

California Insurance Market 'In Chaos'

PAGE 6

The A's Are Coming to Town





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Bringing You Community News For Over 30 Years

APRIL 12, 2024

### SEE INSIDE DOGGY DASH APRIL 20 AT LAND PARK



PAGE 2

### FARMERS MARKET **KICKS OFF** A FRESH SEASON



PAGE 3



# **Rocker Loans Heart and Harley**



Tesla rock band vocalist Jeff Keith (front, center) joins friends at Woodhaven Avenue, Carmichael, to plan a "Ride For Reason" fundraiser.

#### Story and photos by Susan Maxwell Skinner

**SACRAMENTO REGION, CA (MPG)** -Tesla rock band vocalist Jeff Keith will reunite "Ride for Reason" bike ride supporters on May 4.

Self-confessed "two-wheel maniac" Keith (65) first revved up for the charity ride in 2012. The event aids the Higher Purpose Foundation, a nonprofit that supports foster youth. This year, veteran causes will also benefit.

"It's a great feeling to do this ride again," says Keith. "Helping others is an important part of success in the music industry. You're on a platform where you can reach people. You can do a lot of good."

The Granite Bay resident fronts the heavy-metal Tesla group, a Sacramento staple and anchor for many U.S. and international tours. Despite a brief 1990s split, the rockers have sold more than 14 million albums and are now completing a Mandalay Bay (Las Vegas) residency. Gravel-voiced Keith has been their lead singer for four decades.

When not gigging, he is tooling around Northern California on his Harley Davidson. "There's nothing like being on my bike," he says. "I love the freedom. The engine sound *Continued on Page 4* 



### County Updating Economic Strategic Plan

#### Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento County's Office of Economic Development (OED) has launched efforts to create an updated Economic Development Strategic Plan (EDSP) to guide priorities, programs and resources for the next five years.

"The Sacramento County organization, community, and economic landscape has undergone significant change since our last strategic plan," said Crystal Bethke, director of Economic Development for Sacramento County. "With this transition comes the opportunity to renew our vision and set strategic areas of focus to meet the needs of our community and stimulate sustainable



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## Leave No Trace

### **Real Environmentalism in Action**



From left are River City Waterway Alliance founders David Ingram, Lisa Sanchez, Mark Baker and Kathleen Ford.

### Story and photos by Kristina Rogers

**SACRAMENTO, CA (MPG)** - On a chilly winter morning, I joined a crew of grassroots eco-activists from the River City Waterway Alliance (a.k.a. RCWA) at Cal Expo entrance 12. Dressed in sturdy gear, friends chatted over coffee and donuts. We gathered to hear team lead David Ingram give an overview of the day's work and then trekked the pathway to the riverbank with carts of buckets, grabbers, and trash bags.

Wayne Watts, a longtime Sacramento resident, told me he's been cleaning up this part of the American River Parkway since 1985. "I've got grandkids and great-grandkids and want them to have a place to go." Watts explained, "We've had these camps for generations, but COVID made it worse. Pandemic health restrictions allowed illegal campers to be left alone, and camps grew. We are working to get where Mother Nature can heal itself again."

Off the path, we were greeted with muddy rubbish hanging from brush due to seasonal rains and flooding. Margarita Chavez stepped into a thorny bush to pull out discarded blankets and clothing. Chavez is a well-known trash dash warrior. Her twin sister Myrna Gonzales was there to help, too. The twins proudly shared they'll celebrate a 70th birthday soon, yet you'd never know from their energy level. The sisters say this volunteer work keeps them young.

Meanwhile, Watts found a small propane canister: "These are used to cook and other things. People toss 'em when empty. If there's a fire, they burn hot and explode like shrapnel. They are dangerous to firefighters, so we try to pull them out as fast as possible."

Discarded illegal camping items harm the environment and animals. Heavy layers of tarps, tents, and blankets choke streams. Plastic containers, bike parts, and broken glass disrupt wildlife's nesting spots.

Continued on Page 3

economic growth."

The last Economic Development Strategic Plan was in 2014.

On Jan. 9, 2024, the Board of Supervisors approved a consulting contract with HR&A Advisors, Inc. (HR&A) to lead the Economic Development Strategic Plan development.

Selected through a highly competitive Request for Proposals process, HR&A has four decades of experience in delivering strategic economic development solutions to cities, counties and special districts within the region.

