



**K-ZAP Launches '10 to Feed the Kitty' Donation Drive**  
PAGE 3

**Nightmares and Hallucinations Can Signal Autoimmune Disease**  
PAGE 12



# Carmichael Times

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JUNE 21, 2024

**SEE INSIDE**

**LIBRARIES TO PROVIDE FREE MEALS**



PAGE 2

**STUDENT LOAN RELIEF DEADLINE APPROACHING**



PAGE 11

**SACRAMENTO NATIVE COMPETES IN WARRIOR GAMES**



PAGE 6

## New Community Starts with a Snip



Homes by Towne Division President Jeff Pemstein (center, with scissors) slashes a ribbon at The Paseos residential development. He is joined by company staffers and Carmichael Chamber of Commerce members. A promo blimp for the Fair Oaks Boulevard development floats above.

*Story and photos by Susan Maxwell Skinner*

**CARMICHAEL, CA (MPG)** - Designed as an all-electric community, a subdivision of one of few remaining parcels in Carmichael welcomed buyers last weekend.

Developers report four homes have already sold. Many more potential buyers registered during the open day. "It's a good start," said Homes by Towne Division President Jeff Pemstein. "There's already lots of interest in The Paseos."

The Paseos (Spanish



Fidelity National Title escrow officers Debbie Shefke (left) and Nicole Miller enjoy free taco lunches provided to all visitors.

for "pathways") will offer 46 dwellings, set among landscaped walkways that

lead to a small park. For now, it is 6.5 acres of dirt heaps and houses under

construction. The main street — Caminata Lane — boasts three completed demonstration homes. A steady flow of visitors inspected models and considered available lots last weekend. Live music and free taco lunches sweetened deals. Escrow and loan officers were on hand, as was SMUD Director Heidi Sanborn, who touted all-electric household benefits to potential purchasers. "With SMUD power 54% below PG&E, operational costs here will be much lower," she explained. "In new communities like this,

*Continued on page 3*

## Prepare for Boating Hazards

*U.S. National Weather Service News Release*

**SACRAMENTO REGION, CA (MPG)** - Before you go out on the water, check the forecast at your local National Weather Service coastal office. You should also check for the latest National Weather Service buoy observations from the National Data Buoy Center.

You should also make sure your boat has essential, and in cases, required, safety equipment and communications tools.

### Life Jackets

Before you and your family get out on the water this year, grab a life jacket and "Wear It!" Nearly 85 percent of those who drown while boating were not wearing a life jacket. Wearing a life jacket is one of the most effective and simple life-saving strategies for safe recreational boating. Boaters are required to have a U.S. Coast Guard-approved life jacket on board for every passenger on their vessel.

Today's life jackets are available in a wide variety of shapes, colors, and sizes. They are comfortable, lightweight, and perfect for any boating activity. The most important thing is this: remember to grab a life jacket and "Wear It!" To learn more, visit the National Safe Boating Council online at [www.safeboatingcouncil.org](http://www.safeboatingcouncil.org).

### Fire Extinguishers

U. S. Coast Guard approved, marine-type fire extinguishers are required on boats where a fire hazard could be expected from the engines or fuel system. When required, boats less than 26 feet must carry at least one B-I, Coast Guard approved fire extinguisher. Boats 26-40 feet must carry two B-I or one B-II Coast Guard approved fire extinguisher(s). Boats 40-65 feet must carry three B-I or one B-II and one B-I Coast Guard approved extinguishers.

Fire extinguishers are classified by a letter and a number symbol. The letter indicates the type of fire the unit is designed to extinguish, and the number indicates the size of the extinguisher. A type B extinguisher for example is intended to extinguish burning liquids such as gasoline, oil or grease, all of which are common on a boat.

You shouldn't have to travel more than half the length of their boat to get to the fire extinguisher. Check your fire extinguishers at least once a year to ensure they are properly charged, stored and are undamaged. Start your boating season with

*Continued on page 5*

## Youth Offered Free RydeFreeRT Cards

*Sacramento Regional Transit News Release*

**SACRAMENTO, CA (MPG)** - Area youth can enjoy more freedom this summer to get to jobs, shopping centers, restaurants and more via Sacramento Regional Transit District's RydeFreeRT, the fare-free transit program for students/youth.

The cards are valid for transitional kindergarteners through 12th-graders.

New RydeFreeRT cards with a valid date of June 1, 2024, through June 30, 2025, are now available for students to ride for free the entire SacRT transit network, including Sacramento Regional Transit District fixed-route buses, light rail and SmarT Ride on-demand micro transit service.

RydeFreeRT is available daily during regular SacRT service hours.

To ride free, students/youth need a valid RydeFreeRT card. Youth who are experiencing homelessness or taking



Youth from transitional kindergarten through 12th-grade can ride free for the summer with the RydeFreeRT card. Photo courtesy of Sacramento Regional Transit District

part in foster programs can participate in the program, regardless of their current residence or school address.

Students and youth who do not have a RydeFreeRT card can visit Sacramento Regional Transit District's Customer Service and Sales Center at 1225 R St. (adjacent to the 13th Street Station) or a participating Sacramento library. For more information, visit [rydefreert.com](http://rydefreert.com) or call 916-321-BUSS (2877).

Launched in 2019, RydeFreeRT was the first unrestricted youth fare-free ride program in the country, according to Sacramento Regional Transit District. The 265,000 youth living in Sacramento Regional Transit District's service area, from transitional kindergarten to 12th-grade, including home-schooled students, foster and unsheltered youth, can ride all buses and light rail trains for free, all day, any day of the year.

The RydeFreeRT program has helped boost student ridership, which now accounts for nearly 25% of all Sacramento Regional Transit District bus and light rail rides over the last year. In fact, student ridership is on pace to carry 4.2 million youth in Fiscal Year 2024, double what it was in 2019 pre-pandemic.

*Note: The RydeFreeRT program does not apply to those over 18 years old that are pursuing their GED. ★*



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# Libraries to Provide Free Meals to Youth This Summer

By Annie Kerr and Mitch Barber

**SACRAMENTO, CA (MPG)** - As another blisteringly hot summer unfolds, library officials make it a priority to provide support to youth while they are out of school and parents are working.

Fourteen public libraries throughout the area are offering free meals to local youth as needed throughout the summer.

Lunch at the Library provides free meals for young people when school is out for the summer. Starting June 18 through Aug. 9, meals will be distributed at 14 library locations Tuesdays through Fridays from noon to 1 p.m.

Lunch is available for youth 18 and under who are physically present for free. Meals must be consumed on-site. No registration is required. Drop-ins are welcome. Eligibility documentation is not required. Look for signage at the library or meeting room entrance.

“The Sacramento Public Library has been doing this since 2013,” said Christie Hamm, youth services director.

“Libraries have stepped in to help kids whose families might be stressed. Our meals come with whole grains and fruits and vegetables. So, they get a good healthy meal, and we also help them get connected with our different summer reading programs,” she continued. “It’s a great time, and a friendly and welcoming place for them to come to.”

According to Hamm, all are welcome to enjoy

the free lunches and there is no income requirement. The youth are encouraged to come to the library and engage in reading programs, computer and STEAM programs, book groups, and could even win prizes. The programming varies by library branch.

“Lunch is just the beginning of connecting people to other services the library provides,” Hamm said.

The lunches are funded by the U.S. Department of Agriculture (USDA) and programs are funded by the California State Library.

*Lunch will not be served on Independence Day (July 4). All libraries will be closed for that holiday.* ★



Teen volunteers help with the Lunch at the Library program. Photo courtesy of Sacramento Public Library



Meal sites are available at 14 library locations: Arcade, Carmichael, Colonial Heights, Del Paso Heights, Elk Grove, Fair Oaks, Martin Luther King, Jr., North Highlands - Antelope, North Sacramento - Hagginwood, Rancho Cordova, Rio Linda, Southgate, Sylvan Oaks, and Valley Hi - North Laguna. Photo courtesy of Sacramento Public Library

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 Rancho Cordova, CA 95670  
 916.853.8000  
 Market - 7 days: 8am - 9pm  
 Food Court - 7 days: 11am - 7:30pm  
 Korean/Mex/Viet: 7:30pm last call  
 Chinese/Japanese: 7:00pm last call

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 ENJOY OUR FRESHLY BAKED BREAD & CAKE  
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**FROZEN & FISH DEPT**

<b>Tornado Potato</b> 14.10 oz REG. \$6.99/ea <b>\$4.99/ea</b>	<b>Glutinous Rice Sweet Potato Bun</b> 285 gr REG. \$10.99/ea <b>\$7.99/ea</b>
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**WEEKLY MEAT SPECIALS**

<b>Beef Cross Rib/Shoulder Roast - Bnls</b> Castilla Cruzada de Terrores Asado Desahusado <b>\$4.99/lb</b>	<b>Beef Ribeye Roast - Boneless</b> Chulettes de Terrores Asado Desahusado <b>\$7.99/lb</b>	<b>Beef Ribeye Steak - Boneless</b> Filet Chulettes de Terrores Desahusado <b>\$8.99/lb</b>
<b>Chicken Leg Quarters</b> Piernas y Muslo de Pollo <b>99¢/lb</b>	<b>Pork Butt's Boneless</b> Cajitas de Cerdo sin Hueso <b>\$2.99/lb</b>	<b>Pork Tenderloin Boneless</b> Solomillo de Cerdo Desahusado <b>\$3.99/lb</b>
<b>Pork Spare Ribs (Single Pack)</b> Costillas de Cerdo <b>\$3.99/lb</b>		

