



**Can this plan  
fix California's  
insurance crisis?**  
PAGE 10

**Turkey Trots and  
Other Fun This  
Thanksgiving Week**  
PAGE 2



# THE NEWS

*Established 1983 ... The best little paper in these parts!*

VOLUME 42 • ISSUE 44

Serving Rio Linda, Elverta and Sacramento County

NOVEMBER 3, 2023

**SEE  
INSIDE**

**IT IS HARVEST  
TIME!**



PAGE 7

**BERA STATEMENT  
ON TERRORISTS**



PAGE 6

**EVENТУALLY, YOU  
BECOME SELF-  
INSURED**



PAGE 5

## It's Getting Out of Hand



More working Californians slipped into poverty as pandemic aid expired. Poverty rose to 14% among construction workers in spring 2023. Photo by Larry Valenzuela, CalMatters/CatchLight Local

By **Alejandra Reyes-Velarde**,  
**CALMatters.org**

California's poverty rate climbed in the first quarter of 2023, the latest quarter measured by the Public Policy Institute of California. Poverty increased from 11.7% in 2021 to 13.2%, the institute said, with 5 million people living in poverty.

Safety net programs played a major role in recent shifts in the state's poverty rate.

During the pandemic, the federal government expanded such social safety net programs as tax credits for families with children and emergency

food assistance, which lowered poverty rates nationwide. Poverty rates jumped when those expansions expired late last year and earlier this year, said Caroline Danielson, a researcher at the institute.

"We're seeing an uptick in poverty. That's not because the economy is worse—it's actually improving— but it's because we temporarily, using federal funds mainly, had expansions of safety net programs," she said.

About 3.2 million more Californians would be in poverty without any safety net programs, Danielson said. Expanded CalFresh food assistance alone kept 1.1 million

people out of poverty in the first quarter of 2023, when that expansion expired, the report said.

Latinos make up about half of Californians living in poverty, despite being 39.7% of the population. By comparison, about 10% of white Californians live in poverty.

Child poverty leaped from 9% in 2021 to about 14% in early 2023, largely due to the expiration of social safety net expansions. In 2019, the child poverty rate was about 18%.

Senior Californians also experienced a higher poverty rate at 15%, compared to about 13% for adults

*Continued on page 3*

## Dry Creek Parkway Trail Project

**Sacramento County  
News Release**

**SACRAMENTO COUNTY, CA (MPG)** - The Sacramento County Department of Regional Parks is excited to announce its Dry Creek Parkway Trail project! This project is made possible thanks to a recommendation by the Sacramento Area Council of Governments (SACOG) that was adopted as part of the California Transportation Commission's 2023 Active Transportation Program.

"We are thrilled with the Commission's decision to adopt the 2023 Active Transportation Program, which included SACOG's \$7,704,000 recommendation for Regional Parks," said Patrick Kennedy, District 2 Supervisor and SACOG Board Chair. "I look forward to seeing how our Department of Regional Parks brings this project to life."

With this funding, Regional Parks will construct a paved Class I multi-use trail – or trail that is completely separated from any street or highway that permits a variety of users, including bicyclists, walkers, joggers and wheelchair users – in the Dry Creek area.

"This project is so important to us because it will provide a much-needed off-road facility that improves safety and comfort for all ages and abilities in a part of the County that has historically lacked such amenities," said Liz Bellas, Director of Regional Parks. "By extending the Dry Creek Parkway Trail, we are also closing some key gaps in the regional active transportation network."

One section of this trail project will begin where the existing Dry Creek Bikeway trail ends at the 24th and U Street intersection in Rio Linda and follow along Dry Creek north to the Placer County Line. The other section will extend the Dry Creek Parkway trail southwest to connect with the Sacramento Northern Trail near Elkhorn Blvd. It is a critical connection to the American River Parkway and brings the County much closer to the completion of a 70-mile loop trail system for the region.

Construction on this project is expected to begin in 2025. ★

**WE  
SUPPORT  
OUR  
MILITARY**

## Vape-Trail Despoils River

**Story and photo  
by Susan Maxwell  
Skinner**

**SACRAMENTO REGION, CA (MPG)** - If vaping is touted as less harmful than smoking, the habit is not healthy for waterways.

With the popularity of e-cigarettes, e-debris is new age trash in the American River. In the short distance between Sunrise Bridge (Fair Oaks) to Ancil Hoffman Park (Carmichael) riverbeds and banks have lately yielded thousands of plastic vape cartridges.

These contain lithium batteries and cocktails of nicotine, oils and flavorings inhaled by vapers.

The river not only supplies drinking water for millions of humans. Its pollution also impacts fish and a multitude of wildlife species. Pollution also impacts fish and thousands of wildlife species. "Batteries contain highly toxic chemicals and acids," explains California Department of Fish and Wildlife Fisheries Supervisor Nick Bauer. "In stagnant water, these and vaping residues can accumulate and become more concentrated. They can leech into sediment and be consumed by organisms living in the water.

"All river wildlife is potentially affected because harmful chemicals tend to bio-accumulate as they move up the food chain. The containers eventually wash downriver to add to the huge amount of plastic in the Pacific Ocean."

California Wildlife Encounters rescuer Ken Nuckolls considers e-debris "the new environmental hazard plaguing our waterways."

"Arsenic, lead, chromium and nickel in lithium batteries are known carcinogens," he says. "Ingestion of lead kills our native

eagles. It only takes a particle the size of a rice grain to be fatal for them."

Notes diver Matt Spruitenburg: "Five years ago, we seldom found vaping apparatus... Now we see it everywhere. These items are disposable, so when they're finished, some rafters just toss them. Dumping trash in the American River is illegal. There are garbage cans in landing areas. Rafters can surely hold their trash till then."

Karl Bly has volunteered for river cleanup since childhood and runs

a group called American River Lost and Found. "I've collected boxes and boxes of vaping cartridges," he says. "In any waterway, garbage is a problem. But garbage that contains chemicals is even worse for river quality."

"I encourage people to enjoy our river. But make an effort to pick up garbage."

The American River Parkway Foundation coordinates monthly "Sustainable Saturday Clean-Ups." For volunteer information, email [www.volunteer@arpf.org](mailto:www.volunteer@arpf.org) ★



Wildlife rescuer Ben Nuckolls and assistant Leslie Ackerman display some of thousands of vaping items retrieved from a rafting stretch of the American River. Toxins from the cartridges present a danger for animal and human river use.



Scan our QR Code for a  
direct link to our online edition!

PRSRD STD.  
U.S. POSTAGE  
**PAID**  
RIO LINDA, CA  
PERMIT NO. 10  
**OR CURRENT  
POSTAL CUSTOMER**

**TheRioLindaNews.com**



# Turkey Trots and Other Fun This Thanksgiving Week

By Chrissy Rose

## SACRAMENTO REGION, CA (MPG)

The holiday season is upon us, and that means fun events in the Sacramento region are abundant. If you're looking for activities Thanksgiving week, you'll have plenty of options (in addition, of course, to all of the eating and shopping).

Thanksgiving morning the annual Run to Feed the Hungry will be celebrating its 30th anniversary and once again kicking off the largest Thanksgiving Day fun run in the country. The run starts at 8:15 on J Street right outside the Sacramento State campus, with start times varying for times or untimed running, and those choosing the 10k or 5k option. Participants – whether walking or running, going as an individual or as part of a team – can enjoy the camaraderie and beautiful fall foliage as they follow the loop route through East Sacramento. For the competitive runners, the top three finishers in each age group will receive prize money ranging from \$50-\$300. Run to Feed the Hungry benefits the Sacramento Food Bank & Family Services, which has seen an 87% increase in demand for services since the 2020 pandemic. Virtual and in-person race options are available, and adult registration begins at \$35. Strollers are allowed in the untimed races, but dogs in strollers are not; all pets are asked to stay at home.

If you're willing to drive a bit farther, there is the Elk Grove Gobble Wobble. This fun event features a 5K race, a Fun Run (1/4 mile) for kids, food, music, raffles, vendor booths, and a fun zone. Virtual and in-person race options are available for the 5K. Registration is \$10 for the kids fun run, \$20 for the virtual 5k, and \$30-\$50 for the in-person 5K (depending on registration date). Registration for the in-person 5k includes a medal and shirt.



Participants in the Gobble Wobble Fun Run line up at the start line at the 2021 race. Courtesy of Gobble Wobble



Participants in the 2022 Run to Feed the Hungry show off their excitement to be running Thanksgiving morning. Many runners have participated for multiple, if not all, of the event's 30 years. Courtesy of Run to Feed the Hungry

Race-day registration is available if the event has not sold out. Check-in begins at 8:00 and the fun run begins at 9:00, with the

5k starting at 9:15. Strollers and well-behaved dogs are welcome. The Gobble Wobble event benefits Chicks in Crisis located in

Elk Grove, which supports parents and children by providing resources and support to help families become self-sufficient,

helping all families “cross the finish line.”

