



**Halloween at Hagan Returned for a Night of Fun!**  
PAGE 4

**The Big Insurance Fiasco**  
PAGE 5



# Grapevine Independent

VOLUME 57 • ISSUE 45 PROUDLY SERVING RANCHO CORDOVA & SACRAMENTO COUNTY SINCE 1968 NOVEMBER 10, 2023

**SEE INSIDE**

**THE GOOD, THE BAD, AND THE UGLY**



PAGE 5

**BERA STATEMENT ON TERRORISTS**



PAGE 11

**REMEMBER VETERANS DAY NOVEMBER 11**



PAGE 6



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



PRSRTD STD. U.S. POSTAGE PAID RANCHO CORDOVA, CA PERMIT NO. 91 OR CURRENT POSTAL CUSTOMER

## Chamber Shines on in 60th Year

*Annual Awards Included Third-ever Hall of Fame Induction*



Rancho Cordova 60th Anniversary 2023 Business Award Winners & Special Honors. Back row left to right: Angela Terry, Terrence McNamara, Darcy Brewer, Sheryl Smith, Dawn Hall, Chris Tabieros. Front row left to right: Bill Glasser, Tina Williams, Rachel French, Harry Elliott, Andrea Nelson. Photo courtesy of Rancho Cordova Chamber of Commerce

### Rancho Cordova Area Chamber of Commerce

**RANCHO CORDOVA, CA (MPG)** - The Rancho Cordova Area Chamber of Commerce hosted a Celebration Gala on October 19, 2023, to recognize its 60th Anniversary and honor local businesses and individuals. Over 250 guests attended the sold-out evening of fine cuisine, entertainment, and connections at the Platinum Palace in Rancho Cordova. The gala was the culmination of a year of celebration, including a blood drive, unique items sold by businesses, community service, and more. "The Chamber's 60th Anniversary was one for the history books," said Joey Penneman, Board Chair.

"Not only was it a look back at the life-changing and staggering impact of the Chamber, but it also showed how many are committed to paving the way forward as we begin the next 60 years." The Chamber also recognized local businesses and individuals for supporting the community and larger region this past year. The most distinguished award was a surprise third-ever induction into the Chamber Hall of Fame: Dawn Hall! The Hall of Fame was established several years ago, and unlike the annual recognition of Chamber members, it is only awarded for achievements above and beyond. "Dawn came to the Chamber as a volunteer when there were

discussions of the Chamber dissolving," said Diann Rogers, President & CEO. "She went on to serve as a staff member for 14 years and continues to run Leadership Rancho Cordova. We are honored to recognize Dawn and ensure her role in the Chamber's history is never forgotten." The Chamber also has a Rising Star Award for the business of the year to watch. Chris Tabieros, owner of CTubbz Detailing, was recognized for becoming an Ambassador, graduating from the Minority Business Assistance and Recovery Kickstart Program, and joining this year's Leadership Rancho Cordova Class 17. Other annual business awards included Bee Embroidered, Micro *Continued on page 3*

## Rancho Cordova Man Indicted for Money Laundering Conspiracy

**Sacramento FBI News Release**

**SACRAMENTO, CA (MPG)** - A federal grand jury returned a single-count indictment against brothers Denis Gutsu, 31, of Antelope, and Maxim Gutsu, 26, of Rancho Cordova, charging them with conspiracy to commit money laundering, U.S. Attorney Phillip A. Talbert announced on October 31, 2023.

According to court documents, between December 2017 and March 2019, Denis Gutsu and Maxim Gutsu bought gift cards for a national retailer from persons who had obtained the gift cards using stolen credit card numbers. The Gutsu brothers bought these gift cards at a significant discount and then, usually within a day, sold the gift cards to an online gift card exchange. The brothers agreed with the exchange to sell these gift cards at a discount. In return, the online exchange passed on the discount to buyers who would quickly spend the gift cards. This sequence allowed the fraudulently obtained gift cards to be spent before the national retailer could void them due to fraud. This case is the product of an investigation by the Federal Bureau of Investigation. Assistant U.S. Attorney Nicholas M. Fogg is prosecuting the case. If convicted, Denis Gutsu and Maxim Gutsu each face a maximum statutory penalty of 20 years in prison and a fine of \$500,000 or twice the value of the property involved in the money laundering. Any sentence, however, would be determined at the discretion of the court after consideration of any applicable statutory factors and the Federal Sentencing Guidelines, which take into account a number of variables. The charges are only allegations; the defendants are presumed innocent until and unless proven guilty beyond a reasonable doubt. ★

## Don't Stop Dreaming, Rancho Cordova!

*By Margaret Snider*

**RANCHO CORDOVA, CA (MPG)** - The reception for the Fall Fine Arts Show (open themed) at City Hall, was immediately followed on November 1 by the State of the City report. The State of the City program featuring Mayor Linda Budge began with a rousing performance by the Cordova High School drumline. This was followed by the presentation of colors by Cordova ROTC. After that, Shelly Blanchard took the mic.

"It's hard to believe that 20 years have passed since the brand-new City of Rancho Cordova opened its doors," said Blanchard, executive director of Cordova Community Council. She asked everyone to imagine that beginning. Everything was a dream, a million dreams. After her introduction by Blanchard, Budge summarized the area's history,



Mayor Linda Budge reported on the State of the City from its history, through Cityhood in 2003, up through the present. Photo by Rick Sloan

then detailed what Rancho Cordova has done as a City, in the last 20 years. Awards and recognitions over the years testify to the success of City departments and staff, with the all-important help of the faithful citizens.

The All-America City Award is a community recognition program in the United States given by the National Civic League. Nationwide, only 500 cities have received this honor since its inception in 1949. The League has

awarded this to Rancho Cordova twice in its short 20 years of existence, in 2010 and 2019. The City received the Playful City USA Award for 2012-2013; Bicycle Friendly Community *Continued on page 2*



# Don't Stop Dreaming, Rancho Cordova!



From left: Rancho Cordova City Manager Micah Runner, Mayor Linda Budge, and new Chief of Police Matthew Tamayo attended the State of the City event on November 1. It was immediately preceded by the reception for the Fall Fine Arts Show at City Hall. Photo by Rick Sloan



Various Rancho Cordova departments informed residents of the city's development during this year's State of the City event. Photo by Rick Sloan



Cordova High School drumline opens the State of the City report at Rancho Cordova City Hall on Wednesday, November 1. Photo by Rick Sloan



The annual State of the City address at City Hall was preceded by a reception for the Fall Fine Arts Show. Photo by Rick Sloan

Continued from page 1

Award for 2015 through 2022; Crown Communities Award for Mather Veterans Village, 2018; Tree City USA designation and growth award from 2020-2022.

