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AMERICAN RIVER Messenger

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Rachel Anne Gray Memorial Scholarship Names This Year's Recipients



The 2024 recipients of the Rachel Anne Gray Memorial Scholarship were honored at a recent Fair Oaks Recreation and Park District Board of Directors meeting. In the front row, from left, are scholarship winners Alexis Housh, Gredtel Hess, Adiya Clurman and Ava Reckers. In the back row, from left, are Director John O'Farrell, Vice-Chair Delinda Tamagni, Chair Ralph Carhart and Director Raymond James Irwin. Photo courtesy of Fair Oaks Recreation and Park District

By Shaunna Boyd

FAIR OAKS, CA (MPG) - The Rachel Anne Gray Memorial Scholarship was established in 2014 by the Fair Oaks Recreation and Park District (FORPD), in remembrance of a beloved Fair Oaks resident, Rachel Anne Gray, who died in 2012 at the age of 21. Gray was a Fair Oaks Youth Advisory Board (FOYAB) member from 2006 to 2008, and scholarships are annually awarded to local youth in her honor.

Fair Oaks Recreation and Park District Recreation Supervisor Mary Stoakley said Gray was a valued member of the Fair Oaks community who "made a huge impact on young leaders, the community, and the Fair Oaks Recreation and Park District staff."

"It's such an honor to get to meet

these students every single year," Stoakley said. "It's amazing to see students who are committed to their communities, positively influencing others in their surrounding areas—it's just really inspiring. Each year, we're blown away by the incredible heart, their work ethic and the incredible feats these students have accomplished just in the short time they've been around."

At a recent Fair Oaks Recreation and Park District meeting, Stoakley presented the 2024 scholarship recipients, a group of impressive young women involved in a variety of service clubs, student organizations, and extracurricular and volunteer activities.

Winners at the \$500 award level were Bella Vista seniors Gredtel Hess and Alexis Housh and Mira Loma senior Nishka Baliga. Bella Vista

senior Adiya Clurman won the \$1,000 award.

The \$1,500 award went to Bella Vista senior Ava Reckers, who plans to pursue a nursing degree after graduation.

Reckers has lived in Fair Oaks her whole life and always enjoyed attending community events such as the Chicken Festival and Trick-or-Treating in the Village. She is grateful to now help plan these beloved community events as part of Fair Oaks Youth Advisory Board, creating happy memories for a new generation of Fair Oaks children.

Fair Oaks Recreation and Park District Chair Ralph Carhart said he was happy that these "incredible young people" will be here "to support the community in the future. ... Rachel Anne lives on in these great students here. It's really wonderful."★

Frustration is Mounting with Delays

Story by Shaunna Boyd

FAIR OAKS, CA (MPG) - At the March 20 meeting of the Fair Oaks Recreation and Park District (FORPD) Board of Directors, Fair Oaks resident Becky Wood spoke during general Public Comment about the construction project in the Village: "The neighborhood is getting really frustrated with the length of time this project is taking."

Wood said she understands that severe storms last year caused significant delays but the public doesn't see much progress being made and she'd like to see better communication with the public about the construction timeline.

Board Chair Ralph Carhart understood the frustration: "We and staff have been just as frustrated about the obstacles that have come along. You probably are aware we've had a number of things, such as buried utilities that had to be relocated; the slow process of getting approvals and inspections for things; the fact that the Clubhouse didn't have a foundation to it, which explained why it was leaking all these years; and then just rain, the rain has been very difficult for doing outside work. However, what you don't see is during the rain, there has been stuff going on inside."

Despite the legitimate and unavoidable reasons for the delay, Carhart said, it "doesn't allay the interest and anxiety of getting the thing done and getting back to normal." As of now, according to Carhart, the expected date of total completion is Jan. 15, 2025 but substantial sections will be completed before that time, so some areas might open to the public sooner.

Wood asked the board to consider new ways to get the information out to the public, stating that "it doesn't get out to the wider community."

Director Raymond James Irwin noted that the construction updates on the district website were very informational and accessible last year but nothing new had been posted for 2024. Board members agreed that new updates should be posted monthly and that signs with a QR link to the information should be posted on the construction fencing in the Village.

The board then considered a response to Sacramento County Supervisor Rich Desmond's report on parking issues in the Village. Last September, Desmond

Celebrate Creativity at the Second Annual Garden Gala for the Arts

Fair Oaks Recreation & Park District News Release

FAIR OAKS, CA (MPG) - On May 18th, 2024, at the Fair Oaks Horticulture Center, friends of Fair Oaks Veterans Memorial Amphitheatre and the newly anticipated Fair Oaks Performing Arts Center warmly invites you to the Second Annual Garden Gala for the Arts: an evening dedicated to celebrating the bright future of art, theatre, and culture in Fair Oaks. This eagerly awaited event features live music by Sacramento's Potential Jazz Ensemble, appetizers by Shangri-la, and a selection of beer from Fair Oaks Brew Pub. The evening will



Guests enjoy a meal at the First Annual Garden Gala for the Arts. Photo courtesy of Fair Oaks Recreation & Park District

feature solid wood doors hand-painted by local artists, each telling a story of creativity and community.

These unique pieces and other gift packages will be up for auction, offering you a chance to take home

a slice of Fair Oaks' artistic talent.

The heart of this event

Continued on page 3

The A's are Coming to Town

By Angela Underwood

WEST SACRAMENTO, CA (MPG) - The Oakland Athletics have changed their dugout location and it's at 400 Ballpark Drive, West Sacramento.

Known as the A's, the Major League Baseball team will call Sutter Health Park home for the next three seasons in West Sacramento before moving into a new stadium on the Las Vegas Strip in 2028. The A's are moving, following failed negotiations with the City of Oakland about a new lease for the coliseum there.

"The A's look forward to making Sutter Health Park their home for the next three years through the move to Las Vegas," an Oakland Athletics spokesperson told the West Sacramento News Ledger on April 5.

The home of the West Sacramento River Cats will become the interim venue for the A's, beginning with the 2025 Major League Baseball season. Mayor and Chair of the Financing Authority Martha Guerrero shared her excitement over the partnership.

"We're delighted to welcome the Oakland A's and Major League Baseball to West Sacramento," said Mayor Guerrero. "This is a great honor, and we're looking forward to hosting visiting MLB teams and fans from throughout the region at our beautiful ballpark along the Sacramento River."

As a former affiliate of the A's, "there are many shared connections with the River Cats, its players and the wonderful fan base in West Sacramento," according to the Oakland Athletics spokesperson, who added, "The A's extend their appreciation to the Kings and the City of West Sacramento for hosting the A's."