**FRESH PRODUCE**

<b>Green Grape Premium</b> <b>\$2.19/lb</b>	<b>White Mushroom Whole 8 oz</b> <b>\$1.79/ea</b>	<b>Mini Sweet Pepper 1 lb</b> <b>\$1.99/ea</b>	<b>Russet Potato 10 lbs</b> <b>\$1.79/ea</b>
<b>King Oyster Mushroom</b> <b>\$1.99/lb</b>	<b>White Peach</b> <b>\$1.39/lb</b>	<b>Orange Navel 10 lbs</b> <b>\$4.99/ea</b>	<b>Yellow Onion</b> <b>39¢/lb</b>

**AMERICAN/HISPANIC GROCERY**

<b>Evolution Punch Fruit Juices 1 gallon</b> REG. \$3.99 <b>\$3.49/ea</b>	<b>12.3 Vegetable Oil 33.8 Ltr</b> REG. \$4.49 <b>\$3.79/ea</b>	<b>RED RIDGE Charcoal 15.4 lbs</b> REG. \$7.99 <b>\$6.99/ea</b>	<b>Clorox Disinfectant Wipes 64 Ltr</b> REG. \$6.29 <b>\$4.99/ea</b>	<b>Bounty Essential Paper Towels 4 pk</b> REG. \$7.99 <b>\$6.99/ea</b>
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**ASIAN GROCERY**

<b>Super Q Bihon 16 oz</b> REG. \$1.99 <b>\$1.39/ea</b>	<b>Twin Fish Tapioca Starch 14 oz</b> REG. \$1.59 <b>99¢/ea</b>	<b>Lucia Green Jackfruit 20 oz</b> REG. \$1.99 <b>\$1.59/ea</b>	<b>Jana Butter Coconut &amp; Sesame Crackers 6.7 oz &amp; 5.64 oz</b> REG. \$1.99 <b>\$1.79/ea</b>	<b>TH Roasted Black Garlic 5.5 oz</b> REG. \$9.99 <b>\$6.99/ea</b>
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**EUROPEAN GROCERY**

<b>Bubbliin Sunflower Seeds 300 gr</b> REG. \$4.49 <b>\$2.19/ea</b>	<b>Gelechin Tomato Paste 650 gr</b> REG. \$4.29 <b>\$3.49/ea</b>	<b>Zergit Eggplant Spread 1.6kg 540 gr</b> REG. \$4.49 <b>\$3.99/ea</b>	<b>Zergit Roastin Style Ikra 540 gr</b> REG. \$4.49 <b>\$3.99/ea</b>	<b>Sabah Avocado Oil 750 ml</b> REG. \$11.99 <b>\$8.99/ea</b>
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**KOREAN/JAPANESE GROCERY**

<b>Brown Rice &amp; Brown Sweet Rice Mix 15 lb</b> REG. \$19.99 <b>\$13.99/ea</b>	<b>Korean BBQ Sauce 4 kinds 540 gr</b> REG. \$11.99 <b>\$4.99/ea</b>	<b>Tea Berry Sausages 30 pk 3000 ml</b> REG. \$11.99 <b>\$4.99/ea</b>	<b>Apul Plum Extract 26.9 oz</b> REG. \$11.99 <b>\$7.99/ea</b>	<b>Baked All-Purpose White Flour 2.5 kg</b> REG. \$11.99 <b>\$3.99/ea</b>	<b>Korona Snack 2 kinds 150 gr</b> REG. \$11.99 <b>\$1.99/ea</b>
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**HOUSEWARES**

<b>BIGEN SPEEDY HAIR COLOR (REFILL ONLY)</b> REG. \$7.99 <b>\$5.99/ea</b>	<b>MODAMODA SHAMPOO 300 G</b> REG. \$11.99 <b>\$2.99/ea</b>
<b>ELECTRIC 88Q GRILL</b> REG. \$11.99 <b>\$3.99/ea</b>	<b>ELECTRIC RICE COOKER (1.8 CUPS)</b> REG. \$11.99 <b>\$4.99/ea</b>

**FROZEN & FISH DEPT**

<b>Imitation Crab Sticks 1.1 lbs</b> REG. \$5.99/ea <b>\$3.99/ea</b>	<b>European Deli</b>
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**European Deli**

<b>Columbus Roast Beef</b> REG. \$14.99/lb <b>\$12.19/lb</b>	<b>Mediterranean Olives</b> REG. \$11.99/lb <b>\$5.69/lb</b>
<b>Ham off the Bone</b> REG. \$11.99/lb <b>\$6.19/lb</b>	<b>Pined Green Olives</b> REG. \$11.99/lb <b>\$4.99/lb</b>

Advertised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS. PRICES EFFECTIVE JUNE 19 - JUNE 25, 2024.

# Sacramento's K-ZAP Launches '10 to Feed the Kitty' Donation Drive



Peter Rizzo is the promotions director and underwriter at K-ZAP. Photo courtesy of K-ZAP

station broadcasting 24/7 at 93.3 FM in the metro Sacramento area, on the K-ZAP apps and streaming at k-zap.org, launched its "10 To Feed the Kitty" donation drive on June 9.

The station is calling on its listeners to donate just \$10 each to help keep the lights on and the tunes rolling.

Founded by former staff members of the legendary Sacramento radio station KZAP, Dennis Newhall and Tom Cale, K-ZAP has been a staple in the Sacramento community since its return to the airwaves on July 4, 2015. Now, as the station approaches its ninth anniversary, it is looking to the community for support to continue its mission of providing quality rock/blues music to Sacramento and the world.

"We've been rocking Sacramento for nine years now and we want to keep the party going," said Newhall, station general manager and owner. "With the '10 To Feed the Kitty' campaign, we're asking our listeners to help us reach our goal of raising \$100,000 by July 4. It's a small amount that can make a big difference."

The "10 To Feed the Kitty" donation drive will run from now until July 4. Listeners can donate online at k-zap.org/donate using their credit, debit card or Venmo. In addition to the online campaign, K-ZAP will promote the drive at various events in the community, including the Carmichael Concerts in The Park on June 15



K-Zap has been a widely beloved radio station in the Sacramento area for many years. Photo courtesy of K-Zap

**K-ZAP News Release** - Sacramento's beloved K-ZAP, the all-volunteer LPFM rock/blues radio  
**SACRAMENTO, CA (MPG)**

# New Community Starts with a Snip



Builder Jeff Pemstein (center) gives SMUD Director Heidi Sanborn (second from right) and husband Brad a kitchen tour. They are joined by sales broker Christopher Rockey (left) and Christine Pemstein.

*Continued from page 1*  
 electricity is underground. This improves aesthetics and power reliability. Electric appliances are better for residents' health. They also reduce the risk of fire."

Milwaukee-based Homes by Towne corporation bought the property — part of historic Carmichael Colony — five years before breaking ground. "We're excited to at last bring homes to this location," said Carmichael resident Pemstein. "Few opportunities exist to buy new properties here."

"California's now in the midst of a housing crisis," said the builder. "The County had visions of an even higher-density neighborhood. We told them there wasn't a market for that. The scale of Carmichael lends itself to 46 homes on this parcel."

Planned around three streets, the community will contain conventional-sized dwellings and small patio homes.

Yards allocations are uniformly petite. Landscaping will include drought-tolerant natives. These will be maintained by a homeowner association. "That's what many people prefer these days," explained Pemstein. "Some homeowners just don't want much responsibility for maintenance."

Prices range between \$590,000 and \$675,000. "We've done all we can to make our homes attainable for families," said Pemstein. "Carmichael's a fantastic place to live. I've been a builder and a town planner for many years and it's a joy for me to hand over the keys to homes where people can begin making memories."

Weekend viewing opportunities will continue at The Paseos through summer. Weekday visits are by appointment. For information, visit The Paseos Facebook page or call (916) 262-8800 x 1. ★

and the Red White & Blue Celebration at La Sierra Community Center on June 29.

"We're not asking for a lot, just \$10 from each of our listeners," said Peter

Rizzo, promotions director and underwriter. "We know that a little can go a long way and we're hoping that with the support of our community, we can continue to provide the

best rock/blues music to Sacramento and the world."

For more information, contact Newhall at dnewhall@k-zap.org or Rizzo at prizzo@k-zap.org. ★

# Same-day care for your Summer needs.

It's that time of year—warm evening walks, backyard BBQs, later bedtimes. But the need for same-day care can happen year-round. If you're feeling under the weather, or you experience Summer-related medical conditions like excessive sunburn, heat stroke, bee stings, rashes, asthma, and more, Dignity Health Mercy Medical Group offers a variety of same-day care options. Schedule an in-person or video visit appointment with your doctor, or walk in to our Dignity Health same-day care centers in Midtown and now Roseville. We've even partnered with urgent care centers throughout Greater Sacramento to offer you care where you are, when you need it. Learn more about Mercy Medical Group's same-day care options at [dignityhealth.org/same-day](https://dignityhealth.org/same-day).



# Highest New Home Sales in May

## North State Building Industry Association News Release

**SACRAMENTO, CA (MPG)** - Sales of Sacramento-area new homes maintained their rapid pace during May as North State Building Industry Association (BIA) members reported selling 666 new homes in the seven-county region.

That is the highest number of new homes sold during May since 2005 during the peak of the housing boom. The total is also 200 sales higher than the average number sold during the month.

North State Building Industry Association President and CEO Tim Murphy said the continued strong sales volume reflects the advantages that new homes provide to buyers.

"Besides the fact that new homes come with extended warranties, the latest in technology and the opportunity for buyers to customize their homes, in today's market, homebuilders are able to offer incentives that buyers can't get when purchasing existing homes," Murphy said. "Simply put, builders can offer creative solutions to

today's higher interest rates and help make buying a new home possible.