Throughout 2024, HR&A will engage with the community and key stakeholders, conduct an in-depth economic analysis, and create an actionable strategy and implementation roadmap for Sacramento County's Office of Economic Development.

The updated Economic Development Strategic Plan will build on existing regional economic development work, enhance inclusive economic development efforts and introduce new and timely strategies for the future focus of economic development efforts.

The Economic Development Strategic Plan development process will be transparent, with regular updates provided on project milestones, timelines and opportunities for community

Continued on Page 4

### ArdenArcadeNews.com

## **Doggy Dash to Take Place April 20 At Land Park**

#### By Annie Kerr

SACRAMENTO, CA (MPG) - The largest 5K/2K dog walk and festival event in the Sacramento area is right around the corner. On April 20, the Sacramento SPCA will hold the 31st annual Doggy Dash at William Land Park from 10 a.m. to 1 p.m. The Doggy Dash is a widely beloved event in the Sacramento area and is a great way to not only have a fun day with your furry friend, but also contribute to the efforts of the SPCA to save and care for

animals in need. Participation in the Doggy Dash helps the Sacramento SPCA provide direct care for more than 40,000 animals each year in the community. Funds raised at this event pro-

vide medical care to sick or injured animals, lowcost vaccinations and spay/ neuter services, behavior training, humane education programs and more.

Registration is now open for the Doggy Dash, with options to register as an individual or as a team. Individual walkers pay \$35, while teams pay \$45.

With registration comes a short-sleeved T-shirt and admission into the festival afterwards. On the day of the Doggy Dash, registration opens at 8:30 a.m. and the 2K/5K walk leaves at 10:00 a.m. Note: registration is \$50 on the day of. It is required that all dogs be up to date on their vaccinations to participate.

Immediately following the walk, stay and play at the Bark in the Park festival and enjoy K-9 demonstrations, contests, and more than 100 sponsor and vendor booths to visit, sample and purchase



The 31st Doggy Dash will be on April 20 in Sacramento. Photo courtesy of Sacramento SPCA

pet-friendly products and more.

Bark at the Park Festival admission is free for registered Doggy Dash walkers. There is a \$5 suggested donation for anyone not registered to walk upon entering the festival area.

As of press time, \$81,000 had been raised for the 2024 Doggy Dash, with a goal of \$222,500.

The park is on the corner

Support all the furry friends of Sacramento by participating in the Doggy Dash. Photo courtesy of Sacramento SPCA

donations, and more inforof Sutterville Road and mation, refer to the SPCA Freeport Boulevard. Doggy Dash website. For tickets, registration,

I'm not sure you played the Powerball this month, but the jackpot skyrocket ed past \$1 billion when no one won.

I know the odds are terribly impossible, but maybe Chaplain Norris' winning numbers can help you win that jackpot.

That's right. Today I will reveal my divinely inspired numbers.

Well, the "divine" claim is probably an overreach, but I do know that if you pick numbers above 31, you're likely to be the sole winner. That's because most people choose their birth dates.

So with that in mind, can I get a drum roll?

Chaplain Norris's winning numbers are 35-40-45-50-55-60. Bonus number 65.

Yup, I know choosing numbers in multiples of five may seem whacky, but



statistics suggest that the odds never change no matter how many times you play or what numbers you choose. Your winning odds are similar to getting struck by lightning on your birthday two years in a row.

Truthfully, you really shouldn't take gambling advice from a chaplain. Unless it's "Don't gamble!"

But the whole lotto game provides some analogy for the way folks choose the right kind of faith.

Why is it that we sometimes think faith is all about luck?

We seek out the nearest weeping statue and drive hundreds of miles to light a candle. We say a prayer and hope a god in a good mood hears it.

Sometimes we search for faith like we are playing scratch cards. We scratch at the deep questions of faith, hoping to come up with a win.

Still others rely on some lucky combination that their grandfather passed along to them. "My granddaddy prayed for my grandmother inside that church, and she was healed, so I guess it's a winner."

Yet, still others rely on the big-spin approach and take the one they land on. Others see faith like picking the right card out of a newly shuffled deck.

And some play faith the way they play a bluffing

poker hand, refusing to let anyone see the cards of doubt they hold.

**Don't Gamble with Faith** 

The problem with these approaches is they produce a routine of losing, much like those who return each night to the same casino only to lose again.