West Sacramento City



Here is the Sutter Health Park entrance, which will welcome thousands of Oakland A's fans now that the Major League Baseball team will call West Sacramento home temporarily. Photo courtesy of West Sacramento

Manager Aaron Laurel said West Sacramento is ready for the professional baseball team, noting that Sutter Health Park's location offers stunning views of Tower Bridge and downtown Sacramento.

"As the City of West Sacramento prepares to welcome the A's, excitement is building among residents and businesses alike," Laurel said.

According to Laurel, the beer garden Drake's BARN and the French-inspired wine

bar Franquette across the street from the stadium are two businesses that will benefit from the A's new location.

"There are also several other restaurants along West Sacramento's Third Street corridor within walking distance of the ballpark," Laurel said. "Together, with our neighbors across the river in Sacramento, there will be no shortage of amenities available to A's fans and those from visiting teams."

Yolo County Supervisor

Oscar Villegas, who governs the Sutter Health Park region and serves with Mayor Guerrero on the Financing Authority board, said he is proud to support the temporary relocation of "this fantastic franchise" to West Sacramento.

"Hosting the Athletics in Yolo County represents a significant opportunity for economic growth and community enrichment," Villegas said. "I am confident that this will foster a profound sense

of community among our residents."

Residents now have two mascots to be proud of, with A's mascot, Stomper, joining Dinger and Sacramento River Cat's mascot. The A's have captured nine World Series titles, including four since moving to Oakland in 1968.

"We're prepared to accommodate the A's and the River Cats to ensure a seamless transition for both teams and their fans," Laurel said. ★

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Celebrate Creativity at the Second Annual Garden Gala for the Arts

Continued from page 1
 beats for the future of the Fair Oaks Performing Arts Center and Veterans Memorial Amphitheatre, a cornerstone of community and culture since 1971. Undergoing renovations funded by Measure J, approved by residents in November 2018, the center is set for a grand re-opening in January 2025. This year's gala auction proceeds will directly support the installation of weatherproof theatre seats and enriching future programming, ensuring the center's place as a cultural hub for years to come.

Local singer-songwriter Tori Bonacich will entertain guests during the dinner catered by Food Simply. Tickets are now available – reserve your spot at this remarkable celebration.

The Garden Gala for the Arts is not just an event; it's a testament to our community's commitment to the arts. We look forward to celebrating with you.

Facebook: <https://www.facebook.com/events/740698358148178> ★



Hors d'oeuvres were served at the First Annual Garden Gala for the Arts. Photo courtesy of Fair Oaks Recreation & Park District



The First Annual Garden Gala for the Arts' Garden Dinner was a success. Photo courtesy of Fair Oaks Recreation & Park District

Frustration is Mounting with Delays



An artistic rendering shows the entrance to the new theater building currently under construction in the Village, which the Fair Oaks Recreation and Park District Board recently voted to name the Fair Oaks Performing Arts Center. The attached outdoor amphitheatre will still retain its historic name, the Veterans Memorial Amphitheatre. Image provided by the Fair Oaks Recreation and Park District

Continued from page 1

and the Sacramento County Department of Transportation met with Village property owners and tenants, including the Fair Oaks Recreation and Park District, to discuss the parking issues in the Village and potential solutions. A summary of the meeting was released earlier this year. But the District found inaccuracies in the report that should be corrected, so Fair Oaks Recreation and Park District Administrator Mike Aho introduced a draft letter focusing on three main errors.

First, the report asserted that the Village improvement project would add 86 new parking spaces to be used by local businesses and their patrons. But Aho explained those spaces are being built as part of a Measure J-funded project, so they will belong to the district for attendees of district facilities and events in the Village. While the spaces can be used during off-hours for any Village use, those will be restricted spaces during district event hours.

Second, Aho said the report recommends that the district wait until the Village construction is complete before moving forward on a parking plan. But the district contends that waiting will only further compound the problem.

“We know the impact is going to be huge on Friday and Saturday nights. Parking is going to fail on Friday and Saturday nights. There’s no way around it,” said Aho. The new facilities, and the events and activities planned there will increase the parking demand, said Aho, so “we need to come up with a plan preemptively to try to eliminate that as much as possible.”

Third, Desmond’s report recommended that the district should be the lead entity in an effort to use the AT&T parking lot on Crestline Avenue as a parking lot for Village business owners and employees.

“That work is outside of our scope,” said Aho. “We are parks and recreation. We would participate in that because we do have employees as well, but we would not take the lead.”

Chair Carhart said he had hoped the county understood the bottom line: there is not enough parking in the Village and that the county should consider a parking garage or similar solution to meet parking needs.

“No matter how you parse the spaces we have and no matter who owns them, they’re inadequate,” said Carhart. “That’s the message I’d hoped the county had gotten in that meeting but apparently, they didn’t.”

Director Irwin said the letter could be more direct with a call to action to the county, so staff will make some revisions and the updated letter will be reviewed by the board before the final draft is sent out.

The board considered whether the new theater facility under construction in the Village should be named the Fair Oaks Performing Arts Center. That name was recommended because it would clearly reflect the facility’s purpose and would provide easy

recognition throughout the region. The Fair Oaks Performing Arts Center would be the name of the full facility, which includes the new Black Box Theatre, interior Community Flex rooms, and the outdoor amphitheater.

The historical name, Veterans Memorial Amphitheatre, would be retained as the name of the amphitheater area, with signage above the amphitheater box office. Signage for the full facility of the Fair Oaks Performing Arts Center would be installed near the Black Box Theatre lobby entrance, and that name would be used on all marketing materials.

Carhart said it was very important to ensure the original amphitheater retained its historic name.

Irwin was concerned that using the new name along with the historic name could be confusing for the public, who might think there were two separate facilities.

But Vice-Chair Delinda Tamagni said it was “very common” for facilities to have a general name for the center as well as specific names for the various locations within.

The board voted unanimously to approve the new facility name.

The board next considered approval of a letter to Sacramento County terminating a cost share agreement for road work as part of the Village construction project.

As part of the project, the district is required to repave the park side of the county roads surrounding the park facilities (Fair Oaks Boulevard, Park Drive, Main Street, Temescal Street, and California Avenue.) During the initial review process, the county suggested that the district increase the scope of its paving project to fully pave the roads and the county would cover half the costs.

At that time, the perceived benefit was an overall cost savings by combining the work and it would reduce the impact to the Village if each road were only shut down once for paving.

However, as the district was further into the process, it found unanticipated costs associated with the full paving, totaling more than \$400,000 in extra costs for the district. The county, informed about the extra cost, suggested terminating the cost share agreement and allowing the district to just pay their half to meet that obligation and the county will pave its portion sometime in the future.

