles. And they continue to be community-focused – through a partnership with the city, Via offers free rides at times for flu shots, COVID-19 vaccines. The company offers rides to the polls during election times and have notably helped people get to warming centers during storms and power outages.

Residents of West Sacramento can connect with Via on their website, ridewithvia.com, or by downloading their mobile app. ★

Join Us for Arts in The Heart

Turner Library News Release

WEST SACRAMENTO, CA (MPG) - Join Us for Arts in the Heart: A Celebration of Cultural Diversity in West Sacramento on Saturday, October 14 from 11:00 a.m. - 1:00 p.m. at the West Sacramento Community Center 1075 West Capitol Ave.

The West Sacramento Community Center is thrilled to invite all residents to the captivating and free “Arts in the Heart” event! This vibrant celebration is a showcase of our community's rich cultural diversity and artistic talents right in the heart of West Sacramento.

Event Highlights include:

- Multicultural Pride:* Immerse yourself in the rich tapestry of West Sacramento’s cultural heritage;
- Live Performances:* Enjoy a variety of family-friendly music and dance performances that will transport you

to different corners of the world; *Hands-on Art Activities:* Let your creative spirit shine with art projects that are perfect for the whole family; *Art Reception:* Explore the captivating works of local artist James Jensen at Gallery 1075. Community; *Information Booths:* Discover valuable resources and engage with community organizations; *Cocina Doña Chuyita Food Truck:* Savor the flavors of West Sacramento with authentic Mexican cuisine.

Activities:

- Calavera Decorating:* Show off your artistic flair by decorating your very own calavera (sugar skull). The City's Arts Commissioners will choose the best decoration!
- Sidewalk Chalk Art:* Weather permitting, chalk up the sidewalk between the Community Center and Los Rios Community College with your colorful creations;
- Día de Los Muertos Altar:* Pay

tribute to your loved ones by adding a photo to the Community Center's *Día de Los Muertos altar*; *Día de Muertos Zumba® Master Class:* Get ready to move and groove with a Día de Muertos-themed Zumba® Master Class at 11:00 a.m. in the Black Box Theater; *Catrin/a Attire:* Dress in your favorite Catrin/a attire and dance the day away while soaking in the multicultural atmosphere! *Performances:* Danza Azteca, BollyX, Brazilian Rhythms, Hawaiian Jumper Queens, Uplift Martial Arts, Mighty Crane Kenpo Karate.

This event promises to be a delightful celebration of culture, art, and community spirit. Don't miss out on this opportunity to connect with your neighbors and immerse yourself in the beauty of diversity. For more information, please reach out to Sam Brinkhuis via email at samb@cityofwestsacramento.org or call (916) 617-5320. ★

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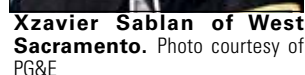
A Veteran Thank Today



Is Project Homekey Working?

Continued from page 1

Scholarship award:





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

Yolo County Children's Alliance is one of the organizations that have been helping people to utilize the Project Homekey program. At YCCA, they have people that are easy to talk to and that know all of the steps that need to occur in order to qualify for Project Homekey. If you think that the government is just handing out free housing, you are mistaken. It often

It's a struggle to get through it, but it's nothing compared to the struggle they are already living. If you or someone you know is battling homelessness, contact the Yolo County Children's Alliance at one of the following numbers: Davis (530) 757-5558, West Sacramento (916) 572-0560; Woodland (530) 661-2648; Clarksburg (530) 902-6850. ★

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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.

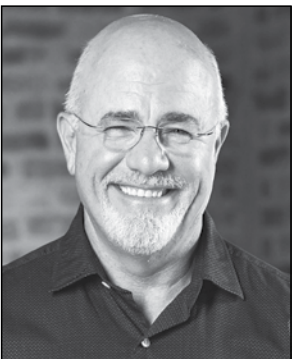
This funding partnership demonstrates California’s

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 resilience, 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. ★



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. ★

MEMORIAL

THOMAS ‘TOM’ KNIGHT 12/12/1938-10/16/2020

In Remembrance of Thomas ‘Tom’ Knight
Knight Construction

It has been three years since you left us, but you are not forgotten. Every day we are reminded of the many gifts you gave through the years – sharing your knowledge, talent and time with family and friends and the many homes you built. We know you did your best to stay with us and we wish you were still here. But we are comforted knowing you are no longer suffering and hope you are enjoying eternal golf, Dodger baseball, cars and donuts! Until we meet again,

Missing you, with love from your wife, Ava, and family.



Researchers Seek Standards to Test Smoke Taint in Winegrapes

As climate change and wildfires challenge California’s wine sector, smoke taint has emerged as one of the primary threats to the state’s most lucrative crop. Despite a growing body of research on smoke taint, scientists and growers say gaps in the still-evolving science mean wildfire smoke continues to cause unnecessary crop losses and financial damage even when it doesn’t taint grapes. In 2020, up to 325,000 tons of winegrapes, worth hundreds of millions of dollars, went unharvested in California due to actual or potential smoke damage.

Farm Bureaus Secure Grant Funding for Soil Projects, Water Efficiency

Farm Bureaus in Butte and Solano counties were awarded \$10 million in grants through the California Department of Food and Agriculture to fund projects that support soil health and water efficiency. The two Farm Bureaus received \$5 million each from the state’s Healthy Soils Program and the State Water Efficiency and Enhancement Program, or SWEEP. Grants for Butte County Farm Bureau support projects in Butte, Glenn and Tehama counties. Grant monies for Solano County Farm Bureau support projects in Solano, Alameda, Contra Costa, Sacramento and Yolo counties.

