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Gearing Up for the Fourth of July



Attendees at last year's festivities enjoy the parade in patriotic fervor. Photo courtesy of Rick Sloan.

By Omella Rossi

RANCHO CORDOVA (MPG) - The 39th annual Rancho Cordova Fourth of July celebration promises to be a spectacular event, bringing the community together for two days of patriotic festivities at Hagan Community Park, 2197 Chase Drive.

This year's celebration on July 3 and 4 will offer a vibrant parade, a variety of performances and family-friendly activities, all in honor of America's heritage.

"The Rancho Cordova Fourth of July is the signature event for our community," said Rancho Cordova Community Council Executive Director



Last year, Cub Scouts took part in the Rancho Cordova 4th of July. Photo courtesy of Rick Sloan.

Shelly Blanchard. "It is one of the great moments of being a Rancho Cordova resident and there is truly something for everyone."

Tickets are \$5 per person if purchased online and

tickets at the gate are \$10 per person. Children ages 5 and under can enter for free. For those looking to enjoy the carnival rides, wristbands can be purchased for \$30 in advance

or \$40 at the gate.

With more than 30 food and beverage vendors, attendees will have a variety of options. Ice-cold beer will be available, with proceeds supporting Mentors at Cordova High (MACH) and its youth program. This year, the festival also introduces Wines of the World, where wine purchases will benefit the Cordova Recreation and Park District Foundation, aiding local recreation and park programs.

For those looking for a premium experience, VIP tickets are available. The VIP package includes two complimentary beverage tickets, covered

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County Supports Housing for Veterans and Homeless

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - On June 11, the Sacramento County Board of Supervisors approved the transfer of 2.2 acres of land and \$3 million in American Rescue Plan Act (ARPA) funding to the City of Rancho Cordova for the development of Mather Veterans Village Phase 4, located on the former Mather Air Force Base. This project will provide new affordable housing and services for homeless and disabled veterans and homeless families at very low incomes.

Mather Veterans Village is collaborative effort between Sacramento County, the City of Rancho Cordova, Mercy Housing California and Nation's Finest. This initiative builds upon the success of three previous phases, which serve more than 160 formerly homeless veteran households. Phase 4 will include a three-story building with 70 apartments, 58 one-bedroom units, 12 two-bedroom units, a community building and parking for 45 cars.

Sacramento County has more than 75,000 veterans. The latest point in time count shows there are nearly 600 veterans currently homeless and more than 60% are unsheltered. The Mather Veterans Village Phase 4 project aligns with ongoing efforts to expand access to housing and supportive services within the county.

"This project is a significant step forward in providing much-needed support to our homeless and disabled veterans," said Emily Halcon, director of Sacramento County's Department of Homeless Services and Housing. "We're proud to contribute land and create additional permanent supportive housing and affordable units for our veterans that are exiting homelessness."

Said Fifth District County Supervisor Pat Hume, "This collaboration shows our commitment to supporting those who have served our country and those who are in need. It's a hopeful sign of what we can achieve when we work together."

The conveyance of the land and allocation of American Rescue Plan Act funds to the City of Rancho Cordova is being coordinated by Sacramento County's Office of Economic Development and the Real Estate Division. For more information on the Mather Veterans Village, visit the Veterans Housing Development Corporation website at housingvets.org. ★

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 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 unhoused 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.

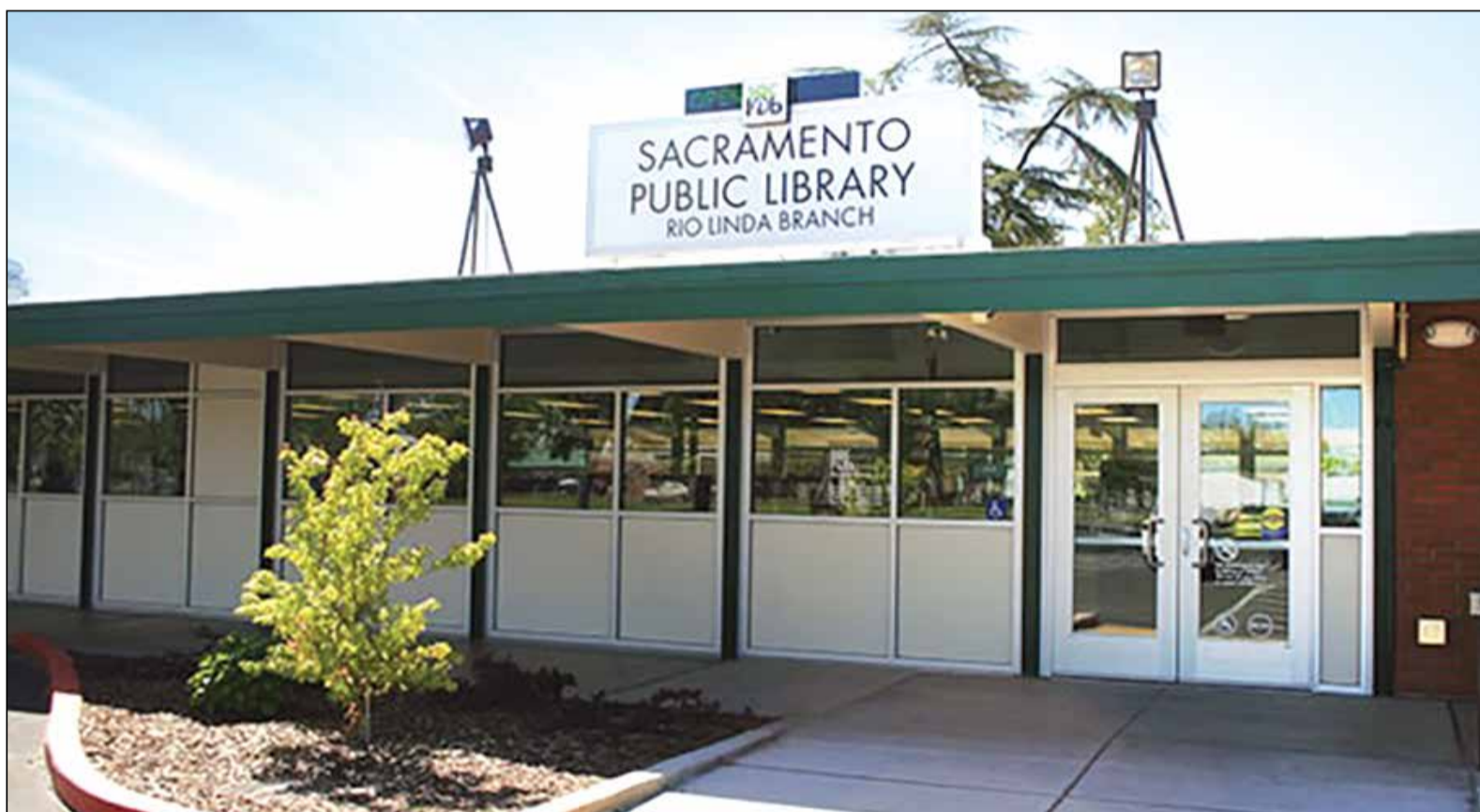
"Lunch is just the beginning of connecting people to other services the library provides," Hamm said.

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

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." ★

Rancho Cordova Arts Honors Sloan

Gearing Up for the Fourth of July



Rick Sloan was presented with a certificate of appreciation award from Rancho Cordova Arts President Cheryl Gleason.

By Shelly Blanchard

RANCHO CORDOVA, CA (MPG) - Rick Sloan has been honored with a Certificate of Appreciation by Rancho Cordova Arts for his contributions to advancing the local arts community.