The faith choice made with these methods usually ends up discarded. much like a Lotto ticket on a gas-station driveway.

Faith has little to do with winning or losing. Faith is too important to treat with the same glibness we use to choose our winning numbers. Perhaps it's more about investing in who we are, not about gambling on what we never had.

Maybe faith comes about when we invest in the search. We find it inspired by the conversations, the discussions, the questions, and the debates that we have with others. In fact, I believe God prefers honest "searchers" or "questioners," even when they challenge him directly, even when they are unflattering.

Jesus suggested faith might well be something compared to a mustard seed. A mustard seed is the tiniest of seeds, yet in ratio, it grows into one of the biggest plants. Faith starts from the smallest beginnings in the hearts of people and produces not a personal profit, but a powerful and personal transformation.

Well, all this talk about winning the lottery made me wonder what might happen if I actually bought a ticket. I mean, if I ever bought just one, what might happen?

I may never know. But if you do happen to win with my divine numbers, please remember my

favorite charity - Chispa Project. I think it's fair to say that any gift can be an investment in faith.

Announcement: Make

a sure bet on education. I'm returning to Honduras in June to help Chispa Project create six new libraries, reach 4,000+ more students and 200 teachers. Your donations are needed to buy 9,000 new books.

Every \$100 donation will buy library access to four children. Give online today at Chispaproject.org/ chaplain or make check to "Chispa Project."

Send donations or column comments to 10556 Combie Rd. Suite 6643 Auburn, CA 95602. Email comment@thechaplain.net or message at (843) 608-9715. www.thechaplain. net.







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### or by calling the Chautauqua box office at 916.489.7529



### **Adult Theater** LEAVING IOWA by Tim Clue & Spike Manton

The story is a toast to the idealism and character of the now dubbed "greatest generation," and a little roast of their undying dedication to the classic family road trip.

April 19<sup>th</sup> - May 19<sup>th</sup>

### Children's Theater Red vs The Wolf



By Judy Wolfman What if the stories about Little Red Riding Hood were not really true? See this beloved classic tale, first from Red's perspective and then from the Wolf's viewpoint. Your might just change your view!

Saturdays at 1 pm, Apr. 27, May 4, 11

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### Midtown Farmers Market Kicks Off a Fresh Season

**Midtown Farmers** Market News Release

SACRAMENTO, CA (MPG) - Celebrating its 11th consecutive season in the heart of the dynamic district, Midtown Association has a series of fresh, free and family-friendly activations planned in April highlighted by fitness workouts, citrus tasting, entertaining music, interactive games, a spring fashion show, and more. Proudly presented by Sutter Health and always bursting with fresh fruit and produce, gourmet or locally made products and artisan goods, the open-air market is

available year-round with spring/summer hours in effect from 8 a.m. to 1 p.m. A sampling of some of the special activations

happening in April at the Midtown Farmers Market includes the following (Market Square is located at 20th & K Streets):

#### Saturday, April 13

9-10 a.m. - Sacramentobased fitness studio Instaphysique (that is opening a new location in the 19J building) will host three 10 to 15-minute mini trampoline workouts in Market Square.

10:30 a.m. to 12:30 p.m. - Live music by singer/ songwriter John Alan Connerley in Market Square.

Saturday, April 20 8 a.m. to noon – Sac Republic FC will host spirited yard games in Producer's Plaza.

10:30 a.m. to 12:30 p.m. -JAS Music will take over Market Square with live saxophone and entertaining beats.

#### Saturday, April 27

9 to 10:30 a.m. - G6 Performance Training will host three 10 to 15-minute fitness classes in Market Square.

10:30 a.m. to 12:30 p.m. - Live music by singer/ songwriter John Alan Connerley returns to Market Square to delight audience with his musical masterv.

11 to 11:30 a.m. – Spring Fashion Show in the WEAVE parking lot that highlights items/styling from market vendors and four-legged friends with participation from Fig Mobile Fashion, Owlhaired Designs, Wildflower Daydreams, Bunker's Attic, Art Scarf, and more

Every Saturday, the Midtown Farmers Market is filled with local vendors and artisans that offer a diverse array of gifts such as fragrant fresh flowers



Local vendors and artisans offer a diverse array of gifts such as fragrant fresh flowers at the Midtown Farmers Market. Photo courtesy of the Midtown Association

by returning vendor KC Flowers or hand-soldered framed florals by Owlhaired Designs. Plus, food enthusiasts will love culinary options such as pierogies from UkrFood

or Cuban burritos from Gondo Fusion.

