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Yolo County Partnership Promotes Carpet Recycling

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West Sacramento News Ledger

VOLUME 60 • ISSUE 6

Serving the West Sacramento Region Since 1964

FEBRUARY 9, 2024

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Perseverance Wins!



(L to R) Rhonda Pope Flores posing with Mayor Martha Guerrero and Rozzana Verder-Aliga at the Bryte Broderick Community Center.

Story by Michele Townsend, photos by Rico Gordon

WEST SACRAMENTO, CA (MPG) - On Saturday, January 27th, Bryte and Broderick happily celebrated the grand opening of their much needed and long-awaited Community Center. On that day, he Bryte/Broderick Community Center finally opened their doors to the public. The City of West Sacramento has been promising a community center for the northern side of town for many years, some say decades. It has just never seemed to have made the priority list.

The Buena Vista Rancheria Tribe of Me-Wuk Indians once again stepped up to help out the north side of West Sacramento. When the Bryte VFW closed down, longtime resident

and advocate of the Broderick/Bryte area, Rhonda Pope-Flores, saw the opportunity to change that priority level. Rhonda is a board member of the Buena Vista Rancheria Tribe and played a big part in the purchase of the building.

Rhonda and her team have worked tirelessly to restore and renew the historic building, while bringing new life to it. The biggest challenge has not been the lack of people willing to work for it, nor has it been the lack of ideas or programs that could be offered. The biggest challenge was not even the cost. The biggest challenge has been the complete lack of consistency with the city.

Again and again, the city would show up to do an inspection, give them menial changes that needed to

be made, only for the next inspector to deny them, due to those changes. Time and time again, they were verbally approved and then the very next day be slapped with a stop-work order. Please understand that all of the changes were submitted in a plan that was approved by the city, prior to the work starting.

However, with each and every completion, there was a hold up. Permits were held, stop-work orders were issued, and more changes were required. The changes that the city was asking for were not major issues, like plumbing, or sewer, or electrical... they were items like the ADA striping needing to be moved three inches, and other similar items. After months and months of this

Continued on page 3

Local Girl Scouts Sharpen Entrepreneurship Skills as Cookie Season Kicks Off

Girl Scouts Heart of Central California News Release

SACRAMENTO, CA (MPG) - Girl Scouts Heart of Central California (GSHCC) is excited to announce the official launch of the 2024 Girl Scout cookie season, bringing delightful treats and smiles to communities in the Greater Sacramento, Stockton, and Modesto regions. The Cookie Program not only spreads joy but also fosters the entrepreneurial spirit of numerous local Girl Scouts.

The Girl Scout Cookie Program is the largest girl-led entrepreneurial program in the world. Proceeds from the Program support local Girl Scout troops and enable GSHCC to organize workshops, events, and initiatives that help create the next generation of empowered and innovative female leaders. GSHCC's Cookie Program supports two Girl Scout camps, two STEM Centers + MakerSpaces, a mobile STEM Center + MakerSpace, and provides resources to more than 4,000 volunteers.

"Entrepreneurship remains one of Girl Scouts' most powerful program pillars," said GSHCC Chief Executive Officer, Dr. Linda E. Farley. "More than 8,000 local Girl Scouts will participate in the Cookie Program this year, gaining real-world opportunities to practice their entrepreneurship skills. Beyond the goal setting, money-management, and decision-making skills these girls learn, they also make connections with their community, develop friendships with their sister Girl Scouts, express creativity, and build their capacity to be leaders."

Local Girl Scouts have already begun taking orders from family and friends, and supporters will begin to see cookies available for local purchase in front of stores beginning February 23 through March 17. Additionally, GSHCC encourages the use of the Cookie Finder feature on the Girl Scouts' website, which provides a convenient and accessible way for cookie enthusiasts to locate nearby cookie booths. Cookie connoisseurs can input their zip code in the Cookie Finder tool to see where cookies are being sold in their community. ★

Sutter's Fort to Light Exterior Walls in Recognition of Key Dates in 2024

Midtown Association News Release

SACRAMENTO, CA (MPG) - In partnership with California State Parks and Sutter Health, the Midtown Association is proud to announce plans to light the historic exterior walls of Sutter's Fort State Historic Park in recognition of key dates in 2024. The iconic walls of Sutter's Fort State Historic Park will be lit from sunset to sunrise on key dates in colors reflective of and appropriate to each occasion.

In 2023, new exterior lighting around Sutter's Fort was installed to improve the visibility and increase security in the area. The project also helps to amplify and



Lights on the exterior of Sutters Fort. Photo courtesy of Midtown Association

"shine a light" on the reinterpretation of the history of Sutter's Fort, which is part of a key initiative underway throughout the California State Parks system.

"In 2020, California State Parks committed to making Sutter's Fort a more inclusive and truthful historic site,"

said John Fraser, Capital District Superintendent for California State Parks. "This 2024 lighting awareness campaign is another important way we can show that Sutter's Fort serves all people."

The area around Sutter's Fort State Historic Park is

one of the most significant green spaces in the central city, and is in close vicinity to upcoming development projects, hotels, and Sutter Health hospital, totaling approximately 7,000 nearby residents.

"Celebrating our 100-year

Continued on page 2



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West Sacramento News Briefs

By MPG Staff

The West Sacramento Historical Society is hosting a Bunco Fundraiser benefiting the Historical Society on Sunday, Feb. 18, at Vince's Restaurant, 840 Harbor Blvd., in West Sacramento. For

tickets, contact the West Sacramento Historical Society at (916) 374-1849 or call/text Jackie Rossi (Vince's Restaurant) at (916) 296-2518. Tickets are \$25 (nonrefundable), and that includes the Bunco game, light snacks, and soft beverages. Raffle

tickets will be sold. If you're prepaying by check (due by Wednesday, Feb. 14), please make it out to WSHS Bunco Fundraiser and mail to: West Sacramento Historical Society, P.O. Box 1202, West Sacramento, CA 95691. ★

Sutter's Fort to Light Exterior Walls in Recognition of Key Dates in 2024

Continued from page 1

legacy of providing care, Sutter Health is dedicated to the health and well-being of the communities we serve," said Ryan Loofbourrow, Government Affairs Director of Sutter Health, Valley Area. "We applaud efforts large and small that raise awareness to important causes or dates that deserve recognition and reflection."

This new installation at Sutter's Fort adds

to a list of lighting projects throughout the district led by the Midtown Association to light up Midtown parks and other key areas in the grid with a goal to help activate spaces, beautify our city with innovative lighting strategies, and increase safety and visibility.


For more information about the Midtown Property Business Improvement District (MPBID), please visit www.exploremidtown.org. ★

MEMORIAL

LINDA LEE NELSON • 4/12/1943 - 1/18/2024

Linda Lee Nelson was born on April 12, 1943, in San Fernando California as Linda Williams. She grew up in Paradise California with her best friend and sister, Barbara. After graduation, she moved to San Francisco for a short time, working as a telephone operator. Before long she moved back to Butte County and began working at Bank of America, got married and had a son and daughter. She divorced and then met the love of her life, Charles Nelson (Charlie). Linda fell in love, and she and her kids moved to Davis in 1973. She and Charlie married and Linda gladly welcomed two more daughters into her life. The couple bought a house on Regis Drive in 1975 that

February 5, 2024 at noon. A celebration of life is planned for spring. Those left behind that will miss her most include children - Steve Townsend, wife Patty, Michele Townsend, Julie Rose and Vickie Reina. Grandchildren - Kristall Marston, husband Joe, Matthew Glover, Girlfriend Yalicia Santiago, Tiffanie Newman and Nicole Higgins, Greatgrandchildren - Persephonie (Percie) Glover, Lexie Newman, Leila Newman, sisters - Shirley Brault and Barbara Coffman (and Darrel Wilson). Preceded in death by husband Chuck Nelson, grandchildren - Christie Reina, Tawnya Reina, Charlie Rose, Joey Glover.



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-Mayor Martha Guerrero

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-Norma Alcala, City Council Member

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Dr. Mary

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2024 Dates for Special Exterior Lighting of the Exterior Walls of Sutter's Fort

February 2-4: Black History Month	World's Indigenous People
February 9-12: Heart Health Month	September 16: 916 Day
March 29-April 1: National Doctors Day	September 20-23: National Hispanic Heritage Month
April 7-10: World Health Day/World Health Worker Week	October 4-7: Domestic Violence Awareness Month
April 22-25: Earth Day	October 14-17: Indigenous Peoples' Day
May 1-3: Asian American and Pacific Islander Heritage Month	October 18-21: Breast Cancer Awareness Month
May 5-7: Missing and Murdered Indigenous Persons Awareness Day	October 28-30: National First Responders Day
May 10-12: National Nurses Week	November 1-3: National Native American Heritage Month
June 7-10: PRIDE Month	November 8-11: Alzheimer's Awareness Month
June 19-21: Juneteenth	
August 9-12: International Day of the	

Local Women Business Owners Honored at Upcoming NAWBO Ceremony

NAWBO Sacramento Valley News Release

SACRAMENTO, CA (MPG) - The Sacramento Chapter of the National Association of Women Business Owners (NAWBO) is pleased to announce its 28th Annual Outstanding Women Leaders (OWL) Awards Gala. The event will be held at the Doubletree Sacramento, located at 2001 Point West

Way in Sacramento, on Friday, March 8, 2024, from 5:00 – 10:00 p.m. Returning emcee and KFBK news anchor Kitty O'Neal is back for her 28th time as host. This year's theme is "A Night at the OSCARS."