Sloan was recognized during the sixth Annual Rancho Cordova Arts Members Show last week at the Mills Station Arts and Culture Center (MACC).

Sloan was honored for six years of service on the Rancho Cordova Arts board of directors, which he helped create. Sloan helped mold the organization's brand by creating the now familiar Rancho Cordova Arts logo and participating in the early activities that have shaped the city's robust art scene.

Sloan expressed appreciation for the recognition and vowed to continue working to develop the fine art scene of Rancho Cordova.

Beginning with the first Rancho Cordova City Hall art show in 2011 dubbed "Genesis," Rancho Cordova Arts went on to form an independent nonprofit organization. The quarterly exhibits have

continued under the "Art at City Hall" banner. Rancho Cordova Arts has continued an active schedule of activities at the MACC and at community events, even hosting an annual fundraising event called "Micro Masterpieces," which has raised more than \$50,000 for art supplies for school children over the past four years.

"My continued efforts will focus on the development of the new civic center and artists' studios that are taking off in Rancho Cordova," Sloan said. "We need more spaces that showcase the work of many artists that make the 'passion happen.'"

Sloan noted that showcases developed and supported by Rancho Cordova Arts are giving local artists career opportunities not available to him when he moved to the area in 1984.

Sloan is a professional artist and graphic artist. An elected member of the Cordova Recreation and Park District board of directors and a familiar figure at Rancho Cordova community and youth sporting events, Sloan shares his photography talents by providing photo essays to organizations and local media. ★

Continued from page 1
seating with tables and chairs, upgraded restrooms, and prime views of concerts and fireworks shows. Only 100 VIP tickets are available each day.

"We are expecting about 20,000 people attending" added Shelly Blanchard.

On July 3, festivities kick off with gates opening at 4 p.m. From 4 to 11 p.m., carnival rides featuring thrill and kiddie rides, as well as midway games by World Amusements Carnival will be in full swing. At 8 p.m., the 3 Queens of Motown concert will feature Stacy Carter as a tribute to Diana Ross, Lea Sweet as a tribute to Tina Turner, and Samantha Alexes as a tribute to Aretha Franklin. Directed by music director Nathan Owens, the show promises high energy and great costumes. The night will conclude with the highly anticipated fireworks display at 9:45 p.m.

The celebration continues July 4, starting with the All-America Road Race at 9 a.m. on Coloma Road. This family-friendly event, sponsored by the Rancho Cordova Track Club, is a free, open to all ages and skill level one-mile fun run, walk or jog.



Attendees come together at last year's Fourth of July carnival. Photo courtesy of Rick Sloan.

Participants are encouraged to dress in patriotic red, white and blue, adding to the festive spirit.

Following the race, the Fourth of July Parade will start at 10 a.m., featuring floats and the All-American youth marching band. Hagan Community Park opens again at 4 p.m. for more carnival fun, leading up to an 8 p.m. concert by Summer Night City. This eight-piece production show will perform the greatest ABBA hits, setting the stage for another dazzling fireworks display at 9:45 p.m.

Additionally, the Los Moralitos Circus will perform on both days for two shows at 5 and 7 p.m., featuring fifth-generation

tumblers, acrobats, aerialists, trapeze artists and contortionists. Their captivating performances are sure to be an event highlight.

For those interested in helping, organizers are looking for enthusiastic volunteers to support the event in various roles, including logistics, admissions, crowd control, parade management, set-up, volunteer care and clean up. Volunteers will receive free admission to the event, a complimentary T-shirt and free snacks. Those interested in helping can start by registering on the volunteer portal. The team will follow up to confirm participation. ★

300-Plus Volunteers Make Spring Service Day Successful



More than 300 volunteers participated in the inaugural Spring Service Day on May 18. Photo courtesy of City of Rancho Cordova

City of Rancho Cordova News Release

RANCHO CORDOVA, CA (MPG) - The day started with lively music and high-energy performances as more than 300 volunteers gathered at Rancho Cordova City Hall for the inaugural Spring Service Day on Saturday, May 18.

The City of Rancho Cordova, Rancho Cordova In Action, community partners and volunteers put their unique skills to work at 15 different project sites to enhance the Rancho Cordova community.

"Rancho Cordova is known for its civic spirit and for having residents that actively engage in volunteerism," said Mayor David M. Sander, Ph.D. "We are grateful for successful partnerships with Rancho Cordova In Action, our partnering organizations and sponsors who made Spring Service Day possible."

Projects included a shred and e-waste event, a pet vaccine clinic, making home repairs for residents, book cleaning, landscaping at the Rancho Cordova Youth Center and community art projects. Volunteers also sorted donations, packaged food items and hygiene kits for distribution.

Rancho Cordova Spring Service Day Impact includes:

- 1,200 hygiene kits collected
- 496 books donated
- 20 new trees planted at Sandpiper Park and Kavala Ranch Park
- 2,120 food items collected totaling 530 bags of food for distribution



Planting is always fun when done by the community and for the community. Photo courtesy of City of Rancho Cordova

50 boxes of diapers and 50 packs of baby wipes donated

500 pounds of trash and debris removed from three different creek and wetland sites

14 garden beds built at the Neil Orchard Senior Center

900 bags of mulch laid at Cordova Gardens Elementary School.

"Thank you to so many people who helped make Saturday's Spring Service Day a success. It's hard to express just how grateful I am because without your efforts, we wouldn't have been able to provide such amazing services to our community," said Lorianne Carl, Community Engagement manager.

If you are looking for ways to give back to your Rancho Cordova community, visit CityofRanchoCordova.org/Volunteer. ★

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



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



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

K-ZAP News Release

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

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 political director for UNITE HERE, a union that represents some food service workers.

"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. ★



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

Dave Ramsey is an eight-time No. 1 national best-selling author, personal finance expert and host of *The Ramsey Show*, heard by more than 20 million listeners each week. He has appeared on *Good Morning America*, *CBS Mornings*, *Today Show*, *Fox News*, *CNN*, *Fox Business*, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for the company, Ramsey Solutions. ★

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Dare to Live Without Limits

by Bryan Golden

The Battle Inside You Part 3



In the previous column (part 2), I discussed the positive emotions of joy, peace, love, hope, serenity, and humility. Part 1 reviewed the negative emotions of anger, envy, jealousy, sorrow, regret, greed, arrogance, superiority, self-pity, guilt, resentment, inferiority, lies, and ego.

This column will finish with the remaining positive emotions of kindness, benevolence, empathy, generosity, truth, compassion, and faith.

The purpose of these three columns is to contrast the positive and negative forces that we all have inside. Our lives are shaped, and our future influenced, by the emotions we cultivate. You have the power to choose which forces form your character.

It's normal to experience conflicting emotions. Often negative feelings are the first response to problems and adversity. Understanding the consequences of giving in to them will motivate you to select a positive path. Here are the rest of the positive emotions.

Being benevolent and treating people with kindness has many benefits. Those you interact with feel good. You feel good. And you create a positive energy that attracts good things. Furthermore, you will never regret, or have to apologize for, your behavior.

Anyone can be kind when they are happy. However, when you feel bad, it's difficult to be kind. But this is when you need to be the most thoughtful, as it will help you feel better. Not everyone will appreciate your kindness, but it doesn't matter, enough people will.

You won't feel like being kind to anyone who treats you poorly. That's OK. You are better off spending little or no time with them rather than being mean. You don't want to allow others to pull you down to their low level of behavior.