Staff drafted a letter to officially request the cost share termination, as well as to ask the county to reimburse 50% of the costs associated with design, engineering and construction management done in preparation for paving the entire road.

Carhart said he doubts that the county will pave its half for quite a while, so he doesn’t expect an additional impact on the Village anytime soon.

The board voted unanimously to approve the letter and terminate the cost share with the county.

The next Fair Oaks Recreation and Park District Board of Directors meeting is scheduled for April 17. ★

Grocery Outlet Celebrates New Owners with Ribbon Cutting



The new Grocery Outlet owners cut the ribbon at a ceremony to celebrate their new ownership. Photo by Tim Engle

By MaryAnne Povey

ORANGEVALE, CA (MPG) - The Orangevale Chamber of Commerce recently celebrated the new ownership of Grocery Outlet Orangevale with a ribbon-cutting ceremony, welcoming Paul and Roman Kellner.

Since taking over in January, the Kellners have made significant improvements, including expanding the produce section, fully stocking the store and introducing an innovative wine computer to help customers learn more about any wine offered in their extensive selection.

Representatives from the offices of Congressman Kevin Kiley, Assemblyman

Josh Hoover and Supervisor Sue Frost commended their dedication to enhancing the shopping experience and community involvement. Each representative brought special recognitions to present to mark the occasion.

“We are so happy to be here and appreciate the warm welcome from everyone,” said Roman Kellner, “we look forward to serving this community.”

Paul and Roman are committed to building on the store's legacy, ensuring it continues to meet the community's needs with excellence. Stop by to see the changes and meet the new owners! The store is located at 8835 Greenback Lane, Orangevale. ★

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Fix Prop 47

By John McGinness

On the general election ballot in 2014 California voters were given the opportunity to vote for Proposition 47, the so-called Safe Neighborhoods and Schools Act.

For those of us who took the time to read the text of the proposition, it was clear that nothing in this law would make schools or neighborhoods safer. On the contrary, the proposition was fraught with damaging ideas. Crimes such as possession and use of dangerous drugs would be reduced from felonies to misdemeanors. Possession of the so-called date rape drug would be an offense that would warrant no jail time whatsoever. Possession of methamphetamine would also be reduced to a mere misdemeanor, those possessing it could claim it was for personal use, regardless of the quantity, and no time in custody would follow. In recent history, very few people had been forced to serious time in custody for mere possession of illicit drugs. However, the threat of incarceration would often be the impetus for defendants to go to drug court, where they would stipulate to their guilt and be forced into treatment to put them on a path to a much better life. The success of drug court was very impressive. We did not see droves of people occupying the streets, parks and sidewalks of our communities looking like

the walking dead, while discarding human waste and dirty hypodermic needles on the playgrounds and streets of cities and towns throughout the state.

The loss of the ability to file felony charges in these cases would foreseeably evaporate the participation in drug court, because the incentive to do so would be lost by removing the criminal justice-imposed consequences for such offenses.

Similarly, changes that would eliminate real consequences for serial theft were a part of this horribly ill-conceived proposition. Previously, repeat thieves would be subject to jail time felony consequences. The criminal element generally knew of the consequences of California Penal Code Section 666 that would make even petty theft with a prior a potential felony that could result in time in-custody for repeat cases of theft, reducing the incidents of repeat theft. All the penalty enhancements for repeat theft cases would be eliminated by the passage of this proposition.

It was abundantly foreseeable – if this proposition passed it would incentivize chronic dangerous drug abuse, and serial theft. Retailers would have a difficult time staying in business, their incentive to cooperate with the criminal justice system would go by the wayside, because liability risks of stopping thieves would simply become greater than the benefit



John McGinness. Courtesy photo

to be realized from a system that would not punish offenders.

Similarly, drug addiction as the result of chronic drug abuse would skyrocket. The quality of life would be profoundly diminished in urban, suburban, and even rural parts of California.

All of this would be abundantly clear to those who took the time and effort to read the proposition, and realize the predictability of the devastating consequences that would follow if this concept became law.

Regrettably, the good people of California had faith in those they had elected to represent their best interest in state government. Voters were

persuaded to support something seemingly so appealing as the Safe Neighborhoods and Schools Act. After all, who among us does not want safe neighborhoods and schools?

The problem is the Summary and Title of this proposition was disingenuous. There was nothing in this proposition that would make schools or neighborhoods safer. In fact, it was clearly predictable that this proposition would adversely affect public safety in schools, neighborhoods, businesses, and recreation venues to a degree not previously seen in society.

Regrettably, the voters were duped by dishonest messaging from the

very people who had been entrusted with their vote.

Consider the ubiquitous tents in public places; the sickly pathetic souls wandering about in a daze; and the areas lost for use by law abiding, tax paying citizens because of fear for their safety and concerns for their health posed by those who have ravaged their own bodies by chronic drug abuse. Consider relentless images of smash and grab retail thefts that have forced long-time successful businesses to flee the state, because they cannot endure the current conditions.

Retail and cargo theft have exploded in California. Drug addiction and homelessness have become a humanitarian crisis. The consequences are impacting public safety and the quality of life of all Californians.

Members of the California legislature have promised to fix the problem, as have members of the state's executive branch. Do not be fooled into believing these false promises. This mess was created by well-intended voters who were lied to. Proposition 47 is a law that was created by the voters, ONLY the voters can amend it.

There is good news, the Homelessness, Drug Addiction, and Theft Reduction Act is very likely to qualify for the November ballot and will give the voters an opportunity to ameliorate the adverse consequences of

Proposition 47. There is still an opportunity to sign the petition to ensure the voters have a legitimate choice this year.

This effort will reclassify theft with two or more prior convictions as jail-eligible felonies, add new laws to address "smash and grab" thefts, add Fentanyl to the list of hard drugs resulting in felony prison time, and provide addiction and mental health services for treatment-mandated felony charges.

Some have asserted that enforcing laws and imposing consequences on offenders represents a lack of compassion. Who do you love that you want to see sleeping on a cold Sacramento sidewalk on a January night with temperatures in the teens, or conversely baking in the summer sun in triple digit heat? Who honestly believes that a young offender who begins to steal, and is not persuaded away from that behavior by predictable consequences for their actions will live a richer, fuller life?

Compassion demands providing the resources and impetus for change.

To sign the petition, or learn more, visit <https://casafecommunities.com>.