The OWL Gala is NAWBO Sacramento Valley Chapter's signature event and has become an annual tradition in and around the

region. The event honors the top achievers and leaders among women entrepreneurs, along with corporate, government and community leaders who have advanced the status of women in our region.

You can find the full list of OWL Categories and Finalists on the NAWBO website. To learn more about NAWBO, please visit: <https://www.nawbo.org>. ★

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Continued from page 1

rollercoaster and no relief of it in sight, approval has finally been given to open.

The grand opening was held and Rhonda and Center Manager, Leah Murphy, were quickly reminded just why they have been fighting this ongoing battle. The community came out in droves, offering nothing but support and gratitude. The street was closed off in front of the building for a small street fair that included a low rider club, Hoopers University, CalHope RedLine, Culture & Rafts Healing Center, California Indian Manpower Consortium, Inc. (CIMC), Joann Deny's Native Three Feathers, Three Sisters Crafts & Notions, Belve Designs, Empower Yolo, Yolo Cares, California Consortium for Urban Indian Health and the California Highway Patrol.

The streets were blocked off and monitored by the West Sacramento Police Department while people walked up and down the street gathering resources, looking at the cars and beautiful assortment of Indian jewelry and artifacts. Inside there was just as much activity as outside. There was good food and plenty of VIP's.

"I appreciate the Mayor coming and Norma Alcala to show their support. I was surprised to see Quirina (Orozco), but I'm glad that she was able to come! Ronald Ramos, son of the man who built that building, was the first speaker." He shared some history about his father and

history of the building.

The Community Center received an unexpected Resolution presented by Dr. Moss, from Senator Bill Dodd's office, recognizing them for the work that they are doing in the community with the Community Center. Rozzana Verder-Aliga was there and the most important of all... the community.

"It was actually more than what I kind of expected. The outpour of support from the community was really overwhelming and so touching. It kind of made me realize, like wow, this is so needed and so appreciated," Rhonda said. "I think the most emotional part for me was watching the Boy Scouts raise the flag," she said.

The Bryte Broderick Community Center will be opened from 9 a.m.-5

p.m. every day. Available services include math tutoring, yoga classes, Repair Café and food distribution. They are setting up free CPR classes, have available books and games, billiards, and the hall will be available to rent. Future plans include movie nights, dances, classes and events of all kinds. People are invited to come in and check it out, bring the family.

If you have ideas or would like to offer services, please contact Manager Leah Murphy at 916-491-0011. Or visit the Community Center at 1708 Lisbon Ave., West Sacramento Ca. 95605. "I'm proud", Rhonda said. "Yes, I've been through hell over it, but I wouldn't take it back for anything."

Rhonda stated, "When you're doing something that will directly benefit the community, the city



Dee Rasilau, Brandy Jones and Tracy Keenan from Yolo Cares offering services at the Bryte Broderick Community Center.



Valerie Ferris from Yawaywish Creations.



Sylvia Hernandez, Evalina and Sophia Tsusaki from Belve Designs presenting their cups, tumblers and other printed items.

should be working with us and not setting us up for failure, and I'm sorry but I truly feel that the city has set us up for failure with the miscommunication within their departments. They need a major reform." ★

Tanya Aguilera
West Sacramento Specialist

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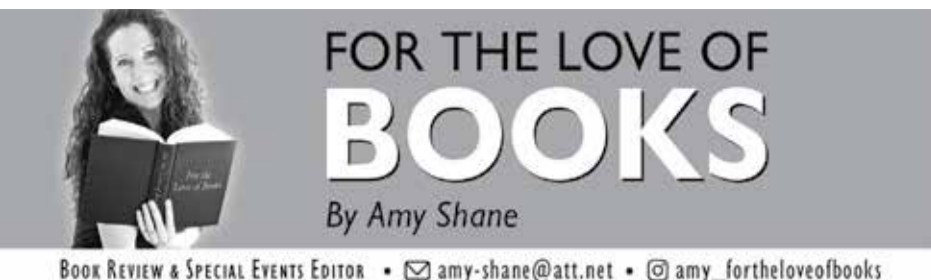
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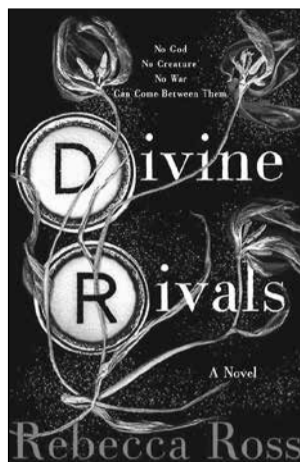
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Divine Rivals

by Rebecca Ross



◆ Publisher: Wednesday Books
◆ Intended Audience: Young Adult
◆ Release Date: April 4, 2023

typewriter in hand, Iris embarks on a new, independent journey until the annoying, arrogant Roman Kitt shows up.

Now overwhelmed with the plight of war, Iris must make sense of her secret correspondent and the annoying Kitt, who alarmingly becomes less annoying. But Kitt is carrying his own set of secrets and feelings that are about to change everything that Iris thought she knew about her letters, war, love, and her magical typewriter.

Rebecca Ross throws the door wide open on this war-torn fantasy that will leave readers cheering, crying, and even searching for their own typewriter.

Divine Rivals will take its readers back to a time when newspapers were the only form of news and typewriters were revered as a way of life. Gods and monsters join a war-torn land, where mortal soldiers lay hidden in trenches, fearing the wrath of a war fought by angry Gods. A missing brother, an unreliable mother, a magical love interest, and one annoying co-worker all combine to elevate this story to a fast-paced edge-of-your-seat battle between good and evil; while also redefining what is capable in the name of love. Strong, likable characters grace the pages of this story that take their time to build and develop into their relationships while also opening the door to new possibilities.

With soft echoes of *You've Got Mail*, *Divine Rivals* is a story that will make readers stop and pause to think about the power of humanity and the unstoppable force of love in the most unlikely of places. Grab a typewriter and a stack of paper; this book will strike the desire for letter writing, as it transports even the youngest of young adult readers to a time when letter correspondence, even in secret, was the way to someone's heart. ★

Social Security Matters

Will my WEP Reduction Go Away if I Continue Working?



By Russell Gloor,
AMAC Certified Social Security Advisor

Dear Rusty: I'm 63 years old and have not yet started my Social Security. I now work for the State of Illinois and will draw a pension from that state's university system. I don't pay into Social Security from this position and, as a result, my Social Security payment will be reduced. But I have also worked elsewhere and contributed to Social Security for 26 years.

If I retire from the state university and begin drawing my reduced Social Security payment, and then work in a different job which does contribute to SS, will the reduction to my Social Security payment ever be eliminated? Or will I be permanently stuck with the smaller Social Security payment? **Signed: Curious Educator**

Dear Curious: A rule called the Windfall Elimination Provision (WEP) will apply to your Social Security benefit because your IL state pension was earned without paying into the Social Security program. The basic rule is that anyone with a pension earned without contributing to Social Security, and who is also entitled to Social Security benefits, is subject to WEP, which reduces that person's Social Security retirement benefit. It's a law enacted many years ago to equalize how SS benefits are paid to all

Social Security beneficiaries. However, the WEP rules also provide relief for those who have only a small non-covered pension, and for those who have separately contributed to Social Security for a lot of years. For example:

- The WEP reduction to your SS benefit cannot be more than 50% of your non-covered (IL) pension
- The WEP reduction is smaller for each year over 20 years contributing to Social Security from substantial earnings

- WEP does not apply to those who have at least 30 years contributing to SS from substantial earnings

Although you could retire at 63 and collect your pension from the university and also collect your WEP-reduced Social Security, you have something else to consider if you take another job which pays into Social Security.

Social Security has an annual "earnings test" for those who collect benefits before their full retirement age (FRA). The earnings test limits how much you can earn while collecting early SS before they take away some of your benefits. The earnings limit for 2024 is \$22,320 and, if that is exceeded, you will lose \$1 in benefits for every \$2 you are over the limit. If your work earnings substantially exceed the earnings limit, you would likely be temporarily ineligible to receive Social Security benefits. FYI, the earnings test no longer applies once you reach your full retirement age, which for you is 67.