Also in 2022, the City received the Clean Air Award, Government Experience awards, Tyler Technologies Public Sector Excellence Award, and was ranked #12 in "Top Boomtowns in America" by SmartAsset. In 2022-2023 the City received Influence Awards in five categories from California Capital Chapter of Public Relations Society of America.

From 2020-2023 the Public Works Department has been awarded

Infrastructure Project Awards for the quality and creativity of their work for at least 11 projects including American River storm drain outfall four repair project. "Even the Finance Department has won an award," Budge said, referring to its receiving the Certificate of Achievement for Excellence in Financial Reporting from 2007 to 2022.

This year the Rancho City Council, after due process, voted to transition from at-large to District-based elections to City Council. Councilmember Garrett Gatewood during the process suggested that the mayor should be determined by election, as well. Currently, the Council members take turns being mayor, one after the other, for a year at a time each,

then repeat. "I tried to switch to (mayor by election) while we were doing the transition to Districts, but I wasn't able to get the vote," Gatewood said. "... I think that's kind of a cool thing for a City of our size, as we're growing."

Gatewood and Siri Pulipati are the two newest members of the City Council, the latter up for re-election in 2024. Gatewood was elected four years before Pulipati, after his appointment to complete the term left vacant by the passing of Dan Skoglund.

Pulipati thinks the current mayoral system works well. "There's no in-fighting because it's a process that we follow . . . I think we get along really well, and a lot of us are in agreement on

most of the topics, because we do look at the data, and we look at all the information that is given . . . the mayor runs the meetings and the agenda, but I think all of us get the same information."

City Manager Micah Runner thinks the present mayoral system "allows for consistency, camaraderie, and team building amongst the Council." Runner said it is always exciting to see Rancho Cordova grow and transition as a community, and at the same time as an organization.

"We began this journey, as Shelly said, with a million dreams," said Budge in closing. "There are still a million more out there. Don't stop dreaming, Rancho Cordova!" ★

## Holiday Craft Faire

Thursday, November 16th  
5:00 to 7:30 pm

Rancho Cordova City Hall  
2729 Prospect Park Dr., Rancho Cordova



The Rancho Cordova Chamber Ambassadors present our annual

### Holiday Craft Faire!

Local crafters, artists, and direct sales vendors are part of this popular event.

**FREE ADMISSION**

Get a creative jump on holiday shopping and find unique gifts for everyone on your list!



Robert J. McGarvey  
~ Air Force Veteran ~

*Honoring our Veterans on Veterans Day*



*As a veteran, I know how much giving years of your life to the country means. Thank you for your service.*

# Chamber Shines on in 60th Year



The 60th Anniversary Gala Committee really outdid themselves for this year's celebration. In the image from left to right: Andréa Nelson, Fozia Ferozali, Kristen Holihan & Sheryl Smith. Photo courtesy of Rancho Cordova Chamber of Commerce



Chamber 60th Anniversary ambassadors were: (From the left) Carmen Meeks, Jenn Alton, Leona LaRochelle, Diann Rogers, Matthew Hontz, Elizabeth Keyser, Andréa Nelson & Anjelica Strijaus. Photo courtesy of Rancho Cordova Chamber of Commerce



Kristen Achziger, Aubrey Hall and Dawn Hall, the evening's recipient of the distinguished third-ever induction into the Chamber Hall of Fame. Photo courtesy of Rancho Cordova Chamber of Commerce

*Continued from page 1*

Business of the Year; Express Employment Professionals; Small Business of the Year; Language World, Medium Business of the Year; Elliott Homes, Large Business of the Year; and California Capital Airshow, Nonprofit of the Year.

Other annual individual awards included Andrea Nelson, Colliers, Ambassador of the Year; Sheryl Smith, Smith Real Estate Services, Chairman's Award, and Outgoing Board Members; Mike Luca, CBRE, Sheryl Smith,

Smith, Smith Real Estate Services and Price Walker, Elliott Homes.

"Our business community has been through a lot over the past few years," said Sheryl Smith, 60th Anniversary Committee Chair. "Taking the time to celebrate and recognize the impact of businesses of all sizes is essential and a reminder of businesses' critical role in our community's well-being."

It takes a village to host such a significant event. The 60th Anniversary Committee included Fozia Ferozali, Chamberlain

University; Kristen Holihan, First Northern Bank; and Andréa Nelson, Colliers. The Chamber thanks its event sponsors: Republic Services, Firecode Safety Equipment Inc., City of Rancho Cordova, Golden State Water, Five Star Bank, Wood Rodgers, Hyatt Place, Teichert Construction, KP International Market, Assemblyman Josh Hoover, Explore Rancho Cordova, CBRE, True Color Litho, SAFE Community Credit Union, California American Water, RC Hospice and Palliative

Care, Afisha Media Group & Ethno.FM radio, d'primera mano Magazine, The Grapevine Independent, Russian American Media, ABSO Technologies, Clutch, Elliott Homes, Guardian Protection Force Inc., Morton & Pitalo, SMUD, SSL Innovations, and Visit Rancho Cordova.

The Chamber offers opportunities to get involved as a member, volunteer, or serving. Stay tuned by signing up for its e-newsletter at [RanchoCordova.org](http://RanchoCordova.org) or following it on social media.

*The Rancho Cordova Area*

*Chamber of Commerce has been promoting economic growth, creating jobs, and improving the business climate for six decades. It supports over 400 members and 12,000 employees in over 270 business categories in Rancho Cordova, Gold River, Rosemont, Mather, Rancho Murieta, and the surrounding region. As the business community's voice, the Chamber creates extraordinary opportunities and prosperity through advocacy, business connections, and promotion. Learn more: [RanchoCordova.org](http://RanchoCordova.org) ★*

# Halloween at Hagan Returned for a Night of Fun!

# No Abatement In Anguished Teacher Appeals for "Fair" Pay

By Sharon Pearce

**FOLSOM CORDOVA, CA (MPG)** - At the November 2nd Board meeting, 25 teachers plus family members mounted more appeals to the FCUSD Board entering the month on restructuring the 2% pay raise non-starter they have claimed was insulting them for months.

Student Board member Matthew Mellijor revealed he was "appalled" that the issue was ongoing since the beginning of the school year. Board member Kara Lofthouse remarked that the Board does hear the teachers. She revealed she had been a local teacher and left, which seemed to be a suggestion. Lofthouse also said "We need to focus on people who are making changes for our students. Money is baseline but there is a lot of work to do." Along the same line, at the end of the meeting Superintendent Dr. Sarah Koligian spoke on new trade careers being taught in the District.