Folsom will also be holding its Turkey Trot on Thanksgiving Day. The race has 5K and 10K options, and participants can choose to walk or run at Rodeo Park/Lions Park at 200 Stafford Street. The 10k participants will line up at 8:50, and the 5K participants will be shortly behind at 9:00. Registration cost is \$35-\$40 and includes a race day shirt, bib, and timing chips. Dogs, along with children in strollers, can participate in the 5k assuming both are well-contained. The Folsom Turkey Trot usually sees around 4,000 participants each year. The proceeds from this year's event will benefit the Twin Lakes Food Bank, Folsom Athletic Association, and Johnny Cash Trail (which is also the trail that the run will traverse).

For those looking for something other than the typical turkey run, on November 18, the North Highlands Recreation and Park District will be hosting Turkey Day Flag Football. This inaugural event will start at 10:00 a.m. at Brock Park Sports Complex in North Highlands and last until noon. Participants must be at least 18 years old, and the cost is \$19.00 to register. Refreshments and t-shirt are included.

Lastly, if you didn't sign up for a Thanksgiving Day run but subsequently feel guilty about your overindulgence, there is the Sacramento Turkey Trot Run on Saturday November 25 with 5K, 10K, and half-marathon options. Registration is \$35-\$42, depending on race selected, and includes a swag bag that's mailed directly to you. There are three waves starting at 8:00, 8:30, and 9:00, filled on a first-come first-filled basis. All ages and paces are welcome, but this is a very limited capacity event. The run will start at Sutters Landing Park in Sacramento. ★

**LET OUR TEAM WORK FOR YOU!**  
**CALL US! (916) 870-2987**  
**WE WORK HARD SO YOU DON'T HAVE TO.**

DRE #01229756  
731 M Street, Rio Linda CA 95673

Office: 916-991-9999  
Mobile: 916-870-2987

**PROPERTY MANAGEMENT**

**Be a part of something important**  
**Help bring the local news to Your Neighborhood**

**We are looking for families who want to deliver the local newspaper in your neighborhoods.**

Provide great customer service to our readers every Thursday/Friday.

Make money as a family effort by working together to get the job done.

Earn money to pay those growing monthly bills.

Must have a valid California drivers license and current auto insurance. Previous newspaper delivery experience a plus but not required.  
\*Delivery must be completed by an adult.

**Call 916-773-1111**

**LOCAL CRIME REPORTS**

**Find out what's happening in your local area at...**

**RANCHOCORDOVAINDEPENDENT.COM**

**ARREST LOGS UPDATED DAILY**

**PAYROLL and HR Support**  
**\$299 a month**

Only available for businesses with up to 10 employees

We specialize in small and mid-sized businesses. Offering comprehensive and intuitive payroll and HR solutions.

**DIRECT DEPOSIT**  
**QUARTERLY TAXES FILING**  
**PAYROLL TAXES PAY**  
**ACCURAL TRACKING**  
**FILING AND REPORTING**  
**PAYROLL APP**  
**HR COMPLIANCE**

**916-760-7227**



# Animal Care Faire It’s Getting Out of Hand



This free-admission pet festival is open to the public and promises a day of fun for animal lovers of all ages. Image by Fran @mallorcadogphotography from Pixabay

## Sacramento County News Release

**SACRAMENTO COUNTY, CA (MPG)** - The four-legged friends of Sacramento County have something to wag their tails about as the 2nd annual Roy C. Marcum Animal Care Faire returns to Bradshaw Animal Shelter on Saturday, November 4, 2023, from 11 a.m. to 3 p.m. at 3839 Bradshaw Rd.

This free-admission pet festival is open to the public and promises a day of fun for animal lovers of all ages. More than 60 booths will be in attendance including food trucks, dozens of pet-related vendors, other municipal shelters and 501c3 animal rescues, and more. From pet accessories and raffles to face painters and handmade dog treats, there will be something for everyone to enjoy. Dogs on leash are welcome at the event.

If attendees don't yet have a furry friend or have been thinking about adopting

another one, the Animal Care Faire is the perfect opportunity to welcome home a new pet. The animal shelter will be open to the public from 12 p.m. to 5 p.m., and adoption fees for dogs and cats will be waived. Included in each pet's adoption is their spay/neuter surgery, microchip, up-to-date vaccinations and monthly preventatives, and a 1-year license for Sacramento County residents.

The Roy C. Marcum Animal Care Faire was established in 2022 to honor the memory of fallen Sacramento County animal control officer Roy C. Marcum, who was shot and killed in the line of duty on November 28, 2012. In memory of Officer Marcum, the dog park in front of the animal shelter was renamed the “Roy C. Marcum Bark Park.” The event not only honors Officer Marcum's legacy, but also encourages responsible pet ownership and animal welfare in the community. ★

*Continued from page 1*

ages 18 to 64.

Poverty rates also varied significantly by region, with San Diego and Los Angeles counties experiencing the highest poverty rates, about 15%, while the Central Valley and Sierra counties experienced the lowest, about 11%.

A big reason for that, Danielson said, is the high cost of living in Southern California counties and demographic differences among the regions. Los Angeles and San Diego counties have high populations of Latino and immigrant communities that experience higher rates of poverty.

The Public Policy Institute’s California Poverty Measure includes such things as the value of government assistance and a region’s cost of living, which the federal poverty rate does not consider.

Social safety net programs make less of a dent on poverty in counties with higher costs of living. That’s because poor

Californians in these counties may earn incomes too high for federal poverty thresholds and so don’t qualify for as much aid.

For example, researchers found that social safety net programs reduced poverty the most in inland areas, where poverty rates are lower. Without the programs, poverty would be 14.4 points higher in the Central Valley and Sierra region, but only 4.3 points higher in the Bay Area, the report shows.

The Public Policy Institute looked closer at working Californians and found that most Californians in poverty are working and even full-time employment didn’t keep some residents from poverty.

More than 8 in 10 of California’s 1.3 million working poor were employed year-round; nearly half worked full time and 37% part time. Part-time workers had higher poverty rates than full-time workers.

Workers in service

industries — janitors, landscapers, cosmetologists, housekeepers and other service jobs — and workers in agriculture tended to experience poverty at higher rates than other labor sectors. People in building and grounds maintenance, for example, have a 20% poverty rate, followed by workers in food preparation and service who endure a 16% poverty rate.

The report also highlights how the working poor spend their money. They cohabit with family members to make ends meet; 82% of Californians in poverty live with other adult family members.

People use most of their earnings for everyday expenses and bills. On average, working poor adults make \$28,000 annually.

Danielson said this underscores the need for policies that increase wages and improve training and educational opportunities for the working poor. ★



J & A

Flowers & Plants

For Weddings, Anniversaries & Birthdays

(916) 243-3151

920 Oak Lane, Rio Linda Shopping Center

(Formerly Mar-Val Center)



Single Again

Make the rest of your life the best of your life!

SingleAgain.com

Considering an EV?

Contact SMUD first.

Are you ready to join the charge and put down the pump? If so, contact SMUD first. We’ll help you find ways to save, share the best options for charging at home and on the go, and answer any questions you have about electric vehicles. For everything you need to know about buying, charging, saving and low rates, start here.

[smud.org/DriveElectric](https://smud.org/DriveElectric)

 **SMUD®**



©SMUD 1035-9/23 ®A trademark/service mark of Sacramento Municipal Utility District, Reg. U.S. Pat. & Tm. Off.



# Another Wet Winter Looms. California Needs To Get Serious About Water Management



**By Dan Walters,  
CALMatters.org**

Oct. 1 is the beginning of what hydrologists call the "water year."

Historically, California's reservoirs are near their lowest levels by this point after months of being drawn down, mostly to irrigate fields and orchards, during the state's precipitation-free summer.

This October is quite different.

Last winter's heavy rain and snow storms, generated by a series of atmospheric

rivers, filled reservoirs even as dam managers fully opened their gates to send as much water downstream as possible.

Abuse and neglect are alarming issues that deserve our collective attention. If you suspect child abuse, you can call Sacramento County's 24-hour Child Abuse Hotline at 916-875-5437. If you suspect abuse or neglect of an older adult or dependent adult in Sacramento County, call the Adult Protective Services hotline at (916) 874-9377.

Other resources available include:  
 Child Help USA Hotline (800-422-4453): A 24-hour crisis hotline that offers support in 140 languages.


Everything is  
FREE


 *Sisters Working for Christ*  
Serving families with children 0 to 5 years old

**God's Little Lambs Free Store**  
Tuesdays, 6-7pm; first Saturday of the month, 9am-1pm  
New Beginnings Fellowship Church 7008 10th St., Rio Linda  
Diapers, Formula, 0 - 2 T . baby furniture

For more information on how you can help or donate please call Cris Standley at 916-799-2099

For more info, please call Cris: **916-799-2099** • Find Us On Facebook





**THE NEWS**  
Established 1983... The best little paper in these parts!

**Publisher,  
Paul V. Scholl**

*The Rio Linda News* is a member of **Messenger Publishing Group**

To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to: [Publisher@mpg8.com](mailto:Publisher@mpg8.com).

**Be sure to place in the subject field "Attention to Publisher". If you do not have email access, please call us at (916) 991-3000 or (916) 773-1111.**

*Serving Rio Linda, Elverta and Sacramento County*


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


*The Rio Linda News* is not responsible for unsolicited manuscripts or materials. The entire contents of *The Rio Linda News* are copyrighted. Ownership of all advertising created and/or composed by The News is with the publishing company and written permission to reproduce the same must be obtained from the publisher.