Without knowing your expected income from a new job, I can't say how much of your SS you would be able to receive, but you can use this as a guide: Social Security will take away benefits equal to half

of what you exceed the annual earnings limit by, and they typically recover by withholding future benefits. If 12 months or more of benefits are withheld, you will be temporarily ineligible to receive benefits until your earnings are less, or you reach your full retirement age (the earnings test no longer applies once you reach your FRA). So, depending on your expected annual work earnings, you may wish to defer claiming your Social Security until you either earn less or reach 67 years of age.

If you already have 26 years contributing to Social Security from "substantial earnings," your WEP reduction will already be mitigated, and any additional years of substantial earnings from which SS payroll taxes are deducted will result in an even smaller WEP reduction. If you can achieve 30 years of SS contributions from substantial work earnings, WEP will no longer apply. So, you may not be "stuck with" the WEP reduction permanently, but you will need to contact Social Security to request that your WEP reduction amount be reviewed in light of any additional years of SS-covered earnings (this should be done after you submit your income taxes each year you have additional SS-covered earnings).

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org. ★

How Will California Overcome High Living Costs, High Poverty And High Debt?



By Dan Walters,
CALMatters.org

As most Californians know from personal experience, their state has an especially high cost of living, particularly for housing.

Forbes magazine rates California as having the nation's third-highest living costs behind Hawaii and Massachusetts, with \$53,171 a year in average household spending for housing, health care, taxes, food and transportation.

California also has the nation's fourth-highest level of income disparity, which explains why it also has the nation's highest level of poverty in the Census Bureau's supplemental calculation, which factors in the cost of living.

The Public Policy Institute of California, using a similar methodology, found that nearly a third of Californians are living in poverty or near-poverty. PPIC also says that without state and federal safety net programs, many of which were enacted in recent years by Gov. Gavin Newsom and a Democratic Legislature,

the state's poverty rate would climb by more than eight percentage

points.

These data are the grist for perpetual debate in California's political, media and academic circles over causes, effects and remedies, and the conversations will be heating up this year. The state faces multibillion-dollar budget deficits well into the future due to what appears to be a semi-permanent plateau in revenues that cannot cope with sharp increases in spending during Newsom's governorship.

Advocates for the poor and their legislative allies are pushing Newsom and legislators to protect the safety net programs from cuts as they confront the deficit, but they will be competing with other spending categories that enjoy heavyweight political support, such as K-12 and higher education and prisons.

There's another aspect to California's high living costs and high poverty rates – high levels of debt that have gotten scant media and political attention.

Americans have amassed \$17.3 trillion in home mortgages, auto loans, student loans, credit cards and other forms of personal debt, according to the Federal Reserve Bank of New York. Californians owe at least \$2.5 trillion of that and perhaps as much as \$3 trillion, thanks largely to its high housing costs and the large mortgages needed to handle those costs.

In fact, according to a newly released study by CreditDonkey, a personal finance website,

Californians are carrying the most debt of any state, driven by an average mortgage of \$422,909 for homeowner families.

Californians debts for student loans, auto loans and credit card balances are also fairly high, although not terribly so vis-à-vis other states. It's mortgage debt, at least \$2 trillion, that truly sets California apart from other states, although a third of the state's homeowners don't have mortgages.

That said, Californians seem to be handling their high debts fairly well. The state's personal bankruptcy rate is well below the national average and a fraction of those in states, mostly in the South, with sky-high rates. However, the PPIC, using census data, found that a million of California's 9 million renters are behind on their rent.

California's unique combination of high living costs, high poverty and high debt makes the state something of a personal finance experiment. The test will be how people fare during the next recession.

During the Great Recession, California had one of the nation's highest levels of mortgage defaults and repossessions, and it took years for the housing industry to climb out of the cellar.

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

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Crime Reports WEST SACRAMENTO

- 1-22-24 KYLE SUAN Arrested for Possession of unlawful paraphernalia.
- 1-23-24 HECTOR QUINONES Arrested for two warrants.
- 1-23-24 AMANDA CASTILIONE Arrested for warrants and False Impersonation after giving Police the wrong name for who she was.
- 1-24-24 JD MURRIN Arrested on a warrant after a traffic stop.
- 1-24-24 JD MURRIN Arrested on warrant after a traffic stop.
- 1-24-24 JAMES HODGES Sac Main pickup on local warrant.
- 1-25-24 BRUCE ROBERTS Arrested for vandalism greater than \$400 after Police received surveillance footage of an incident occurring on 1-19-24 of someone breaking two windows, with a replacement cost of \$2991, of the business with a gas pump nozzle still on the hose.
- 1-26-24 VINCENT SANINI Arrested for a bench warrant and Personate to make other liable after allegedly being stopped for driving a car with the wrong plates, then allegedly, under Maranda, revealed that he had given the wrong name when stopped.
- 1-27-24 DONALD MARTINEZ Arrested on a Yolo County warrant while in Sacramento Jail.
- 1-27-24 QIANNA CHEN Arrested for Petty Theft after Police responded to a call from Target about shoplifting. Merchandise worth about \$99 was allegedly located in her car.

INCIDENT/CRIME REPORTS

- 1-17-24 Unknown suspect went up to porch and stole a package. \$97 loss. Petty theft. 1-19-24 Unknown suspect used the social security number of the victim to attempt to get a credit card. Knowingly use personal identifying info to commit violation.
- 1-21-24 Four separate online orders were made and picked up or delivered from Raley's in West Sacramento. \$1,313 loss. Obtain money by fraud.
- 1-21-24 Reporting party stated that they found the window of the boathouse cracked. They think that bb's were shot at the window. \$1,000 loss. Vandalism.
- 1-23-24 Unknown suspect used three different counterfeit \$20 bills on three separate occasions. \$60 loss. Make/Pass Fictitious Check/Bill/Note.
- 1-24-24 Reporting party stated that her vehicle was burglarized and they stole a JBL speaker out of her car. \$200 loss. Burglary.
- 1-24-24 Victim's building was vandalized by an unknown suspect. \$500 loss. Vandalism.
- 1-24-24 An unknown suspect entered a business and committed a burglary. \$300 loss. Burglary.
- 1-25-24 Identity theft by unknown person. Get credit/etc.other's ID.
- 1-27-24 A subject entered a store, grabbed a package of cupcakes and went into the bathroom. Loss Prevention employee (W1) confronted subject about unpaid cupcakes. The subject attempted to leave the store but the door was locked. Subject turned around and walked past another employee (W2), when W2 saw a knife in subjects pants. W2 took the knife out of his pants to disarm him. Subject passed all points of sale and did not pay for cupcakes. Subject exited through grocery entrance. As he exited the store he pulled out another knife and concealed it near his person and continued to walk away. W1 and W2 kept their distance, but recorded the subject leaving. Robbery using knife or other stabbing instrument and Carry concealed dirk or dagger.
- 1-28-24 Victim had a package stolen off his porch by an unknown person. \$20 loss. Petty theft.
- 1-28-24 Victim had windows of her, and her son's vehicles broken out by an unknown suspect overnight. \$907 loss. Two counts Vandalism
- 1-29-24 An unknown subject drove onto Black Ford F150 onto the lawn of Bryte Park playing field and completed several doughnuts causing over \$1,000 damage to the lawn. Vehicle was left in parking lot. It was tagged as abandoned vehicle. After a firearm was seen on the passenger floor board, the vehicle was towed. \$1,000 loss. Vandalism.
- 1-29-24 Suspect stole \$869.96 worth of merchandise and fled with another suspect in a vehicle. Petty theft and Conspiracy to commit crime.
- 1-29-24 Two separate reporting parties stated that their vehicles were burglarized at a hotel in West Sacramento. \$6,420 loss. Burglary.
- 1-29-24 Victim's vehicle was broken into by unknown subject. \$900 loss. Tamper with vehicle and Vandalism.
- 1-30-24 Mailbox was broken into multiple times. \$100 loss. Mail theft.

Dave Ramsey Says

you're living right now will have either a positive or negative effect on your future. I decided I wanted the greater, long-term good, so I gave up on the short-term stuff.

Debit cards are great tools. You can't spend money you don't have with them like you can with a credit card. But you've still got to budget very carefully for each month, and give a name and a job to every single penny of your income. Otherwise, you can still overspend.

- Dave

Put The Money In Your Own Pocket

Dear Dave,

Are home warranties a waste of money if you already have a fully-funded emergency fund containing six months, or even more, of expenses set aside?

- Jodie

Dear Jodie,

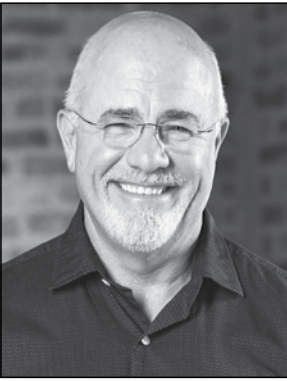
I don't do extended warranties, because they're not a good deal. In my mind, you're better off to self-insure against damage or things breaking down. That way, you can put what would have been profit and marketing

dollars for the extended warranty company in your own pocket. I mean, think about it. If you buy something, but can't afford to fix it if something goes wrong, it's not really a smart move to buy it in the first place, is it?