Meanwhile, teachers quoted their families who had advised them to not worry about them but "Walk." They continued to quote the 6-8% pay raises received in neighboring Districts. Jean Cavanaugh told the Board "I had my best year of teaching giving up my extra (duties), and advised teachers to leave now. Katie Dixon, a 25-year teacher, summed it up with "We are not feeling like you want us here....There is only so much life you can suck out of us."

Christina Cook said "I think this is a Human Rights issue. I can't make any more money; I am at the top of my pay scale. I will make \$127 on a 2% raise." Michael Alexander stated "Teachers helped me to become a successful accountant. I don't know how you can offer a 2% increase. I work with numbers every single day - 2% is sad." Another teacher said "You (already) owe us 1.2% so we are receiving only a .8% raise. We are without a contract." School Board member Chris Clark advised he recently attended a California School Boards Association ("CSBA") meeting, where a member said to him "This District is being watched and when your teachers are ready to walk, we have a place for them."

Board President David Reid read a formal statement in which he said that "Due to collective bargaining, the Board is limited in what they can say but (he) instructed negotiators to continue to work with the union,

and Staff to keep teachers apprised of the process."

Spokespersons for the FC Leadership Association made a presentation on behalf of Prospect Community Day School stating it was there to "debunk" any idea that Prospect was a "bad kids school." The Board was told Prospect takes students from seven comprehensive educational sites. There, they learn to be pro-social as well as commit to academic learning. Student numbers range from eight to 50. It was explained some students may come to them with years of trauma. Three student graduates from Prospect explained to the Board how Prospect had benefitted them.

A graphics presentation and discussion was held on Proposed Boundary Modifications for the 2024-2025 School Year. Much of it centered on the opening of Alder Creek School, how many students will go there, and the type of schools to develop out of Gold Ridge, Mangini and others.

Ken Reynolds of Schoolworks presented graphics, answered questions and discussed the potential of various grandfathering policies, yet to be decided. He said there can be problems if students choose not to transfer to available schools. Apartment complex size was discussed in areas like Alder Creek and Gold Ridge. President Reid commented "We need to be prepared for 2000 students in middle schools. Do we want them at that capacity level? Everything is on space availability as to bringing younger siblings over with older students." It was stated more on this will be brought to the Board by December 14.

Dr. Koligian spoke on developing careers for high school students, with an example presentation given on First Responder employment. In the field of Biotechnology, the Folsom Patient Care Pathway was displayed in graphics, showing students using a simulated ambulance to learn patient care.

Dr. Koligian reported on future jobs, saying law enforcement was expected to increase 4% and first responders 7% over the next five years. Programs for associate degrees are being developed, she indicated.

Dr. Koligian also reported on the safety issue around E-scooters, advising, if some did not know it, that drivers must have a driver's license, wear a helmet, and must step off at intersections and walk or carry the scooter across. She stated that parents need to be aware of this while gift-shopping for youth. ★



A cadaver in the back of a Volvo greets a little firefighter.

Story by Shelby Golden, Cordova Recreation & Park District, photos by Rick Sloan

**RANCHO CORDOVA, CA (MPG)** - On October 28, Cordova Recreation & Park District (CRPD) once again orchestrated a spectacular Halloween at Hagan event!

CRPD welcomed families to attend this engaging and community-oriented event. Community members attended the event and participated in an assortment of activities including carnival games, an inflatable slide and obstacle course and enjoyed music from Music & More DJ Entertainment. Families were captivated by demonstrations of scientific wonders orchestrated by The Science Wizard. Those brave enough to enter the Zombie Run were tasked with running, jumping and dodging through a zombie-infested obstacle course while hoping to make it to safety. CRPD introduced an unprecedented element of thrill and mystery with



A well-dressed monster with a giant skull poses for a photo with Batman.

the unveiling of the first-ever floating haunted house. The floating haunted house promised an unforgettable, immersive experience. Through CRPD's Trunk-or-Treat, families and community members were able to get their fill of candy and connect with

community resources from local businesses who skillfully decorated their vehicles.

Cordova Recreation & Park District has great and exciting events coming up as we close out 2023! For more information, visit CRPD's website at [www.crpdc.com](http://www.crpdc.com). ★

# JOIN US FOR A SECOND COMMUNITY MEETING

to Learn About the Corridor Enhancement Plan

## Wednesday

### November 15, 2023 | 5:30 PM – 6:30 PM

Rancho Cordova City Hall | 2729 Prospect Park Drive

The City of Rancho Cordova is developing a Corridor Enhancement Plan to identify opportunities to beautify and enhance key corridors and entrances in our city.

**LEARN MORE**  
Scan the QR Code or visit  
[CityofRanchoCordova.org/CurrentProjects](http://CityofRanchoCordova.org/CurrentProjects)

[CityofRanchoCordova.org](http://CityofRanchoCordova.org)

## Earning Good in Your Neighborhood

- ★ Choose your term 3-12 months
- ★ Open with as little as \$500
- ★ Rates are guaranteed, and funds are NCUA insured

Ask Us About Longer Term Deals

**But hurry – this special rate is only available for a limited time.**

Better rates, lower fees, and personalized service from your neighborhood credit union.

Visit [firstus.org](http://firstus.org)

Call (800) 556-6768

Stop by your local branch

11220 Gold Express Dr., Gold River

Certain restrictions apply. Annual Percentage Yield (APY), offers, rates and terms effective 11/01/2023 and subject to change without notice. \$500 minimum. APYs assume principal and dividends remain on deposit to maturity. Penalty for early withdrawal. Withdrawals will reduce earnings. Special certificates mature as standard rate certificates.

Federally insured by NCUA

MEMBER OWNED AND OPERATED SINCE 1936

# 2023 Legislative Recap: The Good, the Bad, and the Ugly



By Assemblyman Josh Hoover

The 2023 legislative session officially came to an end this month as the Governor's deadline to sign or veto bills passed on October 14, 2023. In total, this legislative year saw 1,046 bills land on Governor Newsom's desk and he signed 890 of them into law. Here is a summary of the good, bad, and ugly legislative outcomes in 2023 that will go into law in January:

**The Good**  
*SB 14 (Grove) - Combating Human Trafficking*

This hard-fought piece of legislation will make human trafficking of a minor a serious felony in California. Many may find it hard to believe that it wasn't already, but prior to this bill passing this crime did not fall under our state's Three Strikes law. After passing with unanimous bi-partisan support in the State Senate, SB 14 was killed in the Assembly Public Safety Committee earlier this year. Thanks to enormous public pressure and bipartisan outcry, the committee re-voted and rightfully moved the bill forward.