Subscriptions should be mailed to *The Rio Linda News*, 7144 Fair Oaks Blvd. Suite 5, Carmichael, CA 95608. Subscription rate is \$42 per year within Rio Linda, Elverta, Sacramento County, \$62 outside Sacramento County.

*The Rio Linda News* is published weekly. Call (916) 773-1111 for more information.

*We are proud members of these newspaper associations.*



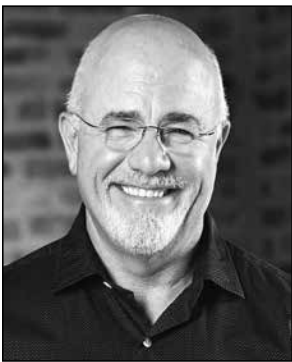






# CHURCH DIRECTORY

<b>LIFEPOINTE</b> FAMILY OF CHURCHES <b>7200 Rio Linda Blvd.</b> <b>lifepointenaz.com</b> <b>(916) 991.4624</b>  SUNDAY <b>9:30AM</b> COFFEE & FELLOWSHIP <b>10AM</b> ALL AGE CONNECTION GROUPS <b>11AM</b> WORSHIP SERVICE NURSERY (0-3YRS) KIDZ CLUBHOUSE (4YRS - 6TH GRADE)	<b>ZION LUTHERAN CHURCH</b> 3644 Bolivar Ave. North Highlands (LCMS) <b>(916) 332-4001</b> <b>ZionLutheranNH.org</b> <b>Sunday Schedule</b> 9 a.m. Traditional Worship 10:30 a.m. Praise Band Worship  <b>OR, if you prefer, you can</b> <b>worship in your car</b> <b>in the parking lot</b> <i>Tune your radio to 88.7</i>	<b>Calvary</b> <b>Lutheran Church</b> 5th and L Streets <b>Rio Linda</b> <i>Pastor Kirsten Moore</i> <b>Sunday Worship</b> <b>10:30 a.m.</b> <i>Children's Bible stories &amp; crafts during adult worship</i> <b>(916) 991-2135</b> www.clcrl.org Mail@clcrl.org <i>Open Arms, Open Hearts</i>
<b>Church of Christ</b> <i>Worship God's Way</i> <i>Minister Eric Smith</i>  6818 4th Avenue <b>Rio Linda, CA 95673</b> <b>(916) 991-2668</b>  Church <b>10:30 a.m.</b>	<b>LOOKING</b> <b>FOR A</b> <b>PLACE TO</b> <b>WORSHIP?</b>  <b>Check out one of</b> <b>these churches in</b> <b>your community.</b>	<b>NEW</b> <b>BEGINNINGS</b> <b>FELLOWSHIP</b> <i>Pastor Deonte Walters</i>  10th and O Streets  <b>(916) 991-2918</b>  Sunday School <b>9 a.m.</b>  Sunday Worship <b>10:30 a.m.</b>
<b>Rio Linda</b> <b>Seventh Day</b> <b>Adventist Church</b>  7535 - 10th St. and U <b>Rio Linda</b>  Sabbath School <b>9:15 a.m.</b>  Worship Services <b>11 a.m.</b>	<b>North Metro</b> <b>Church of Christ</b> 4191 Norwood Ave., <b>Sacramento 95838</b> <b>(916) 923-1147</b> <i>Minister Pete Savage</i> <b>SUNDAY</b> Bible Classes: <b>10 a.m.</b> Worship: <b>11 a.m.</b> Worship: <b>6 p.m.</b> Wed. Bible Classes: <b>7 p.m.</b>	<b>LIBERTY MINISTRIES</b> <b>CHRISTIAN FELLOWSHIP</b> <i>Pastor Shannon Fannin</i> Liberty Ministries extends an invitation to come and join us for Celebration Worship Sunday <b>9 a.m.</b>  Youth Extreme & Food Closet  <b>(916) 922-6442</b> 4840 Marysville Blvd. www.libertymcf.net
	<b>NEW LIFE</b> <b>CHRISTIAN CHURCH</b> 2037 Elkhorn Boulevard  <b>(916) 991-3001</b> Adult Sunday School: <b>9 a.m.</b> Sunday: <b>10 a.m.</b> Sunday Evening: <b>6 p.m.</b> Wednesday: <b>6 p.m.</b>  <i>Pastor Jeff Duncan</i>	



## Eventually, You Become Self-Insured

Dear Dave,

My wife and I are both 36 years old, and we have two children. Our son is six, and our daughter will be four next month. We've been walking through the Baby Steps, and we should have our home paid off sometime next summer. We realized the other day the one thing missing from our financial picture is life insurance. We both work outside the home. She makes \$60,000 a year, while I make \$80,000 a year. At our age, and in our current situation, do you think we should we get 20-year or 30-year level term life insurance policies?

– Clay

Dear Clay,

You guys are doing a great job of getting control of your

## Dave Ramsey Says

finances and planning for the future. Speaking of the future, do you plan on having more kids? If you do, you might want to go with 30-year policies. If you've decided two are enough, then based on your present situation I think 20-year policies would work out fine.

I recommend folks have 10 to 12 times their annual income in life insurance coverage. That means you'd need between \$800,000 and \$960,000 in coverage, while your wife needs a policy in the \$600,000 to \$720,000 range. But let's take a deeper dive into all this.

Your kids will be in their mid-twenties in 20 years. Ideally, they both should have finished college by that time, or at the very least, be working and living on their own. If you continue to follow my plan, you and your wife will have paid off your home in a few months and be completely debt-free. And, you'll have been saving 15% of your income for retirement over those 20 years. On average, that alone should give you more than

a half-million dollars for retirement.

Do you see where I'm going with this, Clay? Eventually, you two will become self-insured by getting out of debt, staying out of debt and piling up cash. So, if you've got \$500,000 or more in a retirement fund, no debt and your children are grown and out of the house, even if you or your wife were to die unexpectedly at that point, the other would still be taken care of and in good shape financially.

Keep up the good work!

– 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. ★*



### Organic Growers in Quarantine Region Worry About Citrus Greening Threat

As an organic citrus grower and packer in Ventura County, John Wise has long recognized the threat of the Asian citrus psyllid to his business and livelihood. The threat has become greater now that part of his region is under quarantine as state agricultural officials continue to find more residential citrus trees infected with huanglongbing, or citrus greening disease, a fatal bacterial infection that the insect can transmit. For organic citrus growers, there remain few effective treatment options approved for organic production to control the psyllid.

### Rebounding Harvests Test Agricultural Trucking Companies

Trucking companies that haul crops from fields and orchards to processing facilities and transport packaged produce to ports and retailers have been especially busy over the past several weeks. After three years of drought gave way to heavy rains, tomatoes, almonds, pistachios and winegrapes were expected to outpace last year's production, according to estimates from the U.S. Department of Agriculture. Tom Barcellos, a Tulare County farmer who runs a trucking business, said his fleet of trucks has been stretched thin by the San Joaquin Valley's record-setting pistachio harvest.

### Rice Commission Ceo Champions Partnerships To Protect Habitat

The CEO of the California Rice Commission says the sector is working to secure a farming future with less vulnerability to climate extremes. Addressing the California Association of Pest Control Advisors in Reno, Tim Johnson said rice producers "are starting to wrap our arms around...the impacts of climate variability." He said a key to sustaining California rice production may come from sustaining critical habitat. During the drought, \$10 million in grants were made available to rice farmers who provided some water to idled fields used by waterfowl on the Pacific Flyway.

### Public Utilities Commission Mulls Changes To Net Energy Metering Program

A proposed decision under consideration by the California Public Utilities Commission would bring changes to a program implemented to encourage private investment in on-site renewable energy. The state's Net Energy Metering Aggregation program, or NEMA, has led to increased adoption of solar and other renewables by farms, ranches and other businesses. The PUC on Nov. 2 is due to consider changes that would effectively eliminate the benefit of aggregation for power used and generated by customers with more than one utility meter. ★



**WE SUPPORT FIRST RESPONDERS**



SINCE 1999

AFFORDABLE


CREMATION & FUNERAL CENTER INC

THE SENSIBLE ALTERNATIVE

Compassion, Care,  
Dignity and respect

We promise honest, upfront pricing  
Never be overcharged or misled

- We invite comparisons to our services and facilities.
- Pre-planning and pre-payment services.
- Guaranteed Pricing.