For a regularly updated market map, visit midtownfarmersmarketsac. com.

### **Leave No Trace: Real Environmentalism in Action**

#### Continued from Page 1

. Needles, batteries, abandoned prescription drugs, and used wipes taint the soil. It should concern every Sierra Club member and climate change activist who understand when exiting a natural space, you are to leave no trace.

To naysayers who ask why clean up when it will get trashed again, Ingram and his friends have an answer. "Why brush your teeth or take a shower when you will just get dirty again? Every piece of trash removed will never return to that waterway. If we do nothing, it will get worse."

In 2023, the River City Waterway Alliance removed 1,134,313 pounds of trash from our natural spaces. This includes 441 shopping carts, 23,819 batteries, and 9,485 needles. In addition, when they deep clean an area, it becomes "RCWA Clean" and is maintained by volunteers and parks. Now, that's sustainability.

Clean up events are frequent at Arcade Creek, American River, Steelhead Creek, Bannon Island, and the Sacramento River. The group has over 223 videos on their YouTube channel. It's fascinating to see the creativity they use to get to the garbage along difficult riverbanks.

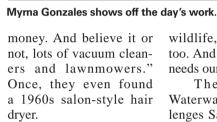
David Ingram, along with RCWA co-founders, Kathleen Ford, Lisa Sanchez, and Mark Baker, are active leaders collaborating with the county. Sacramento County Parks Department helps haul the garbage out once it's in a pile. They've also advocated for more funding. Sanchez assisted in getting county parks a budget increase, paying for new equipment and a few new maintenance workers. City council members are starting to step up too. Lisa Kaplan (District 1) and Karina Talamantes (District 2) have been



Wayne Watts holds a discarded propane tank.

hosting RCWA events in their areas.

Back at the clean-up site, my arms were tiring, and the "almost 70" twins were running circles around me. I'm thinking about attending more RCWA events and giving up my gym pass! Meanwhile, a volunteer hit the jackpot and found a "landfill" left by campers. It's a deep garbage hole hidden under the dirt and contains years of garbage. Another volunteer is putting discarded needles and batteries in a special bucket. I asked Kathleen Ford about the more unusual items they stumbled upon. "We find all manner of things. Old vintage Coke bottles, beer cans with pull tabs, and blow-up dolls. We see a surprising amount of fake money, like movie prop



Incredibly, this spot is right next to the bustling Arden shopping area. Most folks don't know how close they are to a beautiful outdoor space. I certainly didn't. That may be why it's a haven for illegal campers. Close to society, yet so far away. But for the wildlife, it's their haven too. And the natural world needs our help.

The River City Waterway Alliance challenges Sacramento's local groups, climate change activists and environmentalists to join them and make a sustainable difference!

People can visit the Facebook page for River City Waterway Alliance to find clean-up events and extra information.





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Jeff Keith (center) hangs with friends Pete DePalma (left) and High Purpose Foundation founder Ryan Fleenor.

## **Rocker Loans Heart and Harley**

Continued from Page 1 is cool; having hundreds of other engines beside you is even cooler."

Fundraising is further music to his ears. Keith's friend, Sacramento businessman Ryan Fleenor, formed the Higher Purpose Foundation in 1995, and it has since raised more than \$250,000 to aid foster youth. Keith's namesake ride assisted until it spluttered to a 2018 hiatus. The pandemic and aftermath stalled resumption until this year.

"Ryan asked me to consider doing it again," says Keith. "It just worked out that Tesla's schedule had an opening in May. I'm excited to get behind another ride."

The event will begin at Harley Davidson's Folsom dealership. Riders will sedately thunder along 50 miles of back roads to reach the Roseville Opera House Saloon more than an hour later. Here, Sacramento country singer Jennifer Bell will sing the National Anthem, and during a lunch and concert Jeff Keith promises to jam for several numbers.

Event manager is Whitney Webb, a former teacher who manages Higher Purpose Foundation operations and hopes to see more than 400 riders follow Jeff Keith's exhaust on May 4. "With the money raised, we'll

give backpacks, school clothes, Christmas gifts and necessities to underprivileged children and families registered within the Sacramento system," explains the Carmichael mom. "We'll also support Bridges Inc., that provides specialized youth services.