*SB 799 (Portantino) - Vetoed by the Governor*

This bill to provide unemployment insurance benefits to striking workers passed out of the Legislature despite a strong coalition of opposition. Thankfully Governor Newsom refused to sign it into law stating in his veto letter that "now is not the time to increase costs or incur this sizable debt." The state's unemployment insurance (UI) fund is currently over \$18 billion in debt to the federal government. California employers are on the hook to pay back this loan after years of mismanagement

by the state, a problem the Legislature refused to fix when it had a budget surplus. SB 799 would have further exacerbated the situation with our UI system.

*Many Bills Harmful to Public Safety Defeated*

Sometimes good news comes in the form of defeating bad bills. A number of bills that would have made our communities less safe were killed at different stages of the process. These included legislative efforts to defund school resource officers (AB 1299), ban the use of police canines (AB 742), prohibit consensual searches (AB 93), prohibit enforcement of low-level infractions (SB 50), expand eligibility for early release from prison (SB 81), allow parole consideration for criminals sentenced to life in prison (SB 94), and allow felons to vote from prison (ACA 4).

**The Bad**  
*Lack of Progress on Fentanyl Crisis*

Putting a stop to the fentanyl crisis that is killing over 100 Californians per week, including high school students in our community, needs to be one of the state's top priorities. While the Legislature did pass a number of bills relating to fentanyl education, it failed to increase penalties on the dealers trafficking fentanyl into our neighborhoods. They even killed a bill I coauthored to require Naloxone (medicine that rapidly reverses an opioid overdose) in every school. Much work remains to be done to address this crisis and I look forward to pushing for greater change in the coming year.

*Failure to Reform Proposition 47*

At the beginning of the legislative year, I introduced AB 75 to reform Proposition 47 and restore some accountability in our criminal justice system. Prop. 47 (infamously named the "Safe Neighborhoods and Schools Act" when it passed in 2014) reduced a number of felonies to misdemeanors and contributed to an increase in retail theft across the state. My bill

would have brought back harsher penalties for serial theft offenders, but it was defeated in the Assembly Public Safety Committee along with other efforts to reform Prop. 47.

*Passed Legislation that will Cost Consumers*

The Legislature passed two minimum wage bills that will further increase the cost of living for California families. AB 1228 creates a \$20 minimum wage for fast food workers, while SB 525 creates a \$25 minimum wage for healthcare workers. The latter bill will result in increased healthcare costs for consumers, while potentially decreasing healthcare access in the parts of our state where hospitals are already struggling to stay afloat.

**The Ugly**  
*Taxpayers Under Fire*

The Legislature simultaneously passed a constitutional amendment to reduce the vote threshold for local tax increases (ACA 1) and a constitutional amendment to increase the vote threshold for passing taxpayer protections (ACA 13). No matter how high our taxes get in California, it never seems to be enough. Instead of making it easier to increase taxes in our state even further, our Legislature would be wise to get a handle on its propensity to overspend. Voters will have the opportunity to make their voice heard on these measures at the ballot box in 2024.

It is an honor to be your representative and I look forward to continuing the fight for policies in the Legislature that protect the interests of the families, taxpayers, and small businesses in our community.

*Assemblyman Josh Hoover represents the 7th Assembly District in Sacramento County, which includes the cities of Citrus Heights, Folsom, and Rancho Cordova and the unincorporated communities of Carmichael, Fair Oaks, Foothill Farms, Gold River, Mather, McClellan Park, North Highlands, Orangevale, and Rosemont. You can contact his office at Assemblymember.Hoover@assembly.ca.gov.* ★

# The Insurance Fiasco

Can this plan fix California's insurance crisis?



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

By Ben Christopher, CALMatters.org

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

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

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

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

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

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

In principle, that's trade-off insurers are willing to make, he added, though it will ultimately depend on how the specific regulations are crafted in the coming months.

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

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

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

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

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

In the final weeks of the legislative session that ended a week ago, lawmakers scrambled to bridge the demands of insurers — who called for higher premiums to cover more of their costs and for a more flexible rate-setting process — and those of consumer groups, who resisted calls to add to the financial burdens of homeowners. After negotiations floundered, Gov. Gavin Newsom hinted that his administration and Lara's Department of Insurance might be willing to act on their own.

In a statement, Sen. Bill Dodd, a Napa Democrat involved in the unsuccessful negotiations, cheered Lara's announcement. "Given that the Legislature is not in session right now, utilizing the

commissioner's regulatory authority makes good sense," he said. "I know there is work that still needs to be done and I'll be supporting these efforts any way I can."

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

While costs have increased, the amount the companies are allowed to charge homeowners is tightly capped and closely regulated in California, making home insurance policies relatively cheap by national standards. In order to raise rates, major insurers need a sign-off from the Department of Insurance.

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

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

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

In exchange for these new tools, companies will be required to cover homeowners in wildfire-prone parts of the state at 85% of their statewide coverage. For example, if a company provides 10% of the homeowner policies across California, they would be required to provide 8.5% of the coverage in areas deemed "at-risk."

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

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

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

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

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

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

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

**PROTECT YOUR FAMILY FROM THE STRUGGLES OF PROBATE WITH A BASIC ESTATE PLAN**

**Holiday/New Year's Resolution Special**

The Fee for a Basic Estate Plan is reduced to \$1,000 until December 31, 2023

---

**Brian Kisling** (916) 418-4395  
ATTORNEY at LAW brian@kislinglegal.com  
www.kislinglegal.com/estate-planning

**Grapevine Independent**  
Serving Rancho Cordova and Sacramento County Since 1968

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

Subscriptions should be mailed to *Grapevine Independent*, 7144 Fair Oaks Blvd., Suite #5, Carmichael, CA 95608. Subscription rate is \$42 per year within Rancho Cordova. \$62 within Sacramento County.

The *Grapevine Independent* is published weekly. Call 916-773-1111 for more information.

We are proud members of these newspaper associations.

**Publisher, Paul V. Scholl**

The *Grapevine Independent* 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.

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

# A 50-year-old California Mass Murder Case Forever Etched in my Consciousness



By Dan Walters, CALMatters.Org

Occasionally I'm asked which event – which story – has been the most memorable of a journalistic career that's spanned more than 60 years, three-quarters of them writing about California politics.