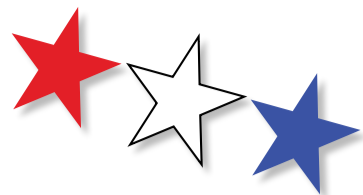
"And with June being National Homeownership Month, I'd encourage anyone thinking of buying a home to explore the nearly 200 new home communities in our region to find the home and lifestyle they're looking for," Murphy said.

As has been typical, the highest number of new homes were sold in Placer County's Roseville (137) and the next four highest sales volumes were reported in Sacramento County: Rancho Cordova (98), Elk Grove (87), Sacramento (74) and Folsom (63). The Top 10 was rounded out by Lincoln (29), Plumas Lake (26), Woodland (26), Natomas (23) and El Dorado Hills (21). See the graphs below for more details.

Building Industry Association statistics include sales by members in Amador, El Dorado, Placer, Sacramento, Sutter, Yolo and Yuba counties.

The North State Building Industry Association represents more than 500 members. For more information, visit [www.northstatebia.org](http://www.northstatebia.org). ★

## 64th Annual Carmichael Elks



# 4th of July Parade

## "Celebrating American Spirit"

**Parade Kick Off: 10:30 A.M.**

**Grand Marshal:**

Dave Kovar, Local American Success

**Parade Route:** Fair Oaks Blvd from Marconi to the Elks Lodge on Cypress Ave.



Fair Oaks Blvd Closed to through traffic 10 A.M. to 12:00 Noon  
Use Garfield-California for alternate North/South Traffic

\*After the parade, celebrate the 4th with free swimming, children's games, food available for purchase, air-conditioned indoor live music and dancing to the "Crystal Image Band" live music at the Carmichael Elks 5631 Cypress Ave.



To Enter Your Float Or Organization in the Parade contact  
Email: [Carmelks@Mycci.net](mailto:Carmelks@Mycci.net)

**Carmichael MISSION OAKS**  
RECREATION AND PARK DISTRICT RECREATION & PARK DISTRICT

**CARMICHAEL & MISSION OAKS RECREATION & PARK DISTRICTS**

**RED, WHITE, & BLUE CELEBRATION**

**SATURDAY, JUNE 29TH**

**LA SIERRA COMMUNITY CENTER**

**EVENT: 6-9PM FIREWORKS: 9:30PM**

**COME ENJOY FOOD TRUCKS, KIDS ZONE, LIVE BAND, BEER GARDEN, AND A SPECTACULAR FIREWORKS SHOW!**

**FOR MORE INFO: CARMICHAELPARK.COM**

Logos for Carmichael Parks Foundation, BUCK FAMILY AUTOMOTIVE, DESMOND, and GCC VIRTUAL ACADEMY.

**TRANQUIL MOMENTS**  
A Guided Meditation Experience

**THURSDAY JULY 11, 2024**

Session Times:  
3:00 PM | 4:00 PM  
3:30 PM | 4:30 PM

Facilitated by: Medina Van Alstyne - Licensed Holistic Health Practitioner

**RSVP: Please Call (916) 330-1300**

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*I've Been Busy in Carmichael Lately...*

**DIEZ & SIGG GROUP**  
RE/MAX GOLD

**RECENT SOLDS**

1800 Jeffrey Lane, Carmichael   Sold for \$3,725,000	1520 Gary Way, Carmichael   Sold for \$665,000
1828 Jeffrey Lane, Carmichael   Sold for \$1,700,000	3739 Orangerie Way, Carmichael   Sold for \$600,000
6608 Stanley Avenue, Carmichael   Sold for \$1,500,000	3549 Casa Rosa Way, Carmichael   Sold for \$540,000
4922 Thor Way, Carmichael   Sold for \$675,000	6247 Silverton Way, Carmichael   Sold for \$525,000
3988 Orval Way, Carmichael   Sold for \$675,000	5919 Via Casitas, Carmichael   Sold for \$289,000

**PENDING**

3604 Hollister Avenue, Carmichael   Pending
6639 New Salem Court, Carmichael   Pending

**ACTIVE**

5335 Robertson Avenue, Carmichael Offered at \$965,000
--

Thinking of selling in Carmichael? With 36+ years of experience and over 1,700 escrows personally closed, I have the connections and expertise to sell your home for the best possible price. Let's review your home's value and explore your options!

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**BEST OF CARMICHAEL 2023**  
Awarded 2017 2020 2018 2021 2019 2023

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# Prepare for Boating Hazards



As fun as boating can be, it is also very important to practice it safely. Photo courtesy of the National Oceanic and Atmospheric Administration

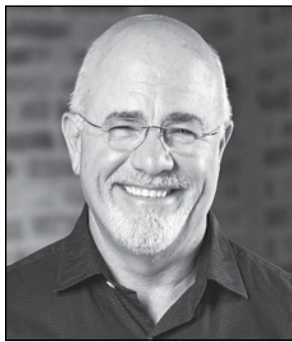
Continued from page 1  
this vital safety check.

## Communications: Cell Phones, Weather Radios and Other Options

If you have a smart phone, get weather news at [mobile.weather.gov](http://mobile.weather.gov).  
The National Oceanic and Atmospheric

Administration (NOAA) Weather Radio All Hazards will sound an alert when the National Weather Service issues a weather advisory. Weather radio is a vital tool for a mariner.

There are many other communications options available to mariners on the U.S. National Weather Service marine site. ★



## There's Nothing Passive About Real Estate

Dear Dave,

We sold our rental property recently. When we bought it, we thought it would be a good source of passive income. But owning it wasn't passive at all. It got to the point where the work and hassle became too much. We have \$240,000 from the sale, and we're debt-free except for our home. We owe \$140,000 on our house, and could pay it off instantly, but part of me wants to invest the proceeds from the sale of the rental property. Is it better to become completely debt-free at this point, or should we invest it so we can have even more money for retirement?

- Anthony

Dear Anthony

You mean you had to actively manage your rental property? Listen, anyone who tells you real estate is passive income is full of crap. It's a natural extension of the garbage people spout about how it's okay to go into debt to buy real estate,

## Dave Ramsey Says

because the renter is making your payments. No, it's your payment. And when the renter doesn't pay, or it sits empty, guess what? You have to pay it.

If you want passive income, buy an S&P 500 index fund. Set it and forget it. You won't have to fix a leaky roof, replace worn out appliances or try to collect from deadbeat tenants. Real estate is a great way to invest, if you do it the right way. I love it. It's anything but passive, though.

Let me ask you this about your situation. If you had a paid-for house, would you borrow \$140,000 against it to invest? Of course not. It's pretty much the same thing, and that would be dumb. Pay off your home, brother. Just pay it off. You'll be debt-free, and you'll still have six figures to invest.

I love that you're thinking about the future, Anthony. And I know the compound interest you're visualizing down the road is really tempting. Your compound interest calculator will tell you some amazing things, but what it's leaving out is risk. It also can't tell you about the carefree way you'll walk, and how it'll feel like a huge weight has been lifted off your shoulders when you don't have a house payment. You'll be able to live life on

your terms, and all the decisions you make will come from a completely different point of view—one that isn't burdened by the weight of bankers hovering around, waiting for you to give them what's theirs.

The borrower is always a slave to the lender. Think about it. Only one implication of slavery is mathematical. All the rest are spiritual, physical, relational, emotional and mental. Being debt-free changes your life from the inside-out. Not only does it make your life better, but it allows you to give with incredibly generosity, and be an agent for positive change in the lives of others.

Pay off the house!

- Dave

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# Sacramento Native Competes for Team Navy in the 2024 Warrior Games

By Alyssa Ross,  
Navy Installations  
Command

**SACRAMENTO, CA (MPG)** - A Sacramento native will join more than 250 seriously wounded, ill, and injured service members and veterans at the Department of Defense (DOD) Warrior Games Challenge June 21 to 30 at ESPN Wide World of Sports in Orlando, Florida.

Navy Lt. (ret.) Jarek Neczypor will be competing against athletes representing the U.S. Army, U.S. Marine Corps, U.S. Air Force, U.S. Space Force, and U.S. Special Operations Command. During the 10 days of competition, Neczypor will compete in cycling, shooting, track, wheelchair basketball and wheelchair rugby.

Hosted by U.S. Army Training & Doctrine Command (TRADOC) the DOD organizes an annual premiere and elite adaptive-sports competition, the Warrior Games. This year is the 14th Anniversary, highlighting the exceptional physical skills and mental toughness of seriously



Navy Lt. (ret.) Jarek Neczypor, (second from right), will compete against athletes representing the U.S. Army, U.S. Marine Corps, U.S. Air Force, U.S. Space Force, and U.S. Special Operations Command. Photo courtesy of Navy Outreach

wounded, ill, and injured active-duty and veteran service members.

Though there are

medals distributed during Warrior Games, the competition most highly celebrates personal

tenacity, perseverance, and the triumph of the spirit.

Neczypor joined the Navy because he wanted

to serve his country and travel the world. During his time in service, he was forward deployed

and sailed across Asia. After his injuries and throughout his recovery, he was involved with Navy Wounded Warrior.

Neczypor connected with other service members who had similar stories to his own, building a new community of support for him on his healing journey. In this network, Neczypor and his shipmates have swapped resources related to education, jobs, and veteran-support organizations. These experiences inspired him to attend law school to pursue legal work at Yale's Veterans Legal Services Clinic.

"Through Navy Wounded Warrior, I was able to make new friends and have a community I can rely on, which is unlike any other," said Neczypor. "It also inspires me to be the best version of myself and to help other veterans. The program provided a chance to recover with people who understood. No matter the challenges, we support each other."