"We love having Jeff involved. He stands for humanity and for making the world a better place."

Foundation funds will also donate a trained PTSD service dog for a combat veteran. Support for a veterans' golf program and for veteran excursions will also result.

Helping the cause, contends Jeff Keith, shows appreciation for safe

communities. "Without our vets, we wouldn't have freedom to make choices in our lives," he says. "We owe them everything."

Jeff Keith's Ride for Reason Reunion will assemble at Folsom Harley Davidson on the morning of Saturday, May 4 and hit the road at 11 a.m. The ride ends at Roseville Opera House Saloon.

Anyone with any type of motorbike can participate. Registration fee of \$30 includes lunch and a concert by Bob Seger tribute band CCsegeR. Meal and concert tickets are also available for \$25.

For information, visit higherpurposefoundation. org.

### **Reggae Heaven: Holo Holo Music Festival Returning to Sacramento**

#### Good Vibez Presents News Release

SACRAMENTO, CA (MPG) - For the third year running, Good Vibez Presents—the promoters behind Monterey's legendary California Roots Music and Arts Festivalare bringing their traveling Holo Holo Music Festival back to Sacramento. Over the weekend of Sept. 21 and 22, Heart Health Park at Cal Expo will be transformed into a musical oasis of island vibes with performances from Kolohe Kai, Maoli, J Boog, and many many more.

Since its inception in Northern California in 2022, the festival has taken on new markets, bringing its second gathering to Las Vegas, Nevada, in the early summer of 2023, to Sacramento the following fall, San Diego this summer, and back to Sacramento in September.

"The support we have received from the artist, fans, and sponsors has been nothing short of the true spirit of Aloha. We

look forward to bringing Holo Holo back to the great city of Sacramento," Good Vibez co-owner Dan Sheehan said.

For a festival that's constantly moving, Sacramento has become a yearly stop for Holo Holo. "We're thrilled to have Holo Holo as a part of Sacramento's growing music festival portfolio," said Visit Sacramento President & CEO Mike Testa. "The energy of the lineup really aligns with the spirit of our city, and we can't wait for music fans to come and celebrate with us later on this year."

On Saturday, Sept. 21, the artists performing will be Kolohe Kai, J Boog, Iam Tongi, Ho'onu'a, Josh Tatofi, FIA, and Kuulei Music.

On Sunday, Sept. 22, Maoli, The Green, Kapena, Ekolu, John Cruz, Irie Love, and Siaosi will perform. It is hosted, both days by Western Conference.

For more information, visit holoholofestival.com.

### **County Updating Economic Strategic Plan**

Continued from Page 1 involvement.

Residents and stakeholders are encouraged to participate in community engagement activities to contribute to the shaping of Sacramento County's economic future.

For more information on the Economic

Development Strategic Plan development process, including updates on objectives, timelines and opportunities for community involvement, visit the Economic Development Strategic Plan webpage at economic.saccounty. gov/StrategicPlan/Pages/ default.aspx.

### Jack and the Band are Back With Horns A-Plenty!

Jack Gallagher News Release

**SACRAMENTO REGION (MPG)** On Saturday, April 20, Comedian Jack Gallagher, backed by the Dick Bright Band, brings back his popular music and comedy show to The Sofia (2700 Capitol Ave., Sacramento ) for performances at 5:30 p.m. and 8 p.m. This is the Magic Milestone #10 show with Jack and the band, and this time, to mark the occasion, they've added a three-piece horn section.

recorded by famous recording artists, which the audiences will be familiar with and in fact, in past had by all. shows they've been invited An example of musical to sing along. And they, by gosh, they've accepted the invitation.

It's a full-service show!-Said another way, it's a lot of fun. A good time will be



For those who haven't had the pleasure of seeing one of Jack's music shows, it's a mix of some of Jack's favorite tunes previously

And here's the frosting on the cake. Throughout the show Jack will be threading musical "tidbits" and trivia to tantalize and "nostalgia-tize" lovers of music from various eras and genres ... mostly popular and familiar.

And the frosting on the frosting is the humorous interplay between the band and Jack, who have enjoyed a long history together.

"inside baseball" Jack has shared in previous shows: Gerry Rafferty, who wrote and recorded the song "Baker Street," also had a hit titled "Stuck in the Middle with You." One line in the song that goes, "Clowns to the left of me, jokers to the right" was a sharp elbow to the record executives present at the meeting.