I always recommend an emergency fund of three to six months of expenses to cover the unexpected things that life will throw at you. In most cases, this amount of cash—sitting in a good money market account with check writing privileges—will allow you easy access in the event of unexpected expenses or a financial emergency.

- 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 Ramsey Solutions ★



It's Worth the Sacrifice and Put The Money in Your Own Pocket

Dear Dave,

I switched to a debit card so that the money I spend comes directly from my checking account. But I still have a problem some months with overspending and buying things I shouldn't. Do you think I should stop using my debit card?

- Debbie

Dear Debbie,

When I made the decision to get intentional with my money, I just used cash. It's hard to spend it when you don't have any on you. It's a tough thing, I know, but you have to make a conscious decision to start living differently. You've got to get mad at the things that steal your money a dollar or two at a time enough to take action.

Try looking at your life as a whole, not a moment at time. All the moments

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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 deseado? 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)

Get your deduction ahead of the year-end! **Donate** your car, truck, or SUV to assist the blind and visually impaired. Arrange a swift, no-cost vehicle pickup and secure a generous year-end tax credit. Call Heritage for the Blind Today at 1-844-491-2884 today! (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: Porschere restoration@yahoo.com (Cal-SCAN 2/17/24)

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AVAILABLE. Buildable Lot. Land Park. Call Tony. 916-248-2766 (3/15/2023)

'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)

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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

SAP Basis Administrator (Bach w/ 5 yrs exp; Major: CS, IT or equiv) - W. Sacramento CA. Job entails working w/ & reqs exp incl: SAP Basis admin (Basis support, Implementation, upgrades, & migrations); S/4 Hana, Fiori, Web Dispatcher, OS/DB Migration, HANA revision update, LaMa installation & configuration, SAP vulnerabilities security issues, system refresh, backup/restore, SAP Kernel Update & SAP Host Agent, OSS notes, Systems Copies (Standard Restore, Recovery Methods), & Disaster & Recovery process. Short-term travel as needed and relocation to unanticipated locations within the USA possible. Salary: \$163,134 per year. Send resumes to Raley's, Attn: HR, 500 W. Capitol Ave, W. Sacramento CA 95605. (02/09/2024)

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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 3/31/24) Call 1-833-985-4766 (Cal-SCAN)



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Miscellaneous

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20231041

The following person(s) is doing business as: Master Sprinkler Repair, 339 Bridge Place, West Sacramento, CA 95691.

Shawn F. Pegg, 339 Bridge Place, West Sacramento, CA 95691. This business is conducted by An Individual.

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

This statement was filed with the County Clerk of Yolo County on December 13, 2023.

By: Jesse Salinas, Deputy Publish: Jan 19, 26, Feb 2, 9, 2024 MASTER 2-9-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240018

The following person(s) is doing business as: QMA Services/Quance Consulting, 417 Mace Boulevard Suite J, Davis, CA 95618.

Quance Management LLC, 417 Mace Boulevard Suite J, Davis, CA 95618. This business is conducted by A Limited Liability Company.

The registrant commenced to transact business under the fictitious business name or names listed above on August 9, 2021.

This statement was filed with the County Clerk of Yolo County on January 5, 2024.

By: Jesse Salinas, Deputy Publish: Jan 19, 26, Feb 2, 9, 2024 QMA 2-9-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240032

The following person(s) is (are) doing business as: 1. Enterprise Business Park III, 2. Enterprise Commerce Center III, 1741 ENTERPRISE BOULEVARD, Sacramento, CA 95691

County of YOLO Mailing Address: 1121 SW Salmon St., Ste. 500, Portland, OR 97205 Schnitzer Properties, LLC, 1121 SW Salmon St., Ste. 500, Portland, OR 97205 This business is conducted by a limited liability company

The registrant(s) commenced to transact business under the fictitious business name or names listed above on 11/01/00. Schnitzer Properties, LLC S/ Jeffrey F. Nudelman, Secretary, This statement was filed with the County Clerk of Yolo County on 01/10/2024.

Jesse Salinas, County Clerk/Recorder KLOPEZ, Deputy 1/26, 2/2, 2/9, 2/16/24 CNS-3775028# NEWS-LEDGER 2-16-24

FICTITIOUS BUSINESS NAME STATEMENTS FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20231076

The following person(s) is doing business as: Smart AZ, 188 Harvey Way, Davis, CA 95618.

Alexander Zakharenkov, 188 Harvey Way, Davis, CA 95618. This business is conducted by an Individual. The registrant commenced to transact business under the fictitious business name or names listed above on N/A.

This statement was filed with the County Clerk of Yolo County on December 27, 2023.

By: Jesse Salinas, Deputy Publish: February 2, 9, 16, 23, 2024 SMART 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240047

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

River Bend Nursing Center, 2215 Oakmont Way, West Sacramento, CA 95691 County of YOLO

River Bend Holdings, LLC, 2305 Historic Decatur Rd., Ste 100, San Diego, CA 92106 This business is conducted by a limited liability company

The registrant(s) commenced to transact business under the fictitious business name or names listed above on 12/12/2018.

River Bend Holdings, LLC S/ Richard Martin, Manager This statement was filed with the County Clerk of Yolo County on 01/17/2024.

Jesse Salinas, County Clerk/Recorder kquam, Deputy Publish: 2/2, 2/9, 2/16, 2/23/24 CNS-377566# NEWS-LEDGER 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240056

The following person(s) is (are) doing business as: 1. Dentists of Davis, 2. Dentists of Davis Dental Group, 4625 Second Street, Suite 100, Davis, CA 95618

County of YOLO Mailing Address: 17000 Red Hill Ave., Attn: Raelea Apolito, Irvine, CA 92614 Mak and Vicuna Dental Corporation, 4625 Second Street, Suite 100, Davis, CA 95618

This business is conducted by a Corporation The registrant(s) commenced to transact business under the fictitious business name or names listed above on N/A.

Mak and Vicuna Dental Corporation S/ Sergio Vicuna, Treasurer, This statement was filed with the County Clerk of Yolo County on 01/16/2024.

Jesse Salinas, County Clerk/Recorder kquam, Deputy Publish: 2/2, 2/9, 2/16, 2/23/24 CNS-3773985# NEWS-LEDGER 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240039

The following person(s) is doing business as:

HANDYMAN HAULING & BEYOND, 2455 W CAPITOL AVE., APT. 286 WEST SACRAMENTO, CA 95691, County of YOLO.

VIKTOR USTINOV, 2455 W CAPITOL AVE., APT. 286 WEST SACRAMENTO, CA 95691

This business is conducted by INDIVIDUAL.

The registrant commenced to transact business under the fictitious business name or names listed above on 12/01/2023

/s/VIKTOR USTINOV This statement was filed with the County Clerk of Yolo County on 01/12/2024.

Jesse Salinas, County Clerk/Recorder By: K LOPEZ, Deputy Publish: 2/2, 2/9, 2/16, 2/23/24 CNS-3775838# NEWS-LEDGER 2-23-24

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20231019

The following person(s) is doing business as: Khalsa Truck Trailer Repair, 5766 Lolet Way, Sacramento, CA 95835.

Jessi Gurha, 5766 Lolet Way, Sacramento, CA 95835. This business is conducted by an Individual.

The registrant commenced to transact business under the fictitious business name or names listed above on December 1, 2023.

This statement was filed with the County Clerk of Yolo County on December 6, 2023.

By: Jesse Salinas, Deputy Publish: Feb 9, 16, 23 March 1, 2024 KHALSA 3-1-24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO ORDER TO SHOW CAUSE CHANGE OF NAME #CV2024-0094

Rebecca Rose Estrada has filed a petition with this court for a decree changing the name(s) of Rebecca Rose Estrada to Rebecca Rose McCarter-Ribakoff.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on March 20, 2024, at 9:00 a.m. in Department 14, located at 1000 Main Street Woodland, CA 95695

and show cause, if any, why the petition for Change of Name should not be granted.

Dated: January 10, 2024 David Rosenberg, Judge of the Superior Court Publish: Jan 26, Feb 2, 9, 16, 2024 ESTRADA 2-16-24

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO ORDER TO SHOW CAUSE CHANGE OF NAME #CV2024-0067

Belqeess Sirat has filed a petition with this court for a decree changing the name(s) of FNU Zahra aka (No Name Given) Zahra to Eva Adam.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on February 22, 2024, at 9:00 a.m. in Department 11, located at 1000 Main Street Woodland, CA 95695

and show cause, if any, why the petition for Change of Name should not be granted.