For more information about the 2024 DoD Warrior Games Challenge, visit [dodwarriorgames.com](http://dodwarriorgames.com). ★

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# California Restaurants Now Want an Exemption from the State's New Hidden Fees Law



By Dan Walters, CALMatters.org

In "1984," George Orwell's novel about a dystopian future, he describes "newspeak," a propagandistic language of euphemisms and inversions used by officialdom to mask the reality of their meaning.

We got a dose of California-style newspeak last week when state Sen. Bill Dodd, a Napa Democrat, introduced Senate Bill 1524. It would exempt restaurants from his previous legislation, SB 478, which requires businesses to fully include extra fees in their prices, rather than tacking them on after services or goods have been delivered.

Dodd declared his proposed new legislation would "enhance consumer protection" for restaurant patrons by "clarifying state law" on how fees and other service charges should be disclosed.

"Restaurant customers shouldn't be surprised when they get their checks by a slew of extra charges they were not expecting," Dodd said. "Many restaurants are up-front with their business practices but too many aren't, necessitating action."

In fact, Dodd's original legislation, passed last year and due to take effect on July 1, was aimed at eliminating "a slew of extra charges" on restaurant bills and other consumer transactions. But SB 1524 would

reduce consumer protection by allowing restaurants to avoid full disclosure of their prices by burying the notices of extra fees within their menus, where customers are least likely to notice them.

The deceptive descriptions of Dodd's new legislation accompany assertions by bill sponsors in the restaurant industry and their unions that if surcharges are included in food prices, they would somehow lead to pay reductions.

"Cutting the pay of banquet servers and ballpark workers was never the intention of SB 478, as the bill's authors have made clear," said Mario Yedidia, western president of the California Restaurant Association.

"This will enable restaurants to continue to support increased pay equity and to make contributions to worker health care and other employee benefits," added Matthew Sutton, senior vice president of the California Restaurant Association.

There is absolutely nothing in the current law that prevents restaurants from raising their prices as much as they desire to increase their workers' pay and benefits. That's simply business as usual throughout the economy.

Nor is requiring restaurants and other businesses to list their full prices before consumers decide whether to make transactions such a novel idea.

Take, for instance, gasoline prices.

If you pay \$5 for a gallon of gas, it includes about \$1.50 in state and federal taxes and other surcharges. The full prices are displayed on signs and on the gas

pumps themselves. Gas stations cannot advertise fuel for \$3.50 and then tack on the extra fees and taxes after you've already filled your tank.

Before you buy a house and take on a mortgage, state law requires you to be informed of transaction fees before signing the final papers. Same applies for buying a new car.

When SB 478 was going through the Legislature last year, somehow those in the restaurant business assumed that it would not compel them to list full prices in their menus, even though there was nothing in the bill itself to support that assumption.

Uncertainty about SB 478's effect on restaurants led Attorney General Rob Bonta to declare recently that they would be subject to the new law, generating a strong backlash from those in the industry and pressure on Dodd and other legislators to grant an exemption.

We shouldn't be fooled by the newspeak descriptions of SB 1524. It does not "enhance consumer protection." It would purposely undermine consumer protection by allowing restaurants to resume their bait-and-switch tactics - giving patrons menu prices that don't fully reflect what their final bills will be.

*Dan Walters is one of most widely syndicated columnists in California history, authoring a column four times a week that offers his view and analysis of the state's political, economic, social and demographic trends. He began covering California politics in 1975, just as Jerry Brown began his first stint as governor, and began writing his column in 1981. He has been at CalMatters since 2017. ★*

# SARTA Awards \$500 Microgrant to the Happy Hour Theatre Company



The Happy Hour Theatre Company is pleased to receive the \$500 microgrant. Photo courtesy of SARTA

## Sacramento Area Regional Theatre Alliance (SARTA) News Release

**SACRAMENTO, CA (MPG)** - For the first time in its 40-year history, SARTA has awarded a \$500 microgrant to a local theatre group - The Happy Hour Theatre Company. SARTA created this microgrant award to encourage small local and regional theatres and individuals to produce new works. The microgrant process includes an application form and detailed budget which then goes to a four-person committee for review. The committee recommends the award amount to the SARTA board for final review and approval. Information and application forms can be found at [www.sarta.com/get-involved](http://www.sarta.com/get-involved). SARTA is a 501© 3 non-profit theatre arts service organization.

The Happy Hour Theatre Group is the brainchild of Christi van Eyken and Shana Kehoe. The company was created to help theatre artists grow, explore, and take on new challenges. With hour-long

collections of short plays ("Happy Hours") they create cohesive and impactful productions that balance humor, emotion, and a bit (or a lot) of weirdness. These short pieces give actors the chance to push their boundaries in small but challenging roles and offer valuable opportunities to brand new or up-and-coming directors, designers, and stage managers. For more information on the theatre, please visit the website at [www.thehappyhourtheatre.com](http://www.thehappyhourtheatre.com).

The Happy Hour Theatre, based out of Sacramento, just completed a run of Poodle with Guitar and Dark Glasses by Liz Duffy Adams in April 2024 at the Black Box Theatre in West Sacramento. This was the third production from this theatre which began just before the pandemic. The Happy Hour Theatre will be offering an in-depth Shakespeare workshop this summer and is also creating Playwrights Village. For more information about The Happy Hour Theatre Company please visit [www.happyhourtheatre.org](http://www.happyhourtheatre.org). ★

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FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04015  
Martin Smith, 6860 Woodlock Way, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Comfort Finacial" 6860 Woodlock Way, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County May 21, 2024  
Publish: May 31, June 7, 14, 21, 2024  
COMFORT 6-21-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-02537  
Deborah Alexander, P.O. Box #4, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Rental Turnover Specialist" 8134 Dart Way, Orangevale, CA 95662. Filed with the Clerk of Sacramento County April 3, 2024  
Publish: May 31, June 7, 14, 21, 2024  
RENTAL 6-21-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03250  
Raymond Dacanay and Mathew Flower, 5208 Heritage Drive, Carmichael, CA 95608 are doing business under the Fictitious Business Name(s) "Gotcha Safe" 5208 Heritage Drive, Carmichael, CA 95608. Filed with the Clerk of Sacramento County April 26, 2024  
Publish: May 31, June 7, 14, 21, 2024  
GOTCHA 6-21-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03554  
Dr. Kellen Grayson, 4070 Bridge Street Suite 3, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "SacTown Therapy" 4070 Bridge Street Suite 3, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County May 6, 2024  
Publish: May 31, June 7, 14, 21, 2024  
SACTOWN 6-21-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03445  
Keyes Entertainment LLC, 9353 Greenback Lane, Suite 9, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Scotty's Hideaway" 9353 Greenback Lane, Suite 9, Orangevale, CA 95662. Filed with the Clerk of Sacramento County May 2, 2024  
Publish: May 31, June 7, 14, 21, 2024  
SCOTTYS 6-21-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03879  
Katherine Kruser, 10419 Old Placerville Road #252, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Sacramento Center for Neuropsychology" 10419 Old Placerville Road #252, Sacramento, CA 95827. Filed with the Clerk of Sacramento County May 15, 2024  
Publish: May 31, June 7, 14, 21, 2024  
SACRAMENTO 6-21-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04046  
Zimei Chinese Culture Academy, LLC, 2848 Arden Way Suite 210A, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Zimei Chinese Culture Academy" 2848 Arden Way Suite 210A, Sacramento, CA 95825. Filed with the Clerk of Sacramento County May 22, 2024  
Publish: May 31, June 7, 14, 21, 2024  
ZIMEI 6-21-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03619  
Guest Innovations, Inc., 1740 Creekside Oaks 175, Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "Rezku/Rezku POS" 1740 Creekside Oaks 175, Sacramento, CA 95833. Filed with the Clerk of Sacramento County May 7, 2024  
Publish: May 31, June 7, 14, 21, 2024  
REZKU 6-21-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04083  
William Hedges, 8405 Dalmeny Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Hedgehog Fab Works" 8405 Dalmeny Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County May 24, 2024  
Publish: June 7, 14, 21, 28, 2024  
HEDGEHOG 6-28-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04075  
Danielle Oulet, 5430 Kohler Road #57, Sacramento, CA