No political story, however, occupies a bigger place in my consciousness than the execution-style murders of nine people, two entire families, in the bedroom of a rural home near Lodi 50 years ago today, which I covered for the Sacramento Union.

It was the home of Walter Parkin, owner of a small food store in Victor, his wife, Joanne, and their two children, 11-year-old Lisa and Robert, 9.

The two Parkin children were lying in the master bedroom's bed, both shot to death. Their parents and five other bodies were found in a walk-in closet, all bound and methodically murdered. They were the Parkins' neighbors, Richard and Wanda Earl, their daughter, Debbie, who had been the Parkins' babysitter, Debbie's 15-year-old brother, Ricky, and her boyfriend, Mark Lang.

Authorities had absolutely no clues as to who had killed them, although

they quickly discovered that the Parkins' store had reportedly been robbed of about \$3,000 in cash.

Nevertheless, the case was quickly solved because San Joaquin County Sheriff Mike Canlis had a hunch. He asked contacts at the FBI about fugitives roaming the countryside and was told that a warrant had just been issued for Willie Steelman, who had spent most of his life in the Lodi area, and Douglas Gretzler for killing two people in a mobile home in the Arizona desert.

Canlis released an old San Joaquin County mugshot of Steelman, who had a history of minor crimes, saying he thought it possible that Steelman was involved.

The mugshot was printed at the top of the Sacramento Union's front page the next morning, and a clerk at the Clunie Hotel in downtown Sacramento recognized Steelman as one of two young men who had checked in the day before.

Cops scooped up Gretzler when he returned to the hotel and he told them where they could find Steelman. He was visiting a masseuse that the two had met while spending some of the loot at a massage parlor. After a brief standoff at her apartment house, Steelman surrendered.

A few days later, I obtained summaries of the their interrogations, and wrote that they had killed 17 people in a 17-day spree of death that began in Arizona with

the mobile home killings, moved to California, then back to Arizona and finally back to California because Steelman knew that the Parkins' store kept a lot of money to cash checks of farmworkers.

After months of legal wrangling, it was agreed that Steelman and Gretzler would be declared guilty in California and shipped to Arizona which, unlike California, had the death penalty. They were convicted of murdering a young couple whose car they were driving when arrested in California, nine others and sentenced to death. Steelman died in 1986 of cirrhosis but Gretzler sat on death row for nearly 25 years before being executed in 1998.

I wasn't done with the story, however. Jack Earl, whose aunt, uncle and two cousins had been murdered, decided to satisfy his curiosity about the case by writing a book. I helped him with accounts of court battles and documents I had preserved. He had even visited Gretzler on death row and attended his execution. Earl's book, "Where Sadness Breathes," was published in 2013. I also helped a woman who produced a documentary video about the case and who had also interviewed Gretzler.

Fifty years is a long time, but the horrific events that began on Nov. 6, 1973, will forever be etched in my consciousness.

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



By Bob McGarvey

Our vacation was great with our family members and friends in Florida. The last two days is our vacation, which I mentioned in my last column, gave us a little more time to spend with our children and their families before we came back to Rancho Cordova. The humidity in Florida was much lower in October than it is in the summer, and that made it was much more comfortable while we were there. Some people who we know in Rancho Cordova have families who live back east, and they visit with their families when they can.

When you read this column on November 10, I hope it will remind you that the very next day will be Veterans Day. We haven't been able to get the ceremonies together this year we have had in the past. The opportunities to honor our Veterans on Memorial Day and Veterans Day, which I began in 2006 in Rancho Cordova, have been interrupted or stopped for different reasons. Hopefully we will have both of those ceremonies again in 2024, and they will be continued for many years to come.

I asked some of our city staff about progress they are making with the county about more property for our Mather Veterans Village. We will be able to add more apartments to the village and give more homeless Veterans homes. Like many Veterans, they spend years in the military protecting you and me. Then, when they leave the military, unexpected things can happen and they

# And Another Thing Remember Veterans Day, November 11

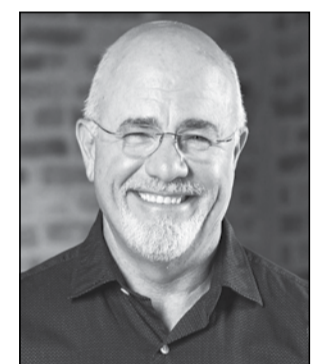
find themselves on the street. As many Rancho Cordovans know, we care about our Veterans. There are 160 Veterans in our Mather Veterans Village today, and it is only a block from the VA Hospital. We will never stop helping them.

Since my column is "And Another Thing", it is easy to change from quite different topics. I haven't looked into news about NASA for a while and what they have been doing in space. I found one new thing that really caught my attention. There hasn't been anything new about their scientific successes on Mars lately (at least I haven't seen any).

I read about the equipment on Mars that includes a helicopter that is flying on Mars. It is the first craft to make a controlled flight on another planet. It has flown 65 flights in late October. That was really ingenious I thought, and it was more interesting than other things were for quite a while. I don't know if the rockets that got them there were made by Aerojet-General or not. Aerojet was of great interest to Rancho Cordovans because, for example, their rockets got Apollo to the moon and then back.

Quite a few of the phone calls we receive are spam or telemarketing, and even though we have tried to have them blocked from calling us, they seem to be able to get back to us again anyway. I hope we can call and get them stopped again. Most of the people I have talked to also get those annoying calls. Good luck when you have them blocked.

From Bob McGarvey, God bless, and see you next time. ★



Control Your Own Destiny

Dear Dave,

I read where you recommend saving 15% of your income for retirement. Should I count my employer's contribution to my retirement plan as part of that 15%?

– Carlotta

Dear Carlotta,

That's a great question. Employer contributions do not count toward the 15 percent I recommend setting aside for retirement. It's great if you work for a company that offers perks like that, but I want you putting 15 percent of your money into retirement. Whatever your company matches, whatever its pension may be, or even having a military retirement package, none of that enters the equation. I want your

## Dave Ramsey Says

money in your name.

Baby Step 4 of my plan says to put 15 percent of your income into retirement accounts. The first thing you should put money into is a matching retirement account. If you've got a 401(k), a Roth 401(k) or a 403(b) and your employer offers a match, you should do that up to the match before anything else.

Let's say your employer will match three percent. Since the goal is 15 percent, that still leaves you with some work to do. You've got three percent of your own money already going into retirement, so then you could look at a Roth IRA. If the Roth, plus what you invested previously to get the match doesn't equal 15 percent, then you could look at a 403(b), or go back to your 401(k) to hit the 15 percent mark.