John McGinness, MS is the retired sheriff of Sacramento County, an adjunct professor of Criminal Justice and Leadership Studies and the host of the John McGinness Show on KFBK. He can be reached at 916-924-3901. ★

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California Insurance Market 'In Chaos'



Here are the remains of a burned home in Berryessa Highlands on Sept. 21, 2020. Photo by Anne Wernikoff for CalMatters

By Levi Sumagaysay
CALMatters.org

With more California homeowners just discovering their insurance policies are getting canceled — and hundreds of thousands of others stuck with a pricey option of last resort — state Insurance Commissioner Ricardo Lara's efforts to fix the home insurance market can't come quickly enough.

Lara has introduced two main regulations, with more to come. The first, unveiled last month, aims to streamline rate reviews. State law gives the Insurance Department the power to approve or deny insurers' requests to raise premiums. Insurance companies complain the process has been holding up the increases they seek as a result of what they say are increased costs due to rising climate-change risks and inflation.

The second regulation will let insurers use catastrophe modeling — which combines historical data with projected risk and losses — along with other factors when setting their premiums. California is the last state to allow for catastrophe modeling.

"We're undertaking the state's largest insurance reform," Lara said during a press conference earlier this month. "We can no longer look solely to the past to guide us to the future."

He said catastrophe modeling will lead to "more reliable rates," "greater insurance availability" and "safer communities," because he said it would further encourage and reward wildfire mitigation by homeowners and communities. Insurance Department spokesperson Michael Soller said success will mean fewer homeowners needing to turn to the FAIR Plan, the state-mandated insurer of last resort.

Insurance trade groups, which stand to benefit most from the new regulations, agree with Lara's support for catastrophe modeling and support his so-called sustainable insurance strategy. So do fire chiefs, to an extent. But almost everyone else — homeowners, consumer groups and former insurance commissioners — has lingering concerns.

U.S. Rep. John Garamendi, a Democrat representing parts of Solano and Contra Costa counties, had two stints as state insurance commissioner in the mid-1990s and early 2000s. He says the insurance market is "in chaos" — and that Lara should be holding public hearings and demanding insurance company executives testify to explain to Californians why

their premiums are rising.

"One of the critical things a commissioner does is to analyze the market and provide the public with information," Garamendi said in an interview with CalMatters. "(Lara) didn't use his power to control the industry and second, to inform Californians."

The criticism drew a retort from Soller: "Commissioner Lara is fixing decades-long neglected issues that have led to this crisis. He is focused on safeguarding the integrity of the state's insurance market, not second-guessing from predecessors who had their chance and failed to act."

Dave Winnacker, chief of the East Bay's Moraga-Orinda Fire District, said the upsides of catastrophe modeling include being able to credit what homeowners, communities and governments do to lessen wildfire risk. That includes being able to account for the numbers and proximity of firefighters in certain areas, Winnacker said.

"Depending on where you are in a state, and that's tied to population density, the number of firefighters available could affect the outcome (of a wildfire)," he said, adding that catastrophe models should reflect that.

He also said he and other fire chiefs are working to make sure the interests of consumers, fire professionals, insurers and the state are aligned. Insurers may not know what homeowners, communities and local fire departments are doing to reduce wildfire risk. One idea: a database to share that information.

"There is no future in which we can price our way out of this crisis with just premiums," Winnacker said, adding that everyone needs to work together.

Dave Jones, the state insurance commissioner for eight years before Lara took over in 2019, said he is "trying to avoid looking over the shoulder of my successor."

Jones is now director of the Climate Risk Initiative Center for Law, Energy & the Environment at UC Berkeley School of Law. He said it is good for consumers that the catastrophe-modeling regulation could take forest management into consideration. But he said he's not sure Lara's actions will be sufficient.

Before the end of the year, Lara is also expected to issue a regulation that will allow insurers to factor reinsurance costs into their rates. Reinsurance is insurance for insurance companies in the event of large payouts. That plus the other new regulations may "help in the short to mid term," giving insurance companies the ability to raise



State Insurance Commissioner Ricardo Lara speaks during a press conference with Los Angeles labor leaders and advocates in Commerce on Sept. 26, 2022. Photo by Alisha Jucevic for CalMatters

premiums, Jones told CalMatters.

But he said those actions may "ultimately be overwhelmed by our failure to stop the fossil-fuel industry, which is contributing to rising temperatures" and therefore insurance losses.

Jones also pointed out that Florida has long allowed insurers to use catastrophe modeling and has let them factor in reinsurance costs in their rates — yet its insurance market is in worse shape than California's.

"Florida has done what insurers are asking for," Jones said. Yet "Florida's rates are three or four times the national average."

Mark Friedlander, spokesperson for the Insurance Information Institute, an industry group, confirmed that the group estimates that Florida's average home insurance premium was \$6,000, or three-and-a-half times the national average, in 2023.

In addition, Jones said Florida's version of California's last-resort FAIR Plan — called the Citizens Property Insurance Corp. because it's funded with a surcharge on policyholders — has more than 1 million policies. California's growing FAIR Plan, run by a pool of insurers, has 373,000 policies, its president told state lawmakers recently.

"That raises the question," Jones said. "Giving insurers (higher rates) and shifting the burden to all Californians... whether that's going to be enough in the face of growing background risk associated with climate change."

Meanwhile, last week State Farm said that it is not renewing policies for 30,000 California homeowners, as well as refusing to cover all commercial

apartments by not renewing 42,000 of those policies.

This is happening despite California approving State Farm's requests to levy double-digit premium increases last year.

"One of our roles as the insurance regulator is to hold insurance companies accountable for their words and deeds," said Soller, the Insurance Department spokesperson. "State Farm General's decision... raises serious questions about its financial situation — questions the company must answer to regulators."

State Farm spokesperson Sevag Sarkissian would not comment beyond the statement the company put on its website last week, which read in part: "This decision was not made lightly and only after careful analysis of State Farm General's financial health, which continues to be impacted by inflation, catastrophe exposure, reinsurance costs, and the limitations of working within decades-old insurance regulations."

Sarkissian also referred CalMatters to the Personal Insurance Federation of California, which counts State Farm as a member. The industry group's president, Rex Frazier, said in an email last week that allowing insurers to use catastrophe modeling would help with insurance availability. Yet in its statement, State Farm acknowledged the actions Lara is taking to try to fix the insurance availability and affordability crisis in California, even as it announced its decision not to renew tens of thousands of homeowners.

Joyce Kaufman, a retiree in Juncos Lake in Mono County,

recently got a notice of non-renewal for her homeowners insurance with Farmers, which she said she and her husband were dreading but expecting.

"I'm not really sure what the state's trying to do, both at the commissioner and legislative level," Kaufman said. And losing the ability to renew her policy is affecting her other insurance needs, she said. As her broker helps look for an alternative, her auto premium is now going up about \$300 a year because it will no longer be bundled with home insurance.