Dated: January 11, 2024 Timothy L. Fall, Judge of the Superior Court Publish: Jan 26, Feb 2, 9, 16, 2024 SIRAT 2-16-24

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF WILLIAM FREDRICKSON, AKA WILLIAM EDWARD FREDRICKSON CASE NO. PR2024-0021

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of William Fredrickson, aka William Edward Fredrickson.

A Petition for Probate has been filed by Patricia Ballenger, in the Superior Court of California, County of Yolo, requesting Patricia Ballenger be appointed as personal representative(s) to administer the estate of the decedent.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval.

Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.)

The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A hearing on the petition will be held in this court as follows: February 23, 2024, 9:00 a.m. in Dept 11. Superior Court of California, County of Yolo, 1000 Main Street, Woodland, CA 95695.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing.

Your appearance may be in person or by your attorney.

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

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

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

A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Raphael S. Moore, 413 F Street, Davis, CA 95616; 530-758-8317

Publish: February 2, 9, 16, 2024 FREDRICKSON 2-16-24

LIEN SALE

NOTICE OF LIEN SALE Notice is hereby given pursuant to California Business and Professional Codes #21700-21716, Section 2328 of the UCC of the Penal Code, Section 535

The undersigned, Storquest Self Storage of W.Sacramento/Ramco, will sell at public sale by competitive bidding the personal property of: Jasmine Ponce/A142 ; CCATR,LLC. TONY FEHER/ b109; Property to be sold: household goods, furniture, appliances, clothes, tools, boxes. Auctioneer Company: www.storage-treasures.com

The Sale will end at 10 AM, February 15th, 2024. Goods must be paid in CASH at site and removed at completion of sale. Sale is subject to cancellation in the event of settlement between owner and obligated party.

Storquest Sacramento/Ramco, 3005 Ramco st. W.Sacramento CA 95691 (916)999-0112 02/15/2024 Publish: 2/2, 2/9/24 CNS-3777448# NEWS-LEDGER 2-9-24

LIEN SALE NOTICE

NOTICE IS HEREBY GIVEN PURSUANT TO SECTIONS 3071 AND 3072 OF THE CIVIL CODE OF THE STATE OF CALIFORNIA, THE UNDERSIGNED, CITIZENS TOWING & IMPOUND 1244 FORTNA AVE WOODLAND CA 95776 WILL SELL AT PUBLIC SALE ON; FEBRUARY 15, 2024 10:00AM THE FOLLOWING PROPERTY: 2017 MASE LEVNTTE LIC# 8KRN082 CA VIN# ZN661XUL-1HX250675 2/9/24 CNS-3778852# NEWS-LEDGER 2-9-24

LIEN SALE NOTICE The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code.

The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (916) 939-0772 for information regarding the trustee's sale or visit this Internet Website www.nationwideposting.com for information regarding the sale of this property, using the file number assigned to this case, 22-0032.

Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. Date: 01/10/2024 ATTORNEY LENDER SERVICES, INC. KAREN TALAFUS, ASSISTANT SECRETARY 5120 E. La Palma Avenue, #209 Anaheim, CA 92807 Phone: 714-695-6637 This office is attempting to collect a debt and any information obtained will be used for that purpose. NPP0445864 To: WEST SACRAMENTO NEWS LEDGER 01/26/2024, 02/02/2024, 02/09/2024 NEWS LEDGER 2-9-24

TRUSTEE SALE

NOTICE OF TRUSTEE'S SALE T.S. No.: 22-0032 Loan No.: *****613 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 05/13/2008 AND MORE FULLY DESCRIBED BELOW. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check payable at the time of sale in lawful money of the United States (payable to Attorney Lender Services, Inc.) will be held by the duly appointed Trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: ABDUL MUNIF AND MUBARAK B. MUNIF HUSBAND AND WIFE AS JOINT TENANTS Trustee: ATTORNEY LENDER SERVICES, INC. Recorded 05/16/2008 as Instrument No. 2008-0015159-00 in book --, at Page -- of Official Records in the office of the Recorder of YOLO County, California, Date of Sale: 02/16/2024 at 12:45 PM Place of Sale: At the North entrance to the City Hall located at 1110 West Capitol Avenue, West Sacramento, CA 95691 Estimated amount of unpaid balance and other charges: \$196,883.48 estimated - as of date of first publication of this Notice of Sale The purported property address is: 620 -620 A MAPLE ST WEST SACRAMENTO, CA 95691 A.P.N.: 008-131-050 The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county wherein the real property is located and more than three (3) months have elapsed since such recordation. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Trustee's Sale. If the Trustee is unable to convey

title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. If the sale occurs after 1/1/2021, the sale may not be final until either 15 or 45 days after the sale date - see Notice to Tenant. Further, no TDUS can be issued until the sale is final. Your bid is subject to being over bid by the Tenant or "eligible bidder" after the sale and if your bid is over bid, your only remedy is to the refund of your actual bid amount without interest or payment of any other costs, expenses or funds of any kind or nature incurred by the initial successor bidder. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (916) 939-0772 for information regarding the trustee's sale or visit this Internet Website www.nationwideposting.com for information regarding the sale of this property, using the file number assigned to this case, 22-0032. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. Date: 01/10/2024 ATTORNEY LENDER SERVICES, INC. KAREN TALAFUS, ASSISTANT SECRETARY 5120 E. La Palma Avenue, #209 Anaheim, CA 92807 Phone: 714-695-6637 This office is attempting to collect a debt and any information obtained will be used for that purpose. NPP0445864 To: WEST SACRAMENTO NEWS LEDGER 01/26/2024, 02/02/2024, 02/09/2024 NEWS LEDGER 2-9-24

NOTICE OF TRUSTEE'S SALE T.S. No.: 2023-05805 A.P.N.: 014-562-005-000 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/2/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT or other form of payment authorized by 2424h(b), (payable at the time of sale in lawful money of the United States), will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: GEORGE H. WEBER, A SINGLE MAN Duly Appointed Trustee: Entra Default Solutions, LLC 1355 Willow Way, Suite 115, Concord, California 94520 Phone: (925)272-4993 94520 Trust Recorded 5/6/2005 as Instrument No. 2005-0021337 in book , page of Official Records in the office of the Recorder of Yolo County, California, to be sold: Date of Sale: 2/16/2024 at 12:45 PM Place of Sale: At the rear (North) entrance to the City Hall Building, 1110 West Capitol Avenue, West Sacramento, CA 95691 Amount of unpaid balance and other charges: \$325,465.85, Street Address or other common designation of real property: 830 FAIRWAY DR WEST SACRA-

MENTO, CA 95605 A.P.N.: 014-562-005-000 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. We are attempting to collect a debt and any information we obtain will be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. If the sale occurs after 1/1/2021, the sale may not be final until either 15 or 45 days after the sale date - see Notice to Tenant. Further, no TDUS can be issued until the sale is final. Your bid is subject to being over bid by the Tenant or "eligible bidder" after the sale and if your bid is over bid, your only remedy is to the refund of your actual bid amount without interest or payment of any other costs, expenses or funds of any kind or nature incurred by the initial successor bidder. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924m of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-683-2468 option 1 or visit this internet website www.servicelinkASAP.com, using the file number assigned to this case 2023-05805. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 800-683-2468 option 1, or visit this internet website www.servicelinkASAP.com, using the file number assigned to this case 2023-05805 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. Date: 1/17/2024 Entra Default Solutions, LLC Katie Milnes, Vice President A-4807416 WEST SACRAMENTO NEWS LEDGER 01/26/2024, 02/02/2024, 02/09/2024 NEWS LEDGER 2-9-24

TS No: CA07000654-23-1 APN: 008-303-004 TO No: 8784496 NOTICE OF TRUSTEE'S SALE (The above statement is made pursuant to CA Civil Code Section 2923.3(d)(1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(d)(2).) YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED January 17, 2008. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 12, 2024 at 12:45 PM, at the North entrance to the City Hall located at 1110 West Capitol Avenue, West Sacramento, CA 95691, MTC Financial Inc. dba Trustee Corps, as the duly appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust recorded on January 24, 2008 as Instrument No. 2008-0002209-00, of official records in the Office of the Recorder of Yolo County, California, executed by STANLEY C DODSON AND RITA J DODSON, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), in favor of BANK OF AMERICA, N.A., A NATION-

AL BANKING ASSOCIATION as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 412 CHAPARRAL WAY, WEST SACRAMENTO, CA 95691 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note(s) secured by said Deed of Trust, with interest thereon, as provided in said Note(s), advances and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligations secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Trustee's Sale is estimated to be \$296,792.83 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Notice to Potential Bidders If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same Lender may hold more than one mortgage or Deed of Trust on the property. Notice to Property Owner The sale date shown on this Notice of Sale may be postponed one or more times by the Mortgagee, Beneficiary, Trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about Trustee Sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call Nationwide Posting & Publication at 916.939.0772 for information regarding the sale of this property, using the file number assigned to this case, CA07000654-23-1. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. Notice to Tenant NOTICE TO TENANT FOR FORECLOSURES AFTER JANUARY 1, 2021 You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 916.939.0772, or visit this internet website www.nation-

wideposting.com for information regarding the sale of this property, using the file number assigned to this case, CA07000654-23-1. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT FOR FORECLOSURES AFTER JANUARY 1, 2021 You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 916.939.0772, or visit this internet website www.nation-

wideposting.com for information regarding the sale of this property, using the file number assigned to this case, CA07000654-23-1. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale.