95841 is doing business under the Fictitious Business Name(s) "T Shirts, Hat & Mugs" 5430 Kohler Road #57, Sacramento, CA 95841. Filed with the Clerk of Sacramento County May 23, 2024  
Publish: June 7, 14, 21, 28, 2024  
TSHIRTS 6-28-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03888  
Cheng Corp, 2378 Fruitridge Road, Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Encore Dental Services" 2378 Fruitridge Road, Sacramento, CA 95822. Filed with the Clerk of Sacramento County May 15, 2024  
Publish: June 7, 14, 21, 28, 2024  
ENCORE 6-28-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03996  
Robert John Harris, 7552 Fusion Way, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Mr Wonderful's Trucking" 7552 Fusion Way, Sacramento, CA 95829. Filed with the Clerk of Sacramento County May 21, 2024  
Publish: June 7, 14, 21, 28, 2024  
WONDERFULS 6-28-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03883  
Golden State Price Inc, 5825 Auburn Boulevard #4B, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Murphy Beds Sacramento" 5825 Auburn Boulevard #4B, Sacramento, CA 95841. Filed with the Clerk of Sacramento County May 15, 2024  
Publish: June 7, 14, 21, 28, 2024  
MURPHY 6-28-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03758  
Admin Savings LLC, 8488 Elder Creek Road Suite 1, Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Admin Savings" 8488 Elder Creek Road Suite 1, Sacramento, CA 95828. Filed with the Clerk of Sacramento County May 10, 2024  
Publish: June 7, 14, 21, 28, 2024  
ADMIN 6-28-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04067  
MOAI, 2633 Cardinal Court, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "MOAI Living" 4350 Virgusell Circle, Carmichael, CA 95608. Filed with the Clerk of Sacramento County May 23, 2024  
Publish: June 7, 14, 21, 28, 2024  
MOAI 6-28-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03867  
Hillside Handyman LLC, 12653 Thornberg Way, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Hillside Handyman" 12653 Thornberg Way, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County May 14, 2024  
Publish: June 7, 14, 21, 28, 2024  
HILLSIDE 6-28-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04094  
Nicholas J. Russo, 7128 Lincoln Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "London and Lauder Property Management/London and Lauder" 6035 Lincoln Avenue, Carmichael, CA 95608. Filed with the Clerk of Sacramento County May 24, 2024  
Publish: June 7, 14, 21, 28, 2024  
LONDON 6-28-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04000  
David Bach, 63 Fallwind Circle, Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Bach Financial Literacy Consulting" 63 Fallwind Circle, Sacramento, CA 95831. Filed with the Clerk of Sacramento County May 21, 2024  
Publish: June 7, 14, 21, 28, 2024  
BACH 6-28-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04157  
Rolya Transport LLC, 3836 Ivy Street, Sacramento, CA 95838 is doing business under the Fictitious Business Name(s) "Rolya Transport" 3836 Ivy Street, Sacramento, CA 95838. Filed with the Clerk of Sacramento County May 28, 2024  
Publish: June 7, 14, 21, 28, 2024  
ROLOYA 6-28-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04420  
Citrus Heights Logistics LLC, 5912 Auburn Boulevard, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Citrus Heights Logistics/Citrus Heights Storage" 5914 Auburn Boulevard, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County June 5, 2024  
Publish: June 14, 21, 28, July 5, 2024  
CITRUS 7-5-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04435  
Eduardo Gomez Sanchez, P.O. Box 1135, Sloughouse, CA 95683 is doing business under the Fictitious Business Name(s) "Flying E Cattle Co" 13501 Jackson Road, Sloughouse, CA 95683. Filed with the Clerk of Sacramento County June 6, 2024  
Publish: June 14, 21, 28, July 5, 2024  
FLYING 7-5-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04358  
Said Mujtaba, 1150 Sibley

Street Apt #122, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Progress" 1150 Sibley Street Apt #122, Folsom, CA 95630. Filed with the Clerk of Sacramento County June 4, 2024  
Publish: June 14, 21, 28, July 5, 2024  
PROGRESS 7-5-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04299  
Home Care Plumbing, Inc, 11584 Linday Way, Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Home Care Plumbing" 11584 Linday Way, Gold River, CA 95670. Filed with the Clerk of Sacramento County June 3, 2024  
Publish: June 14, 21, 28, July 5, 2024  
HOME 7-5-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04250  
Uyen Vo, 821 Howe Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Uvglamorous/UVO Beauty" 821 Howe Avenue, Sacramento, CA 95825. Filed with the Clerk of Sacramento County May 30, 2024  
Publish: June 14, 21, 28, July 5, 2024  
UVGLAMOROUS 7-5-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04441  
Robert N. Opfer, 4825 Savant Drive Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "Integrated Doors and Locks" 4825 Savant Drive Sacramento, CA 95842. Filed with the Clerk of Sacramento County June 6, 2024  
Publish: June 14, 21, 28, July 5, 2024  
INTEGRATED 7-5-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04237  
Cornerstone Funding Inc, 525 Morse Avenue, Sacramento, CA 95864 is doing business under the Fictitious Business Name(s) "Cornerstone Capital" 525 Morse Avenue, Sacramento, CA 95864. Filed with the Clerk of Sacramento County May 30, 2024  
Publish: June 14, 21, 28, July 5, 2024  
CORNERSTONE 7-5-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04160  
Advanced Machine Group, LLC, 2205 Brunton Way, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Apex Auto Group" 1564 Santa Ana Avenue Unit 100, Sacramento, CA 95838. Filed with the Clerk of Sacramento County May 28, 2024  
Publish: June 14, 21, 28, July 5, 2024  
APEX 7-5-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03697  
Singh44 LLC, 725 Falmouth Court, Roseville, CA 95747 is doing business under the Fictitious Business Name(s) "Nation's Giant Hamburgers" 5450 Sunrise Boulevard, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County May 9, 2024  
Publish: June 14, 21, 28, July 5, 2024  
NATIONS 7-5-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04269  
Auraa Furniture, 805 Hackberry Avenue, Modesto, CA 95354 is doing business under the Fictitious Business Name(s) "Bedroom & Sofa Discounters/Sunrise Furniture Discounters" 2690 Sunrise Boulevard #200, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County May 31, 2024  
Publish: June 21, 28, July 5, 12, 2024  
BEDROOM 7-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04340  
Elizabeth Higgins, 6717 Kate Lane, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Spring Line Press" 6717 Kate Lane, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County June 4, 2024  
Publish: June 21, 28, July 5, 12, 2024  
SPRING 7-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04444  
Javier Mendoza Pichardo, 2309 Moraine Circle, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) Sierra Green Maintenance & Landscaping" 2309 Moraine Circle, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County June 6, 2024  
Publish: June 21, 28, July 5, 12, 2024  
SIERRA 7-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04387  
Mark Tingley, 3236 Fitzgerald #G, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Typelike Bods & Rods" 3236 Fitzgerald #G, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County June 5, 2024  
Publish: June 21, 28, July 5, 12, 2024  
TYPELIKE 7-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04316  
Ang Jin, 6045 Hazel Avenue Unit 4, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Lishuitang TCM Clinic" 6045 Hazel Avenue Unit 4, Orangevale, CA 95662. Filed with the Clerk of Sacramento County June 3, 2024  
Publish: June 21, 28, July 5, 12, 2024  
LISHUITANG 7-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04074  
Hailey Elizabeth Ballew, 5912

Ashworth Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Beyond Business Co" 5912 Ashworth Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County May 23, 2024  
Publish: June 21, 28, July 5, 12, 2024  
BEYOND 7-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04535  
Phelecia Anne Curtis, 6633 24th Street, Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Courage Careers" 6633 24th Street, Sacramento, CA 95822. Filed with the Clerk of Sacramento County June 11, 2024  
Publish: June 21, 28, July 5, 12, 2024  
COURAGE 7-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04040  
Joga Singh, 7547 Watt Avenue Suite 1, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "SR Food Store" 7547 Watt Avenue Suite 1, North Highlands, CA 95660. Filed with the Clerk of Sacramento County May 22, 2024  
Publish: June 21, 28, July 5, 12, 2024  
SR 7-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04642  
Jason Billington, 2507 Queenwood Drive, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "CTE Trades Consultant/CTE Support Advisor" 2507 Queenwood Drive, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County June 13, 2024  
Publish: June 21, 28, July 5, 12, 2024  
CTE 7-12-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04425  
California Good Xchange, 2526 Amelia Earhart Avenue, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "CGX" 2526 Amelia Earhart Avenue, Sacramento, CA 95834. Filed with the Clerk of Sacramento County June 5, 2024  
Publish: June 21, 28, July 5, 12, 2024  
CGX 7-12-24

### ORDER TO SHOW CAUSE CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV009845

Taqwaallah Hasnawi has filed a petition with this court for a decree changing the name(s) of Taqwaallah Hasnawi to Nancy Aram.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 18, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: May 20, 2024  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: May 31, June 7, 14, 21, 2024  
HASNAWI 6-21-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV010203

Neville Ricardo Ferron has filed a petition with this court for a decree changing the name(s) of Neville Ricardo Ferron to Neville Ricardo Fearon.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 19, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: May 20, 2024  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: May 31, June 7, 14, 21, 2024  
SHATAT 6-21-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV010744

Cong Danh Pham has filed a petition with this court for a decree changing the name(s) of Cong Danh Pham to James Cong Danh Pham.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on August 27, 2024, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: May 10, 2024  
Christopher E. Krueger, Judge of the Superior Court  
Publish: June 7, 14, 21, 28, 2024  
PHAM 6-28-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV010691

Tamika Nashae Bledsoe has filed a petition with this court for a decree changing the name(s) of Tamika Nashae Bledsoe to Mika Nashae Bledsoe.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 26, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any,

Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: April 25, 2024  
Christopher E. Krueger, Judge of the Superior Court  
Publish: June 7, 14, 21, 28, 2024  
CHAND 6-28-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV010014

Melanie Ann Anderson has filed a petition with this court for a decree changing the name(s) of Melanie Ann Anderson to Melanie Ann Bazile.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on August 27, 2024, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: May 29, 2024  
Christopher E. Krueger, Judge of the Superior Court  
Publish: June 7, 14, 21, 28, 2024  
ANDERSON 6-28-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV010785

Thi Bao Nguyen Ha has filed a petition with this court for a decree changing the name(s) of Thi Bao Nguyen Ha to Anna Nguyen Ha.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on August 28, 2024, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: June 3, 2024  
Christopher E. Krueger, Judge of the Superior Court  
Publish: June 21, 28, July 5, 12, 2024  
HA 7-12-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV011759

Micayla Nicole Scannell has filed a petition with this court for a decree changing the name(s) of Micayla Nicole Scannell to Kayla Nicole Cervantes.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on October 15, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: June 14, 2024  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: June 21, 28, July 5, 12, 2024  
SCANNELL 7-12-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV009902

Gurmukh Singh has filed a petition with this court for a decree changing the name(s) of Gurmukh Singh to Gurmukh Singh Nagra.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 18, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: May 17, 2024  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: June 7, 14, 21, 28, 2024  
SINGH 6-28-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV010203

Neville Ricardo Ferron has filed a petition with this court for a decree changing the name(s) of Neville Ricardo Ferron to Neville Ricardo Fearon.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 19, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: May 22, 2024  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: June 7, 14, 21, 28, 2024  
FERRON 6-28-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV010744