Show empathy and compassion rather than feeling sorry for someone else's situation. Empathy is an understanding of what another person is

experiencing. If you want to and it's appropriate, be compassionate by offering to help.

There are many ways to offer assistance. You can give your time, expertise, share how you overcame obstacles, and be there to listen. Many times, it is a big help when another person knows you care.

Too many people view the world as everyone for themselves. In reality, generous people are much happier and more successful than their self-focused counterparts. The principle at work is that you can get anything in life you want by helping enough others get what they want.

Being generous does not mean self-sacrifice. You can take care of your own well being while showing generosity to others. If you haven't already done so, try being more charitable. I'm sure you will be pleased with the results. Truthfulness is far more potent than deception. Trickery may have the illusion of being a shortcut to success. There may even be short-term gains. Ultimately, a life of lies invariably leads to unhappiness and despair.

There are limitless options for honest attainment of success. There is no secret, all you have to do is be of service to others or solve problems. Effort is part of life. The path of less resistance yields few if any rewards.

Have faith in yourself and your abilities. Have faith that when you are a good person and do good things, you will attract positive things. Have faith that you can overcome obstacles and solve problems.

You have the power to decide the outcome of the battle within you. You can't lose by always choosing positive emotions and actions.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper. ©2024 Bryan Golden ★

Social Security Matters

I'm Already Collecting Social Security - How Will My WEP Reduction be Calculated?



By Russell Gloor,
AMAC Certified Social Security Advisor

Dear Rusty: I don't understand exactly how the Windfall Elimination Provision (WEP) works for my situation. I turned 62 in 2017 and am currently still working in a "non-covered" job, not paying into Social Security, but from which I will get a government pension when I retire. I began collecting Social Security at my full retirement age in 2021 and am now collecting \$1507 per month thanks to the cost of living adjustments since I started. Will my Social Security benefit be reduced by \$587 if I retire this year? Signed: Confused by WEP

Dear Confused: You're certainly not alone to be confused by WEP, and your situation is somewhat special because you started your SS benefits before taking your "non-covered" government pension. And, unfortunately, most tools and charts which suggest how much WEP will reduce your Social Security benefit don't accommodate that nuance very well.

In your case, when you claimed Social Security at your full retirement age (FRA), you were awarded the full benefit you were entitled to, unreduced by WEP because you were not yet

collecting your non-covered government pension. You were able to collect your full SS amount and receive each year's full cost of living adjustments (COLA) to those higher amounts. What actually happens is that each person's Primary Insurance Amount (PIA) is first determined at age 62, and Social Security applies an annually awarded COLA to their PIA (primary insurance amount), even if they're not yet receiving benefits. You received your full PIA, including COLA, because you claimed at your full retirement age. But when you start collecting your pension from your non-covered government job, the Windfall Elimination Provision (WEP) will kick in and reduce your Social Security benefit.

The amount of WEP reduction depends on how many years you had contributed to Social Security from "substantial" earnings but, with 20 or fewer years, the maximum WEP reduction is determined by the year you turn 62 and doesn't change. Since you turned 62 in 2017, your maximum WEP reduction, according to Social Security's process, is \$442.50 — lower than the \$587 you suspect.

Nevertheless, due to the way Social Security calculates the WEP reduction, the reduction from your current amount will seem larger than the WEP maximum. And that's because of the way Social Security applies the WEP reduction to your benefit. They start by first removing all cost-of-living increases since you were 62 from your primary insurance amount (PIA). They will then take your PIA (sans COLA) and subtract \$442.50

(if you have more than 20 years of substantial SS-covered earnings they will subtract less), and then they will reapply all the cost-of-living increases since you were 62 to your WEP-reduced PIA. What just happened, in effect, is that your previous (pre-WEP) COLA increases were removed from your PIA, and those same COLA percentages were reapplied to your smaller WEP-reduced PIA, to arrive at your new monthly benefit amount under the Windfall Elimination Provision. And that new amount will be lower than your previous SS benefit amount by more than the published maximum WEP reduction for the year you turned 62.

A word of caution: Timely notification to Social Security of your non-covered pension is very important. As soon as you receive your non-covered pension award letter, deliver it to your local Social Security office and request a WEP recalculation of your SS retirement benefit. The WEP recalculation will likely take months to process, during which time you will continue to receive your higher non-WEP SS benefit. That means you will be overpaid for the period between your non-covered pension started and the month your new WEP SS payment began, and that overpayment must be refunded to Social Security.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). ★

And Another Thing

*Before you know it,
it will officially
be Summertime.*

By Bob McGarvey

There are many people who had a chance to tell their fathers "Happy Father's Day" last weekend. I remember doing that to my father when I was growing up. Father's Day is a holiday honoring one's father, as well as fatherhood paternal bonds, and the influence of fathers in society. I hope all of you and your fathers had a wonderful Father's Day.

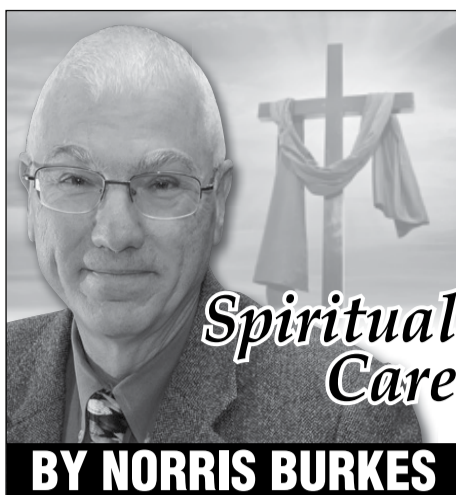
Something else that I remembered was when I was the first of my brothers and my sisters to join the military. My father was a member of the CB's in WWII, and when I was ready to join the United States Air Force, he was very proud to see his oldest son become a member of the military. My three brothers joined the Navy, and my younger sister joined the Air Force. Our father was very proud to see his children becoming Veterans.

June 21, 2024. Before you know it, it will officially be summertime. Before you know it summer will be gone. School in Folsom Cordova Unified School District will begin on August 8, 2024. I hope every student will be able to take the time this summer to keep up with what they learned when the school closed in June. It can be a pretty hard to keep up with what they learned. A lot can be forgotten if it isn't gone over during the summer.

My family enjoys keeping up with other members of the family across the country. Our family members have been located in California, Indiana, Florida, and other states. We are able to keep in touch with each other through todays phones and computers. I hope you can do the same

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

A Mickey Mouse Prayer



BY NORRIS BURKES

Disneyworld opens a new ride this month to replace the decades-old Splash Mountain attraction. The ride called, Tiana's Bayou Adventure, is promised to California's Disneyland by end of the year.

For me, the ride can never match the magic I felt on my first visit to Disneyland decades ago. I'd come to the World of Mouse with my church youth group, led by our volunteer leader, James (JE) Newman.

As we waited for opening gates, JE suggested it might be a good time to voice a prayer of thanks.

I remember his prayer going something like this:

"Dear God, thank you for safe travel today and our wonderful youth group. But most of all thank you for putting Disneyland here just for us! Amen."

It was a short prayer, but before any of us had time to blink, the other youth sponsor, Mrs. Obenshain, blurted her astonishment. "JE! Why would you say that? God didn't make Disneyland. Mr. Disney did."

Knowing JE as we did, we knew to expect a well-thought answer. JE was a Ford auto mechanic who had some practical ideas about God. He didn't claim to know how this universe worked, but he could easily identify the things that did work.