NOTICE TO TENANT FOR FORECLOSURES AFTER JANUARY 1, 2021 You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 916.939.0772, or visit this internet website www.nation-

wideposting.com for information regarding the sale of this property, using the file number assigned to this case, CA07000654-23-1. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale.

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Legal Advertising Hotline
916-483-2299
Legal Advertising Fax
916-773-2999

LEGAL ADVERTISING

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

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

TRUSTEE SALE

widposting.com, using the file number assigned to this case CA07000654-23-1 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale.

DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program.

y hacer que se entregue una copia al demandante. Una carta o una llamada telefonica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas informacion en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov)

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remision a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro.

court is: (El nombre y direccion de la corte es): Superior Court of Yolo County, 1000 Main Street, Woodland, CA 95695

The name, address and telephone number of plaintiff's attorney, or plaintiff without an attorney is: (El nombre, la direccion y el numero de telefono del abogado del demandante, o del demandante que no tiene abogado, es): Joshua C. Boyce, Frank Penney Injury Lawyers, 1544 Eureka Road Suite 120, Roseville, CA 95661 916-788-1960. Date: (Fecha) 11/3/2022 Clerk (Secretario) A. Saragoza,

Publish: February 2, 9, 16, 23, 2024 ERDES 2-23-24

CITATION

IN THE SUPERIOR COURT OF THE STATE OF CALIFORNIA IN AND FOR THE COURT OF YOLO JUVENILE DIVISION

In the Matter(s) of THOMAS GROGAN NO: JV-20-50-2 CITATION Dependent(s) To: Thomas G. Grogan You Are Hereby Cited and Required to Appear at a hearing in Yolo County Juvenile Court,

located at 1000 Main Street, Woodland, California 95695, on April 4, 2024, at 9:00 a.m. in Department 6. At the hearing, the Court will decide whether to permanently terminate your parental rights over the above-named minor child born to Linda Parker on March 14, 2008. If you wish to be represented by an attorney and are unable to afford one, the Court will appoint an attorney to represent you. Dated 01/16/2024 Paul K. Richardson Judge of the Juvenile Court Publish: Jan 26, Feb 2, 9, 16, 2024 GROGAN 2-16-24

SUMMONS

SUMMONS (CITACION JUDICIAL) CASE NUMBER: CV2022-1914 NOTICE TO DEFENDANT: Victor Parra, Victor Parralopez, Victor Parra Lopez, Victor Lopez; and DOES 1 through 20 YOU ARE BEING SUED BY PLAINTIFF: Colleen Erdes NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below. You have 30 CALENDAR

NOTICE TO BIDDERS

NOTICE IS HEREBY GIVEN that the Board of Education of the River Charter School, Clarksburg, CA, here after referred to as "OWNER", acting by and through its governing board and representatives, in accordance with Public Contract Code 20118.2, is requesting sealed bids, for the furnishing of technology equipment for Request for Proposal (RFP) 0577-24C.1 Network Electronics for River Charter School.

All bids shall be submitted to the project website at https://projects.infinitycomm.com by February 20, 2024 up to, but no later than, 2:00 pm. Proposals will not be received after the specified due date, time. Bids received in any other format or method, will not be accepted.

Each bid must conform to the RFP and bid documents. Copies of the RFP and bid documents are available and must be obtained from the following websites: https://projects.infinitycomm.com & www.usac.org.

The services requested depend on partial funding from the School and Libraries Division's E-Rate Program. All contracts entered into as a result of this advertisement shall be contingent upon the approval of discounts from the Universal Services Administrative Company (USAC) and the OWNER's acceptance of the discounts. The Contractor shall be responsible to invoice and collect payment of the discounted contract amount from USAC unless otherwise specified or directed by the Owner. The undiscounted contract amount will be the maximum amount that the OWNER is liable. On the day of the bid the Contractor shall supply their Service Provider Identification Number (SPIN) and must certify that their SPIN is "current", to have their proposal considered.

This project is anticipated to start after July 1, 2024, and will have a duration of ninety 90 days. All work shall be completed per the agreed upon project schedule, but no later than September 30, 2025.

The Owner reserves the right to reject any and all bids and to waive any irregularities or informalities in any bids or in the bidding. No bidder may withdraw his bid for a period of 30 days after the date set for the opening of bids. All questions pertaining to this RFP must be submitted through the project website at https://projects.infinitycomm.com.

Board of Education of the River Charter School Project #0577-24C.1 Dates of Advertisement: Week of January 22, 2024, and January 29, 2024 West Sac News Ledger 2-2 and 2-9-2024

CITY OF WEST SACRAMENTO REQUEST FOR PROPOSALS FOR CASE MANAGEMENT SERVICES FOR HOMEKEY PROGRAM

The City of West Sacramento is seeking an experienced consultant (or consultants) to provide case management services in accordance with applicable federal, state, and local regulations associated with the City's Homekey Program. On November 18, 2020, the West Sacramento Council authorized the acquisition of a 40-unit motel located at 817 West Capitol Ave. as part of its ongoing efforts to assist the homeless amid the COVID-19 pandemic.

The Request for Proposals will be available on the City's Opengov website starting February 9, 2024: https://procurement.opengov.com/portal/cityofwestsacramento/projects/73360

Proposals are only to be submitted electronically through Opengov by 5:00 p.m., Monday, March 11, 2024.

Any proposals received after this final filing date and time will be automatically rejected. For more information, please contact Isaah Alford, Community Investment Planner, at (916) 617-4555 or by email at isaaha@cityofwestsacramento.org.

CIUDAD DE WEST SACRAMENTO SOLICITUD DE PROPUESTAS PARA SERVICIOS DE ADMINISTRACIÓN DE CASOS PARA EL PROGRAMA HOMEKEY

La Ciudad de West Sacramento está buscando un consultor con experiencia (o consultores) para proporcionar servicios de administración de casos de acuerdo con las regulaciones federales, estatales y locales aplicables asociadas con el Programa Homekey de la Ciudad. El 18 de noviembre de 2020, el Consejo de West Sacramento autorizó la adquisición de un motel de 40 unidades ubicado en 817 West Capitol Ave. como parte de sus esfuerzos continuos para ayudar a las personas sin hogar a causa de la pandemia de COVID-19.

La Solicitud de Propuestas estará disponible en el sitio web Opengov de la Ciudad a partir del 9 de febrero de 2024: https://procurement.opengov.com/portal/cityofwestsacramento/projects/73360

Las propuestas solo deben enviarse electrónicamente a través de Opengov antes de las 5:00 p.m. del lunes 11 de marzo de 2024.

Cualquier propuesta recibida después de esta fecha y hora de presentación final será rechazada automáticamente. Para obtener más información, comuníquese con Isaah Alford, Planificador de Inversiones Comunitarias, al (916) 617-4555 o por correo electrónico al isaaha@cityofwestsacramento.org. West Sac News Ledger 2-9-2024

CITY OF WEST SACRAMENTO REQUEST FOR PROPOSALS FOR LAUNDRY AND FOOD SERVICES FOR HOMEKEY PROGRAM

The City of West Sacramento is seeking an experienced consultant (or consultants) to provide laundry and food distribution services in accordance with applicable federal, state, and local regulations associated with the City's Homekey Program. On November 18, 2020, the West Sacramento Council authorized the acquisition of a 40-unit motel located at 817 West Capitol Ave. as part of its ongoing efforts to assist the homeless amid the COVID-19 pandemic.

The Request for Proposals will be available on the City's Opengov website starting February 9, 2024: https://procurement.opengov.com/portal/cityofwestsacramento/projects/73360

Proposals are only to be submitted electronically through Opengov by 5:00 p.m., Monday, March 11, 2024.

Any proposals received after this final filing date and time will be automatically rejected. For more information, please contact Tanya Flores, Assistant Community Investment Planner, at (916) 617-4555 or by email at tanyaf@cityofwestsacramento.org.