And remember, if you're going to reach your retirement goals, you can't do it alone. King Solomon, one of the wisest men who ever lived, wrote: "Where there is no counsel, the people fall; But in the multitude of

counselors there is safety" (Proverbs 11:14 NKJV). That's why you need a quality financial advisor—one with the heart of a teacher—to help you navigate complicated financial issues, and guide you toward the kind of retirement you want.

Do you see what I'm saying here, Carlotta? I want you—not the company you work for—to control your financial destiny. I want you to be able to retire with dignity, and enjoy life after working hard and saving. The responsibility for making that happens falls to you!

– 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. ★

## Gaurav Bobby Kalra Attorney at Law

Employment and Personal Injury Trial Attorney.

No Fees Unless We Win

(Client Not Liable for Costs Unless Recovery)



### Practice Areas Include:

- Wrongful Termination
- Workplace Discrimination & Harassment
- Wage Theft: Claims for Regular Time and Overtime
- Personal Injury Matters

Attorney and Berkeley Law Graduate with over twenty years of experience and success representing clients on a contingency basis.

1024 Iron Point Road, Folsom, California 95630

Telephone: (916) 413-3316 | bobby@outofcontrolboss.com

WWW.OUTOFCONTROLBOSS.COM

Attorney Advertisement. SBN 219483.

**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**

## CHURCH DIRECTORY

### SUN RIVER CHURCH

11223 Trinity River Drive • Rancho Cordova • (916) 635-9000  
9:00 am Sundays: Youth and Adult classes • 10:30 am: Worship Gathering  
Nursery and Children's programs available at both 9:00 and 10:30 am

### NEW LIFE CENTER A-G

2451 Zinfandel Drive • Rancho Cordova • (916) 635-8287  
Lead Pastor Lance Feliciano  
Sunday Service is 10:30 am • Wednesday Night Bible 6:30 pm  
www.newlifecr.net

### SUNRISE COMMUNITY CHURCH RANCHO CORDOVA

Meets Sundays, 12:30 pm at New Life Center  
2451 Zinfandel Drive, Rancho Cordova • (916) 710-0142  
Senior Pastor Roy Leos  
Sunday: 12:30 pm in person and Facebook Live  
Wednesday: 7 pm via Zoom • www.rcsunrise.org

### FIRST BAPTIST CHURCH

10720 Coloma Road • (916) 635-4672  
Bible Study for All Ages 9 am Sunday • Morning Worship 10:30 am Sunday  
Awana Children's Program Sunday 5-7 pm (September - May)  
Mid-Week Prayer & Encouragement  
6 pm Wednesday with Pastor Tom Jones  
Music Director: David Black

Place Your Church Services Ad in the Grapevine Independent Church Directory. Call us at 916-773-1111



**FOLLOW US**  
for Local News and much more!

Rancho Cordova Grapevine Independent

Facebook: @RCGIMPG8









# COMICS & PUZZLES

### The Spats

by Jeff Pickering

### POPEYE

THIMBLE THEATRE PRESENTS  
BY RANDY MILLER

### Amber Waves

by Dave T. Phipps

### HOCUS-FOCUS

BY HENRY BOLTINGOFF

Find at least six differences in details between panels.

### Out on a Limb

by Gary Kopervas

### GRIN & BEAR IT

Just Like Cats & Dogs

by Dave T. Phipps

### TIGER

by BUD BLAKE

### STATEPOINT CROSSWORD • THANKSGIVING

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

### STATEPOINT CROSSWORD • THANKSGIVING

CLUES

ACROSS

- "If all \_\_\_ fails..."
- End of philosophical system
- Center of our orbit
- Indian flatbread
- Take down, as in a dragon
- Yemeni neighbor
- Homer's "Iliad", e.g.
- "Copper coin with issuer of Thanksgiving Proclamation
- A sign or symbol, archaic
- A certain famous Mayflower rock
- "5K, a.k.a. Turkey
- Blair or Hayek
- Subway entrance
- Parting words
- "Massachusetts' contender for first Thanksgiving celebration
- Oyster gem
- One thing on a list
- Of two minds
- Sonnets and such
- Mastercard rival
- Carve in stone
- Ted Turner's "baby"
- Lt.'s inferior, in the Navy
- "James and the Giant Peach" author

DOWN

- Compass dir.
- Arctic native
- Flying jib, e.g.
- Enclose in a cyst
- Part of small intestine
- \*Traditional occupant of the last parade float
- \*Pumpkin pie at the first Thanksgiving, e.g.
- Asian food thickener
- \*Tbs. or tsp., in Thanksgiving recipe
- Zip
- Chews out
- Ostium, pl.
- \*\* \_\_\_ on 34th Street"
- '90s TV sitcom "Boy \_\_\_ World"
- TV tube in days gone by, acr.
- \*Sweet one or russet one
- Short musical composition
- Smart candy?
- Women's undergarments
- Newsstand, e.g.
- "Sesame Street" Muppet
- "Dinner exclamation?"
- Sweep under the rug
- Fury
- \*Lions' opponent this year
- \_\_\_ exclusion principle in physics
- Like something for a wedding day
- Bad rep
- Supermarket walkway
- Let for money
- Form of civil disobedience
- Lock of hair
- Past participle of "be"
- Knitter's ball
- Long live, in French
- Itty-bitty bit
- Like part of McDonald's logo
- Rubber substitute, acr.
- Stanley Cup org.

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

### Classified Advertising

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

**MPG**

916.773.1111

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

### 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**

### Consumer Cellular

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

CALL CONSUMER CELLULAR 888-804-0913

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

### SUDOKU

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

**SAFE STEP WALK-INTOP** 1-855-576-5653

With purchase of new Safe Step Walk-Intop. Not applicable with any previous walk-in-top purchase. Offer available while supplies last. See store for restrictions. © 2023 Safe Step Walk-Intop. All rights reserved.

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

© 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.

# 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." ★

## Medicare's Annual Election Period Fast Approaching

By Tim Coughlin



Medicare's Annual Election Period, ("AEP") for Part D Prescription Drug Plans and Medicare Advantage plans runs from October 15th until December 7th. During AEP eligible Medicare enrollees can join or change a Medicare Advantage (Part C) or Part D drug plan. Enrollees can also "disenroll" from a Medicare Advantage plan and return to Original Medicare (Parts A/B) and join a drug plan.