Cong Danh Pham has filed a petition with this court for a decree changing the name(s) of Cong Danh Pham to James Cong Danh Pham.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on August 27, 2024, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: May 10, 2024  
Christopher E. Krueger, Judge of the Superior Court  
Publish: June 7, 14, 21, 28, 2024  
PHAM 6-28-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV010691

Tamika Nashae Bledsoe has filed a petition with this court for a decree changing the name(s) of Tamika Nashae Bledsoe to Mika Nashae Bledsoe.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 26, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any,

why the petition for Change of Name should not be granted.  
Dated: May 31, 2024  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: June 14, 21, 28, July 5, 2024  
BLEDSOE 7-5-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV010014

Mohammad Haroon Obaidi has filed a petition with this court for a decree changing the name(s) of Ahmed Belal Obaidi to Tayeeb Obaidi.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 19, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: May 20, 2024  
Richard K. Sueyoshi, Judge of the Superior Court  
Publish: June 14, 21, 28, July 5, 2024  
OBAIDI 7-5-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV010785

Thi Bao Nguyen Ha has filed a petition with this court for a decree changing the name(s) of Thi Bao Nguyen Ha to Anna Nguyen Ha.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on August 28, 2024, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.  
Dated: June 3, 2024  
Christopher E. Krueger, Judge of the Superior Court  
Publish: June 21, 28, July 5, 12, 2024  
HA 7-12-24

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF SACRAMENTO  
ORDER TO SHOW CAUSE CHANGE OF NAME  
#24CV011759

Micayla Nicole Scannell has filed a petition with this court for a decree changing the name(s) of Micayla Nicole Scannell to Kayla Nicole Cervantes.



# CalCompletes Program Reaches \$50 Billion of Private Investment

# Durheim Joins California Farm Bureau as First Chief Operating Officer

## Office of Governor Gavin Newsom News Release

**SACRAMENTO, CA (MPG)** - The Governor's Office of Business and Economic Development (GO-Biz) announced on June 14 the latest round of awards under the CalCompletes program. That brings the program's total job creation commitments to 159,000 and results in more than \$50 billion in private investment in the state through nearly 1,200 awards over the past 10 years.

Governor Gavin Newsom said, "CalCompletes' success over the past decade is a proofpoint that investing in innovative and cutting edge businesses leads to economic growth and opportunity. Throughout the program's lifespan, over 159,000 good-paying jobs have been created along with \$50 billion of private investment across every region of the state."

Over the past five years, CalCompletes has invested in companies such as Bosch to domestically design, develop, and manufacture the next generation of semi-conductors and microchips; GoodRx to develop mobile and web-based applications that provide prescription drug pricing comparisons, discount programs, and pharmacy information; Pacific Steel to construct the first steel mill in California in more than 50 years in Kern County;

Relativity Space to expand their ability to manufacture 3D-printed rockets to carry satellites into space; and many more.

The Golden State, which has the most equitable tax system in the entire country, is #1 in the nation for new business starts, #1 for access to venture capital funding, and the #1 state for manufacturing, high-tech, and agriculture.

Last month, Governor Newsom announced that California's travel spending reached an all-time high of \$150.4 billion last year. This comes after the state's population increased for the first time since the pandemic and the International Monetary Fund's World Economic Outlook noting that California remains the 5th largest economy in the world for the seventh consecutive year, with a nominal GDP of nearly \$3.9 trillion in 2023 and a growth rate of 6.1% since the year prior, according to the U.S. Bureau of Economic Analysis. California's per capita GDP is the second largest among large economies.

And just last week, Fortune announced that for the first time since 2014, California is home to the most Fortune 500 companies in the country - beating out Texas, Florida, and all other states. From tech to finance to entertainment, the state's diverse economy has 57 companies on the list, while Texas and New York are tied in second with 52 companies each. ★



**Dan Durheim is the California Farm Bureau's new chief operating officer.** Photo courtesy California Farm Bureau

## California Farm Bureau News Release

**SACRAMENTO, CA (MPAG)** - The California Farm Bureau is pleased to announce Dan Durheim as its new chief operating officer. This is a newly created leadership role for the 105-year-old nonprofit organization.

Most recently, Durheim served as associate vice president of sponsor relations for Nationwide Insurance, building strong relationships with state Farm Bureaus, including the California Farm Bureau. He served a nearly 18-year tenure with the American Farm Bureau Federation in varying roles, including executive director of industry affairs, foundation executive director and director of program development. His experience also includes working in leadership positions within the Minnesota

Farm Bureau.

The Board of Directors for the California Farm Bureau selected Durheim for the role of COO from over 1,100 candidates following a comprehensive executive search led by Morrison, a top-tier business consulting firm.

"Dan has been a longtime champion for agriculture and for Farm Bureau, strongly believing in the work of this organization on behalf of farmers and ranchers on the county, state and national level," said California Farm Bureau President Shannon Douglass. "Dan's deep experience with Farm Bureau, established relationships within the industry, selfless leadership style and focus on strategic service of our members makes him uniquely qualified to serve in this historic position for our organization."

"I am delighted to join an organization that has such a renowned reputation serving and advocating for the most diversified agriculture industry in the nation," Durheim said. "California Farm Bureau has a talented team and highly engaged board, all dedicated to advocacy and service of its members. California Farm Bureau's efforts are instrumental in protecting the farmers and ranchers who make California the No. 1 agriculture state in the nation, and it is an honor to know I can share my experience and talents to continue to advance these incredible contributions."

The California Farm Bureau works to protect family farms and ranches on behalf of more than 26,000 members statewide and as part of a nationwide network of 5.8 million Farm Bureau members. ★

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### NOTICE OF PETITION TO ADMINISTER ESTATE

within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

**YOU MAY EXAMINE** the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of

any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

The name, address and telephone number of the Attorney for Petitioner is: Daniel K. Marvin, Law offices of Sherwood & Marvin, 1025 North Demaree Street / P.O. Box 7208, Visalia, CA 93290; 559-733-3900  
 Publish: June 14, 21, 28, 2024  
 SHEBELUT 6-28-24

**NOTICE OF PETITION TO ADMINISTER ESTATE OF CHRISTOPHER JAMES COLLINS**  
 CASE NO. 24PR001642

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Christopher James Collins.

A Petition for Probate

has been filed by James C. Collins, in the Superior Court of California, County of Sacramento, requesting James C. Collins be appointed as personal representative(s) to administer the estate of the decedent.

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived

notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A hearing on the petition will be held in this court as follows July 17, 2024, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826.

**IF YOU OBJECT** to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

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

**YOU MAY EXAMINE** the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney

for Petitioner is: David R. Morris Esq, 5137 Golden Foothill Parkway, Suite 110, El Dorado Hills, CA 95762; 916-789-9810  
 Publish: June 14, 21, 28, 2024  
 COLLINS 6-28-24

**NOTICE OF PETITION TO ADMINISTER ESTATE OF SONDRA MACE AKA SONDRA LYNN MACE**  
 CASE NO. 24PR001721

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Sondra Mace aka Sondra Lynn Mace.

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

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A hearing on the petition will be held in this court as follows July 25, 2024, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826.

**IF YOU OBJECT** to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

**IF YOU ARE A CREDITOR** or a contingent creditor of the de-

ceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

**YOU MAY EXAMINE** the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Alyssa L. Bolan, 2270 Douglas Boulevard, Suite 120, Roseville, CA 95661; 916-786-7515  
 Publish: June 21, 28, July 5, 2024  
 MACE 7-5-24

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### PUBLIC NOTICE TO CONTRACTORS

Sealed bids addressed to Carmichael Water District Attention **Greg Norris, Carmichael Water District** will be received at the Carmichael Water District, 7837 Fair Oaks Boulevard, Carmichael, California 95608 on Thursday August 1, 2024 until 2:00 p.m. **Bids received after 2:00 p.m. will not be accepted and will be returned unopened.** Accepted bids will be opened publicly at 2:00 p.m.

#### On-Call Asphalt Construction Services

Carmichael Water District (District) is soliciting bids for asphaltic patch and trench paving construction services to be provided on an as needed basis. The District repairs, maintains, and replaces water distribution lines on a regular basis that often require asphalt patch and trench paving work on public roads. The successful bidder will be awarded a three-year public works construction contract that will extend from late August 2024 to June 30, 2027.

**This is an Indefinite Delivery/Indefinite Quantities contract.** Throughout the duration of the contract the District will contact the contractor as the need for asphalt construction services arise. The contractor will be called out to the project site within Carmichael, CA for various types of work as described in the bid schedule.

Bidding Documents will be available beginning June 20, 2024 through ARC Document Solutions website (<https://customer.e-arc.com/arcEOC/ARCPlanRoom.aspx>). (916) 443-1322. All project addenda will be posted through the ARC Document Solutions.

All bidders must purchase a complete set of the documents (hard copy or complete download) from ARC Document Solutions to be listed on the "plan holders list", be considered responsive and to receive subsequent communications such as addenda. **Bidders must be listed on the plan holder's list to receive addenda and to be eligible to submit bid.**

Contract Documents may also be posted at other major bid houses. The District reserves the right after opening Bids to reject any or all Bids, to waive any informality in a Bid, and award in the best interests of the District. If the Contract is to be awarded, the District will award the Contract to the responsible Bidder that submits the lowest responsive Bid.

Carmichael Times 6-21-2024

### PUBLIC NOTICE TO CONTRACTORS

Sealed bids addressed to Carmichael Water District Attention **Greg Norris, Carmichael Water District** will be received at the Carmichael Water District, 7837 Fair Oaks Boulevard, Carmichael, California 95608 on Thursday August 1, 2024 until 2:00 p.m. **Bids received after 2:00 p.m. will not be accepted and will be returned unopened.** Accepted bids will be opened publicly at 2:00 p.m.