As the new regulations give insurance companies what they had asked for, one part of Lara's strategy — which he first laid out last year after an executive order by the governor — is conspicuously missing. Lara had said insurance companies would be required "to commit to writing at least 85 percent of their statewide market share in wildfire-distressed underserved areas."

That provision is nowhere in the text of Lara's unveiled regulations so far — an omission not lost on consumer groups or former commissioner Jones.

"Where is that 85 percent?" asked Carmen Balber, executive director of Consumer Watchdog. Soller, the Insurance Department's spokesperson, said that part of the commissioner's strategy is coming.

Balber also said she is concerned that the catastrophe-modeling regulation "appears to not comply with the transparency requirements of Prop. 103," the voter-approved law that regulates the insurance industry.

According to the text of the regulation on catastrophe modeling, the public will be able to take part in reviewing catastrophe models before they're deemed acceptable. But anyone who helps review the models will be required to sign a nondisclosure agreement.

"If a big chunk of your insurance rate is behind a 'black box,' then that's not what the voters passed," when they passed Proposition 103 in 1988, Balber said. "At the end of the day, if the commissioner passes something that hides something behind closed doors, we'll have to consider challenging it."

Levi Sumagaysay covers the economy for CalMatters. Previously, she was a senior reporter who covered worker issues, the gig economy, inequality and corporate accountability for MarketWatch. She also was a longtime reporter and tech and business editor at the Mercury News. ★

Out & About

with MaryAnne Povey



By MaryAnne Povey

ORANGEVALE, CA (MPG) - Spring has officially sprung, and with it comes a bunch of exciting family friendly events that you won't want to miss. Here's what's coming up so you're in the know!

First up, get ready for the return of the awesome Bands and Brews at the Orangevale Farmers Market, located at 6826 Hazel Avenue, kicking off on May 2 from 3 to 8 PM. Be sure to stop by the Orangevale Chamber of Commerce beer and wine tent that opens with the bands from 5 pm - 8 pm weekly. This year promises an impressive lineup of live music, bringing free entertainment to our community every Thursday through October. For businesses looking for high-visibility sponsorship opportunities, contact the Orangevale Chamber at info@orangevalechamber.com for more information!

Circle May 4 on your calendars for the 6th Annual Big Day of Service. This year, they're tackling over 50 projects to beautify and uplift both Orangevale

and Fair Oaks. Sign-ups are now open at serve.BigDayofService.com. It's a perfect opportunity to volunteer, make new friends, and contribute to making an impact in the community.

And just when you think it couldn't get any better, OV Summer Palooza (formerly known as Pow Wow Days) is back June 14-16, 2024! The festivities kick off Friday afternoon, followed by a fun-filled community parade on Saturday morning at 9:30 AM. Know what's greater than watching a parade? Being in it! Parade entries are now open! Go to ovsummerpalooza.com to register your group, club, team, or business! All are welcome! Expect another year of fantastic music, fun, and festivities throughout the week-end including a new event, Power Derby for the kids! Always the best deal in town with live music, equestrian shows and so much more. Don't miss it!

There you have it! A great lineup of community events for all to enjoy! Show your support and attend! Hope to see you "out and about"!

Fentanyl Dealer Receives 15 Years to Life in Prison

Placer County District Attorney News Release

ROSEVILLE, CA (MPG) -On April 4, 2024, the Honorable Judge Jones sentenced Arron Dare age 26, to 15 years to life in the California Department of Corrections and Rehabilitation following his murder conviction for the death of a local young woman, Haleigh Yarbrough.

"We will continue to hold those who sell this deadly poison in our community accountable," said Placer County District Attorney Morgan Gire. "Our team is dedicated to disrupting and dismantling this market- from both supply and demand. Our hearts are with the victims and families of those lost in this terrible crisis and we will continue our aggressive pursuit until the dealers of this poison claim no more lives."

On Dec. 6, 2023, Dare pled guilty to murder for causing the fentanyl death of a local young woman.

The arrest was made after an investigation by the Placer Special Investigations Unit (PSIU), a collaborative effort by the California Department of Justice, Placer County Sheriff's Office, Roseville Police Department, Rocklin Police Department, Auburn Police Department and the Placer County Probation Department.

The defendant appeared in Placer County Superior Court on Thursday morning for the sentencing.



Haleigh Yarbrough's memory is honored by her family. Photo courtesy of the Placer County District Attorney

Senior Deputy District Attorney Devan Portillo, the Major Narcotics prosecutor for the Placer County District Attorney's Office Special Prosecutions Unit, represented the People of Placer County, supported by the Placer County Sheriff's Office dedicated detective to PSIU.

Haleigh's dad and stepmom made victim impact statements with the support of their victim advocate from the Placer County District Attorney's Office Victim Services Unit. Family and community members also attended today's court hearing in support of the victim's family.

Haleigh's dad said in his victim impact statement "With fentanyl being 50-100 times stronger than heroin, the defendant still

chose to line his pockets with money. Instead of making an honest living, he chose a life of exploiting others."

Haleigh's stepmom stated in her victim impact statement, "No more Mother's Days, no more Father's Days with Haleigh. Her sister is now left to make wedding plans without her sister. No more Christmas mornings, no more Easter - this is the devastation of this crisis."

The Placer County District Attorney's Office will be honoring Haleigh at their Victim + Survivor Brunch on April 22 during Crime Victim's Rights Week. To learn more about countywide efforts, visit www.1PillcanKill-Placer.com and www.placer.ca.gov/FightingFentanyl. ★

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ROOT CELLAR welcomes our guest speaker, Michael L. Strauss, AG. Michael has been employed as a forensic investigator for 30 years and works as a research manager and senior genealogist for *Ancestry ProGenealogists*. Michael is a native of Pennsylvania and a veteran of the United States Coast Guard. He is a court qualified expert witness in New York, New Jersey, Pennsylvania, and Virginia. He is a national genealogical lecturer and instructor and is a faculty member at Salt Lake Institute of Genealogy, Genealogical Research Institute of Pittsburgh, and the Institute of Genealogical and Historical Research where he coordinates the military history and research courses. Michael was the film historian for the 2015 Academy Award nominated movie *Finding Vivian Maier*. He has been a Civil War reenactor for more than 25 years.

At our full-day seminar, Michael will present four awesome lectures: (1) Descendancy Research: Another Pathway to Genealogy; (2) Secret Societies: Finding Your Ancestors in Fraternal Organizations; (3) Federal Taxes and Genealogical Records they Created; and (4) That Splendid Little War: Research in the Spanish-American War. Join us in-person; all are welcome.