Citrus Growers on Guard in Ventura County after Pest Found in Residential Tree

Citrus growers in Ventura County remain vigilant after agricultural officials confirmed the region’s first finding of an insect pest carrying the huanglongbing bacteria, which kills citrus trees. The discovery is a concern because Ventura County remains the state’s top producer of lemons and grows other citrus fruits. The infected Asian citrus psyllid was found Sept. 19 in a residential citrus tree in the southwestern area of Santa Paula. It tested positive for the pathogen associated with huanglongbing, or HLB, also known as citrus greening disease.

San Joaquin Grape Growers Struggle to Get Permits to Burn Diseased Vineyards

Grape growers, facing a Jan. 1, 2025, deadline to end agricultural burning, say they’re having difficulty getting burn permits from the regional San Joaquin Valley Air Pollution Control District. Under a 2003 law, open-air burning of orchards and vineyard material within the eight-county district was supposed to be phased out by 2010, provided alternate, less-polluting disposal methods were available. But several biomass plants that were expected to accept the agricultural material have closed. The California Air Resources Board approved extending the deadline to end burning. ★

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

Sacramento River Cats News Release

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

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

The Louisville product was also the team leader in multi-hit games (33) and multi-RBI games (16), and in addition to producing eight hitting streaks of five games or more, ended the campaign with 20 doubles and four triples. This was the second Triple-A award of the season for Fitzgerald, as he was named the PCL Player of the Week for May 8-14, just his second week at Triple-A. This is the third All-Star honor in Fitzgerald's career, as he was named a NWL Post-Season All-Star in 2021 with the Eugene Emeralds (A+) while also being named an MiLB.com Organization All-Star that same year.

Starting the year as the top left-handed pitching prospect in baseball according to MLB Pipeline, Harrison earned his All-Star honor after he made a total of 20 appearances for the River Cats while recording a 1-3 record, 4.66 ERA and 1.52 WHIP. A strikeout machine, the southpaw finished his first Triple-A campaign by totaling 105 strikeouts prior to his promotion to the big leagues, leading to a rate of 14.39 strikeouts per nine innings. Proving his prowess, Harrison logged 11 consecutive starts in which he fanned five or more batters, the third longest streak in Triple-A this season.

Also named to the 2023 Futures game, opposing batters managed just a .215 average against Harrison, which included left-handed batters hitting just .171 (14-for-82). His first Triple-A win came on June 15 against Sugar Land in which he allowed only two runs on three hits in 5.0 innings, striking out eight along the way. This is the fourth All-Star award in the career for Harrison, as he was named a MiLB.com Organization All-Star in each of the past two years (2021, 2022) while also being selected as a CAL Post-Season All-Star with the San Jose Giants (A) in 2021.

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

In his short time, Brooks was one of only two River Cats to hit home runs in consecutive games on three different occasions. Among those instances included leaving the yard in three straight games from Sept. 7-9 against the team he spent much of the season with, the Las Vegas Aviators. Overall for the season, the left-handed hitting Brooks also compiled 31 doubles, one triple, and drew 78 walks to 77 strikeouts. This is the second All-Star honor in Brooks' career, as he was named a MiLB.com Organization All-Star with the Cleveland Indians in 2021.

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

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

MPG Staff

Residents of the Bridge District

In the coming weeks, PG&E will be performing vegetation safety work on or near your property which means pruning or cutting down trees and shrubs located too close to powerlines or that pose a risk to electric equipment.

What you can expect PG&E and our contractors will be performing this safety work, and you may see their trucks in the area. Our contractor and/or PG&E personnel may need access to your property and will provide valid photo identification upon request. Wood debris 4" or less in diameter will be chipped and spread onsite or hauled away. Larger wood will remain onsite. When the work is complete, you may see crews conducting follow-up inspections to ensure required state vegetation and fire safety standards for minimum clearances around powerlines are met.

For questions if you have any questions, please contact our Vegetation Customer Engagement Team at tree-safety@pge.com, or call

1-800-564-5080. You can learn more about this important preventative safety work at pge.com/trees.

Turner Library Hosting Pumpkin Party

Turner Library will be hosting one several Halloween themed events this month with a Pumpkin Party. On October 14, 2023 from 2 – 4 pm the entire family can come to the library and decorate pumpkins. Pumpkins and decorating supplies will be provided, while supplies last. Show your creative Halloween spirit in the family fun event.

iPhone class

Have an iPhone but having trouble using it? On October 12, 2023, from 2:30 – 4:30 pm, Turner Library will be offering a free iPhone class. Come to this class and learn how to use your phone to its full potential. Brought to you by California Connect. Registration is required. Call (916)375-6467 to register.

YCCA Reminders

Friday Food Distributions 8:00 a.m. 1200 Anna Street, West Sacramento 10/6, 10/13, 10/20, 10/27. Last Day to file 2022 Taxes Oct 15th, 2023. ★



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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230666

The following person(s) is doing business as: BLVCK Heart Studios, 385 Porter Street, Woodland, CA 95695.

Fernando Vargas, 385 Porter Street, Woodland, CA 95695. This business is conducted by an Individual. The registrant commenced to transact business under the fictitious business name or names listed above on August 1, 2023.

This statement was filed with the County Clerk of Yolo County on 8/7/2023.

By: Jesse Salinas, Deputy
Publish: Sept 22, 29, Oct 6, 13, 2023
BLVCK 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230756

The following person(s) is doing business as: California Closets, 4205 S Market Court, Sacramento, CA 95834.

Cal Closets Retail, Inc., 2001 W. Phelps Road Suite 1, Phoenix, AZ 85023. This business is conducted by A Corporation. The registrant commenced to transact business under the fictitious business name or names listed above on July 17, 2023.

This statement was filed with the County Clerk of Yolo County on 9/6/2023.

By: Jesse Salinas, Deputy
Publish: Sept 22, 29, Oct 6, 13, 2023
CALIFORNIA 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230766

The following person(s) is doing business as: Carco Construction, 3135 Sumatra Street, West Sacramento, CA 95691.