#### On-Call Facility Improvements and Repairs

Carmichael Water District (District) is soliciting bids for labor and equipment for construction on District owned facilities to be provided on an as needed basis. The District installs, repairs, maintains, and replaces water distribution lines on a regular basis that often require additional labor and equipment. The successful bidder will be awarded a three-year public works construction contract that will extend from late August 2024 to June 30, 2027.

**This is an Indefinite Delivery/Indefinite Quantities contract.** Throughout the duration of the contract the District will contact the contractor as the need for additional labor and equipment arise. The contractor will be called out to the project site within Carmichael, CA for various types of work as described in the bid schedule.

Bidding Documents will be available beginning June 19, 2024 through ARC Document Solutions website (<https://customer.e-arc.com/arcEOC/ARCPlanRoom.aspx>). (916) 443-1322. All project addenda will be posted through the ARC Document Solutions.

All bidders must purchase a complete set of the documents (hard copy or complete download) from ARC Document Solutions to be listed on the plan holders list, be considered responsive and to receive subsequent communications such as addenda. **Bidders must be listed on the plan holder's list to receive addenda and to be eligible to submit bid.**

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Carmichael Times 6-21-2024

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#### On-Call Concrete Construction Services

Carmichael Water District (District) is soliciting bids for concrete patch and replacement construction services to be provided on an as needed basis. The District repairs, maintains, and replaces water distribution lines on a regular basis that often require concrete patch and/or replacement work on public and private gutters, sidewalks, and driveways. The successful bidder will be awarded a three-year public works construction contract that will extend from late August 2024 to June 30, 2027.

**This is an Indefinite Delivery/Indefinite Quantities contract.** Throughout the duration of the contract the District will contact the contractor as the need for concrete construction services arise. The contractor will be called out to the project site within Carmichael, CA for various types of work as described in the bid schedule.

Bidding Documents will be available beginning June 19, 2024 through ARC Document Solutions website (<https://customer.e-arc.com/arcEOC/ARCPlanRoom.aspx>). (916) 443-1322. All project addenda will be posted through the ARC Document Solutions.

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Carmichael Times 6-21-2024

# COMICS & PUZZLES

**The Spats** by Jeff Pickering

**Amber Waves** by Dave T. Phipps

**Out on a Limb** by Gary Kopervas

**TIGER** by Bud Blake

**POPEYE** by Henry Boltinoff

**HOCUS-FOCUS** BY HENRY BOLTINOFF

**GRIN & BEAR IT** by Dave T. Phipps

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**CLUES**

**CROSSWORD**

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**CLUES**

**ACROSS**

- South American palm berry
- Chi preceder
- Tatted cloth
- \*\*Knee high in July\*\*
- Hole-making tools
- Sign in (2 words)
- Discharge
- Violin's Renaissance predecessor
- Nursemaid in India, pl.
- \*On the grill on the 4th?
- Tropical tuber
- Propelled like Argo
- "Fresh Prince of -Air"
- \*#18 Across, picnics and such
- Birch bark vesdel
- Object of Frodo's obsession
- Norse war god
- Cut mission short
- Fairy tale beginning
- Tangerine/grapefruit hybrid
62. MTV's "\_\_\_d"
- Like Willie Winkie (2003-2015)
- "Team" homophone

**DOWN**

- Fighter pilot
- Toothy groomer
- Operatic solo
- Openings
- Between once and thrice
- Viva voce
- Maroon's home
- \*As opposed to Patriot
- Lab culture
- Type of salmon
- Short for ensign
- Not sympathetic
- Potentially allergenic glove material
- Tubs
- Farm cry
- \*Number of stars on Old Glory
- "The Waste Land" poet
- Heads-up
- Wedding cake layer
- 2-dotted mark
- Stradivari competitor
- Moisten, as in a turkey
- 500 sheets
- \*Largest Fourth of July pyrotechnics display loc.
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# Student Loan Relief Deadline Approaching for 300,000 California Borrowers



Students walk along the bridge leading into campus on Scholars Lane at the University of California Merced campus on Nov. 4, 2022. Photo by Larry Valenzuela, CalMatters/CatchLight Local

By Mikhail Zinshteyn  
CALMatters.org

As many as 300,000 Californians have until June 30 to take advantage of a one-time offer to qualify for faster student loan forgiveness, lower monthly payments or outright forgiveness for federal loans borrowed before 2010.

The U.S. Department of Education's June 30 deadline is a big deal because borrowers who submit their applications would become eligible to receive credit for past years of repayment that previously didn't qualify for student loan forgiveness.

The department's one-time "adjustment" will largely help borrowers who took out federal student loans before 2010 called Federal Family Education Loans — as well as borrowers with two other types of loans.

Why is the department doing this? To "remedy years of administrative failures that effectively denied the promise of loan forgiveness to certain borrowers," said Education Secretary Miguel Cardona in a 2022 press release. The deadline for this remedy has been extended several times, but student loan advocates believe June 30 will be the final opportunity for this one-time benefit.

Nationally, about half of borrowers 60 and older have been repaying their student loans for more than 15 years, a key reason why debt among this population has skyrocketed.

By May, more than 1 million Americans have already gotten \$51 billion in debt relief through this adjustment program,

according to the department.

The student loan landscape is notoriously complicated. A National Public Radio reporter whose investigation exposed how borrowers placed in the wrong repayment category lost the ability to gain credit toward loan forgiveness, quipped that if none of this makes sense, "You're not alone."

To meet the June 30 deadline, borrowers must submit applications to consolidate their loans into so-called direct consolidation loans. Only loans in the direct program are eligible for loan forgiveness after 10 or 20 years of payments, depending on a borrower's employment situation. Direct loans also qualify for lower monthly payments.

Some borrowers may see no reason to consolidate, but for many others, meeting the June 30 deadline will be a life-changer.

To apply, a borrower needs to create an account with the Federal Student Aid office and then complete the consolidation application, which itself takes about 30 minutes.

#### California State Agency Tries to Help

Most Californians with loans that aren't in the direct program should apply to consolidate, said Celina Damian, the state's first Student Loan Servicing Ombudsperson.

This week California is also debuting a network of 14 nonprofit organizations that collectively received \$7 million in state grants to help California borrowers navigate the maze of student loan policies, hurdles and deadlines.

The Student Loan Empowerment Network will offer California borrowers in-person or phone consultations to handle their student loan quandaries, including issues surrounding private student loans that are governed by a different set of rules.

"It was created really to just have somewhere for borrowers to go and provide more help than I can provide," Damian said. Until last week, she was the only person in state government doing this work.

Between March 20 and May 1, Damian communicated by phone or email with 1,400 borrowers after her office sent an email to Californians who'd likely benefit from loan consolidation.

Some borrowers didn't realize they possessed federal loans that were eligible for any loan forgiveness, Damian said. The borrowers instead thought they were repaying private loans. Others thought her agency's outreach was initially a scam. "So they would reach out and say, 'Is this real? I thought there was no option for me,'" she recounted.

Damian stressed that a growing number of California borrowers are senior citizens who may struggle to complete the federal online application. "The oldest one I spoke to was about 83, 84," she said. "These are loans they took out in the '90s."

Several times borrowers nearly gave up trying to apply, so she told them to complete the paper version of the application and email her photos of their paperwork. She then collated their photos into

a PDF document and submitted the paperwork to the U.S. Department of Education on their behalf.

#### How Did We Get Here?

Federal Family Education Loans were common loans issued by private lenders but guaranteed by the federal government. In 2010, these loans were discontinued and the federal government began issuing student loans directly.

The old loans qualify for federal loan forgiveness programs with less generous repayment plans and require more years of repayment.

These loans are also ineligible for Public Service Loan Forgiveness, a loan program for government and nonprofit workers that forgives federal undergraduate and graduate student loan debt after 10 years of payments. The only way to qualify for that loan forgiveness is by repaying direct loans — which borrowers with Federal Family Education Loans can do if they consolidate by June 30. Once their consolidation goes through, borrowers will need to apply for the Public Service Loan Forgiveness program, but they will have inherited past credit already through the steps they took to consolidate.

Borrowers need to only apply for consolidation by the June 30 deadline. The department's actual review process will take at least 60 days.

Borrowers who are found to have made at least 20 years of payments for undergraduate loans or 25 years for graduate loans will see their loans fully forgiven — a tax-free

perk through 2025.

#### Things to Consider for Student Loan Forgiveness

A key benefit of consolidation: Borrowers can choose to be placed on the SAVE repayment plan, which bases monthly payments on current income and offers loan forgiveness for any income level after 20 or 25 years.

The SAVE plan also doesn't charge interest as long borrowers make regular payments.

Not all periods of repayment will count toward one's loan credit under the federal government's one-time program. Any time spent in default won't count.

Loans in periods of deferment will count, but only before 2013. If loans were deferred because a borrower re-entered college, such as to complete a bachelor's or earn a master's degree, that time won't count toward the borrower's credit.

If borrowers have older loans and Parent PLUS loans that they took out on behalf of their children, they should weigh their options, Damian said. Parent PLUS loans are eligible for only one type of loan forgiveness plan that's less generous, and consolidating those loans with other loans will block the borrower from the newer repayment plans.