Date: April 27, 2024 • Time: 10 am - 5 pm, doors open at 9:15 am
Maidu Community Center, 1550 Maidu Dr., Roseville, CA

Cost: \$40 Root Cellar Members; \$55 Non-members

(Pre-registration required - Registration ends April 15 - No tickets sold at the door)

To register, go to www.rootcellar.org

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California Enjoys Healthy Water Supply But Battles Over Its Uses Continue to Fester



By Dan Walters, CALMatters.org

California's major reservoirs are nearly full thanks to two wet winters, the Sierra snowpack is deeper than usual and the state is likely to receive even more rain and snow this spring.

After years of drought, California's water supply is the healthiest it's been in the 21st century. Nevertheless, the state's age-old jousting over water use priorities continues and may become more intense as climate change affects the amount of water available.

On Tuesday (April 2), Gov. Gavin Newsom strapped on snowshoes to accompany state water officials as they measured the Sierra snowpack near Lake Tahoe and declared that it's well over 100% of average.

The event was streamed online and Newsom used it to warn Californians that the state's water future is uncertain and unveil an update of the state's master water plan.

"You can take a deep breath this year, but don't quadruple the amount of time in your shower," Newsom advised, "then consider that this time next year, we may be at a different place."

The water plan must be revised every five years and the new version dwells on "resilience" – making

the water systems less vulnerable to climate change – and "equity." It notes that "for more than 95 percent of Californians, safe, reliable, and affordable water is perceived to be a daily guarantee, but for approximately 1 million Californians, there is a persistent struggle to access water fit for human consumption."

"These extremes are becoming the new reality, and that new reality requires a new approach," Newsom said, adding, "I'll remind all of you the water system in California was designed for a world that no longer exists."

The updated plan describes itself as a "call to action, an all-hands-on-deck endeavor, in which everyone has a role – state agencies and departments with water, regulatory, and climate responsibilities; regional water and resource managers and stewards at every scale across water sectors; and individual Californians."

It assumes that California will build two major projects: the Sites Reservoir on the west side of the Sacramento Valley to bank 1.5 million acre-feet of water during high precipitation years, and a 45-mile-long tunnel that would carry water from the Sacramento River to the head of the California Aqueduct near Tracy, bypassing the Sacramento-San Joaquin Delta.

"We're seeing real progress," Newsom said of the \$16 billion project. "My goal is to get that permitted by the time you kick me out." Newsom described it as "foundational (and) critical if we're going to address the issue of climate change. It is a climate project. It is one of

the most important projects this state can advance."

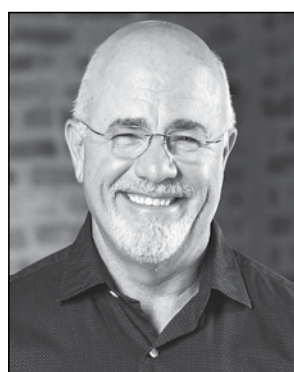
Environmental groups contend that the tunnel would deprive the Delta of flows needed to maintain water quality for wildlife. Its future is linked to persuading – or compelling – farmers to reduce their diversions from the San Joaquin River and its tributaries, thereby allowing more water to flow through the Delta.

Environmentalists are pressing the state Water Resources Control Board to mandate reductions by updating Delta water quality standards, but that effort collides with historic water rights. Newsom wants diversions to be reduced through "voluntary agreements" rather than by decrees that would lead to legal battles.

The new water plan dances around the issue, endorsing the concept of voluntary agreements but declaring that the water board needs "increased capacity to halt water diversions when the flows in streams diminish (and) modernize the water rights system in a manner that respects water right priorities and aligns with current public values and needs."

Within those vague words lies what could be a monumental battle.

Dan Walters has been a journalist for more than 60 years, spending all but a few of those years working for California newspapers. He began his professional career in 1960, at age 16, at the Humboldt Times in Eureka, while still attending high school, and turned down a National Merit scholarship to continue working as a journalist. ★



You're Playing with Fire

Dear Dave,

My wife and I owe about \$40,000 on our mortgage. My father-in-law, who is a very nice and generous man, said he wants to pay off the house for us, then let us pay him back over time. We've borrowed much smaller amounts of money from him in the past, and we were always able to repay it with no issues and no pressure. How do you feel about us taking him up on his offer?

– Seth

Dear Seth,

I understand you and your wife have been fortunate in these kinds of situations over the years. And I know your father-in-law would probably be a lot easier to work with than a mortgage company when it comes to the size and frequency of payments. But I still think

Dave Ramsey Says

you're playing with fire if you take him up on the offer.

I assume your father-in-law is doing pretty well financially, since he can afford to make this offer. But the downside is just too risky. If I were him, I might offer to pay off the mortgage as a gift to my daughter and son-in-law. But a loan? No way. There are no strings attached to a gift that comes from the heart.

Don't get me wrong, Seth. I'm not bad-mouthing your father-in-law. What he's making is a very generous offer, and it's an incredibly nice thing to do. But in my mind, a very important consideration is being left out of the equation, and it's a spiritual issue. The borrower is always slave to the lender. Always. And sadly enough, nowhere is that more true than within a family.

Accepting this offer could bring instant discomfort into the relationship for you and your wife. This money situation is likely to hang over things like a dark cloud. Thanksgiving, Christmas and other special occasions will feel different—and kind of weird—when you're suddenly celebrating with your mortgage lender instead of just good, old dad.

Even if you come from a reasonable, stable family, and it sounds to me like your in-laws are very good-hearted folks, this debt will always be in the back of your mind. But if you're involved with a dysfunctional or controlling family, that tension is going to be right there—constantly.

I'd thank your father-in-law for his generosity and for the offer. But in my mind, it's just not worth the risk.

– Dave

Dave Ramsey is an eight-time national bestselling 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 ★

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- 1. THE MIND-BODY CONNECTION.** Because everything is made of energy, and energy is made from awareness, your thoughts have a powerful effect on the very energy that makes up your body. You are as healthy or unhealthy as you think.
- 2. POSITIVE THINKING.** Since your thinking strongly influences your body, including its ability to heal, keeping your thoughts regarding your condition totally positive is vital.
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- 4. INNER STRGENGTH.** You need inner strength to overcome any medical challenge. Know that it is something that resides in everyone. Simply call upon your God-given reserves of inner strength and it's yours.