\$1,090 Dignified Cremation

\$3,190 Traditional Funeral

(916) 469-0866

Call 24 hours

4750 BELOIT DRIVE,  
SACRAMENTO / FD-2352

(Off Interstate 80, Exit Marysville/Raley Blvd.)

www.affordablecremationofsacramento.com

**RIO LINDA/ELVERTA COMMUNITY WATER DISTRICT • 916-991-1000**  
Tim Shaw-General Manager  
**Board of Directors:**  
President – Mary Harris  
Vice President – Vicky Young  
Jason Green  
Chris Gifford  
Anthony Cline  
The Board Meetings are now the 4th Monday of every month at 6:30 pm.  
Depot/Visitors Center, 6730 Front Street

**RIO LINDA ELVERTA RECREATION & PARK DISTRICT • 916-991-5929**  
Mike Heller – General Manager  
**Board of Directors:**  
Wayne Del Nero – Chair  
Becky McDaniel – Vice Chair  
Lisa L. Morris – Secretary  
Charlea Moore – Director  
Robert Bastian – Director  
The Park Board meets on the third Wednesday of each month at 6:30 pm.  
at the Depot Building, 6730 Front Street, Rio Linda.

**TWIN RIVERS UNIFIED SCHOOL DISTRICT**  
Superintendent: Steve Martinez, Ed.D.  
Support Staff: 566-1745  
**Board of Trustees:**

- Area 2. Michelle Rivas – President • Area 1. Michael Baker – Vice President
- Area 5. Basim Elkarrar – Clerk • Area 4. Stacey Bastian • Area 7. Linda Fowler
- Area 3. Christine Jefferson • Area 6. Rebecca Sandoval



# This Winter PG&E Offers Gas Appliance Safety Checks and Pilot Re-Lights

## PG&E News Release

**OAKLAND, CA (MPG)** - To help customers prepare their gas appliances for safe use during the cold weather months ahead, Pacific Gas and Electric Company (PG&E) offers free in-home safety checks. During the safety checks, PG&E also will relight pilot lights for customers who have older heaters or other appliances that have been turned off during warmer months. Most modern gas heaters and appliances have electronic ignition and do not use pilot lights. Free safety checks help ensure that gas appliances, including water heaters, furnaces and ovens, are operating safely and efficiently, reducing the risk of carbon monoxide (CO) poisoning within the home. Carbon monoxide is especially dangerous because it can't be seen, smelled or heard. According to the Centers for Disease Control and Prevention, each year more than 400 Americans die from unintentional CO poisoning not linked to fires, more than 100,000 visit the emergency room, and more than 14,000 are hospitalized. Since the start of 2023, PG&E has responded to

more than 6,100 incidents where the presence of carbon monoxide is suspected, including 154 in the North Valley, 753 in the Sacramento region and 189 in PG&E's Sierra Division of Placer, El Dorado and Nevada counties. "One of the best ways to prevent carbon monoxide from reaching dangerous levels is to ensure your appliances are in safe working order. A free safety check can help identify any issues that would interfere with their safe operation. And while our technicians are there, they will also inspect your pilot lights and relight them if needed," said Joe Forline, PG&E senior vice president of Gas Operations. Before the colder winter months when natural gas appliances typically see the most use, PG&E encourages customers to schedule an inspection by visiting [www.pge.com/pilotlights](http://www.pge.com/pilotlights). Scheduling your appointment online is free and easy and will help you avoid hold times on our customer service line. Customers can also call 800-743-5000 to schedule appointments. *Helpful Winter Gas Safety Tips:* Install carbon monoxide detectors to warn when concentration levels are

high; All California single-family homes are required to have carbon monoxide detectors; Carbon monoxide detectors should be installed on every floor, near sleeping areas and common areas; These devices should be tested twice a year, and batteries replaced if necessary; Check the expiration date – most carbon monoxide detectors have a shelf life of five to seven years; Never use products inside the home that generate dangerous levels of carbon monoxide, such as generators, outdoor grills, or propane heaters; Never use cooking devices such as ovens or stoves for home heating purposes; When using the fireplace to stay warm, make sure the flue is open so venting can occur safely through the chimney; Make sure water heaters and other natural gas appliances have proper ventilation. If you suspect carbon monoxide in your home, you should get out immediately and call 911. If a PG&E customer ever smells the distinctive "rotten egg" odor of natural gas in or around their home or business they should immediately evacuate and then call 911 and PG&E at 1-800-743-5000. ★

# Bera Statement on Terrorists

## Office of Congressman Ami Bera, M.D

**WASHINGTON DC (MPG)** - Congressman Ami Bera, M.D., a senior member of the House Foreign Affairs Committee and the House Permanent Select Committee on Intelligence, issued the following statement on Hamas' deadly attack on Israeli citizens

and sovereignty: "I strongly condemn the ongoing terrorist attack by Hamas that has killed innocent Israeli citizens across southern Israel today. I extend my deep condolences for the lives lost in these attacks and pray for the safety of all those affected by the horrific violence. "In June, I had the

opportunity to visit southern Israel and was moved by the hospitality and resilience of the people who are now under violent attack. I also had the chance to see the Northern Border where Israel faces an additional threat from Hezbollah. It is more important than ever that the United States stands with Israel and her right to defend her sovereignty." ★

# Top Election Official Addresses Future Elections

## Secretary of State News Release

**SACRAMENTO, CA (MPG)** - California Secretary of State Shirley N. Weber, Ph.D. delivered the keynote at the Future of California Elections (FoCE) Conference at the Hyatt Regency in Sacramento. The conference brought together elections officials, election reform advocates, researchers, organizers, and other stakeholders to discuss key topics in voting and elections, build relationships, and together begin to imagine a future for our elections that better serves all voters. Weber said that, while California has made significant advances increasing voter registration on a large scale and making voting easier and more accessible, more needs to be done to outreach to these new voters to help them cultivate habits of voting. "As elections officials, we will never be satisfied not only when every eligible person is registered to vote, but when every registered voter actually shows up to vote. We must inform voters of the when, where and how of voting. But there is one thing that keeps us from being successful for the health of our democracy and to have

sustained participation - we must remind voters of the "why" of voting." Weber said it's imperative that elections officials convey to voters that participation in voting is an exercise of their power to take control of their lives and to help their families, neighborhoods and communities flourish. She also exhorted California to revive the spirit of the Civil Rights era's Freedom Summer, where hundreds of volunteers went to Mississippi in the summer of 1964 and risked arrest and violence to register Black voters and to educate them on how to exercise the franchise. "There is too much at risk and too many people who died for women's right to vote. There has been so much sacrifice to let it atrophy. As elections officials and advocates, we must make sure that we undertake the necessary task of educating the public on why voting matters." Weber made it clear that in order to translate policies for increased registration into expanded participation in an environment where democracy is under threat, lawmakers must prioritize sustained investment for voter education. "If the state believes in it, they need to fund it." she said. ★



**LEGAL ADS FOR SACRAMENTO COUNTY?**

***We Can Do That!***

Call to place your legal advertising

**916-773-1111**

*All Legal Ads Published by Messenger Publishing*



**WE SUPPORT FIRST RESPONDERS**



# CALL A PRO BUSINESS DIRECTORY



**Superior Landscape Services**  
Landscaping and Maintenance

• Sprinkler Repair/Install • Pruning  
• Mowing/Trimming • Fertilizing

Insured  
Lic#794551

**(916) 728-5812 • Cell (916) 761-0999**  
Dave Cochran Owner • [dave\\_SLS@surewest.net](mailto:dave_SLS@surewest.net)

CSLB Lic#595156

**A-1 AFFORDABLE ROOFING SERVICES, INC**

• New Roofs • Certifications • Roof Repairs  
• Dry Rot Repairs • Roof Inspections • Gutters

**John Fleenor, Contractor**  
1741 L Street, Rio Linda, CA 95673

Cell: **(916) 206-1613**  
Contractor Lic. #1064966

**GREENWAY TREE SERVICE**

Specializing in Expert Tree Pruning,  
Tree Removal & Stump Grinding

**Free Estimates  
Competative Prices**

Licensed and Insured

**(916) 224-9750**



**TD SNELL CONSTRUCTION**  
GENERAL BUILDING CONTRACTOR

**Tom Snell**  
Cell 916-432-9380 | Office 916-991-1932 | [tom.snell@sbcglobal.net](mailto:tom.snell@sbcglobal.net)

Concrete, Foundation, Flatwork,  
Rough Framing  
Residential and Commercial  
Remodel and New Construction  
Tiny Houses, ADU Homes

CSLB Lic#595156

**DRAINS ONLY**  
THE DRAIN & SEWER  
CLEANING CO.

**Charles Mitchell**  
916-868-5771  
[CMJR6348@GMAIL.COM](mailto:CMJR6348@GMAIL.COM)  
4 Picket Ct. Sacramento, CA 95823  
SPB12018-00953

**Rio Linda Eye Care**  
*Laser Surgery • Eye Glasses • Contact Lenses*  
*• Eyewear for Computer Users*

**Dr. William Fleischmann**  
**(916) 991-8444**  
Saturday Appointments Available  
**6716 RIO LINDA BLVD., SUITE B, RIO LINDA**

**All American Pro Construction**  
*Family-owned & operated.*  
*We offer Veterans & Senior Discounts*  
*Great Craftsmanship & Customer Service*  
Specializing in Kitchen & Bath  
Remodels, plus Much More  
BIG or SMALL, We Do It All. Give Us a Call.  
**916-504-0188**