Consolidation may not be for everyone. Borrowers with high incomes, a low loan balance and a discounted interest rate from their lender may not necessarily benefit from this, said Betsy Mayotte, president and founder of The Institute of Student Loan Advisors, a nonprofit group. "But for just about everybody else, there isn't going to be a downside." ★

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# Nightmares and Hallucinations Could Signal Autoimmune Disease

*A new study shows many people are unaware of mental and neurological symptoms of diseases such as lupus*

## UC Davis Health News Release

**SACRAMENTO, CA (MPG)** - An increase in nightmares and hallucinations could signal the onset of autoimmune diseases, such as lupus. These neuropsychiatric symptoms can also act as early warning signs and help people with lupus potentially identify a coming flare when their disease worsens for a period.

Those are the findings of an international team of researchers from the University of Cambridge, King's College London, UC Davis School of Medicine, and other institutions.

The study was published in *eClinicalMedicine*, a publication of *The Lancet*.

James Alan Bourgeois, a professor in the UC Davis Department of Psychiatry and Behavioral Sciences and vice chair of Hospital Psychiatry Services at UC Davis Health, is a co-author of the study.

"Many people don't know that neuropsychiatric symptoms, including confusion, hallucinations and vivid nightmares, can be part of autoimmune diseases like lupus," Bourgeois said. "If someone presents with new psychotic symptoms and has other autoimmune symptoms, and a family history of autoimmune disease, a provider is advised to clinically evaluate him or her for lupus before assuming a patient has schizophrenia or other primary psychotic disorder."

Melanie Sloan is a researcher in the Department of Public Health and Primary Care at the University of Cambridge and lead author of the paper. "It's important that clinicians talk to their patients about these types of symptoms and spend time writing down each patient's individual progression of symptoms," Sloan said. "Patients often know which symptoms are a bad sign that their disease is about to



**Neuropsychiatric symptoms, including confusion, hallucinations and vivid nightmares, can be part of autoimmune diseases like lupus," said James Alan Bourgeois, a professor in the UC Davis Department of Psychiatry and Behavioral Sciences.** Photo courtesy Pixabay

flare, but both patients and doctors can be reluctant to discuss mental health and neurological symptoms, particularly if they don't realize that these can be a part of autoimmune diseases."

Lupus, formally known as systemic lupus erythematosus (SLE), is an autoimmune inflammatory disease known for its effect on many organs, including the brain. According to the Lupus Foundation of America, about 1.5 million people in the U.S. have lupus, and an estimated 5 million globally. The majority of those

with lupus — nine out of 10 — are people who were designated female at birth.

### Methods

The researchers surveyed 676 people living with lupus and 400 clinicians. They also conducted detailed interviews with 69 people living with systemic autoimmune rheumatic diseases (including lupus) and 50 clinicians.

In the study, the team asked patients about the timing of 29 neuropsychiatric symptoms (such

as depression, hallucinations, and loss of balance). In interviews, patients were also asked if they could list the order of symptoms that usually occurred when their disease was flaring.

One of the more common symptoms reported was disrupted dream sleep, experienced by three in five patients, a third of whom reported this symptom appearing over a year before the onset of lupus.

Just under one in four patients reported hallucinations, although for 85% of these, the symptoms

did not appear until around the onset of the disease or later.

When the researchers interviewed the patients, however, they found three in five lupus patients and one in three with other rheumatology-related conditions reported increasingly disrupted dreaming sleep just before their hallucinations.

These nightmares were often vivid and distressing, involving being attacked, trapped, crushed or falling.

The study interviewers found that using the term "daymares" to talk about hallucinations often led to a "lightbulb moment" for patients, and they felt that it was a less frightening and stigmatized word.

Patients experiencing hallucinations were reluctant to share their experiences. Many specialists said they had never considered nightmares and hallucinations as being related to disease flares.

David D'Cruz is a professor from King's College London and senior author of the study. "For many years, I have discussed nightmares with my lupus patients and thought that there was a link with their disease activity," D'Cruz said. "This research provides evidence of this, and we are strongly encouraging more doctors to ask about nightmares and other neuropsychiatric symptoms — thought to be unusual, but actually very common in systemic autoimmunity — to help us detect disease flares earlier."

The importance of recognizing these symptoms was highlighted by reports that some patients had initially been misdiagnosed or even hospitalized with a psychotic episode or suicidal ideation, which was only later found to be the first sign of their autoimmune disease.

The research was funded by the U.K.-registered charity The Lupus Trust. ★

# Fighting Through Homelessness to Housing

## Sacramento County News Release

**SACRAMENTO COUNTY, CA (MPG)** - Keri and Sandra look fondly at each other with a bond forged by two people who have shown up for each other during some hard times. Sandra went through other case managers but somehow when she met Keri, she knew that Keri would be the one to help her change her life.

"She loves her clients; you can just tell," Sandra said. "And she always tells the truth. I appreciate that."

Keri lowers her head in acknowledgment; it's true, she does love her clients. But she's quick to return the compliment: "Sandra always showed up. She always does the work. She is on it."

The mutual respect they have for one another might seem trivial but it isn't. Missed connections and opportunities are the top reasons folks don't get housed. Lost paperwork, lost phones, lost and broken relationships.

Keri is a Community Health Worker with Community Health Works (CoHeWo) — an outreach organization contracted by Sacramento County to do encampment outreach in the parkway, unincorporated county and with the multi-disciplinary teams in the City of Sacramento. CoHeWo outreach staff provide support and services ranging from helping to get an I.D. to rehousing, furnishing a new apartment or helping with a deposit. But more than anything, CoHeWo staff relentlessly show up with compassion and a drive to make a difference in the

lives of their clients.

Sandra lost her job driving for Lyft at the start of the COVID-19 pandemic. After 20 years as a security guard, she decided to make a change to a job that allowed her to set her own hours and income, and also pay for an apartment and a steady rotation of leased cars. When the pandemic hit, Lyft fired her. She sued for wrongful termination but the case was tied up for years. Her income vanished. Her ability to pay for her apartment and car: gone. She lost her home and her car within a matter of months and had very little money to live on. Sandra spent a few weeks on her daughter's couch but the strained relationship wore out her welcome faster than expected.

Sandra bounced around between living in a tent on the river and near Township 9, living in the City Safe Ground, and eventually living in her car after winning her wrongful termination suit. She went through and graduated from several programs, including Salvation Army, Women's Empowerment and Mather Community Campus.

"Being homeless is a fight, every day," Sandra said. "People slashed my tent and stole my stuff. I try to keep to myself; I don't want trouble. It is dangerous out here as a woman alone."

One day, a border collie dog jumped into the back of her car. The dog refused to get out and had no collar. Sandra took her to the nearest vet to scan her for a chip. With no chip detected and a seemingly instant bond, Sandra decided to



**Sandra finds lots of happiness through her canine companions.** Photo courtesy of Sacramento County

keep her and name her Lady. Sandra scheduled her for spay surgery but Lady got pregnant before that day came. Sandra was able to rehome all the puppies, except one: a spirited, split-nosed mix that stole her heart and captured the attention of everyone he met! Lucky became quite an attraction. His nasal cavities formed independently, creating a very unique look.

When Keri took over Sandra's case, Sandra knew that somehow, this community health worker was different. She would be the one to get her into housing. Keri and Sandra

looked for places to get shelter but Sandra's situation proved difficult. Because of her two big dogs, Sandra's options were very limited. While some shelters now accept pets, pets have historically been a huge barrier to people getting shelter. Sacramento County has been working to change those restrictions with its Safe Stay shelter model that allows people to shelter, with their pets, in individual units. No one should have to choose between the safety of shelter and their pet.

Keri worked with Sandra for nearly six months

before she was able to get her a referral into the Wong Center, now known as Mutual Housing's project "The Boulevard." The Boulevard is an affordable housing project with 127 units, 50 of them funded by the Sacramento County Division of Behavioral Health to be used as Permanent Supportive Housing for clients exiting homelessness who also have behavioral health challenges. Applications can be extremely competitive, given the incredible need for affordable housing in the region.

Keri and Sandra worked tirelessly to get all the documents Sandra needed to qualify for her apartment: financial receipts, EBT documentation and chime receipts. She was able to get into the lottery system for a unit.

"Getting an affordable housing unit requires so much work. You have to jump through a lot of hoops. So many people don't want to do it but I was willing to. I did the work. That is why I got in. I met so many people out on the river who really just want winter housing. But I was desperate for permanent housing."

On March 19, 2024, Sandra, Lady and Lucky moved into their brand-new apartment at The Boulevard. The County's contract with CoHeWo paid for furniture, towels, a microwave and cleaning supplies to get her started.

"I know I am lucky to be here but I also know I earned this," Sandra said. "I did the work I needed to do. I showed up. I checked in every week. I never gave up. And I had Keri. She

helped me so much."

Sandra is the supervisor of the Garden Club at the Boulevard. She is responsible for making sure the garden is watered and the children stay out of it. At night, she volunteers her time as their security guard. She hopes that she will one day have another paid job doing what she enjoys. Sandra loves to draw, paint and make jewelry. Making skull jewelry is her favorite design. Everyone loves Lady and Lucky. Lucky, with his bizarre nose, is a great conversation starter.

Sandra lives a pretty quiet life. While she gets along with everyone, she still spends most of her time alone with her dogs and stays out of trouble: "I recognize a lot of people here from out on the streets. I am always thinking like a security guard."

For now, Sandra can stay at The Boulevard but one of her main barriers to long-term housing is that she doesn't have any source of income. Focused on stabilizing her life, with a strong emphasis on her health, is her number one priority. Sandra has had various forms of cancer for more than 30 years. Sandra is a survivor but she knows the clock is ticking. Establishing a healthcare provider through CalAIM Enhanced Care Management (ECM) will get her the help she needs. Sandra's referral has been approved and she is just waiting for a primary care provider to be assigned.

"I'm positive God still has a plan for me," Sandra said. "I am not through yet." ★