Chad Allen Reeves, 3135 Sumatra Street, West Sacramento, CA 95691. This business is conducted by an Individual. The registrant commenced to transact business under the fictitious business name or names listed above on June 1, 2023.

This statement was filed with the County Clerk of Yolo County on 9/8/2023.

By: Jesse Salinas, Deputy
Publish: Sept 22, 29, Oct 6, 13, 2023
CARCO 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230758

The following person(s) is doing business as:

Waste Management of Woodland, 1324 Paddock Place, Woodland, CA 95776, County of Yolo.

Mailing Address: 800 Capitol St Ste 3000, Houston, TX 77002

Waste Management Collection and Recycling, Inc., 800 Capitol St Ste 3000, Houston, TX 77002

This business is conducted by Corporation.

The registrant commenced to transact business under the fictitious business name or names listed above on 10/28/2013

/s/ Courtney A. Tippy, Vice President and Secretary

This statement was filed with the County Clerk of Yolo County on 9/6/2023.

Jesse Salinas, County Clerk/Recorder

By: kquam, Deputy
9/22, 9/29, 10/6, 10/13/23
CNS-3735948#
NEWS-LEDGER 10-13-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230703

The following person(s) is doing business as: Albyena.com, Gift-Necklace.com, Albyena, Soap-Pendant.com, Pendant.gifts, Pendantart.com, Ceramicpendant.com, Mermaid-necklace.com, Solarsolutions. Technology, Whaletailnecklace.com, Soapnecklace.com, Ocean-necklace.com, Oceanpendant.com, Gift-baskets.online, Beachpendant.com, Beachpendant-necklace.com, Beachnecklace.com, beachynecklace.com, Artpendantnecklace.shop, Gift-baskets.baby, Albyenaceramicpendants.com, 408 Alameda Boulevard, West Sacramento, CA 95691

Albyena Margaret Newberry, 408 Alameda Boulevard, West Sacramento, CA 95691. This business is conducted by an Individual. The registrant commenced to transact business under the fictitious business name or names listed above on April 1, 2023.

This statement was filed with the County Clerk of Yolo County on 8/16/2023.

By: Jesse Salinas, Deputy
Publish: Sept 29, Oct 6, 13, 20, 2023
ALBYENA 10-20-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230758

The following person(s) is doing business as:

Waste Management of Woodland, 1324 Paddock Place, Woodland, CA 95776, County of Yolo.

Mailing Address: 800 Capitol St Ste 3000, Houston, TX 77002

Waste Management Collection and Recycling, Inc., 800 Capitol St Ste 3000, Houston, TX 77002

This business is conducted by Corporation.

The registrant commenced to transact business under the fictitious business name or names listed above on 10/28/2013

/s/ Courtney A. Tippy, Vice President and Secretary

This statement was filed with the County Clerk of Yolo County on 9/6/2023.

Jesse Salinas, County Clerk/Recorder

By: kquam, Deputy
9/29, 10/6, 10/13, 10/20/23
CNS-3735948#
NEWS-LEDGER 10/20/23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230775

The following person(s) is (are) doing business as:

DAVIS MONTESSORI, 1407 Madrone Lane, Davis, CA 95618

County of YOLO

Mailing Address: 1407 Madrone Lane, Davis, CA 95618

SOLIS LEARNING LLC, 3400 COTTAGE WAY, STE G2 #3327, SACRAMENTO, CA 95825

This business is conducted by a limited liability company

The registrant(s) commenced to transact business under the fictitious business name or names listed above on N/A.

SOLIS LEARNING LLC

S/ Sovandara Chhin, Managing Member,

This statement was filed with the County Clerk of Yolo County on 09/12/2023.

Jesse Salinas, County Clerk/Recorder

KQUAM, Deputy
9/29, 10/6, 10/13, 10/20/23
CNS-3736020#
NEWS-LEDGER 10/20/23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230815

The following person(s) is doing business as: A & L Towing/Morgan Towing, 42124 County Road 25, Woodland, CA 95776.

AAA Auto Towing LLC, 42124 County Road 25, Woodland, CA 95776. This business is conducted by A Limited Liability Company. The registrant commenced to transact business under the fictitious business name or names listed above on December 10, 2019.

This statement was filed with the County Clerk of Yolo County on 9/25/2023.

By: Jesse Salinas, Deputy
Publish: October 6, 13, 20, 27, 2023
TOWING 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230816

The following person(s) is doing business as: Tic Tac Towing LLC/Tic Tac, 42130 County Road 25, Woodland, CA 95776.

Tic Tac Towing LLC, 42130 County Road 25, Woodland, CA 95776. This business is conducted by A Limited Liability Company. The registrant commenced to transact business under the fictitious business name or names listed above on June 1, 2023.

This statement was filed with the County Clerk of Yolo County on 9/25/2023.

By: Jesse Salinas, Deputy
Publish: October 6, 13, 20, 27, 2023
TICTAC 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230817

The following person(s) is doing business as: AAA Auto Recycling LLC, 42130 County Road 25, Woodland, CA 95776.

AAA Auto Recycling LLC, 42130 County Road 25, Woodland, CA 95776. This business is conducted by A Limited Liability Company. The registrant commenced to transact business under the fictitious business name or names listed above on May 15, 2019.

This statement was filed with the County Clerk of Yolo County on 9/25/2023.

By: Jesse Salinas, Deputy
Publish: October 6, 13, 20, 27, 2023
AAA 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230710

The following person(s) is doing business as: JLVoltage Communications, 635 William Street Apt A, West Sacramento, CA 95605.

Jose A Santiago, 635 William Street Apt A, West Sacramento, CA 95605. This business is conducted by An Individual. The registrant commenced to transact business under the fictitious business name or names listed above on August 18, 2023.