Here is a timeline to assist you in navigating this important Enrollment Period and to help you avoid coverage surprises:

### September

Your current Medicare Part D drug plan or Medicare Advantage plan is required to send you an Annual Notice of Change ("ANOC") notice. It's important that you read this notice as it contains important information about changes to your plan for the 2024 Plan Year. The "ANOC" notice will advise you if the plan premium is changing or if there are changes to the drug formulary, provider network and/or plan benefits. It can be a mistake to assume the plan you have this year will remain the same next year. Take the time to review your "ANOC" notice!

### October 1st

Sometimes referred to as the "marketing" period or "shopping" period, October 1st is when the 2024 Plan Year information is released and companies can begin marketing Medicare's Annual Election Period Fast Approaching plans. This is a good time to review options for your prescription drug or Medicare Advantage coverage for 2024. Since plans can and do change, it's a good idea to confirm that your current plan continues to cover your prescriptions well and to meet your needs for the upcoming year.

### October 15th Until December 7th

This is when you can actually submit an enrollment if you want to enroll in a plan or to change plans for 2024. December 7th is a hard deadline. Your ability to change Part D Prescription Drug Plans after December 7th may be non-existent or extremely limited.

Every year we have people call us that miss the December 7th deadline and end up stuck on a Part D plan that has increased their premium or that doesn't cover their prescriptions well.

### Last Valid Enrollment

During AEP it is possible to submit multiple enrollments with the final enroll-



LOCATED IN GOLD RIVER, CA

ment being the plan that will go into effect on January 1st. This allows for you to change your mind during the Enrollment Period.

### Disenrollment / Medicare Supplements

AEP is also a time when you can "disenroll" from a Medicare Advantage plan and return to Original Medicare (Parts A/B) and join a Part D drug plan.

If you're also intending to enroll in a Medicare Supplement (aka Medigap) plan when returning to Original Medicare during AEP, keep in mind that enrollment in a Medicare Supplement may not be guaranteed. You may have to answer health questions to enroll in a Medicare Supplement outside of limited guaranteed issue periods. An experienced insurance agent can be valuable if you're wanting to leave your Medicare Advantage plan and get a Medicare Supplement. Failing to do things properly and in the right sequence can end up creating a deficit in your medical coverage. The services of an independent agent are free to consumers.

### A Word on Medicare Commercials

During AEP the airways are flooded with commercials pitching Medicare Advantage plans and all the free benefits you're missing out on. These commercials often tout benefits that are only offered in specific areas or to select segments of Medicare enrollees. They entice you to call and once you call they'll try to enroll you in a plan quickly over the phone. Exercise caution if you call one these large call centers.

Being proactive about your Medicare coverage during the Annual Election Period can go a long way to helping you avoid coverage issues and to feel confident in your coverage selections for 2024.

*Tim Coughlin is an award-winning independent insurance agent specializing in health and Medicare insurance for over 35 years in Gold River. He can be reached at (916) 346-4417 or by email: tim@summitindins.com.*

"We do not offer every plan available in your area. Currently, we represent 9 organizations which offer 52 products in your area. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program (SHIP) to get information on all of your options."

This is a paid advertorial

(LIC # 0669552)

## Be a part of something important Local Writers Wanted

We are looking for local Freelance Writers to provide great coverage.



Call us today at 916-773-1111

## Help Wanted - Trucking Newspapers

### MESSENGER PUBLISHING GROUP

is seeking a delivery driver to haul our newspapers every Thursday morning from our offices in Carmichael to our locations in Marysville and Gridley.

Newspapers must be loaded in Carmichael at 8:30 Thursday mornings. Delivery then drops to Marysville by 11:30 am and then drops to Gridley by 1:00 pm.

Round trip is approximately 120 miles. Total time for the delivery is approximately 6 hours.

This is an independent contractor position. You must have a very reliable cargo van to be able to handle the volume of newspapers being delivered. You must have current DMV, drivers license, proper insurance and must be a resident of the State of California.

The delivery includes loading and unloading the product. You must be able to lift and move the newspapers without any assistance.

To apply contact us via email at [Publisher@MPG8.com](mailto:Publisher@MPG8.com). You can also call us during regular business hours at 916-773-1111.



# CALL A PRO BUSINESS DIRECTORY

**SLS 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)

**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

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

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

**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  
SPBI2018-00953

**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.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

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

FREE PAYROLL PROCESSING FOR ONE MONTH IF YOU CALL NOW!

**Pinnacle**  
EMPLOYEE SERVICES  
916-760-7227  
[www.pinnaclehr.com](http://www.pinnaclehr.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**



**Business Environmental Resource Center**

**FREE and non-regulatory BUSINESS ASSISTANCE**

**HELPING BUSINESSES SUCCEED**

**Our Services**



- How to start or expand a business
- Sacramento County permit navigation



- Assist in navigating various laws and regulations
- One-on-one business site visits and consultations



- Ombudsman services
- Best management practice implementation
- Resources for business development
- Multi-agency coordination

**BERC can provide assistance in the following regulatory areas:**

- Air quality
- Liquid waste
- Hazardous materials and waste
- Medical waste
- Food safety/sanitation
- Solid waste and recycling
- Storm water
- Building permits

**Plus much more!**

"We consider BERC a critical member of our team. BERC demystifies the industrial permitting process in a business supportive manner"  
-Senior VP, Sacramento Area business

**Contact BERC today!**



**916-874-2100**

Business Environmental Resource Center  
700 H Street #6750 Sacramento CA 95814  
www.sacberc.saccounty.gov



**Protect and Heal your whole family with Affordable Chiropractic Memberships**

All-inclusive monthly memberships from \$35-\$55 per visit. CALL or TEXT us today!



- Affordable memberships - plan for your health
- All inclusive - services and therapies
- Relieves pain from head/back/neck/sciatica
- Improves mobility, maintains flexibility
- Family owned and operated
- 20+ years experience serving the community

**AMERICAN RIVER CHIROPRACTIC**

2280 Vehicle Drive, Suite 110 Rancho Cordova, CA 95670

**916-776-6362**

americanriverchiropractic.com

CALL or TEXT today!