It's worth mentioning that this group of musicians, separately and together, have played with everyone from Carlos

Jack Gallagher, top right, and the Dick Bright Band. Courtesy photo

Santana to Huey Lewis to Tony Bennet and James Brown and have performed around the world as pop sensations The Rubinoos. They are considered by many in the biz to be the cream of the crop of Bay Area musicians.

\$38.50 and there's an added \$8.50 service charge. Buy tickets at bstreettheatre.org. Or call 916-443-5300. ★

Tickets for the shows are



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# The A's Are Coming to Town





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

The City of West Sacramento and River City Regional Stadium Financing Authority are thrilled that Sutter Health Park will now be home to the Oakland Athletics. Photo courtesy of West Sacramento

#### 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 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.

courtesy of Sacramento River Cats

"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, the Sacramento River Cats' 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.



Veterans Seminar May 10 and gravy, pancakes, waffles, coffee large parties should call for reservations. Guests are VERY welcome!

Water Aerobics, Monday 10 am, Wednesday 2 pm, Friday 10 am

10 am **Yoga**, Monday 12 pm,

### **ABOUT TOWN**

role agriculture continues to play in the region, many local museums offer special exhibits, experiences and activations that highlight ever-enduring Farm-to-Fork connections. A sampling of some of the Farm-to-Fork offerings at local museums

Branch Line. This rail line transported pears, asparagus, celery, seeds, and other products from the Delta communities to markets nationwide.

Sacramento Children's Museum – Young visitors hungry to learn about fresh food have a variety of options at the Children's Museum, including at the miniature Leo's Market and Leo's Food Court (a miniature market of food carts), about bees and honey with the in-house beehive, and an interactive train table highlighting Sacramento's agricultural landscape in miniature, complete with mini livestock. Plus, the Children's Museum will be at the Farm-to-Fork Festival (September 22-23) sharing vegetable stamp printing with visitors.

residents and visitors alike to delve into the intricacies of energy and water conservation, waste reduction, and sustainable practices. By fostering an understanding of how we use and preserve resources, the UEC underscores the importance of our agricultural roots. For more information about upcoming activities offered by Sacramento area museums, "like" them on Facebook at www.Facebook.com/ SacMuseums, follow them on Instagram and Twitter @SacMuseums or visit the user-friendly website at www.SacMuseums.org.

For more information, please visit www.sutters-fort.org

#### Elks 6 Volunteer Opportunities Available

This is just a partial list of ways you can be of service to the Lodge and by

DAV Chapter 35 and Carmichael Recreation and Park sponsor a Veterans Information Seminar May 10, 12:30PM to 3:30PM at "The Club House," 5750 Grant Ave Park in the (back) rear. Contact Adjutant and past CA State Commander Ed Vandiver, 916-765-9146.

#### Your Elks 6 Lodge Needs Your Help!

Help is needed in the office from 9 - 3 Monday through Friday to answer phones, sell event tickets etc.

We also need help in the Rental office to answer the phone.

If you can lend a hand even if it is half a day or one day per week, please contact me and I will get your information to the appropriate person.

For questions or to volunteer call or send text message to Sue Hill 215-327-7712.

#### Elk's Lodge Calendar of Events Farmer's Market, 9 am-1 pm every Saturday starting April 6.

**Country Music BBQ Dance,** 5:30 p.m. Saturday, April 13, with the All Hat No Cattle band; \$35. tax included. No-host bar and dance lessons, 5;30; Dinner 6:30; Music at 7.

Elk's Lodge Sunday Breakfast, 8:30 am-11 am every Sunday. Bring your friends and family; \$15 tax included. Best deal in town. Made to order Omelets or eggs any way you want.. Bacon, sausage, potatoes, biscuits Wednesday 3:30 pm. Lodge members free.

Martial Arts, Monday 5 pm

**Pickleball**, Mon & Wed 9 am-12 pm, Thu 4:30-7:30 pm, Sun 4-7 pm

To sign up or confirm schedule, join playtimescheduler.com

Improv Night, 2nd & 4th Wednesdays, 6-8 pm Wednesday Night Dinner, 5:30 to 7 pm See above and elks6.net for weekly menu. Karaoke Thursday 7 pm

Saturday 7:30 pm Friday Happy Hour,

Friday 4-7 pm Line Dancing, 2nd and 4th Fridays

Land Park Softball

Softball is back in Land Park and will now be a part of the Land Park Pacific Little League organization. LPPLL has been a pillar in our community since 1954 and is welcoming softball under their umbrella this SPRING!