This statement was filed with the County Clerk of Yolo County on 8/18/2023.

By: Jesse Salinas, Deputy
Publish: October 6, 13, 20, 27, 2023
JLVOLTAGE 10-27-23

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20230829

The following person(s) is doing business as:

Insite Consulting, 1975 Maxwell Ave. #E336, Woodland, CA 95776, County of Yolo.

Michael Anthony Yosenick, 1975 Maxwell Ave., #E336. Woodland, CA 95776

This business is conducted by Individual.

The registrant commenced to transact business under the fictitious business name or names listed above on N/A

/s/ Michael Anthony Yosenick

This statement was filed with the County Clerk of Yolo County on 9/27/2023.

Jesse Salinas, County Clerk/Recorder

By: kquam, Deputy
Publish: 10/13, 10/20, 10/27, 11/3/23
CNS-3745022#
NEWS-LEDGER 11/3/23

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO

ORDER TO SHOW CAUSE CHANGE OF NAME #CV2023-1843

Magdalena Plancarte-Ayala has filed a petition with this court for a decree changing the name(s) of Magdalena Plancarte-Ayala to Magdalena Plancarte.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on November 3, 2023, at 9:00 a.m. in Department 11, located at 1000 Main Street Woodland, CA 95695 and show cause, if any, why the petition for Change of Name should not be granted.

Dated: September 11, 2023

Timothy L. Fall, Judge of the Superior Court

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

MAGDALENA 10-13-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO

ORDER TO SHOW CAUSE CHANGE OF NAME #CV2023-1702

Andrew Patrick Humphries has filed a petition with this court for a decree changing the name(s) of Andrew Patrick Humphries to Andrew Patrick Garcia.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on November 3, 2023, at 9:00 a.m. in Department 14, located at 1000 Main Street Woodland, CA 95695 and show cause, if any, why the petition for Change of Name should not be granted.

Dated: August 25, 2023

David Rosenberg, Judge of the Superior Court

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

ANDREW 10-13-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO

ORDER TO SHOW CAUSE CHANGE OF NAME #CV2023-1883

Michael Elmer Leistikow has filed a petition with this court for a decree changing the name(s) of Michael Elmer Leistikow to Charles Francis Mikhailov.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court October 27, 2023, at 9:00 a.m. in Department 11, located at 1000 Main Street Woodland, CA 95695 and show cause, if any, why the petition for Change of Name should not be granted.

Dated: September 15, 2023

Timothy L. Fall, Judge of the Superior Court

Publish: Sept 29, Oct 6, 13, 20, 2023

LEISTIKOW 10-20-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO

ORDER TO SHOW CAUSE CHANGE OF NAME #CV2023-1981

Amanda Elizabeth Johnson has filed a petition with this court for a decree changing the name(s) of Amanda Elizabeth Johnson to Amanda Elizabeth Specht.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court November 15, 2023, at 9:00 a.m. in Department 11, located at 1000 Main Street Woodland, CA 95695 and show cause, if any, why the petition for Change of Name should not be granted.

Dated: September 19, 2023

Timothy L. Fall, Judge of the Superior Court

Publish: Sept 29, Oct 6, 13, 20, 2023

AMANDA 10-20-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO

ORDER TO SHOW CAUSE CHANGE OF NAME #CV2023-1862

Irma Altamirano has filed a petition with this court for a decree changing the name(s) of Daniela Altamirano Mondragon to Daniela Altamirano.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on November 14, 2023, at 9:00 a.m. in Department 14, located at 1000 Main Street Woodland, CA 95695 and show cause, if any, why the petition for Change of Name should not be granted.

Dated: September 19, 2023

David W. Rosenberg, Judge of the Superior Court

Publish: October 6, 13, 20, 27, 2023

ALTAMIRANO 10-27-23

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF: VIRGIL HEARD PRICE AKA VIRGIL H. PRICE AKA VIRGIL H. WADLEY CASE NO. PR2023-0222

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the WILL or estate, or both of VIRGIL HEARD PRICE AKA VIRGIL H. PRICE AKA VIRGIL H. WADLEY.

A PETITION FOR PROBATE has been filed by DAWN E. PETERS in the Superior Court of California, County of YOLO.

THE PETITION FOR PROBATE requests that DAWN E. PETERS be appointed as personal representative to administer the estate of the decedent.

THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A HEARING on the petition will be held in this court as follows: 10/19/23 at 9:00AM in Dept. 14 located at 1000 MAIN STREET, WOODLAND, CA 95695

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.

Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for Petitioner ERIK P. LARSON - SBN 210098, SPENCER T. MALYSIAK LAW CORPORATION 3500 DOUGLAS BLVD., SUITE 200 ROSEVILLE CA 95661, Telephone (916) 788-1020 10/6, 10/13, 10/20/23

CNS-3742478#
NEWS-LEDGER 10/20/23

NOTICE OF PETITION TO ADMINISTER ESTATE OF JOHN WAYNE RICHARDSON, SR., ALSO KNOWN AS JOHNNY WAYNE RICHARDSON, SR CASE NO. PR2023-0223

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of John Wayne Richardson, Sr., also known as Johnny Wayne Richardson, Sr.

A Petition for Probate has been filed by Stacy W. Richardson, in the Superior Court of California, County of Yolo, requesting Stacy W. Richardson be appointed as personal representative to administer the estate of the decedent.

The petition requests the decedent's lost will and codicils, if any, be admitted to probate. The lost will and any codicils are available for examination in the file kept by the court.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the Person Representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the Personal

Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.

Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for Petitioner JONATHAN P. HUBER - SBN 225809, HUBER FOX, P.C. 650 UNIVERSITY AVE., STE. 113 SACRAMENTO CA 95825, Telephone (916) 525-7980 9/29, 10/6, CNS-3741530#

NEWS-LEDGER 10/13/23

NOTICE OF PETITION TO ADMINISTER ESTATE OF: DAVID MARCUS JONES AKA DAVID M. JONES AKA DAVID JONES CASE NO. PR2023-0226

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the WILL or estate, or both of DAVID MARCUS JONES AKA DAVID M. JONES AKA DAVID JONES.

A PETITION FOR PROBATE has been filed by DAVID H. JONES in the Superior Court of California, County of YOLO.

THE PETITION FOR PROBATE requests that DAVID H. JONES be appointed as personal representative to administer the estate of the decedent.

THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A HEARING on the petition will be held in this court as follows: 11/02/2023 at 9:00AM in Dept. TBD located at 1000 MAIN STREET, WOODLAND, CA 95695

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.

Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for Petitioner ERIK P. LARSON - SBN 210098, SPENCER T. MALYSIAK LAW CORPORATION 3500 DOUGLAS BLVD., SUITE 200 ROSEVILLE CA 95661, Telephone (916) 788-1020 10/6, 10/13, 10/20/23

CNS-3742478#
NEWS-LEDGER 10/20/23

NOTICE OF PETITION TO ADMINISTER ESTATE OF JOHN WAYNE RICHARDSON, SR., ALSO KNOWN AS JOHNNY WAYNE RICHARDSON, SR CASE NO. PR2023-0223

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of John Wayne Richardson, Sr., also known as Johnny Wayne Richardson, Sr.

A Petition for Probate has been filed by Stacy W. Richardson, in the Superior Court of California, County of Yolo, requesting Stacy W. Richardson be appointed as personal representative to administer the estate of the decedent.

The petition requests the decedent's lost will and codicils, if any, be admitted to probate. The lost will and any codicils are available for examination in the file kept by the court.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the Person Representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the Personal

Representative will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A hearing on the petition will be held in this court as follows: November 2, 2023, 9:00 a.m. in Dept 11. Superior Court of California, County of Yolo, 1000 Main Street, Woodland, CA 95695.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

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

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

The name, address and telephone number of the Attorney for Petitioner is: Tracy M. Potts/ Emanuel Avila Martin, 180 Promenade Circle Suite 120, Sacramento, CA 95834; 916-643-2000

Publish: October 13, 20 and 27, 2023

Richardson 10-27-23

LIEN SALE

PUBLIC LIEN SALE

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: **975 F Street, West Sacramento, 95605 on 11/07/2023 2pm**

Yvonne Castillo Household Goods and holiday decor, Jahari Law Jacob Furniture/ workout equipment, and holiday decor. Christopher Gonzalez household goods, art (canvas), Robert Napier sports equipment, household goods, Cristian Montes household goods and furniture, Fernando Garcia-Villalobos tools and household goods, Angelique Dixon household goods, Johnathan Burkett household goods, Robert Napier household goods and sports equipment, Muhammad Zamurad Household goods

The auction will be listed and advertised on www.storage-treasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase until the winning bidder takes possession of the personal property.

10/6, 10/13/23
CNS-3743416#
NEWS-LEDGER 10/13/23

NOTICE OF LIEN SALE

Notice is hereby given pursuant to California Business and Professional Codes #21700-21716, Section 2328 of the UCC of the Penal Code, Section 535 the undersigned, StorQuest Express Self Storage/Ramco St. of West Sacramento, will sell at public sale by competitive bidding the personal property of A128 Keysha Buckingham , A175 Erika Schaefer , A178 Victoria Shea , D148 Sabra Games , D175 Israel Perez .Property to be sold: Misc. Items. Auctioneer Company: www.storage-treasures.com

The Sale will end at 10:00 AM, October 19, 2023. Goods must be paid in CASH at site and removed at completion of sale. Sale is subject to cancellation in the event of settlement between owner and obligated party. 3005 Ramco St. West Sacramento, CA 95691 (916)241-8600 10/6, 10/13/23

CNS-3744572#
NEWS-LEDGER 10/13/23

NOTICE TO CREDITORS OF BULK SALE

NOTICE TO CREDITORS OF BULK SALE

(Division 6 of the Commercial Code) Escrow No. 024423-KL

(1) Notice is hereby given to creditors of the within named Seller(s) that a bulk sale is about to be made on personal property hereinafter described.

(2) The name and business addresses of the seller are: JAMES RANDALL MILLER AND SHARON MILLER, 1282 WEST CAPITOL AVENUE, WEST SACRAMENTO, CA 95691

(3) The location in California of the chief executive office of the Seller is: SAME

(4) The names and business address of the Buyer(s) are: MOKINGBIRDS LLC, 5515 PACIFIC ST #251, ROCKLIN, CA 95677-9998 (5) The location and general description of the assets to be sold are: FURNITURE, FIX-

TURES, EQUIPMENT, GOODWILL, LEASE, COVENANT NOT TO COMPETE of that certain business located at: 1282 WEST CAPITOL AVENUE, WEST SACRAMENTO, CA 95691

(6) The business name used by the seller(s) at said location is: THE WASH MILL

(7) The anticipated date of the bulk sale is OCTOBER 31, 2023 at the office of: GREEN ESCROW SERVICES, INC, 2010 CROW CANYON PLACE, SUITE 212 SAN RAMON, CA 94583, Escrow No. 024423-KL, Escrow Officer: KATHY LOZANO, CSEO, CEI

(8) Claims may be filed with Same as "7" above.

(9) The last date for filing claims is: OCTOBER 30, 2023.

(10) This bulk sale is subject to Section 6106.2 of the Uniform Commercial Code.