CSLB# 1089369, Licensed, Bonded & Insured

**Just Send It Postal**  
[justsendit11@yahoo.com](mailto:justsendit11@yahoo.com)  
Phone: (916) 723-8855 • Fax: (916) 723-0208  
Mon.-Fri. 10 - 5 Sat. & Sun. CLOSED  
7250 Auburn Blvd. #C Citrus Heights, CA 95610  
[www.justsenditpostal.com](http://www.justsenditpostal.com)

**NOTARY \* PRINTING \* SHREDDING**

**RETIRED COUPLE**  
HAS \$1MIL TO LEND ON CA. REAL ESTATE\*

**V.I.P. TRUST DEED COMPANY**  
Buys T.D.s and Buys/Lends on Partial Interests

**OVER 40 YEARS OF FAST FUNDING**  
Principal **(818) 248-0000** Broker  
**WWW.VIPLAN.COM** \*Sufficient equity required - no consumer loans

Real Estate License #01041073 CA Department of Real Estate, NMLS #339217  
Private Party loans generally have higher interest rates, points & fees than conventional discount loans

**MORE TIME ON YOUR BUSINESS**  
**...and less time managing payroll**

**FREE PAYROLL PROCESSING FOR ONE MONTH IF YOU CALL NOW!**

**916-760-7227**  
[www.pinnaclehro.com](http://www.pinnaclehro.com)

**AFFORDABLE TRENCHLESS & PIPE LINING**

**Install a Water/Electric line under your existing driveway!**

**SEWER PROBLEMS? WATCH OUR VIDEO.**  
[www.ydig.com](http://www.ydig.com)

**We're #1 in the #2 business**  
Off (916) 488-1215 Lic #754886

**TRACTOR SERVICE**

• Mowing • Rototilling  
• Discing • Scraper/Loader

Call  
**(916) 991-8431**



# Hells Angels Members Arrested for Attempted Murder



Seized firearms, cash and Hells Angels gang indicia. Photo courtesy of Sacramento Sheriff's Dept

## Sacramento County Sheriff's Office News Release

**SACRAMENTO COUNTY, CA (MPG)** - At approximately 9:20 a.m. on Saturday, July 8, 2023, deputies from the Sacramento County Sheriff's Office responded to a residential neighborhood on Laurel Oak Way in Fair Oaks to the report of a shooting. Deputies arrived on scene and located an adult male shot in the stomach. The victim was transported to the hospital and ultimately survived his injuries.

Deputies and detectives from the Sheriff's Gang Suppression Unit (GSU) determined the shooting was gang-motivated and the victim was targeted. The investigation revealed four San Francisco Hells Angels Motorcycle Club members were responsible for the shooting. Detectives obtained arrest warrants for Valentino Venezia, Dominic Venezia, Ederic Llarena, and William Kibblewhite.

On Tuesday, October 24, 2023, GSU

Detectives, FBI San Francisco SWAT, FBI Sacramento SWAT, Central County SWAT, Daly City SWAT, FBI SafeStreets, and CDCR Special Services Unit (SSU) executed a seven-location search warrant related to the shooting. All four suspects were subsequently taken into custody. The search warrants yielded 15 firearms, approximately \$112,000 in cash, and Hells Angels gang indicia and intelligence documents.

Valentino and Dominic Venezia were booked into the San Francisco County Jail; Ederic Llarena was booked into the Contra Costa County Jail; and William Kibblewhite was booked into the San Mateo County Jail. All four were charged with PC 664/187 (Attempted Murder); PC 245(a)(2) (Assault with a Deadly Weapon); PC 246 (Shooting at an Occupied Vehicle); PC 182.5 (Criminal Gang Conspiracy); and PC 186.22 (Gang Enhancement). All four suspects were scheduled to appear in court in Sacramento on October 27, 2023, at 3:00 p.m. ★

# It is Harvest Time!



Nicole J. James, DDX, U.S. Customs and Border Protection. Courtesy photo

## Pleasant Hill Christian Praise Center News Release

**SACRAMENTO, CA (MPG)** - Come and celebrate the 3rd Annual Harvest Festival and Holy Convocation at Pleasant Hill Christian Praise Center November 11-12. You are invited to 2 days of prayer, praise, fellowship and fun with Presiding Elder David C. James, Jr. at 3612 16th Avenue Sacramento, Calif.

There will be a Harvest Festival on Saturday, November 11th 11:00 am to 3:00 pm with evangelism, gospel music, clothing distribution, food and fellowship.

Then on Sunday, November 12th at 11:20 am the Annual Holy Convocation Service will be held with the theme: "A MESSAGE OF HOPE": The Book of Second Chronicles: Chapter 7: Verse: 14.

Messenger: Elder M.J. Williams, Pleasant Hill Christian Praise Center.

This year's Festival and Convocation will highlight and recognize the achievements of Nicolle J. James who is the Deputy Executive Director (DXD) for the U.S. Customs and Border Protection (CBP), Office of Training and Development (OTD), Field Operations Academy (FOA).

DXD James has been serving in Brunswick, Georgia at the Federal Law Enforcement Training Center (FLETC) during the latter part of her career. In this role, she serves as the academy's senior executive ranking official second in command, overseeing the operations, training, budget & procurement, logistics and administration for the Office of Field Operations (OFO) Officer, Agriculture and Seized Property Specialists basic and advanced training at the academy and in the field.

Prior to holding this position, Deputy Executive Director James served in the U.S. Army on both active and reserve duty. She is a disabled Operation Iraqi Freedom Combat Veteran who served as the Brigade's Senior Noncommissioned Officer of the Medical Regulating Office, and the Brigade

Commander's Equal Opportunity Advisor. She was awarded the Bronze Star Medal, and the Army Commendation Medal (Equal Opportunity Advisor of the Year) (2003-2005). DXD James is a graduate of the U.S. Army Sergeants Major Academy (2008), Ft. Bliss, TX; and the Equal Opportunity Advisor Course, at the Defense Equal Opportunity Management Institute, Patrick AFB, FL (2001). She honorably retired in 2014 with 24-years of service.

Deputy Executive Director James was born in Sacramento, CA and raised in Del Paso Heights. She is married to Captain (Retired) James Matthews Jr. of the DC Fire & Emergency Medical Services in Washington, DC. She is the eldest of two siblings, two nephews, and one great niece. She is the eldest child and daughter of Elder David C. James Jr., Pastor of Pleasant Hill Christian Praise Center.

Please join us in celebrating her contributions and all those veterans who have dedicated their lives to serving their country with honor this Veterans Day. For more information please call (916) 402-3525. ★

# Local Classifieds

Advertise in your local community newspaper  
Call 916-773-1111

Announcement

Prepare for power outages today with a GENERAC home standby generator. \$0 Money Down + Low Monthly Payment Options. Request a FREE Quote -Call now before the next power outage: 1-844-439-5645 (Cal-SCAN)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-424-7581 (Cal-SCAN)

NEW AUTHORS WANTED! Page Publishing will help you self-publish your own book. FREE author submission kit! Limited offer! Why wait? Call now: 1-855-667-0380 (Cal-SCAN)

Autos Wanted

DONATE YOUR CAR TO KIDS. Fast Free Pickup – Running or Not - 24 Hour Response - Maximum Tax Donation – Help Find Missing Kids! Call 1-888-491-1453. (Cal-SCAN)

Donating your vehicle? Get more! Free Towing, Tax Deductible. Plus a \$200 restaurant voucher and a 2-night/3-day hotel stay at one of 50 locations. Call Heritage for the Blind to donate your vehicle today. CALL 1-844-491-2884 (Cal-SCAN)

Autos Wanted

GOT AN UNWANTED CAR?? Your car donation to Patriotic Hearts helps veterans find work or start their own business. Fast free pick. Running or not! Call 24/7: 1-877-529-0495. (Cal-SCAN)

Tiene un vehiculo no deseadó? Donelo a Patriotic Hearts! Recogida rápida y gratuita en los 50 estados. Patriotic Hearts ofrece programas para ayudar a los veteranos a encontrar trabajo o iniciar su propio negocio. Llama ahora: 1-844-244-5441 (24/7)(Cal-SCAN)

WANTED! Old Porsche 356/911/912 for restoration by hobbyist 1948-1998 Only. Any condition. Top \$ paid! PLEASE LEAVE MESSAGE 1-707-339-5994. Email: Porsche restoration@yahoo.com (Cal-SCAN-2/17/24)

Computer Service

**Zinsky's**  
PC Configurations  
"Don't replace it - REPAIR IT!"  
Custom Desktop Computer Configurations  
• PC Repair • Home Wireless Networking  
• Installations • Virus & Spyware Eradication  
Alan Zinsky  
Phone: 916-622-2269  
Zconfig@sbglobal.net  
Bus. Lic. # 305312 • B. E. A. R. Reg. #84416  
www.zinskyspcrepair.com

Financial

Over \$10K in Debt? Be debt free in 24 to 48 months. No upfront fees to enroll. A+ BBB rated. Call National Debt Relief 1-888-231-4274. (Cal-SCAN)

Fitness/Yoga

**Your Fitness Genie**  
Virtual Sessions  
Silver Sneakers  
NASM  
**Age Well At Home**  
Avoid Assisted Living  
\*Keep Strength and Mobility  
Be Active, Call Today!  
Jenn@YourFitnessGenie.com  
(916)768-8767