Early Bird Registration is NOW OPEN!

Visit lppll.com/ registration to register and learn more.

#### Sacramento Area Museums Showcase Region's Farm-to-Fork Roots All Year Long

The Greater Sacramento region is rich with popular museums and destinations that offer diverse and enriching experiences for individuals, families, residents, and visitors alike. Given the critically important includes the following:

**California Agriculture Museum** – Woodland is home to an entire museum focused on agriculture, filled with a unique collection of harvesters, wheel and crawler-type tractors, combines, trucks, art, artifacts, rotating interactive exhibits and much more.

In all, the museum tells the history of Farm-to-Fork, dating back to the Gold Rush era and how the industry evolved from horse drawn to steam driven to fuel powered machines to harvest and transport California's bounty.

California State Railroad Museum & Foundation – A Fruit Growers Express refrigerated rail car is on permanent display inside the Museum's Roundhouse. Museum visitors can explore this historic rail car and exhibit, "Farm to Fork: A Public History," and learn about how refrigerated rail cars enabled California farmers, growers, and producers send farm-tofork freshness all over the country.

Visitors can step inside the historic Fruit Growers Express rail car to see how the ice-cooled rail cars transported produce and built an agricultural system that exports more wealth than the California Gold Rush.

Plus, the popular weekend excursion train, Sacramento Southern Railroad – currently on pause due to an important rail repair project – runs on the historic Walnut Grove SMUD Museum of Science & Curiosity – MOSAC's interactive exhibits bring the story of water to life, demonstrating how our region is working together to conserve this natural resource for now and future generations.

The "Water Challenge" exhibit lets museum visitors actively shape a watershed's flow, create a tune for saving water at home, and choose between local or non-local foods to buy based on how everyday decisions impact conservation efforts — all while learning about the environmental footprint along the way.

**Utility Exploration Center** – The City of Roseville's Utility Exploration Center (UEC) is a testament to the region's commitment to sustainable living and resource conservation.

Nestled in the heart of a region renowned for its Farm-to-Fork movement, the UEC acts as an educational hub, encouraging

#### Friends of Sutter's Fort Announces Discounted Admission Rates

Friends of Sutter's Fort, in partnership with Sutter's Fort State Historic Park, is proud to present a series of family-friendly events and activations this fall highlighted by holiday themed movies, an all-ages concert, and adventurous self-guided evening tours by flashlight or lantern light.

For those interested in visiting inside Sutter's Fort State Historic Park (that is open from 10 a.m. to 5 p.m. daily), all Fort admission fees will be waived for the duration of a major roof replacement and seismic stabilization project that is currently underway.

Visitors can observe the rehabilitation project firsthand and tour the Central Building, which remains open.

Friends of Sutter's Fort is a 501c3 charitable foundation. As a state park cooperating association, we collaborate with California State Parks at Sutter's Fort State Historic Park to preserve and protect historic structures, and artifacts, and to engage visitors of all ages.

extension the community.

- PM Crew - We welcome anyone willing to work but especially if you have experience in mechanical, electrical, general contracting, painting, or plumbing the lodge really needs you.

- Bar Back - Help out the paid bartenders for large events.

- Bartender - Riverside bar for Elks events

There will be a meeting for volunteer bar tenders some time this week. email or text Sue Hill if you want to be on the meeting list

- Sunday Breakfast -Cook, Serve, bus tables

- Wednesday Night Dinners - Help or adopt a night one time or once a month

- Join the membership committee.

Attend events and be available to give tours: Help at membership booth at Farmers Market, Man a membership booth at the Craft Fair or Parking Lot Sale, Make phone calls to members

If any of the above sound like something you would enjoy doing, please contact me for more information and I will make sure you are directed to the proper person. Call or text Sue Hill 215-327-7712

#### Volunteer for Land Park on May 4

9:00 am - 11:30 am

Join your Neighbors to support William Land Park and help clean it up on Park Work Day on May 4th.

# 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 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



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."

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



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 June Lake in Mono County, 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.





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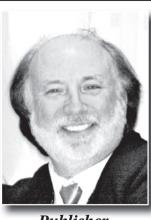
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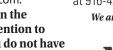
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