(11) As listed by the Seller, all other business names and addresses used by the Seller within three years before the date such list was sent or delivered to the Buyer are: NONE. DATED: SEPTEMBER 15, 2023 TRANSFEREES: MOKINGBIRDS LLC, A CALIFORNIA LIMITED LIABILITY COMPANY ORD-1923520

NEWS LEDGER 10/13/23

TRUSTEE SALE

NOTICE OF TRUSTEE'S SALE TS No. CA-23-960963-BF Order No.: **FIN-23003757** **YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 1/21/2020. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **Theodore E. Machado as Trustee of the Theodore E. Machado Revocable Trust dated May 30, 2018** Recorded: **1/29/2020** as Instrument No. **2020-0002594** of Official Records in the office of the Recorder of **YOLO** County, California; Date of Sale: **10/30/2023 at 1:00 PM** Place of Sale: **At the North Entrance of the West Sacramento City Hall, 1110 W. Capitol Avenue, West Sacramento, CA 95691** Amount of unpaid balance and other charges: **\$317,643.98** The purported property address is: **2701 SUMMERFIELD DR, WEST SACRAMENTO, CA 95691** Assessor's Parcel No.: **045-382-008-000** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **800-280-2832** for information regarding the trustee's sale or visit this internet website <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-23-960963-BF.** Infor-

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News-Ledger Adjudicated For and By the County of Yolo, Adjudication No. CV PT 09-1432 – September 4, 2009

TRUSTEE SALE

mation about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale. **NOTICE TO TENANT:** You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an “eligible tenant buyer,” you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an “eligible bidder,” you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call **800-280-2832**, or visit this internet website <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-23-960963-BF** to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a

bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an “eligible tenant buyer” or “eligible bidder,” you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. **NOTICE TO PROSPECTIVE OWNER-OCCUPANT:** Any prospective owner-occupant as defined in Section 2924m of the California Civil Code who is the last and highest bidder at the trustee's sale shall provide the required affidavit or declaration of eligibility to the auctioneer at the trustee's sale or shall have it delivered to QUALITY LOAN SERVICE CORPORATION by 5 p.m. on the next business day following the trustee's sale at the address set forth in the below signature block. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice

of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: **QUALITY LOAN SERVICE CORPORATION 2763 Camino Del Rio S San Diego, CA 92108 619-645-7711 For NON SALE information only Sale Line: 800-280-2832 Or Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318 QUALITY LOAN SERVICE CORPORATION . TS No.: CA-23-960963-BF IDSPub #0188361 10/6/2023 10/13/2023 10/20/2023 WEST SAC NEWS LEDGER 10/20/2023**



PUBLIC LIEN SALE

Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: Facility #3525 3280 Jefferson Blvd West Sacramento, CA 95691. On 10/17/23 @ 10AM

- Lisa Ynostroza - Hsld gds/Furn, Boxes
- Howard Phillips - Off Furn/Mach/Equip
- Unity 1 Logistics LLC - TV/Sterep Equip, Tools/Aplnce, Off Furn/Mach/Equip, Boxes
- Mary Albrecht - Hsld gds/Furn/ TV/Sterep Equip, Tools/Apllnes, Lndscpng/Cnstrctn Equip
- Angela Alcaraz - Hsld gds/Furn, TV/Sterep Equip, Tools/Apllnes
- Elezabeth Lugo - Hsld gds/Furn

The auction will be listed and advertised on www.storage treasures.com. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property.

West Sac News Ledger 10-6 and 10-13-2023

ORDINANCE SUMMARY

At their regular meeting at 7:00 p.m. on October 18, 2023, the West Sacramento City Council is scheduled to adopt the following ordinances.

To provide comment, the public may attend the meeting in-person or submit a comment in writing, via email to clerk@cityofwestsacramento.org and write “Public Comment” in the subject line. In the body of the email, include the item number and/or title of the item as well as your comments. All comments received by 3:30 PM will be provided to the City Council and made available for public viewing. The comments submitted shall become part of the record of the meeting.

- Ordinance 23-8, amending Section 2.16 of the West Sacramento Municipal Code to include the Council’s One City governance framework.**
- Ordinance 23-10, Banning weapons from City Facilities.**

West Sac News Ledger 10-13-2023

NOTICE OF LIEN SALE
SELF STORAGE AUCTION

Notice is hereby given that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property pursuant to Sections 21700-21716 of the Business & Professions Code, Section 2328 of the UCC, Section 535 of the Penal Code and the provisions of the Civil Code. West Sacramento Self Storage: Property is located in separate storage units at 2274 Lake Washington Blvd, West Sacramento, CA 95691. The auction will be conducted entirely online at: <http://Bid13.com>. Auctioneer: Bid13 1-884-2776; agent for Owner. Contents for the following lien units will be sold:

Karen Reber	D021	F071
Martha Nakano	D057	
Danylo Kolyuka	C033	
Betty Dudley	E008	
Alesia Valenti	J031	
Melissa Mathews	C027	
Paul Stanley	H019	
Michelle Bone	C051	
Loretta Collins	B045	
Jessica Carrilo	J040	
Debra Corona	I049	

Pictures of unit contents can be seen online. Bidding is held online beginning Wednesday, October 25, 2023 at 9:00 am and closes Tuesday, October 31, 2023 at 3:00 pm PST. Payment must be paid for at the time of purchase. Cash only accepted. All items in the unit are sold as is and must be removed within two days of the time of sale. Sale is subject to cancellation in the event of settlement between owner and obligated party. Please call the facility at 916-374-9000 to make an appointment to pick up winning units.

West Sac News Ledger 10-13, 10-20-2023

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**Publisher,
Paul V. Scholl**

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The Insurance Fiasco

Continued from page 1

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 statewide 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. ★

CDPH Recommends All Californians Stay Up to Date on COVID-19 Vaccine

CDPH News Release

SACRAMENTO, CA (MPG)

- Following federal approval of the updated COVID-19 vaccine and recommendations for the upcoming winter respiratory virus season, the California Department of Public Health (CDPH) is recommending all Californians stay up to date on the vaccine and get the updated shot when available.