"Sure he did!" JE insisted. "God created Mr. Disney's mind, right?"

"Well, yes, but JE, honestly," declared Mrs. O, "you can't really conclude that ..."

JE was undeterred. "If God made Mr. Disney's mind, then God must have created the picture of Disneyland in his

mind long before Mr. Disney could draw it, right?"

"But JE . . ." Mrs. O. was wavering.

"Look," JE said in his Oklahoma twang, "don't the Bible say, 'All good things come from God?'"

Mrs. O. was slack-jawed, so JE continued. "And ain't Disneyland a good thing?"

Deterred by logic too simple to be wrong, Mrs. O. simply muttered something like, "Well, I guess so."

I remember JE's theology largely because I've heard it from a lot of patients over the years. They spoke with assurance that God made a certain hospital just for them. Or they believed that God placed a certain doctor or medicine to specifically help them.

I once heard a father tell me how a surgeon was going to reach into the center of his 2-year-old daughter's brain and pull out a tumor.

And this was his theology: "God put this surgeon here for my daughter."

His declaration, like JE's, sounded at first more self-centered than God-centered.

Yet maybe not.

What I found astounding about both men was how they relied on an innate understanding of the works of God. Neither had graduated from a theological or philosophical school, yet they easily identified "goodness" as one of the most important attributes of God.

The father didn't need to be a philosopher to acknowledge his good fortune at finding such a talented surgeon. Neither did JE have to be a Bible professor to recognize that Disneyland might provide one of many tools he could use to mentor and instruct our youth group in God's ways.

We often search far and wide to understand God. We read so much and attend every sort of lecture. Yet, I believe most of the time God continues to manifest his goodness in those people and things he's placed directly in our paths.

In the end, Mrs. O. couldn't refute JE's theology.

Finally, she managed to mumble, "Do you have our tickets, JE?"

Her request signaled the end of the theological debate, and we rushed to get in line for Splash Mountain. For like JE, we all knew goodness when we saw it. ★

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City of Rancho Cordova Notice of Public Meeting

NOTICE is hereby given that on **Monday, July 1, 2024, at 5:30 p.m.**, or as soon thereafter as the matter may be heard, the City Council of the City of Rancho Cordova will hold a Public Meeting at the **Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova**, to consider the following:

ECONOMIC DEVELOPMENT SUBSIDY REPORT PURSUANT TO GOVERNMENT CODE SECTION 53083

FOR **CLUTCH**, A CALIFORNIA GENERAL STOCK CORPORATION, TO RECEIVE AN ECONOMIC DEVELOPMENT SUBSIDY IN THE FORM OF A JOBS AND TALENT ATTRACTION PROGRAM ECONOMIC INCENTIVE NOT TO EXCEED THREE HUNDRED AND NINETY THOUSAND DOLLARS (\$390,000)

The purpose of this public hearing is: Consideration of an economic development subsidy in the form of a Jobs and Talent Attraction Program Economic Incentive to support Clutch's integration and investment in Rancho Cordova. Clutch will create seventy-eight (78) net new full-time equivalent jobs to receive Five Thousand Dollars (\$5,000) per job in incentives with a maximum award of up to Three Hundred and Ninety Thousand Dollars (\$390,000). Clutch is located at 3249 Quality Dr. Rancho Cordova, CA 95670. In compliance with Section 53083 of the Government Code:

- In receipt of the subsidy: Clutch, 3249 Quality Dr. Rancho Cordova, CA 95670
- Start and end dates of subsidy: The Agreement for the Jobs and Talent Attraction Program Economic Incentive will have a term beginning on July 1, 2024 and end on July 1, 2029.
- Description of subsidy: The City will contribute an amount not to exceed Three Hundred and Ninety Thousand Dollars (\$390,000) towards the hiring of seventy-eight (78) net new full-time equivalent jobs. Clutch will receive Five Thousand Dollars (\$5,000) per job in incentives with a maximum award of up to Three Hundred and Ninety Thousand Dollars (\$390,000). To receive an incentive per job, the wage criteria must be 125% of average wage in the City of Rancho Cordova. Currently, the City's average wage is Seventy-Two Thousand Eight Hundred (\$72,800). 125% of the average wage would be at least Ninety-One Thousand Dollars (\$91,000). The subsidy will be in the form of a Jobs and Talent Attraction Program Economic Incentive.
- Public purpose and benefit: The public will benefit as Clutch will provide the City with seventy-eight (78) net new full-time equivalent high wage jobs, high quality services and products, boost activity in the City's office park, and diversify the local economy, which would enhance the community's financial stability and quality of life.
- Projected tax revenue: Clutch is not a point-of-sale sales-tax generating entity, however tax revenue will be realized through the multiplier effect of high-wage jobs located in the City, which could include increased sales tax at local businesses, equipment purchases, Transit Occupancy Tax from corporate events, and attracting other businesses to an active business park.
- Job creation: The Jobs and Talent Attraction Program incentive with Clutch is estimated to create seventy-eight (78) new full-time equivalent positions.

The City of Rancho Cordova encourages interested parties to attend public meetings and comment on the issues being discussed. If you wish to provide testimony and are unable to attend the meeting, written comments that are delivered to the City Clerk's office prior to the time of the hearing will be made a part of the public record.

Questions regarding this matter should be directed to the **City of Rancho Cordova Economic Development Department at (916) 851-8780.**

NOTICE REGARDING CHALLENGES TO DECISIONS
Pursuant to all applicable laws and regulations, including without limitation, California Government Code Section 65009 and/or California Public Resources Code Section 21177, if you wish to challenge in court any of the above decisions (regarding planning, zoning and/or environmental decisions), you may be limited to raising only those issues you or someone else raised at the public hearing(s) described in this notice/agenda, or in written correspondence delivered to the city at, or prior to, this public hearing.

ADA COMPLIANCE STATEMENT
In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the City Clerk's Department at (916) 851-8720. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting.

Printed in the Grapevine Independent on **June 21, 2024.**

Grapevine Independent
Serving Rancho Cordova and Sacramento County Since 1968

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FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03942
BMKT Inc, 10319 Frank Greg Way, Elk Grove, CA 95757 is doing business under the Fictitious Business Name(s) "Auto Splash" 7320 Winding Way, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County May 17, 2024

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03120
Christian Baird, 3511 Del Paso Road Suite 160, PMB419, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "On The Fly Notary" 5433 Duck Walk Way, Sacramento, CA 95835. Filed with the Clerk of Sacramento County April 23, 2024

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 Financial" 6860 Woodlock Way, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County May 21, 2024

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

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

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-03445
Keys 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

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

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

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

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04075
Danielle Oullet, 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

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

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

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

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

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

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

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

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

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

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04435
Eduardo Gomez Sanchez, P.O. Box 1135, Sloughhouse, CA 95683 is doing business under the Fictitious Business Name(s) "Flying E Cattle Co" 13501 Jackson Road, Sloughhouse, CA 95683. Filed with the Clerk of Sacramento County June 6, 2024

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

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04250
Uyen Vo, 821 Howe Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Uvlglamorous/UVO Beauty" 821 Howe Avenue, Sacramento, CA 95825. Filed with the Clerk of Sacramento County May 30, 2024

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

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

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

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

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04269
Aurac 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

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

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

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 Beds & Rods" 3236 Fitzgerald #G, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County June 5, 2024

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

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

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

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

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

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

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.

ORDER TO SHOW CAUSE CHANGE OF NAME
SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE CHANGE OF NAME #24CV009907

Alaa Abdulfatah Shatat has filed a petition with this court for a decree changing the name(s) of Alaa Abdulfatah Shatat to Ayla Shatat. 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.