For Rent

\$875 mo. Furnished. Kitchen priedgedges. Free laundry. No deposit. Prefer non smoker. 916-988-2669 (11/10/23)

For Sale

ENGLISH WALNUTS 2023 Crop, \$2.00 per pound in the shell. Free delivery with purchase of 20 pounds or more. 916-991-8431 (12/8/23)

V-8 (Cadillac Engine) in 1995 Oldsmobile Aurora. 64,000 original miles. Must take whole car. Transmission is no good. \$500 or best offer. Call 530-742-9144 and leave message. (TFN)

'84 Corvette, 88,000 miles, engine is extremely strong, 4 speed tranny, get's up and goes. Interior needs work. Primered. First \$2,500 drives it away. 530-742-9144 leave message. (TFN)

Hall Rentals

**VFW Post 6158**  
  
8990 Kruithof Way, Fair Oaks, CA  
  
916-966-1663  
vfw6158.org/rent-our-hall/  
Call or come by

Health/Wellness

JOIN FOR FREE - NO KITS OR QUOTES & FREE WEBSITE. CTFO (Changing The Future Outcome) Has the best CBD oil available. Products for health, beauty, weight or hair loss and even for your pets. Check out these products: canderson.myctfo.com (TFN)

Health/Wellness

Stroke and Cardiovascular disease are leading causes of death, according to the American Heart Association. Screenings can provide peace of mind or early detection! Contact Life Line Screening to schedule your screening. Special offer - 5 screenings for just \$149. Call 1-888-892-5598 (Cal-SCAN)

Help Wanted

Seeking an experienced Personal Driver for a family member on a part-time weekly basis. Driver must have a valid driver's license and at least one year of driving experience to perform the job safely. Opportunities Start at \$25-\$30 hourly. Working days are Monday through Friday. Interested applicants should email jmjan-da@msn.com to apply. (11/17/23)

Insurance/Health

SAVE BIG on HOME INSURANCE! Compare 20 A-rated insurance companies. Get a quote within minutes. Average savings of \$444/year! Call 1-844-410-9609! (M-F 8am-8pm Central) (Cal-SCAN)

Internet

FREE high speed internet for those that qualify. Government program for recipients of select programs incl. Medicaid, SNAP, Housing Assistance, WIC, Veterans Pension, Survivor Benefits, Lifeline, Tribal. 15 GB internet service. Bonus offer: Android tablet FREE with one-time \$20 copay. Free shipping & handling. Call Maxsip Telecom today! 1-855-480-0769 (Cal-SCAN)

Home Remodel

Jacuzzi Bath Remodel can install a new, custom bath or shower in as little as one day. For a limited time, we're waiving all installation costs! (Additional terms apply. Subject to change and vary by dealer. Offer ends 9/30/23) Call 1-833-985-4766 (Cal-SCAN)

Safe Step. North America's #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our FREE shower package and \$1600 Off for a limited time! Call today! Financing available. Call Safe Step 1- 888-989-5749 (Cal-SCAN)

Miscellaneous

DID YOU KNOW Newspaper-generated content is so valuable it's taken and repeated, condensed, broadcast, tweeted, discussed, posted, copied, edited, and emailed countless times throughout the day by others? Discover the Power of Newspaper Advertising. For a free brochure call 916-288-6011 or email cecelia@cnpa.com (Cal-SCAN)

The difference in winning and losing market share is how businesses use their advertising dollars. CNPA's Advertising Services' power to connect to nearly 13 million of the state's readers who are an engaged audience, makes our services an indispensable marketing solution. For more info call Cecelia @ (916) 288-6011 or cecelia@cnpa.com

Landscaping

**YARD SERVICE**  
ONE-TIME CLEANUP  
Mow, Weed, Prune & Haul  
NEED: Landscaping bark?  
Gutters cleaned?  
Light fence work?  
CALL 916/205-9310  
or 916/627-9000/

Landscaping

**CREATE YOUR PARADISE**  
  
Winter Yard Cleanups, Complete Landscape Design/Installation, Sprinkler System Installs/Repairs, All Types Concrete Work, Fence Installation, Retaining Walls- All Types, Drainage Systems-all types, Landscape Lighting, Residential/commercial American Landscape Design & Installation, Est 1987 American Construction & Property Maintenance Company  
WE ACCEPT VISA & MASTER CARD  
(916)612-0776  
Lic#690968

Music Lessons

**Guitar Lessons**  
Beginner to Advanced . \$20/ half-hour; \$30 full hour. 916-507-6658, freddiebbalbert@gmail.com (12/30/23)

Painting Services

CHA SPECIAL PAINTING. Inside and exterior house. Flat roof water leak repair. 916-918-4669 (10-27-23)

Pets/Animals

DONATE YOUR UNWANTED CAR, TRUCK, RV OR BOAT TO HELP HOMELESS PETS. PETS ALIVE, A CALIFORNIA, QUALIFIED 501-C-3 NONPROFIT. WE ARE TAX DEDUCTION AND PAPERWORK EXPERTS AND PROVIDE GUARANTEED TAX DEDUCTIONS. FOR QUOTES AND QUICK PICK UP, CALL US TODAY. 833-772-2632 LAPET-SALIVE.ORG (Cal-SCAN)

Real Estate

RETIRED COUPLE \$\$\$\$ for business purpose Real Estate loans. Credit unimportant. V.I.P. Trust Deed Company www.viploan.com Call 1-818-248-0000. Broker-principal DRE 01041073. No consumer loans. (Cal-SCAN)

Advertising Works!

**My wife laughed when I wanted to be a CEO, But when I took the company public?**  
  
➤ Can't Get That Right Job?  
➤ Is Age A Problem?  
➤ Have You Been Downsized?  
➤ Want To Change Industries?  
➤ Do You Find Sending Resumes To Job Boards Unproductive?  
➤ Are You Reaching The Unpublished Market?  
➤ Would You Be Open To Remote or Hybrid Work?  
➤ Are You Getting The Compensation That You Deserve?  
  
Executives: FREE Resume Evaluation and Free Position Evaluation and Guidance  
  
Next Level 646 219-0000  
  
Resume to [vpcareers20@gmail.com](mailto:vpcareers20@gmail.com)

Roofing

**BERNARDINO ROOFING**  
Reroofs, Repairs, Maintenance, Dryrot, Gutters, Family Operated. BBB MEMBER!  
\*\*\*FREE ESTIMATES\*\*\*  
SENIOR DISCOUNTS  
Lic.#817945 43 Years Experience  
**916.920.0100**  
www.bernardinoroofing.com

Tree Service

**BP TREE SERVICES LLC.**  
  
TREE & STUMP REMOVAL  
TREE TRIMMING/ SHAPING  
FREE ESTIMATE  
10% OFF WITH THIS AD  
Insured. Workman's comp. Arborist  
**916-722-6321**  
BPTreeServices.com  
VISA / MASTER CARD  
California Contractors Lic #1036031

Need Help?

**Hire a Pro!**

Take the Smell Test Challenge

A free scratch-and-sniff test can help researchers learn more about brain health.  
  
Request your test at [mysmelltest.org/news](http://mysmelltest.org/news) or scan the QR code.

**BASEBALL** Tours  
Hall of Fame Tour ▶ Attend MLB games at Cincinnati, Detroit, Cleveland, Pittsburgh, Toronto, Boston & New York Yankees. Visit football, baseball, basketball & hockey Halls of Fame  
Aug. 2-12 2024  
▶ Tour begins at hotel near Cincinnati Airport and ends near Newark Liberty Intl Airport ▶ \$3,500/person based on double hotel occupancy  
Tour includes deluxe motor coach transportation, all admission tickets, quality hotels, etc.  
\*\*\*\*\*  
We also offer an Arizona Spring Training Tour (March 3-6) and a New England Fall Foliage Tour (Sept. 27-Oct. 3) with games at Fenway Park and Yankee Stadium.  
For more information, call or text for a free brochure: 507.217.1326

Advertise in your local community newspaper  
Call (916) 773-1111

RETIREDCOUPLE

HAS \$1MIL TO LEND ON CA. REAL ESTATE\*

**V.I.P. TRUST DEED COMPANY**  
Buys T.D.s and Buys/Lends on Partial Interests  
  
OVER 40 YEARS OF FAST FUNDING  
Principal (818) 248-0000 Broker  
[WWW.VIPLoan.COM](http://WWW.VIPLoan.COM) \*Sufficient equity required - no consumer loans  
Real Estate License #01041073 CA Department of Real Estate, NMLS #339217  
Private Party loans generally have higher interest rates, points & fees than conventional discount loans



Legal Advertising Hotline  
916-483-2299

Legal Advertising Fax  
916-773-2999

LEGAL ADVERTISING

Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294 – February 7, 1984

Rancho Cordova Independent Adjudicated For and By the County of Sacramento, Adjudication No. 195380 – September 18, 1969

Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535 – March 12, 2020

The Rio Linda News Adjudicated For and By the County of Sacramento, Adjudication No. 358073 – March 21, 1988