CIUDAD DE WEST SACRAMENTO SOLICITUD DE PROPUESTAS PARA SERVICIOS DE LAVANDERÍA Y DISTRIBUCIÓN DE ALIMENTOS PARA EL PROGRAMA DE HOMEKEY

La Ciudad de West Sacramento está buscando un consultor con experiencia (o consultores) para proporcionar servicios de lavandería y distribución de alimentos de acuerdo con las regulaciones federales, estatales y locales aplicables asociadas con el Programa Homekey de la Ciudad. El 18 de noviembre de 2020, el Consejo de West Sacramento autorizó la adquisición de un motel de 40 unidades ubicado en 817 West Capitol Ave. como parte de sus esfuerzos continuos para ayudar a las personas sin hogar a causa de la pandemia de COVID-19.

La Solicitud de Propuestas estará disponible en el sitio web de Opengov de la Ciudad a partir del 9 de febrero de 2024: https://procurement.opengov.com/portal/cityofwestsacramento/projects/73360

Las propuestas solo deben enviarse electrónicamente a través de Opengov antes de las 5:00 p.m., el lunes 11 de marzo de 2024.

Cualquier propuesta recibida después de esta fecha y hora de presentación final será rechazada automáticamente. Para obtener más información, comuníquese con Tanya Flores, Planificadora de Inversiones Comunitarias, al (916) 617-4555 o por correo electrónico a tanyaf@cityofwestsacramento.org. West Sac News Ledger 2-9-2024

PUBLIC HEARING NOTICE

Pursuant to Government Code Section §21080.20, the West Sacramento City Council will conduct a public hearing on February 21, 2024 at 7:00 PM or as soon thereafter as possible on the items listed below. The hearing will be held in the Council Chambers at the Civic Center, 1110 West Capitol Ave., West Sacramento. All interested persons are invited to attend the hearing and express opinions. Please note: The City does not transcribe its hearings; however, action minutes are prepared and are publicly available once approved by the hearing body.

In compliance with the Americans with Disabilities Act (ADA), if you need assistance to participate in this meeting, please contact the City Clerk, at clerk@cityofwestsacramento.org, seventy-two (72) hours prior to the meeting to allow the City to make reasonable arrangements to assure accessibility to this meeting.

PUBLIC HEARING AND CONSIDERATION OF RESOLUTION 24-18 ADOPTING THE WEST SACRAMENTO SIDEWALKS AND TRANSPORTATION EQUITY PROGRAM PLAN

West Sac News Ledger 2-9-2024

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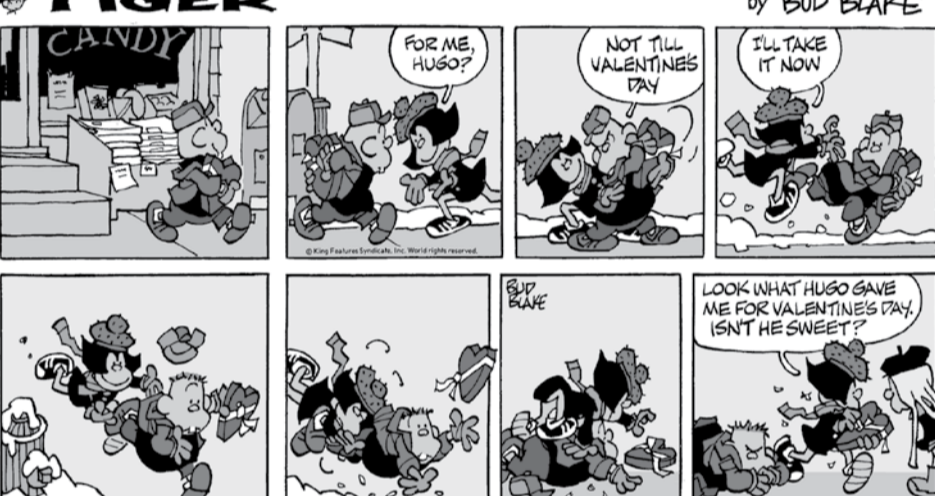


Out on a Limb



by Gary Kopervas

TIGER



by Bud Blake

HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.

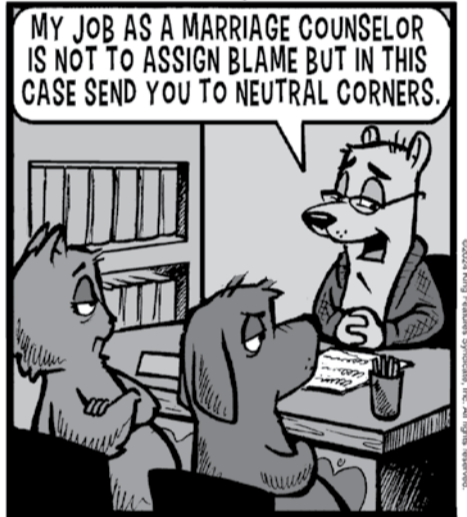


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by Dave T. Phipps



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STATEPOINT CROSSWORD • LOVE

- CLUES**
- ACROSS**
- Zagreb native
 - Not St. or Blvd.
 - Tucked in
 - Whatchamacallit
 - Robert Redford's Sundance
 - In a cold manner
 - Tiny island
 - Mad King George's number
 - Hearing, e.g.
 - *Love's late Nirvana husband
 - *Star
 - *Air Supply's "Making Love Out of Nothing at"
 - Elementary particle
 - Tire meas.
 - Land of Israel
 - *Joe Cocker and Jennifer Warnes: "Love lifts us up where we"
 - Ladder crosspiece
 - Frenzied
 - London's Thames, e.g.
 - ____-European language
 - Call it quits
 - Very bright star
 - What procedural and epidural have in common
 - Crosby's and Still's partner
 - Mountain valley
 - Final words
 - Future J.D.'s hurdle
 - Food scrap
 - Tax
 - Pen point
 - *"All You Need Is Love" band, with The
 - *"Letters to Juliet destination
 - Habituate
 - NHL surface
 - Ancient marketplace
 - Like many bathroom floors?
 - Blunderbuss, e.g.
 - Entrenched (2 words)
 - Whirlpool
 - Volleyball court center
 - English homework assignment
- DOWN**
- Computer-related imaging acronym
 - CISC alternative
 - Capital of Norway
 - Single-cell protozoan
 - Bottom lines
 - Similar
 - One of the Tudors
 - Authoritative proclamation
 - Single pip cards
 - The Container Store purchase, pl.
 - "What ____ can I say?"
 - T-shirt, after tied
 - Chemical cousin
 - Homer's epic
 - Actor Lowe
 - Deviation from the norm
 - *U2's "In the Name of Love" song
 - First light of day
 - Lemur from Madagascar
 - Damien's prediction
 - Ding-a-
 - Convex molding

CROSSWORD

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 Serving West Sacramento and Yolo County since 1964
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Credit Union's Grant Program Funds \$90,000 in Support for Nonprofits



Rebuilding Together Sacramento volunteer and Safe at Home recipient test newly made home modifications. Photo courtesy of SAFE Credit Union

SAFE Credit Union News Release

FOLSOM, CA (MPG) - Six Greater Sacramento region nonprofits received \$90,000 in funding from SAFE Credit Union's annual community grant program dedicated to uplifting the communities it serves in 2023.

The grant recipients – Foster Youth Education Fund, Junior Achievement Sacramento, Rebuilding Together Sacramento, Soil Born Farms, Volunteers of America, Northern California/Nevada and the Yolo Crisis Nursery – provide services supporting career development, financial education, higher education, the health and well-being of infants and toddlers, housing, and veterans.

A not-for-profit financial institution, SAFE's community grant program stems from the credit union's cooperative principle of sharing profits within communities.

"We take our mission to help our members and communities build financial freedom to heart," says SAFE Credit Union Vice President of Community Relations and Financial Education Rebecca Delmundo. "These grants help individuals in often underserved communities receive the support, respect, and the resources they need to build better lives."

Here are more details about each nonprofit recipient and the programs supported by SAFE's 2023 community grants:

\$10,000 Soil Born Farms, exclusively offering "farm to wellness" career programs to veterans in the Sacramento region. Located in Rancho Cordova.

Media: Audio/video available here.

\$10,000 - Yolo Crisis Nursery, Safe Stays Crisis Respite Care program, providing between 2,000 and 2,500 stays for children annually, including 100

parents and children in crisis, a caring and home-like environment for visitors. Serves: Yolo County, Sacramento and Solano counties.

\$15,000 Foster Youth Education Fund, which supports former foster youth in the Sacramento region, is using the funds to award financial scholarships, as well as laptops to those enrolling or attending a college, university or trade school.

\$15,000 grant for Rebuilding Together Sacramento, which provides home improvement services that help vulnerable residents. Grant to be used toward its Safe at Home Program that provides free safety home modifications to older adults, individuals with disabilities and veterans.

\$20,000 in funding for Junior Achievement of Sacramento to help expand the nonprofit's newer JA WORKS program pairing its work readiness programs with personal finance management education for students.