ORDER TO SHOW CAUSE CHANGE OF NAME
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.

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

Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: April 25, 2024

ORDER TO SHOW CAUSE CHANGE OF NAME
SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE CHANGE OF NAME #34-2022-00326934

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.

ORDER TO SHOW CAUSE CHANGE OF NAME
SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE CHANGE OF NAME #24CV009232

Anh Dung Tran and Thi Kim Huong Le have filed a petition with this court for a decree changing the name(s) of Anh Dung Tran to Dung Anh Tran and Thi Kim Huong Le to Huong Thi Kim Le. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on September 11, 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.

ORDER TO SHOW CAUSE CHANGE OF NAME
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.

ORDER TO SHOW CAUSE CHANGE OF NAME
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.

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

Victoria Dianne Facino has filed a petition with this court for a decree changing the name(s) of Victoria Dianne Facino to Victoria Dianne Glass. 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.

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

why the petition for Change of Name should not be granted. Dated: May 31, 2024

ORDER TO SHOW CAUSE CHANGE OF NAME
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.

ORDER TO SHOW CAUSE CHANGE OF NAME
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.

ORDER TO SHOW CAUSE CHANGE OF NAME
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.

ORDER TO SHOW CAUSE CHANGE OF NAME
SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE CHANGE OF NAME #24PR001631

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Raymond Kent Shebelut, aka Raymond K. Shebelut aka Raymond Shebelut. A Petition for Probate has been filed by Kent Shebelut, in the Superior Court of California, County of Sacramento, requesting Kent Shebelut be appointed as personal representative(s) to administer the estate of the decedent.

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

Victoria Dianne Facino has filed a petition with this court for a decree changing the name(s) of Victoria Dianne Facino to Victoria Dianne Glass. 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.

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

LEGAL ADVERTISING
Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294 – February 7, 1984
Rancho Cordova Independent Adjudicated For and By the County of Sacramento, Adjudication No. 195380 – September 18, 1969
Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535 – March 12, 2020
The Rio Linda News Adjudicated For and By the County of Sacramento, Adjudication No. 358073 – March 21, 1988

Legal Advertising
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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 SONDRRA MACE AKA SONDRRA 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 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 tele-

phone 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



NOTICE OF PUBLIC HEARING

NOTICE OF PUBLIC HEARING ON PROPOSED CALIFORNIA MUNICIPAL FINANCE AUTHORITY COMMUNITY FACILITIES DISTRICT NO. 2024-9 (CITY OF RANCHO CORDOVA – BRADSHAW VILLAGE PARC)

The Board of Directors ("Board") of the California Municipal Finance Authority is considering the formation of a community facilities district (the "CFD") under the authority of the Mello-Roos Community Facilities Act of 1982, as amended, to fund certain public facilities related to new development within the City of Rancho Cordova, and to incur bonded indebtedness of the CFD. This Notice contains a brief summary of the proposal, but you are referred to the Board's Resolution of Intention (Resolution No. 24-224, adopted June 7, 2024) and its Resolution of Intention to Incur Bonded Indebtedness (Resolution No. 24-226, adopted June 7, 2024) for details of the proposal. The proposal is to subject the property within the CFD to a special tax which will be used to pay for authorized facilities for the CFD, including paying principal and interest on bonds used to pay for authorized facilities. The proceeds of the bonds will be used to pay for the facilities and other expenses set forth in the resolutions referred to above. A map showing the land proposed to be included in the CFD is on file with the Board.

As set forth below, the Board will hold a public hearing on the establishment of the CFD, the facilities to be financed by the CFD, and the levy of the special tax within the CFD. The proposal also includes authority to issue up to \$4,200,000 in bonds for the CFD, to be repaid by the special tax levied in the CFD. Neither the Board nor any person outside the CFD has any liability for the special tax or the bonds. The security for the bonds issued for the CFD is limited to the property subject to the special tax within the CFD. In order to confer the authority upon the Board to levy the special tax and to issue the bonds, a public hearing must be held on the proposal, then the Board will decide whether to form the CFD, and finally the qualified electors within the CFD must approve the proposal by a two-thirds vote. Where the CFD is uninhabited (as is the case here) the qualified electors are, pursuant to law, the owners of property within the CFD.

This is the notice of the public hearing. The public hearing will be held during the Board meeting on Friday, July 19, 2024, at the hour of 11:00 a.m. or as soon as possible thereafter, at 200 S. Anaheim Blvd., 6th Floor, Anaheim, California 92805. At the hearing, the testimony of all interested persons or potential special taxpayers for or against the formation of the CFD, the authorization to levy the special tax within the CFD, and the authorization to issue the bonds for the will be heard. If written protests against the proposed CFD are delivered to the Board at or before the time set for the hearing by either registered voters residing within, or the owners of property within, the proposed CFD, they will be counted toward a possible majority protest. Such protests by a majority of the registered voters residing within the CFD or by the owners of a majority of the land area within the CFD which is or will be subject to the special tax, if not withdrawn prior to the close of the hearing so as to reduce the value of the protests to less than a majority, will require the proposed CFD to be eliminated from immediate consideration, and prevent its being included in a subsequent proceedings for at least one year. If the Board, after the public hearing, determines that a majority protest under Section 53324 of the California Government Code was not made at the hearing, the Board may conduct an election by mailed ballot to levy a special tax within the CFD.

A request for disability-related modification or accommodation, including auxiliary aids or services, may be made by any person with a disability who requires a modification or accommodation in order to participate in the public hearing by contacting Kirsten Borgquist, Analyst/Administrator, (760) 502-0050, kborgquist@cmfa-ca.com, 2111 Palomar Airport Road, Suite 320, Carlsbad, CA 92011.
 CNS-3822663# Grapevine Independent 6-21-2024

PUBLIC NOTICE

Cellco Partnership and its controlled affiliates doing business as Verizon Wireless (Verizon Wireless) proposes to collocate wireless communications antennas 132-feet on a 132-foot building at the approx. vicinity of 12525 Quicksilver Drive, Rancho Cordova, Sacramento County, CA 95742. Public comments regarding potential effects from this site on historic properties may be submitted within 30 days from the date of this publication to: Caitlyn Mosher, c.mosher@trileaf.com, 2121 W. Chandler Blvd. Ste 108, Chandler, AZ 85224, 480-850-0575.
 CNS-3823748# Grapevine Independent Voice 6-21-2024

PUBLIC NOTICE

Para más información sobre esta reunión pública, y cómo este cambio impactará su factura, llame al 1-800-999-4033.

NOTIFICATION OF PUBLIC FORUM (Public Participation Hearing)
 Golden State Water Company's Request to Increase Water Rates
 ARDEN CORDOVA SERVICE AREA
 APPLICATION 23-08-010

How can I participate?
 Golden State Water Company (GSWC) and the California Public Utilities Commission (CPUC) would like to hear from you. You are invited to participate in a Public Forum, also called a Public Participation Hearing (PPH), about GSWC's general rate case (GRC) application.

These Public Forums are part of the proceeding that will be documented and placed into the formal record so the CPUC can make a decision about GSWC's request. You can make comments and raise concerns to the CPUC Administrative Law Judge overseeing this application.

You can also provide written public comments at any time during the proceeding at apps.cpuc.ca.gov/c/A2308010.