- 5. BE THE PERFECT PATIENT.** Be the perfect patient who is pleasant to everyone involved in your care and follow directives. It surrounds you in good karma.
 - 6. LAUGHTER.** Laughter has been proven to powerfully aid in healing. Laugh yourself to a speedier recovery.
 - 7. MUSIC.** Music's proven power to heal has been utilized for millennia. Classical music for maximum benefit. Don't rock your boat!
 - 8. AFFIRMATION.** Repeating positive statements about an outcome is used by greats in all fields. But, as well as they work in outside matters, such as building wealth, they are even more effective in improving the goings-on inside your body.
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 - 11. PRAYER.** Prayer works and has been proven to work in over 1200 scientific studies. Embrace it. Put together a prayer group to pray for your healing every day.
 - 12. LOVE.** Love is everything. Love is all powerful. A loving spirit is a healing spirit. To love much is to live well and be well.
- So keep these tools at your fingertips, but I do hope you won't need them and you will stay healthy. Dream on, right? **"Get Weller Sooner"** could make a BIG difference in your life. ★

KEEP ON KEEPIN' ON!

Our Sacramento Kings find themselves in the middle of a Western Conference quagmire, and at this moment, as the Kings prepare to face off with the Oklahoma City Thunder, it's anyone's guess as to who will be in 7th and 8th place when things wrap up in a week.

Sacramento began their road trip with a disappointing loss to the Knicks, a team that they should have defeated. After a close three-and-a-half quarters, the Kings disappeared in the last two minutes of the game, and a competitive game with two minutes remaining turned into an 11-point loss.

To the Kings' credit, they bounced back the very next night and narrowly missed defeating the vaunted Boston Celtics. An up-and-down game, the Celtics took control in the 4th quarter, and with less than two minutes remaining had a seven-point lead.

Showing the stuff that has made them the beloved team they are, led by lightning-quick De'Aaron Fox, the Kings threw a blanket over the Celtics, and drained shot after shot down the stretch. With 15 seconds left and the Kings holding a one-point lead, the Celtics missed the go-ahead shot and Keegan Murray snagged the rebound.

With only seconds remaining, the Celtics stripped the ball and hit a floater in the lane to go up by one point. Now, with only seven seconds in the game, the Kings called a timeout and advanced the ball into the forecourt.

Drama is an understatement, as would-be hero De'Aaron Fox drove into the paint and leaped high for one of his patented eight-foot jump shots to win the game. The ball came off the rim and Keegan Murray collected the rebound while shooting the putback in one motion. The shot narrowly missed, and who of all people was there for the potential winning tip, was none other than Colby Jones. Not who you expected in a pivotal game with under a minute to play, but there he was nonetheless. Colby tipped the ball and was karate chopped across the face, falling to the hardwood. The ball slid off the rim, while every official on the court collectively swallowed their whistles.

Yes, the team with the best record in the NBA stole a game from the Sacramento Kings, that without a doubt should have been decided with no time on the clock from the charity stripe. But once again, the zebras looked the other way, and instead of allowing the game to be played with integrity, it was simply awarded to the home team.

In the industry I have worked in for over 45 years, I have to complete continuing education every year, and the same can be said for real estate agents, cosmetologists, and accountants. If I don't pass the continuing education classes, the state simply doesn't renew my license. In other words, I'm out of a job.

Wow, can you imagine that? Actually oversee the abilities of referees during the offseason, to assess if they have the required skills to officiate at the highest level in the sport of basketball. Oh, would I love to see that.

I hope everyone can get on the same page, and raise their voices for giving our gladiators the officiating they deserve.

Meanwhile, the Kings have 48 hours to lick their wounds and try to upset a team that has already put 53 wins in the win column. The Thunder are a tough team, and the Kings are tasked with defeating them on their home court. Can they do it, and keep alive the hope of avoiding the dreaded Play-in? I, for one, believe in this group, and my prognostication of 48 wins this season remains alive.

Anyone out there want to join me in my optimism?

Domantas Sabonis continues to amaze with a consistency that no Kings player has ever demonstrated. His double-double streak is a nail-biting watch every game, all the while still leading the NBA in triple-doubles!

Yes, it's a magical season for the big man, so enjoy this while you can. No one plays tougher, takes more punishment, and plays with more effervescent joy that has a ubiquitous quality that every player on the team has embraced!

Love this team! Send your thoughts to vgharriskingsfan@gmail.com.
Go Kings! ★

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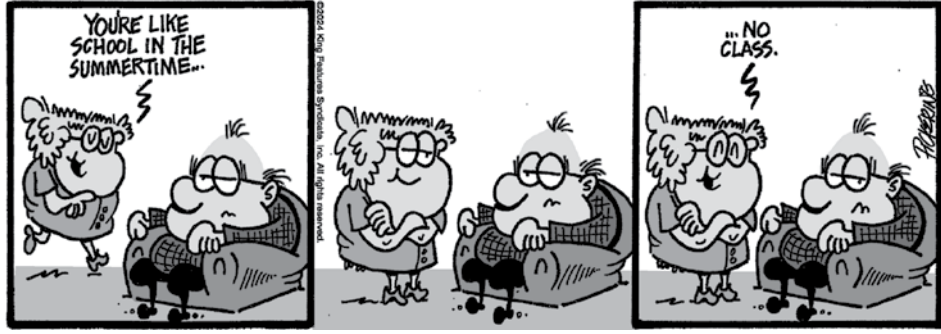
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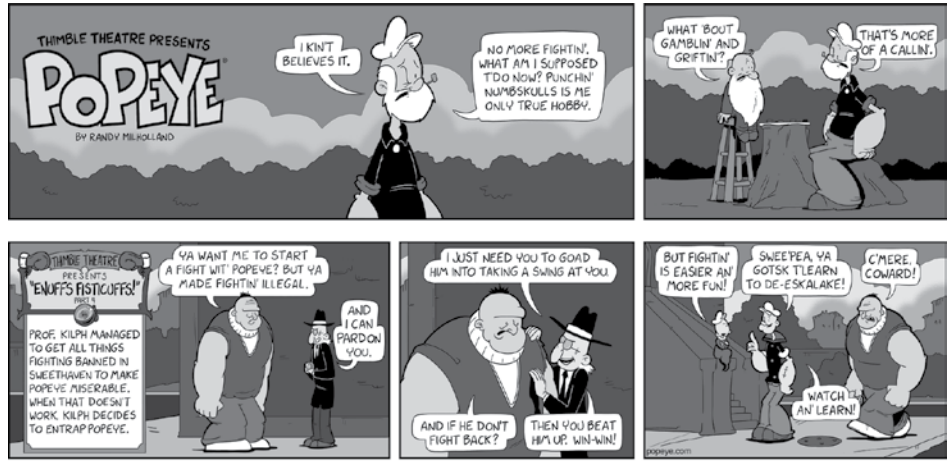
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The Spats