**Rosie's Country Kitchen**

*Best food in town!*

**BUY ONE GET ONE FREE WEEKDAYS**

With an entrée at regular menu price and purchase of 2 drinks. No holidays. Dine-in only. Steak and shrimp not included. Not valid with any other coupons or discounts. Expires 11/30/2023

**BUY ONE GET ONE 1/2 OFF WEEKENDS**

With an entrée at regular menu price. No holidays. Dine-in only. Steak and shrimp not included. Not valid with any other coupons or discounts. Expires 11/30/2023

**\$6.99**

**Ham & Eggs Special Mon-Fri All Day!**

Served with 2 eggs, potatoes and toast

**916-361-1647**

rosiescountrykitchen.net

**OPEN 7 DAYS A WEEK 6AM-2PM**  
10273 Folsom Blvd, Rancho Cordova, CA



**KP International MARKET**  
10971 Olson Drive, Rancho Cordova, CA 95670  
916.853.8000  
Market - 7 Days: 8am - 9pm  
Food Court - 7 Days: 11am - 3:30pm  
Korean / Mex / Viet: 7:30pm (last call)  
Chinese / Japanese: 7:00pm (last call)

**FREE ADMISSION**

**BLACKSWAN**

LIVE PERFORMANCE & FAN MEETING

**LIVE PERFORMANCE**

NOVEMBER.12th (SUN)  
KP PLAZA SPECIAL STAGE @6PM

**FAN MEETING**

NOVEMBER.12th (SUN)  
KPOP NATION @3PM  
(NEXT KP MARKET)



**International MARKET**

10971 OLSON DR RANCHO CORDOVA, CA 95670



**WEEKLY MEAT SPECIALS**

<b>USDA CHOICE</b> Beef Rump/Bottom Round Roast - Brnls Polpa Contra or Tiroa six Brnls <b>\$4.99</b> /lb	<b>BONUS BUY</b> Beef T-Bone Steaks Filet-Chateaux de 12 Brnls <b>\$4.99</b> /lb	<b>GREAT VALUE</b> Beef Porterhouse Steak Fillet-Bone & 4 Brnls <b>\$5.49</b> /lb
<b>GEORGES</b> Chicken Leg Quarters Piermas y Muslin de Pello <b>79¢</b> /lb	<b>ibp</b> Pork St. Louis Ribs - Single Pack Cottone de Sin Lata <b>\$2.99</b> /lb	<b>ibp</b> Pork Hocks Carnie de Pierna de Cerdo <b>\$1.99</b> /lb
<b>ibp</b> Pork Tenderloin Lomo de Cerdo <b>\$2.99</b> /lb		

Advertised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS. PRICES EFFECTIVE NOVEMBER 08 - NOVEMBER 14, 2023.

**FRESH PRODUCE**

Yellow Onion 3 lbs <b>\$1.99</b> /bag	Peeled Garlic 5 lbs <b>\$19.99</b> /bag	Brown Beech Mushroom 150 g <b>99¢</b> /ea	White Beech Mushroom 150 g <b>99¢</b> /ea
Roma Tomato <b>99¢</b> /lb	Fuji Apple 3 lbs <b>2/\$5.00</b>	Fairytale Pumpkin <b>59¢</b> /lb	Honey Crisp Apple <b>69¢</b> /lb

**AMERICAN/HISPANIC GROCERY**

Ocean Spray Cranberry Juice Cocktail 64 Oz <b>\$3.99</b> /ea	Hordez Quercetate Salsa Medium 15.7 oz <b>\$3.49</b> /ea	Kellogg's Rice Krispies Treats 12.4 oz <b>\$6.99</b> /ea	Costa Del Sol Chao Mein 12 oz <b>\$2.99</b> /ea	Tropic Mist Sweet Wines 750 ml <b>\$3.99</b> /ea
--	--	--	---	--

**ASIAN GROCERY**

Dragonfly Knife Cut Noodles 28.2 oz <b>\$4.99</b> /ea	Mae Ploy Red Curry Paste 14 oz <b>2/\$5.00</b>	Latop Pure Gold Dry Latte Sea Grapes 7.05 oz <b>\$7.99</b> /ea	Hello Bee Bee Snow Rice Crackers 17.8 oz <b>\$6.99</b> /ea	L&K Premium Oyster Sauce Promotion Pack <b>\$9.99</b> /pk
---	--	--	--	---

**EUROPEAN GROCERY**

Yellow Barrel Kvass 2.5 liters <b>\$3.99</b> /ea	Sodaf Mazafati Dates 600 gr <b>\$3.69</b> /ea	Carabao Energy Drink 250 ml <b>2/\$0.99</b>	Zerpat Vegetable Spread Mild Ajvar 540 gr <b>\$3.99</b> /ea	Milka Choco Wafer 150 gr <b>\$3.99</b> /ea
--	---	---	---	--

**KOREAN/JAPANESE GROCERY**

No Brand Cooked White Rice Box 12 x 210 g <b>\$13.99</b> /ea	Crown Choice Chicken 254 g <b>\$3.99</b> /ea	Hot Chicken Ramen 2 kinds 9 x 140 g <b>\$6.99</b> /ea	Lower Seasoned Rice 10 x 12 g <b>\$14.99</b> /ea	Turde Chips 2 kinds 160 g <b>\$3.99</b> /ea	Cake Korean Traditional 300 g <b>\$2.99</b> /ea
Snack Pop 5 kinds 50 g <b>99¢</b> /ea	Love Choco Pie 11.85 oz <b>\$2.99</b> /ea	Nongshim Banana Kick Snack 180 g <b>\$5.99</b> /ea	Danice Coffee Mix 2 kinds 100 x 12 g <b>\$14.99</b> /ea	Choco Caplico Mini Bag Cone 2.91 oz <b>\$3.99</b> /ea	Unagi Kishu Mix Jelly Candy 9.17 oz <b>\$2.99</b> /ea

**FROZEN & FISH DEPT**

Breaded Cod Frozen 1 lb <b>\$3.99</b> /lb	Seasoned Pollock Rice 1 lb <b>\$11.99</b> /ea
---	---

**HOUSEWARES**

ELECTRIC BBQ GRILL <b>\$39.99</b> /ea	KAIZEN WOK PAN 30 CM <b>\$14.99</b> /ea	WATERMELON SLICE KNIFE <b>\$3.99</b> /ea
BIGEN SPEEDY HAIR COLOR (REFILL ONLY) <b>4.99</b> /ea	HAIR DARKENING SHAMPOO <b>19.99</b> /ea	ELECTRIC RICE COOKER (4 CUP) <b>\$4.99</b> /ea
ELECTRIC RICE COOKER (5.5 CUP) <b>\$14.99</b> /ea	ELECTRIC RICE COOKER (10 CUP) <b>\$15.99</b> /ea	

**EUROPEAN DELI**

Pan Basted Turkey Breast <b>\$11.99</b> /ea	French Medley <b>\$4.49</b> /lb
Pepper Turkey Breast <b>\$12.49</b> /ea	Green Olive Stuffed with Almonds <b>\$5.99</b> /lb

Advertised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS. PRICES EFFECTIVE NOVEMBER 08 - NOVEMBER 14, 2023.