Where and when will these Public Forums be held?
 The virtual hearings can be viewed by internet, or listened to by phone, with the information below. If you wish to make a public comment, please participate by phone using the phone number below, press *1, unmute your phone and provide your name when prompted.

| Date | Time | Details |
|---------------|--------|--|
| June 24, 2024 | 6:00pm | Phone number: 800-857-1917 Passcode: 6032788# Dial *1 if you wish to make a comment Webcast: www.adminmonitor.com/ca/cpuc/ |

For updates and additional information, please visit: www.cpuc.ca.gov/pph.

Please note: If you need a language interpreter, please contact the CPUC's Public Advisor's Office using the contact information at the end of this notice at least five business days before the public forum.

Why am I receiving this notice?
 On August 14, 2023, GSWC filed its GRC application (A.23-08-010) with the CPUC. In this application, GSWC is requesting to consolidate its Arden Cordova and Clearlake Customer Service Areas under a new Northern Region consolidated rate structure for both its residential and nonresidential customers.

The table below shows the annual changes in the revenue requirement requested by GSWC. It includes both the requested amount for the consolidated Northern Region (if approved) and for the stand-alone Arden Cordova area (if the consolidation is not approved).

| | Increase 2025 | Increase 2026 | Increase 2027 | Total Increase |
|-----------------------|--------------------|-------------------|-------------------|--------------------|
| Northern Consolidated | \$4,199,100 21.39% | \$1,683,600 6.95% | \$1,834,200 6.97% | \$7,716,900 35.31% |
| Arden Cordova | \$3,545,000 21.13% | \$1,375,300 6.66% | \$1,487,700 6.64% | \$6,407,885 34.42% |

If the CPUC approves this application, GSWC will recover forecasted costs in rates over a three-year period beginning January 1, 2025. This will impact your bill.

Why is GSWC requesting this rate increase?
 The purpose of this GRC is for GSWC to cover its anticipated costs from 2025 through 2027 for:

- Improvements to the water supply system
- Depreciation
- Federal income tax
- Property taxes
- Allocated General Office and district office expenses

How could this affect my monthly bill?

Consolidated Rate Structure Bill Impact
 Under GSWC's proposal to consolidate rates in the Arden Cordova and Clearlake service areas, the effect to the average residential customer in Arden Cordova with a 5/8 x 3/4" meter using 11 Ccf (1 Ccf = 748 gallons) would see a monthly bill increase of \$8.04 (or 23.38%), from \$34.39 to \$42.43 in 2025, \$3.40 (or 8.01%), from \$42.43 to \$45.83 in 2026, and \$3.69 (or 8.05%), from \$45.83 to \$49.52 in 2027, **excluding any applicable surcharges or credits.**

Stand-alone Bill Impact
 If the proposed application is approved by the CPUC but the consolidated rate structure is denied, the average residential customer with a 5/8 x 3/4" meter using 11 Ccf would see a monthly bill increase of \$6.69 (or 19.45%), from \$34.39 to \$41.08 in 2025, \$2.78 (or 6.77%), from \$41.08 to \$43.86 in 2026, and \$2.98 (or 6.79%), from \$43.86 to \$46.84 in 2027, **excluding any applicable surcharges or credits.**

The table below shows the proposed revenue increases by customer class for Arden Cordova if GSWC's consolidated request is not approved:

| Description | Present Revenue | Proposed Revenue Increases (Dollars in Thousands) | | | Total Increase |
|-----------------------|-----------------|---|---------------|----------------|----------------|
| | | 2025 Increase | 2026 Increase | 2027 Increase | |
| Customer Class | \$ | \$ | % | \$ | % |
| Residential | 7,284.1 | 1,293.8 | 17.8% | 581.1 | 6.8% |
| Commercial | 6,614.7 | 1,579.4 | 23.9% | 577.6 | 6.8% |
| Industrial | 9.9 | 2.1 | 21.4% | 0.8 | 6.9% |
| Public Authority | 381.7 | 90.0 | 23.6% | 32.2 | 6.8% |
| Irrigation | 2,123.4 | 500.6 | 23.6% | 183.5 | 6.8% |
| Resale | 0.0 | 0.0 | 0.0% | 0.0 | 0.0% |
| Contract | 0.0 | 0.0 | 0.0% | 0.0 | 0.0% |
| Other | 0.0 | 0.0 | 0.0% | 0.0 | 0.0% |
| Private Fire | 342.3 | 79.0 | 23.1% | 0.0 | 0.0% |
| TOTAL | 16,756.3 | 3,545.0 | 21.1% | 1,375.3 | 6.7% |

How does the rest of the process work?
 This application has been assigned to a CPUC Administrative Law Judge who will consider proposals and evidence presented during the formal hearing process. The Administrative Law Judge will issue a proposed decision that may adopt GSWC's application, modify it, or deny it. Any CPUC Commissioner may sponsor an alternate decision with a different outcome. The proposed decision, and any alternate decisions, will be discussed and voted upon by the CPUC Commissioners at a public CPUC Voting Meeting.

Parties to the proceeding may review GSWC's application, including the Public Advocates Office, which is an independent consumer advocate within the CPUC that represents customers to obtain the lowest possible rate for service consistent with reliable and safe service levels. For more information about the Public Advocates Office, please call 1-415-703-1584, email PublicAdvocatesOffice@cpuc.ca.gov, or visit PublicAdvocates.cpuc.ca.gov.

Your participation by providing your thoughts on GSWC's request can help the CPUC make an informed decision. Please visit apps.cpuc.ca.gov/c/A2308010 to submit a comment about this proceeding on the CPUC Docket Card. Here you can also view documents and other public comments related to this proceeding.

Where can I get more information?
Contact Golden State Water
 Phone: 24-hour Customer Service Center 1-800-999-4033 (toll-free) or TTY 1-877-933-9533
 Email: customerservice@gswater.com
 Mail: 630 East Foothill Boulevard, Attn: Regulatory Affairs Dept., San Dimas, CA 91773

A copy of GSWC's application and related exhibits are available at www.gswater.com/2025-27rates.

Contact the CPUC
 If you have questions about CPUC processes, you may contact the CPUC's Public Advisor's Office at:
 Phone: 1-866-849-8390 (toll-free)
 Email: public.advisor@cpuc.ca.gov
 Mail: CPUC Public Advisor's Office, 505 Van Ness Avenue, San Francisco, CA 94102
 Please reference **Application 23-08-010** in any communications you have with the CPUC regarding this matter.
 CNSB # 3822065 Grapevine Independent Voice 6-14 and 6-21-2024

City of Rancho Cordova Notice of Public Hearing

NOTICE is hereby given that on **Monday, July 1, 2024, at 5:30 p.m.**, or as soon thereafter as the matter may be heard, the City Council of the City of Rancho Cordova will hold a Public Hearing at the **Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova**, to consider the following:

MATHER VETERANS VILLAGE PHASE 4—CONDITIONAL USE PERMIT AND AIRPORT LAND USE COMMISSION OVERRULE—PROJECT NO. PLND-0324-0095

REQUEST: The Applicant has submitted an application for a Conditional Use Permit (CUP) to construct seventy (70) new units of affordable multifamily residential housing for homeless and disabled veterans and homeless families adjacent to the existing Mather Veterans Village. The property is zoned Office Subarea located within the Mather Field Special Planning Area which utilizes the 2003 Sacramento County Code as the regulating document for the area. The Office Subarea zoning designation allows for uses listed within both the MP zone and BP zone of Title II, Chapter 30 of the 2003 Sacramento County Code. The property is also located within the Mather Airport Land Use Compatibility Plan Area which further limits the allowable uses of the area under the 60-65 CNEI Noise Contour and Safety Zone 3. The Airport Land Use Commission has determined that the project is inconsistent with these areas. The City Council may overrule the determination of inconsistency by making specific findings. City staff have carefully analyzed the application and have drafted findings that meet the requirements of Public Utilities Code Section 21676(b). Therefore, staff is recommending approval for this application.