Legal Advertising  
7144 Fair Oaks Blvd #5  
Carmichael, CA 95608

FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07378

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07310

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07071

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06910

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07298

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07119

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07024

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06975

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06642

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07042

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07388

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07052

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07381

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07526

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07405

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06866

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07460

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07436

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07046

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07538

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07393

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07519

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07354

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07353

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07299

Gloria Ayala, 10514 Coloma Road, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Chocoglo" 10514 Coloma Road, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 28, 2023  
Publish: Oct 20, 27, Nov 3, 10, 2023  
CHOCOGL0 11-10-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07350

QPH Nail Salon LLC, 819 Howe Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "QPH Top Nail" 819 Howe Avenue, Sacramento, CA 95825. Filed with the Clerk of Sacramento County October 2, 2023  
Publish: Oct 27, Nov 3, 10, 17, 2023  
QPH 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07290

Fight Estate Enterprises, LLC, 2220 K Street #10, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Fight Estate/Fight Kitchen/Javi Travels" 2220 K Street #10, Sacramento, CA 95816. Filed with the Clerk of Sacramento County September 28, 2023  
Publish: Oct 27, Nov 3, 10, 17, 2023  
FIGHT 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07461

Half Sweet Ventures LLC, 201 S Stone Avenue #304, Tucson, AZ 85701 is doing business under the Fictitious Business Name(s) "Tapioca Productions" 201 S Stone Avenue #304, Tucson, AZ 85701. Filed with the Clerk of Sacramento County October 6, 2023  
Publish: Oct 27, Nov 3, 10, 17, 2023  
HALF 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07528

Lauren Anne-Marie Cook, 8570 Everglade Drive, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Lupine Speech, Language, and Feeding Therapy" 8570 Everglade Drive, Sacramento, CA 95826. Filed with the Clerk of Sacramento County October 11, 2023  
Publish: Oct 27, Nov 3, 10, 17, 2023  
LUPINE 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07572

Bastet Business Solutions, LLC, 4030 Buchanan Drive, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Bastet Business Solutions, LLC" 4030 Buchanan Drive, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County October 12, 2023  
Publish: Oct 27, Nov 3, 10, 17, 2023  
BASTET 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06563

Kazim Arsalan, 5840 Watt Avenue Apt A, North Highlands, CA 95660 and Amanullah Rasoli, 3600 Karl Drive Apt B, North Highlands, CA 95660 and Shafigullah Faizi, 570 7<sup>th</sup> Street Apt 272, West Sacramento, CA 95605 are doing business under the Fictitious Business Name(s) "Watt Halal Market" 5903 Watt Avenue Suite A, North Highlands, CA 95660. Filed with the Clerk of Sacramento County September 5, 2023  
Publish: Oct 27, Nov 3, 10, 17, 2023  
WATT 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07056

Tigran Barkhudaryan, 3252 Explorer Drive, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "TB DreamPixWorld" 3252 Explorer Drive, Sacramento, CA 95827. Filed with the Clerk of Sacramento County September 18, 2023  
Publish: Oct 27, Nov 3, 10, 17, 2023  
DREAM 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07602

Martin Smith, 6860 Woodlock Way, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "United People Rights Team" 6860 Woodlock Way, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 13, 2023  
Publish: Oct 27, Nov 3, 10, 17, 2023  
UNITED 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07567

Masuta Logistics Inc, 65 Quinta Court Suite B, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "IRP & Drug Testing Services" 65 Quinta Court Suite B, Sacramento, CA 95823. Filed with the Clerk of Sacramento County October 12, 2023  
Publish: Oct 27, Nov 3, 10, 17, 2023  
IRP 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07368

Aaron Anderson, 4474 Ruby Landing Way, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "AI Entertainment Group/A-Ron Entertainment Group" 4474 Ruby Landing Way, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County October 3, 2023  
Publish: Oct 27, Nov 3, 10, 17, 2023  
ENTERTAINMENT 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07477

Gary Brown Enterprises, 7540 Telegraph Avenue, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Northern California Home & Landscape Expo" 7540 Telegraph Avenue, Orangevale,

CA 95662. Filed with the Clerk of Sacramento County October 10, 2023  
Publish: Oct 27, Nov 3, 10 17, 2023  
NORTHERN 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07654

Misael Arroyo, 7517 Pixcroft Court, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "MC Plumbing" 7517 Pixcroft Court, Sacramento, CA 95842. Filed with the Clerk of Sacramento County October 16, 2023  
Publish: Oct 27, Nov 3, 10 17, 2023  
PLUMBING 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07764

Efrain Eduardo Hernandez Tapia, 4859 Broadwater Drive, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "JJ's Hot Dogs & More" 4859 Broadwater Drive, Sacramento, CA 95835. Filed with the Clerk of Sacramento County October 19, 2023  
Publish: Oct 27, Nov 3, 10 17, 2023  
JJS 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07437

Pearl Care Assisted Living Inc., 8523 Winding Way, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Pearl Care Assisted Living" 8523 Winding Way, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County October 6, 2023  
Publish: Oct 27, Nov 3, 10 17, 2023  
PEARL 11-17-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06729

Jordan T. Gaddis, A Professional Dental Corporation, 2835 Eastern Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Complete Comfort Dental" 2835 Eastern Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County September 11, 2023  
Publish: November 3, 10, 17, 24, 2023  
COMPLETE 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07564

Maher Bazlamit, 105 Rockbolt Circle, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Nation Auto Sales" 5877 Power Inn Road Suite B, Sacramento, CA 95824. Filed with the Clerk of Sacramento County October 12, 2023  
Publish: November 3, 10, 17, 24, 2023  
NATION 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07628

Terrie A Hayward, 6673 Greenback Lane, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Kid-Ventures Childcare" 6673 Greenback Lane, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 16, 2023  
Publish: November 3, 10, 17, 24, 2023  
VENTURES 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07772

Christopher Aaron Varney, 5037 Raleigh Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Capital Remodel" 5037 Raleigh Way Carmichael, CA 95608. Filed with the Clerk of Sacramento County October 20, 2023  
Publish: November 3, 10, 17, 24, 2023  
CAPITAL 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06685

Caryn M Conway, 5741 Robertson Avenue, Carmichael, CA 95608 and Susan J Powers, 6315 Landis Avenue, Carmichael, CA 95608 are doing business under the Fictitious Business Name(s) "Lifetime Estate Liquidators" 5741 Robertson Avenue, Carmichael, CA 95608. Filed with the Clerk of Sacramento County September 8, 2023  
Publish: November 3, 10, 17, 24, 2023  
LIFETIME 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07816

Paulina De Soto and Eddie DeSoto Jr, 7047 Woodrick Way, Sacramento, CA 95842 are doing business under the Fictitious Business Name(s) "Under Pressure" 7047 Woodrick Way, Sacramento, CA 95842. Filed with the Clerk of Sacramento County October 24, 2023  
Publish: November 3, 10, 17, 24, 2023  
UNDER 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07769

Royal California Services Corporation, 5660 Kenneth Avenue #A, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Junk King Roseville" 12181 Folsom Boulevard Suite A, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County October 20, 2023  
Publish: November 3, 10, 17, 24, 2023  
JUNK 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07923

Mike Church, 4935 Travertine Circle, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Patch Masters Drywall" 4935 Travertine Circle, Sacramento, CA 95841. Filed with the Clerk of Sacramento County October 25, 2023  
Publish: November 3, 10, 17, 24, 2023  
PATCH 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-06781

Webspinner SEO, 10840 Bianco Court, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Webspinner Seo" 10840 Bianco

Court, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County September 12, 2023  
Publish: November 3, 10, 17, 24, 2023  
WEBSPINNER 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07938

Victoria's Health Products, Inc., 6041 Greenback Lane, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Health Products" 6041 Greenback Lane, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 25, 2023  
Publish: November 3, 10, 17, 24, 2023  
HEALTH 11-24-23

FICTITIOUS BUSINESS NAME STATEMENT FBNF2023-07744

Autos Discount Outlet, LLC, 3451 Longview Drive Suite 140, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "autodiscountoutlet.com" 3451 Longview Drive Suite 140, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 19, 2023  
Publish: November 3, 10, 17, 24, 2023  
AUTOS 11-24-23

ORDER TO SHOW CAUSE CHANGE OF NAME

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

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

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

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

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

Jawid Ali Ahmadi has filed a petition with this court for a decree changing the name(s) of Jawid Ali Ahmadi to Jawid Ahmadi and Faria Ali Ahmadi to Faria Ahmadi and Mohammad Elham Ali Ahmadi to Mohammad Elham Ahmadi and Aysha Ali Ahmadi to Aysha Ahmadi and Asonat Ali Ahmadi to Asonat Ahmadi.  
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 4, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: September 26, 2023  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: Oct 13, 20, 27 Nov 3, 2023  
AHMADI 11-3-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009350

Rakshya Shrestha and Bhaskar Ale has filed a petition with this court for a decree changing the name(s) of Bivan Ale to Bivan Shrestha Ale.  
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 11, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: October 3, 2023  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: Oct 13, 20, 27 Nov 3, 2023  
ALE 11-3-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009335