For renewed protection against severe illness, hospitalization and death, all Californians 5 years and older should receive one dose of the updated COVID-19 vaccine, as long as it's been 2 months or more since their most recent dose. Getting vaccinated may also minimize your symptoms if you do become infected so you can return to your daily activities more quickly. Recommendations for younger children depend on the number of doses received previously.

CDPH strongly urges vaccination for individuals who are at high risk of serious illness from COVID-19 due to advanced age or underlying illness as this is the group of individuals most vulnerable to severe disease and the worst outcomes.

“Staying up to date on the COVID-19 vaccine is the best way to keep your immunity strong and

protect yourself and others from severe illness, hospitalization, and death,” said CDPH Director and State Public Health Officer Dr. Tomás Aragón. “As we enter the winter season, it is crucial that all individuals remain up to date with vaccinations when they’re eligible, including flu, COVID-19 and RSV.”

WHO SHOULD GET VACCINATED

Everyone Age 5 and Up: Everyone 5 years of age and older, regardless of previous vaccination, is eligible to receive a single dose of the updated COVID-19 vaccine as long as it’s been at least 2 months since the last dose.

Younger Children and Infants: Infants and younger children, 6 months through 4 years of age, who have previously been vaccinated against COVID-19 are eligible to receive one or two doses of the updated vaccine. The timing and number of doses depends on the previous COVID-19 vaccine received.

Unvaccinated Younger Children and Infants: Unvaccinated infants and younger children, 6 months through 4 years of age, are eligible to receive three doses of the updated Pfizer-BioNTech COVID-19 vaccine or two doses of the updated Moderna COVID-19 vaccine.

WHEN & HOW TO SCHEDULE YOUR UPDATED COVID-19

VACCINE: Initial supplies of updated COVID-19 vaccine are expected in California in the coming weeks. For added convenience, COVID-19, flu, and RSV vaccines can all be administered in the same visit. Schedule a vaccine appointment by visiting MyTurn.ca.gov or contacting your local pharmacy or health care provider.

HOW TO PAY FOR A COVID-19 VACCINE: COVID-19 vaccines will continue to be free for most Americans through their health insurance plans, including Medi-Cal and regular health care providers.

The CDC’s Bridge Access Program will provide limited quantities of COVID-19 vaccines to uninsured and underinsured adults through December 2024. The Vaccines For Children (VFC) program is a federally funded program that provides vaccines at no cost to children (18 and younger) who might not otherwise be vaccinated because of inability to pay.

CDPH’S Virus Prevention Tips:

Stay up to date on vaccines; Stay home if you’re sick, Test for COVID and treat if needed; Consider wearing a mask in indoor public places; Wash your hands; Cover your cough or sneeze.

For more information visit www.cdph.ca.gov ★

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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.

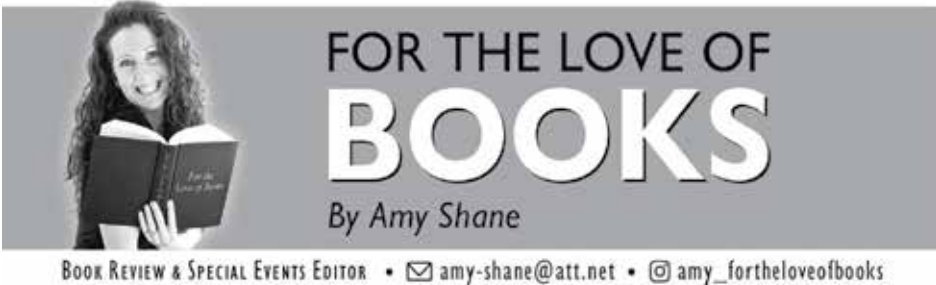
By contrast, SSDI (Social Security Disability Insurance) benefits are for employed Americans who become disabled and unable to work full time. SSDI benefits are meant to provide limited income replacement for the disabled worker, and those benefits are paid from a separate Social Security “DI” (Disability 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).

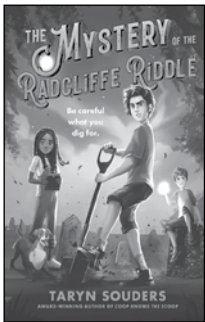
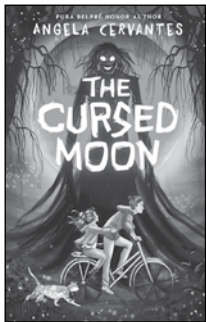
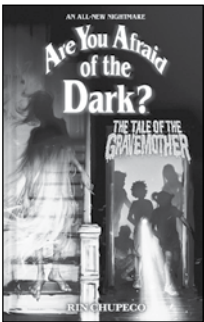
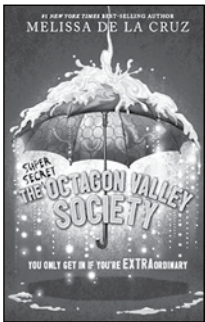
To answer your last questions, the Social Security Disability Insurance (SSDI) Trust Fund was established in 1956, after which SSDI benefit payments to eligible disabled American workers began. Federal “Supplemental Security Income” (SSI) assistance was codified into law in 1974. And, as you likely know, 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.★



Middle Grade Reads to Howl About

Fall season is upon us, and so is the time for a good spooky book. These new haunting reads are perfect for readers ages nine to thirteen.