OWNER: City of Rancho Cordova
 2729 Prospect Park Drive
 Rancho Cordova, CA 95670

APPLICANT: Mercy Housing California
 2512 River Plaza Drive, Suite 200
 Sacramento, CA 95833

LOCATION/APN: Southeast corner of Bleckely St. and Schirra Ave., APN 067-0010-093
ZONING: Mather Field Special Planning Area , Campus District, Office Subarea
ENVIRONMENTAL: Project exempt from further CEQA analysis per sections 15332 In-Fill Development Projects, 15183 Consistent with the Community Plan, General Plan or Zoning, 15194 Affordable Housing Exemption, and 21080.40 AB1449 (Chapter 761. Statutes of 2023) Affordable Housing exemption
PROJECT PLANNER: Stefan Heisler, Housing Manager

The City Council shall approve or approve with conditions an application for a Conditional Use Permit after finding all of the following findings required by Title I, Chapter 10, Article 3 Section 110-30 of the 2003 Sacramento County Code. If the City Council does not make all of these findings, the Conditional Use Permit shall not be approved.

A. The establishment, maintenance or operation of the use, building, or structure applied for will not under the circumstances of the particular case be detrimental to the health, safety, peace, morals, comfort, or general welfare of persons residing or working in the neighborhood.
 B. The establishment or proposed use will not be detrimental or injurious to property and improvements in the neighborhood or to the general welfare of the City.

The City Council shall approve or approve with conditions an Airport Land Use Commission Determination Overrule after finding all of the following findings required by Public Utilities Code Sections 21676(b). If the City Council does not make all of these findings, the Overrule shall not be approved. The proposed action (approval of a CUP) "is consistent with the purposes..." of the statutes as set forth in the State Aeronautics Act (Section 21670), these are:

- A. The purpose "...to provide for the orderly development of each public use airport in this state..."
- B. The purpose "...to provide for the orderly development of...the area surrounding these airports so as to promote the overall goals and objectives of the California airport noise standards..."
- C. The purpose "...to provide for the orderly development of...the area surrounding these airports so as...to prevent the creation of new noise and safety problems..."
- D. The purpose "...to protect the public health, safety, and welfare by ensuring the orderly expansion of airports..."
- E. The purpose "...to protect the public health, safety, and welfare by... the adoption of land use measures that minimize the project's exposure to excessive noise and safety hazards within areas around public airports to the extent that these areas are not already devoted to incompatible uses..."

The City of Rancho Cordova encourages interested parties to attend public meetings and comment on the issues being discussed. If you wish to provide testimony and are unable to attend the meeting, written comments that are delivered to the City Clerk prior to the time of the hearing will be made a part of the public record.

Questions regarding this matter should be directed to the City of Rancho Cordova Planning Division at (916) 851-8757 or at sheisler@cityofranchocordova.org.

NOTICE REGARDING CHALLENGES TO DECISIONS

Pursuant to all applicable laws and regulations, including without limitation, California Government Code Section 65009 and/or California Public Resources Code Section 21177, if you wish to challenge in court any of the above decisions (regarding planning, zoning and/or environmental decisions), you may be limited to raising only those issues you or someone else raised at the public hearing(s) described in this notice/agenda, or in written correspondence delivered to the city at, or prior to, this public hearing.

ADA COMPLIANCE STATEMENT

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Planning Division at (916) 851-8750. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting.
 Printed in the Grapevine Independent on **June 21, 2024**.

Volunteers Honored with DOVIA Awards

By Ornella Rossi,
photos by Bill Taylor

SACRAMENTO REGION, CA (MPG) - The nonprofit Directors of Volunteers in Agencies (DOVIA) honored 23 volunteers from communities throughout Sacramento County and Yolo County at its annual awards ceremony on May 16.

Since its inception in 1978, DOVIA Sacramento has played a crucial role in connecting professional volunteer managers and leaders. It serves as a hub for exchanging ideas and resources among those who oversee volunteers in different organizations. Additionally, it collaborates with various groups to raise awareness about the importance of volunteering in the community. By fostering communications between member agencies, institutions, and the public, it aims to create a more supportive environment for volunteerism to thrive.

"We are committed to honoring exceptional people in our community and training volunteer program managers from a variety of local service organizations," said DOVIA board member Twyla Teitzel.

DOVIA has a variety of agency members ranging from hospices to food banks and local government organizations. It covers Sacramento, Sutter, Yolo, Yuba, El Dorado and Placer counties.

The May 16 reception held at the Girls Scout Heart of California office honored the 23 nominees and winners of the Youth Volunteer of the Year, the Individual Volunteer of the Year and Volunteer Manager of the Year awards.

"The DOVIA executive board focuses on executing events such as this awards ceremony," said communication chair Jacqueline Ramirez. "Volunteer events broaden the awareness of volunteerism and the critical role volunteers play in helping meet local needs required for the community to function at its best."

Among the nominees, seven volunteers were nominated for Youth Volunteer of the Year, 13 were nominated for Individual Volunteer of the Year and three volunteer coordinators were nominated for Volunteer Manager of the Year. The evaluation was conducted by a panel of three judges: Barbara Fitzwater, retired volunteer manager at Kaiser Permanente; Tiffany Maese, volunteer coordinator at



Patty Estopinal, center, winner of the Individual Volunteer of the Year accepts her award alongside Miss Sacramento County, Helen Dang, left, and Miss Capitol City, Nicole Vicks.



Riya Janardhan, center, Youth volunteer of the Year, accepts her awards alongside Miss Sacramento County, Helen Dang, left, and Miss Capitol City, Nicole Vicks.

the Sacramento County Sheriff's Office; and Janice Wagaman, formerly associated with the Front Street Animal Shelter.

The Margaret Einspahr Youth Volunteer of the Year award acknowledges a youth volunteer under age 21 who has shown exceptional dedication to community service, having contributed a minimum of 25 hours of service between January and December 2023. Recipients of this award receive a \$500 scholarship funded by the Margaret Einspahr Memorial Fund to honor Margaret Einspahr's legacy as a dedicated leader in the field of volunteerism.

The 2024 winner of the Youth Volunteer award was Riya Janardhan, a high school junior, nominated by WEAVE, a nonprofit organization dedicated to promoting safe and healthy relationships and support survivors of

sexual assault, domestic violence, and sex trafficking in Sacramento. Janardhan was nominated for her dedication to advocating for women's rights and gender equality.

"Being a girl myself and having to experience different stereotypes, I don't want to have to experience this at such a young age," Janardhan said. "It's something I strive to want to fix."

Other nominees for this position included Kevin Leach, nominated by Meristem in Fair Oaks; Kai Nakaoka, nominated by Scouting America in Sacramento; Maximum Truong, nominated by the Sacramento Tree Foundation; and Kristy Yu, Flynn Ng, and Cara Taylor, nominated by the Sacramento Public Library.

The Individual Volunteer of the Year award is presented to a volunteer over age 21, who has

dedicated a minimum of 25 hours of service. The award recipient receives a \$100 award for their organization.

The winner for this year's award was Patricia Estopinal, nominated by Court Appointed Special Advocates Sacramento (CASA), an organization focused on ensuring support for children in the foster care system through volunteer advocates.