Tatyana Ovcharenko has filed a petition with this court for a decree changing the name(s) of Elia Ovcharenko to Elijah Ovcharenko.  
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 11, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

Dated: October 3, 2023  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: Oct 20, 27, Nov 3, 10, 2023  
OVCHARENKO 11-10-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009249

Regina Ayers has filed a petition with this court for a decree changing the name(s) of Regina Ayers to Regina Kay Ayers.  
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 10, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: September 28, 2023  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: Oct 20, 27, Nov 3, 10, 2023  
AYERS 11-10-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009021

Justin Tracy Grimm has filed a petition with this court for a decree changing the name(s) of Justin Tracy Grimm to Justin Tracy Hudspeth.  
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 21, 2023, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: September 26, 2023  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: Oct 20, 27, Nov 3, 10, 2023  
JUSTIN 11-10-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV008542

Jay Erickson has filed a petition with this court for a decree changing the name(s) of Raen Anthony Stonich to Raen Anthony Erickson.  
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 13, 2023, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: September 14, 2023  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: Oct 20, 27, Nov 3, 10, 2023  
ERICKSON 11-10-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV010174

Emily Hurley and Devin Hurley have filed a petition with this court for a decree changing the name(s) of Clara Noelle Hurley to Noelle Abby Hurley.  
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 11, 2024, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: October 20, 2023  
Christopher E. Krueger, Judge of the Superior Court  
Publish: Oct 27, Nov 3, 10, 17, 2023  
HURLEY 11-17-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV009918

Rita Karimi and Farzad Arian Karimi has filed a petition with this court for a decree changing the name(s) of Mohammad Waris Karimi to Faramarz Karimi.  
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 25, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: October 16, 2023  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: Oct 27, Nov 3, 10, 17, 2023  
KARIMI 11-17-23

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #23CV008957

Gurmeet Singh Hayer has filed a petition with this court for a decree changing the name(s) of Gurmeet Singh Hayer to Malkiat Singh.  
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 20, 2023, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: September 25, 2023  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: Oct 27, Nov 3, 10, 17, 2023  
SINGH 11-17-23



# COMICS & PUZZLES

The Spats

by Jeff Pickering

TUMBLE THEATRE PRESENTS

POPEYE

BY KENNY MILKLAND

Amber Waves

by Dave T. Phipps

Out on a Limb

by Gary Kopervas

TIGER

by BUD BLAKE

HOCUS-FOCUS

BY HENRY BOLTIHOFF

Find at least six differences in details between panels.

GRIN & BEAR IT

Just Like Cats & Dogs

by Dave T. Phipps

CROSSWORD

CLUES

ACROSS

1. Dylan lyric, "There was music in the \_\_\_\_\_ at night and revolution in the air"

6. \*Many scientists have this

9. Alpha Centauri B, e.g.

13. Measured in kilowatt-hours, on electric bill

14. Ring of flowers

15. TV's "\_\_\_\_\_ Blinders"

16. Make believe

17. Public promotions

18. Appropriate for Halloween

19. \*F unit of capacitance named in whose honor?

21. \*Marine biologist and "Silent Spring" author

23. L.A. baller

24. Not on a rolling stone?

25. Value added reseller

28. New Zealand fruit

30. Option at a hot dog stand, adj.

35. One's final notice

37. Without, in French

39. Time being

40. Toy construction set brand

41. Turning token taker

43. Jewish month

44. Jab on field of play

46. A ride up ski hill

47. Short for Milton

48. \*A unit of electric current named in whose honor?

50. Home to Zion National Park

52. Wood-shaping tool

53. Morays, pl.

55. One little piggy

57. \*A telescope was named in his honor

60. \*Primateologist and world's foremost expert on chimpanzees

64. Popular snorkeler's attraction

65. Have a cold

67. Sphere in Las Vegas, e.g.

68. Pond buildup

69. To and \_\_\_\_\_

70. Gives off

71. Goes with a rod

72. Small dog's bark

73. Tears down

DOWN

1. Take into custody

2. On a deck?

3. So-so

4. a.k.a. tent caterpillar or lappet moth

5. Maurice of "Where the Wild Things Are"

6. Eugene O'Neill's creation

7. He had

8. Popular 70s genre

9. Witnesses

10. Hawaiian tuber

11. Similar

12. Kind of bourbon

15. P in POI

20. Out of whack

22. Cleopatra's killer, according to legend

24. Not a full size bus

25. \*V unit of electric potential named in whose honor?

26. Crosswise, on deck

27. Build temporarily (2 words)

29. \*V unit of power named in whose honor?

31. Type of rich soil

32. Most populous country

33. Burn with water

34. \*Synonymous with unit of frequency and a car rental company

36. Muscle quality

38. Floor plank

42. Muse of love poetry

45. The \_\_\_\_\_ makers of "Pitch Perfect"

49. #53 Across, sing.

51. Vacuum cleaner, in U.K.

54. Like kale or spinach

56. Swelling of human organs

57. Golfer's destination

58. Desires

59. Ancient Semitic deity

60. Lump of stuff

61. Black tropical cuckoos

62. Guitar forerunner

63. Is it really more?

64. \*Carl Benz invented the first practical modern one in the 1880s

66. Retirement plan, acr.

STATEPOINT CROSSWORD • FAMOUS SCIENTISTS

CROSSWORD

1 2 3 4 5 6 7 8 9 10 11 12

13 14 15

16 17 18

19 20 21 22

23 24

25 26 27 28 29 30 31 32 33 34

35 36 37 38 39

40 41 42 43

44 45 46 47

48 49 50 51 52

53 54 55 56

57 58 59 60 61 62 63

64 65 66 67

68 69 70

71 72 73

SWITCH & GET \$25

Off First Month of New Service! USE PROMO CODE: GZ590

Consumer Cellular

CALL CONSUMER CELLULAR 888-804-0913

© 2023 Consumer Cellular Inc. For promo details please call 888-804-0913

© StatePoint Media

Classified Advertising

Sell Your Stuff! Reach 1000's of Readers Every Week!

MPG

916.773.1111

4 1 2 9 7 8 5 6 3

9 3 7 5 6 1 8 2 4

6 8 5 2 3 4 1 9 7

1 5 6 3 8 2 7 4 9

3 9 4 7 5 6 2 8 1

2 7 8 4 1 9 3 5 6

7 6 3 8 9 5 4 1 2

5 2 9 1 4 7 6 3 8

8 4 1 6 2 3 9 7 5

LEGAL ADS FOR SACRAMENTO COUNTY?

We Can Do That!

Call to place your legal advertising 916-773-1111

All Legal Ads Published by Messenger Publishing MPG

SUDOKU

Call today and receive a FREE SHOWER PACKAGE PLUS \$1600 OFF

SAFE STEP WALK-INTUB 1-855-576-5653

With purchase of new Safe Step Walk-Intub. Not applicable with any previous walk-in tub purchase. Offer available while supplies last. See each store for product details or contact customer care. © 2023 Safe Step Walk-Intub.

1 2 3 4 5 6 7 8 9

3 1 4 9

1 2 7 8

9 4 2 8

6 8 5 4

1 3

8 1 2

© StatePoint Media

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.



# The Insurance Fiasco

## Can this plan fix California’s insurance crisis?

By Ben Christopher,  
CALMatters.org

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

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

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

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

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

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

In principle, that’s trade-off



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

In exchange for these new tools, companies will be

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

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

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

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

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

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

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

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



AS LITTLE AS

3.5% DOWN PAYMENT

MINIMUM

580 FICO REQUIRED

FHA HOME LOAN

 Gift Funds Permitted!

 AVAILABLE FOR BOTH PURCHASES AND REFINANCES



CALL ME TODAY!  
(916) 870-2987  
I look forward to working with you!

Tisha Torres | Branch Manager  
NMLS#253078 | AZ BK#0906939  
Licensed in CA, AZ & OR



ALL APPLICATIONS ARE SUBJECT TO UNDERWRITING GUIDELINES AND APPROVAL. INFORMATION IS SUBJECT TO CHANGE WITHOUT NOTICE. NOT ALL PROGRAMS ARE AVAILABLE IN ALL AREAS. MOUNTAIN WEST FINANCIAL AND THE MOUNTAIN LOGO ARE REGISTERED TRADEMARKS OF MOUNTAIN WEST FINANCIAL, INC. LICENSED BY THE CALIFORNIA DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION UNDER THE CALIFORNIA RESIDENTIAL MORTGAGE LENDING ACT. LICENSED AS MORTGAGE WORKS FINANCIAL COMPANY (FN), DBA MORTGAGE WEST FINANCIAL. AZ BK#0906939. OREGON MORTGAGE LENDER LICENSE #ML-5112. NMLS# 164497

CELEBRATE RECOVERY



FREEDOM FROM YOUR HURTS, HABITS, AND HANG-UPS

TUESDAY NIGHTS 7PM - 9:30PM  
52 WEEKS A YEAR

THIS COULD CHANGE YOUR LIFE...

 LifePointe Church  
7200 RIO LINDA BLVD  
(916)991.4624  
CR@LIFEPOINTENAZ.COM



TO ADVERTISE WITH

THE RIO LINDA NEWS

CALL 916-773-1111