Readers will need to Embrace their inner weird because things are about to get a little crazy in *The Super-Secret Octagon Valley Society* by Melissa De La Cruz. When Edwin Edgefield receives the opportunity of a lifetime, he hopes this will finally be his chance to meet other students like himself. However, the mysterious high-tech institute run by the bazillionaire Onasander Octagonto is different from what he thought. First, the other students are more misfits than geniuses, and the weekend includes crazy challenges like escape rooms and a river full of piranhas. One thing they can all agree on is if they want to survive, they must band together in order to win the prize of a lifetime.

Charlie and the Chocolate Factory meets *Escape From Mr. Lemoncello's Library* in this crazy, wacky, fun-filled weekend of survival that's only for the “Extra-ordinary.”

Be prepared to read with the lights on in this new book installment inspired by the original 90’s series, *Are You Afraid of the Dark?* Older readers might fondly remember the Nickelodeon series that kept them up late at night and still retelling the stories today. Now, recapturing the nostalgia for a new generation of readers is a new haunting story, *The Tale of the GraveMother* by Rin Chupeco.

When Zane and his family move to Solitude, they have no idea what awaits them. Everyone in town knows about the legend of his new home and the spirit who haunts the manor looking for vengeance.

Now, Zane will quickly need to team up with the one schoolmate he can't stand in order to put the spirit to rest before she can claim any new victims.

Calling new members of the Midnight Society, it's time to gather around the campfire because it's time to “submit for approval of the Midnight Society, “*The Tale GraveMother*.”

Rafael loves reading and writing ghost stories and could create a great scare at a moment's notice. But when one of his scary stories becomes real life, he realizes he is the only one that has the power to stop it.

In a story that teaches the power of facing your fears while telling a great ghost story, *The Cursed Moon* by Angela Cervantes is a sure fire hit.



Get ready to crack the clues and uncover the buried treasure with Grady, Thad, Clemmie, and Ophelia, the dog in *The Mystery of the Radcliffe Riddle* by Taryn Souders.

When Grady and his dad receive an inheritance from the town oddball, they realize it is a map to a treasure of riches, which comes just in time to save them. However, solving the mystery is dangerous, especially when they learn that someone else is willing to murder to get it. Will Grady and his team find the treasure in time to save his home and their lives?

A mystery perfect for middle school readers, with solid characters, backstories, and adventure that will keep them up reading.★

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Crime Reports

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9-27-23 TANIA CONLEY Arrested for DUI:Alcohol and DUI alcohol 0.08%.

9-27-23 VAVY ROS Arrested for Battery on person.

9-27-23 ROMAFETOROW Arrested for Vandalism and Vandalism \$400 or more. After Police responded to a call that someone was spray painting Teriyaki Madness.

9-29-23 LEROY FLEMING Arrested for Petty theft, Possession of burglary tools, Possession of controlled substance, Possession of unlawful paraphernalia, Leaded Cane, Acquiring access to card with intent to sell and receiving known stolen property.

9-29-23 ISAAH HOLBERT Arrested for Grand theft and Conspiracy to commit crime.

9-29-23 MICHAEL HOOKERNASH Arrested for Grand theft and Conspiracy to commit crime.

10-2-23 AARON MIRELESBARAJAS Arrested for a bench warrant.

10-3-23 EDGAR RIOS Arrested for 2 bench warrants, expired registration more than 6 months, Possession of unlawful paraphernalia, Appropriate lost property

INCIDENT/CRIME REPORTS

9-20-23 Vandalism to building. \$4 loss. Vandalism.

9-21-23 Vehicle was broken into and \$20 in cash was stolen. \$20 loss. Burglary:First degree.

9-21-23 Counterfeit bill was attempted to be used to buy pizza. \$20 loss. Make/Pass/fictitious money.

9-24-23 Commercial burglary.

9-25-23 Catalytic convertetr theft. \$2,000 loss. Grand theft.

9-25-23 Catalytic convertetr theft. \$2,000 loss. Grand theft.

9-25-23 Unknown suspects broke into closed business. \$1 loss. Burglary.

9-26-23 Subjected and cited and released for Possession of controlled substance. Subject was transported to hospital for medical reasons,

9-26-23 Attempted burglary of a motel room. \$500 loss. Burglary.

9-26-23 Victim send funds to unknown person by money transfer. \$174,856 loss. Grand theft from person.

9-26-23 Vandalism of pipes outside of McDonald's. \$25,000 loss. Vandalism.

9-26-23 Reporting party advised officers that her son-in-law posted music lyrics containing terroristic threats.

9-26-23 Three black male suspects entered victim's business and robbed victim of store money, then fled from scene. \$2,000 loss. Robbery, Battery, False imprisonment.

9-26-23 Three unknown black males arrived at business in a white SUV. Two entered the business and attempted to rob employees. Unknown if anything was taken. False imprisonment and Robbery.

9-26-23 Driver allegedly said a car came close to hitting her so she swerved and collided into a light pole.

9-27-23 Motel room was broken into and a gun was left under the bed. Carry loaded firearm in public under specific conditions, manufacture/sale/possess undetectable firearm.

9-27-23 Vavy Ros was cited and released for Battery on person.

9-28-23 Subject made numerous false emergency reports to 911. Subject was placed under arrest but resisted arrest. Subject was released per 849(B) due to AMR having to transport subject to hospital. False report of emergency, Obstruction/Resisting.

9-29-23 Subject cited and released for trespassing.

9-29-23 Two suspects allegedly stole over \$2,000 in merchandise from Target. \$2,407 loss. Grand theft, Conspiracy to commit crime.

9-30-23 Eight fishing rods were stolen. \$2,000 loss.

10-3-23 Subject arrested for attempted vehicle theft and resisting officers. Subject allegedly attempted to steal vehicle and fled from Police Obstruction, Take vehicle without owner's permission and Officer removes vehicle when arrest of driver is made.

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.
30. Relinquish, as in property
33. Clergyman's title, abbr.
36. *Single serving treat

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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 fogley
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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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

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