by Jeff Pickering



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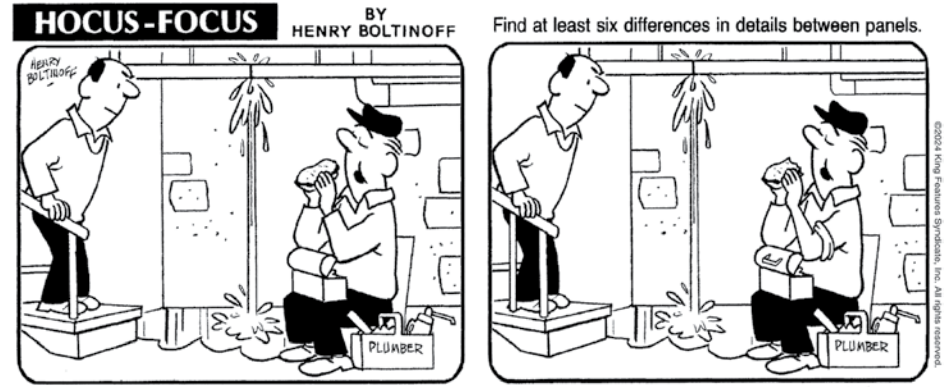


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Out on a Limb



by Gary Kopervas

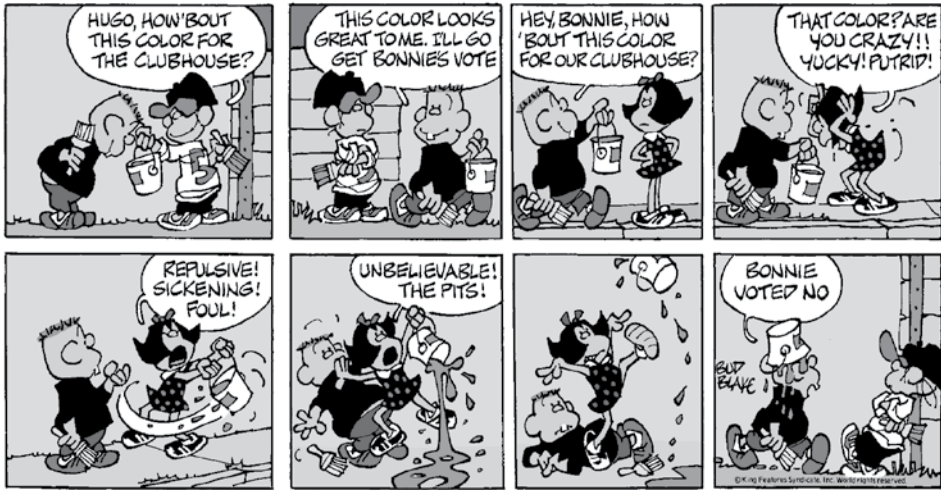


HOCUS-FOCUS

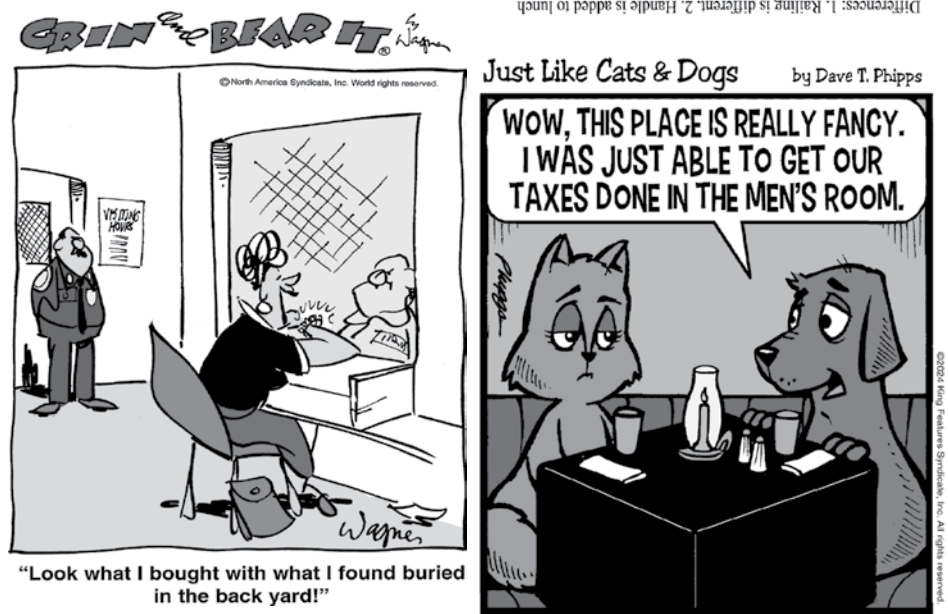
BY HENRY BOLTINOFF

Find at least six differences in details between panels.

TIGER



by BUD BLAKE



Just Like Cats & Dogs

by Dave T. Phipps

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

STATEPOINT CROSSWORD • NATIONAL PARKS

CLUES

ACROSS

- Rhymes with, and similar in meaning, to blob
- Refrigerator sound
- Action word
- Left, in Russia
- Departed
- Locomotive hair
- As opposed to St. in a city, pl.
- French cordial
- Type of lily, pl.
- *Voyageurs National Park location
- Like Andersen's duckling
- Poacher's ware
- Unit of pressure
- *Volcanoes National Park location
- Dionysus' female followers
- U.N. labor agency
- Camels' relatives
- Pelvic bones
- Smears
- _____ of the land*
- Gertrude Stein's reception room
- Sicilian rumbler
- Strong influence
- To sum
- Blushes
- *Utah national park
- What blanket and landing have in common
- State before birth
- Eastern European
- *Yosemite's famous monolith (2 words)
- Cockamamie
- Effect of pain?
- First weekly news magazine in U.S.
- South African currency, pl.
- Tolstoy's Karenina
- The 15th of March
- King Kong and Koko, e.g.
- Hot one in a bun
- Copper coin

DOWN

- Type of shot
- Strauss of jeans fame
- Often found under a range
- Herzegovina's partner
- Kind of roll, in school
- Togetherhess
- *_____ Verde National Park
- *Shenandoah National Park location
- Twelfth month of Jewish civil year
- Frost-covered
- Like certain relief
- _____ is a byproduct of _____ (23-letter words)
- _____ for alarm*
- See nor hear this? pl.
- Faux _____
- Opposite of seeker
- Winged
- One of Florence Nightingale's concerns
- American Indians of Yucatan
- Islam's Supreme Being
- D in LED
- *White _____ National Park in New Mexico
- Financial help
- *Need one to navigate

CROSSWORD

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

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	3			2	9	8		4
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