\$20,000 to Volunteers of America of Northern California and Northern Nevada, used the grant to help fund its transitional housing program – one of the only remaining Sacramento-area organizations providing transitional housing for veterans experiencing homelessness – that serves up to 80 veterans at a time. Media: Audio/video available here.

In addition, the credit union provides scholarships for college and trade school-bound students, direct giving, sponsorships, and volunteerism. ★

Yolo County Central Landfill Partnership Promotes Carpet Recycling Program for Homeowners and Contractors

County of Yolo News Release

WOODLAND, CA (MPG) - Homeowners, carpet installers, landlords, and other contractors are invited to drop off carpets for recycling at the Yolo County Central Landfill (YCCL), located at 44090 County Road 28H in Woodland. Carpet drop-offs are accepted seven days a week at the standard entry rate. YCCL's operating hours are Monday through Saturday from 6:30 a.m. to 4:00 p.m., and Sunday from 8:00 a.m. to 4:00 p.m. It is important to ensure that the drop-offs are dry, free from debris, and cut and rolled into manageable sections, separated from the carpet pad. Both the carpet and pad can be recycled if rolled separately.

This recycling initiative is made possible through

an agreement with Carpet America Recovery Effort (CARE), which operates a carpet stewardship program in California. The program is intended to increase the amount of carpet diverted from landfills in the state. Instead of discarding carpets with other construction debris or placing them in regular trash bins, the CARE program offers the opportunity to transform carpets into useful new products for the automotive, transportation, and construction industries.

"We are very pleased to participate in the state's carpet stewardship program," said Yolo County Supervisor Vixie Sandy. "With little advertising in the first two years of this program, I am even more pleased to see Yolo County residents and contractors choosing to do the right thing by recycling instead of landfilling this waste

stream."

"I take pride in our community's commitment to sustainability as the Yolo County Central Landfill achieves a significant milestone, having recycled 250 tons of carpet," added Yolo County Supervisor Jim Provenza. "This accomplishment reflects our collective dedication to environmental responsibility and underscores the success of our recycling initiatives in reducing landfill waste."

YCCL collects the used carpet in a trailer provided and serviced by CARE. The facility is one of over 130 carpet recycling drop-off locations in California currently participating in the program. For further information, please contact Yolo County's Recycling Coordinator at (530) 666-8856 or by emailing IWM@YoloCounty.org ★

Senator Dodd Introduces Utilities Infrastructure Savings Bill

Office of Sen. Bill Dodd News Release

SACRAMENTO, CA (MPG) - Sen. Bill Dodd, D-Napa, introduced legislation today that would help ensure electrical utilities are pursuing the fastest and most cost-effective infrastructure improvements, safeguarding the public from future wildfires and saving money for ratepayers forced to cover the cost of more expensive repairs.

"As utilities make upgrades to their systems to keep us safe from wildfire, we must ensure they identify projects that have the biggest impact and can be completed in the shortest amount of time for the least amount of money," Sen. Dodd said. "In other words, utilities need to get the biggest bang for the buck when they do projects. That way, we protect our communities from wildfires sooner and avoid unwarranted rate increases as we're forced to absorb the cost of these improvements."

Recently, the

California Public Utilities Commission approved a \$13.5 billion rate increase requested by PG&E to pay for the undergrounding of 1,230 miles of electric utility lines over the next three years. This is a fraction of the more than 10,000 miles of undergrounding PG&E proposes for the next decade in hopes of reducing the risk of its utility infrastructure sparking wildfires. The cost per mile is estimated at \$3 million.

However, there are alternatives such as insulating existing utility cable. Insulating wires costs an estimated \$800,000 per mile, and in certain circumstances may be as effective in preventing wildfire ignitions as undergrounding, and achievable in far less time.

"Undergrounding lines in high-risk areas is important and needs to continue in a targeted manner, but we also need to advance faster, cheaper methods to maximize safety today," said Sen. Dodd. "It's all about maximizing benefit, while minimizing

ratepayer costs."

Sen. Dodd's Senate Bill 1003 would direct the Office of Electrical Infrastructure Safety to consider the timeliness of investor-owned utility electrical infrastructure upgrades when reviewing the utilities' wildfire mitigation plans to ensure that the maximum amount of risk from utility-sparked wildfires is reduced in the shortest amount of time.

"Safety today is not the same as safety in three or 10 years," said Michael Wara, director of climate and energy policy at Stanford University. "This bill will force the utilities to account for the long implementation delays of some strategies as an additional cost to their customers. Delivery of adequate service today — including the 'service' of safety — is an important value that all Californians deserve from their electric utilities. This bill will compel utilities to evaluate not just how safe a system they can create in the long run, but will push them to do it as quickly as possible." ★

First Northern Reports Record Year End 2023 Net Income of \$21.6 Million

First Northern Community Bancorp News Release

DIXON, CA (MPG) - First Northern Community Bancorp (the "Company", OTCQX: FNRN), holding company for First Northern Bank ("First Northern" or the "Bank"), today reported 2023 annual net income of \$21.6 million, or \$1.41 per diluted share, increases of 35.7% and 35.6%, respectively, when compared to net income of \$15.9 million, or \$1.04 per diluted share, for 2022. Net income for the year included the bargain purchase gain resulting from our branch acquisition completed in the first quarter of 2023. On an after-tax basis, the bargain purchase gain contributed \$1.0 million to net income for the year ended December 31, 2023.

Net income for the quarter ended December 31, 2023, totaled \$6.9 million, or \$0.45 per diluted share, compared to net income of \$4.7 million, or \$0.31 per diluted share, for the quarter ended December 31, 2022. The increase in net income on a quarter over quarter basis was largely driven by the reversal of provision for credit losses which totaled \$2.0 million for the quarter ended December 31, 2023, compared to no provision for credit losses for the quarter ended December 31, 2022. The reversal of provision for credit losses of \$2.0 million was primarily due to the payoff of a

non-performing agricultural loan relationship that resulted in recoveries of previously charged-off principal totaling \$2.6 million, partially offset by provision for credit losses due to loan growth during the quarter.

Total assets as of December 31, 2023, were \$1.87 billion, an increase of \$0.5 million, or 0.03%, compared to December 31, 2022. Total deposits as of December 31, 2023, were \$1.69 billion, a decrease of \$34.4 million, or 2.0%, compared to December 31, 2022. Total net loans (including loans held-for-sale) as of December 31, 2023 were \$1.1 billion, an increase of \$82.3 million, or 8.5%, compared to total net loans (including loans held-for-sale) of \$970.1 million as of December 31, 2022. The increase in net loans was primarily driven by growth in commercial real estate and residential mortgage loans partially offset by net reductions in agricultural loans.

The Company continued to be "well capitalized" under regulatory definitions, exceeding the 10% total risk-based capital ratio threshold as of December 31, 2023.

Commenting on the Company's year-end 2023 financial results, First Northern Bank's President & Chief Executive Officer Jeremiah Smith stated, "We are pleased to report robust financial results for the year 2023. Our success was partially driven

by the heightened interest rate environment and subsequent balance sheet repricing. This resulted in record net interest income of \$66.5 million for the year, an increase of \$11.8 million, or 21.7%, compared to the previous year's \$54.7 million. The Company ended the year with a record \$21.6 million of net income, an increase of 35.7% over the \$15.9 million earned in 2022. We believe the success we experienced in 2023 was driven by the significant demand for our approach to relationship banking across the Sacramento region and surrounding communities and reflects the trust our clients and communities have placed in First Northern Bank. Further, we're proud to announce that our trading upgrade from the OTCQB® Venture Market to the OTCQX® Best Market is complete. The OTCQX should provide improved visibility for our stock to investors, brokers, and market makers, with the aim of enhancing shareholder value for FNRN."

The Company also reported that at their regular meeting on January 25, 2024, the Board of Directors approved a 5% stock dividend payable March 25, 2024, to shareholders of record as of February 29, 2024. All income per share amounts in this press release have been adjusted to give retroactive effect to the stock dividend. ★

Felony Charges Filed Against Woodland Man After Police Stand-Off

Yolo County District Attorney News Release

WOODLAND, CA (MPG) - On January 30, 2024, 39-year-old Jeffrey Wendell Card, a resident of Woodland, was arrested after a brief police pursuit and hours-long stand-off that required nearby schools and residents to go on lockdown. The Yolo County District Attorney has filed several felony charges including Theft or Unauthorized use of Vehicle; Evading a Peace Officer with Reckless Driving; Possession of Firearm by

Person Previously Convicted of a Felony; Possession of Ammunition by Person Prohibited from Owning or Possessing a Firearm; Resisting Executive Officer by Means of Threats, Force or Violence; and case enhancements alleging his prior felony convictions; that the crimes were committed while released on bail or recognition; that he was armed during the commission of the crime; and for his prior prison terms.

Card was to be arraigned on the charges on February 2, 2024, at 1:30 p.m., in Dept. 1 of the Yolo County Superior Court. ★

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