"This award means so much because for the past 14 years being able to have a relationship with foster youth, to have a relationship where you know that you're the one constant, no matter what is going on in their lives, it's just such a meaningful relationship," Estopinal said.

The nominees for the positions included Beatriz Bueno and Jane Shapiro, nominated by the Sacramento Medical Service Corps in McClellan; Anne Marie

Christian, Daisey Maldonado and Karina Villanueva, nominated by Dignity Health Methodist Hospital in Sacramento; Mary Kay Edson, nominated by the Sacramento Public Library; Ron Hills, nominated by Vitalant in Mather; Marissa Honey-Plate, nominated by the Miss Sacramento County Scholarship Organization in Antelope; Rodney Horton, nominated by the American River Parkway Foundation in Carmichael; Nicky Smolter, nominated by the Lavender Library in Sacramento; Matthew Tran, nominated by the Sacramento Tree Foundation in Folsom; and Kristy Venrick Mardon, nominated by Only Sunshine Sanctuary in Fair Oaks.

Volunteer Manager of the Year honors a volunteer manager who demonstrated outstanding leadership and dedication to supporting volunteers. The winner received a \$100 award for their organization, along with a one-year complimentary DOVIA Sacramento organization membership.

The 2024 winner was Marlene von Friederichs-Fitzwater nominated for her work with Joshua's House and Health Communication Research Institute located in Yolo County. She has spent the past decade building Joshua's House, a hospice facility for terminally-ill homeless individuals. Von Friederichs-Fitzwater has raised \$2.5 million and created a volunteer organization to provide high-quality care.

Other nominations included Marissa Honey-Plate nominated by Miss Sacramento County Scholarship Organization and Justin Rubio with Sacramento Tree Foundation.

During the ceremony, several guest speakers talked about the importance of volunteering and the work they have done throughout the years. Lynn Pesely, winner of the 2023 DOVIA Volunteer Manager award, talked about her work with the Sacramento Medical Reserve Corps. Helen Dang, Miss Sacramento County, and Nicole Vicks, Miss Capitol City, winners of the Miss Sacramento County Scholarship program, mentioned their work with advocacy and action for the houseless and Stomp Out Bullying respectively.

"One second, one minute, one action can change someone's life," Dang said. "All it takes is one good deed to build the foundation of lasting change." ★

Community Calendar

City of Rancho Cordova News Release

Friday, June 21

Family Storytime, 10:30 a.m. to 11:30 a.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Rancho Cordova Luncheon: Folsom Lake College President Dr. Art Pimental, 11:30 a.m. to 1 p.m.
This month's Rancho Cordova Luncheon features Folsom Lake College President Dr. Art Pimental.
Rancho Cordova City Hall, 2729 Prospect Park Drive
Lunch at the Library, 12 p.m. to 1 p.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Friday Family Fun: Mini Books, 1:30 p.m. to 2:30 p.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Sunsets on Sunrise, 3 p.m. to 8 p.m.
Heart Craft Studio, 3054 Sunrise Boulevard, Suite G
Live Music & Late-Night Bites, 6:30 p.m. to 9:30 p.m.
J.J. Pfister Distilling Co., 9819 Business Park Drive
Concerts at the MACC: Boco Do Rio, 7 p.m. to 9 p.m.
Mills Station Arts and Culture Center, 10191 Mills Station Road
Friday Moonlight Movie, 8:30 p.m. to 10 p.m.
Village Green Park, 3141 Bridgeway Drive

Saturday, June 22

Sunrise Light Rail Station Farmers Market, 8 a.m. to 12 p.m.
Sunrise Light Rail Station, Sunrise Boulevard at Folsom Boulevard
Regenerative Agriculture Farm Tour, 8:30 a.m. to 10 a.m.
Soil Born Farms, 2140 Chase Drive
Yoga on the Farm, 9 a.m. to 10 a.m.
Soil Born Farms, 2140 Chase Drive
Lil' Sprouts in the Garden: The Wonder of Worms, 9 a.m. to 10:30 a.m.
Soil Born Farms, 2140 Chase Drive
Native Plant Walk, 9 a.m. to 10:30 a.m.
Soil Born Farms, 2140 Chase Drive
Macrame Hearts Workshop, 11 a.m. to 1 p.m.
Mills Station Arts and Culture Center, 10191

Mills Station Road
LogOff Brewing 4th Anniversary Weekend, 12 p.m. to 10 p.m.
LogOff Brewing, 3054 Sunrise Boulevard, Suite J
Kids' Songs and Stories, 2 p.m. to 2:30 p.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Live Music & Late-Night Bites, 6:30 p.m. to 9:30 p.m.
J.J. Pfister Distilling Co., 9819 Business Park Drive

Sunday, June 23

LogOff Brewing 4th Anniversary Weekend, 12 p.m. to 8 p.m.
LogOff Brewing, 3054 Sunrise Boulevard, Suite J

Tuesday, June 25

Hora de Cuentos Bilingüe/Spanish Bilingual Storytime, 10:30 a.m. to 11:30 p.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Lunch at the Library, 12 p.m. to 1 p.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Special City Council Meeting & Work Session, 5:30 p.m.
Rancho Cordova City Hall, 2729 Prospect Park Drive

Wednesday, June 26

Explore & Learn, 10:30 a.m. to 11:30 a.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Lunch at the Library, 12 p.m. to 1 p.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Fort Rock Brewing Trivia Night, 6:30 p.m. to 8 p.m.
Fort Rock Brewing, 12401 Folsom Boulevard
Music Bingo, 6:30 p.m. to 8:30 p.m.
J.J. Pfister Distilling Co., 9819 Business Park Drive
Trivia Night at LogOff Brewing, 6:30 p.m. to 8:30 p.m.
LogOff Brewing, 3054 Sunrise Boulevard, Suite J

Thursday, June 27

Friends of the Library Meeting, 10 a.m. to 11 a.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Lunch at the Library, 12 p.m. to 1 p.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Trivia Night at J.J. Pfister, 6:30 p.m. to 8:30 p.m.

J.J. Pfister Distilling Co., 9819 Business Park Drive
DJ Trivia at Go 4 Pizza, 7 p.m. to 9 p.m.
Go 4 Pizza, 4036 Sunrise Boulevard

Friday, June 28

\$5 Fridays at the Children's Museum, 10 a.m. to 2 p.m.
Sacramento Children's Museum, 2701 Prospect Park Drive
Family Storytime, 10:30 a.m. to 11:30 a.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Lunch at the Library, 12 p.m. to 1 p.m.
Rancho Cordova Library, 9845 Folsom Boulevard
Live Music & Late-Night Bites, 6:30 p.m. to 9:30 p.m.
J.J. Pfister Distilling Co., 9819 Business Park Drive
Friday Moonlight Movie, 8:30 p.m. to 10 p.m.
Village Green Park, 3141 Bridgeway Drive

Saturday, June 29

Bird Walk, 8 a.m. to 9:30 a.m.
Soil Born Farms, 2140 Chase Drive
Free Drive-Thru Rabies Vaccine & Microchip Clinic, 8 a.m. to 12 p.m.
The City of Rancho Cordova's Animal Services team is hosting a free rabies vaccine and microchip clinic for pets of Rancho Cordova residents.
Rancho Cordova Neighborhood Services, 2880 Gold Tailings Court
Sunrise Light Rail Station Farmers Market, 8 a.m. to 12 p.m.
Sunrise Light Rail Station, Sunrise Boulevard at Folsom Boulevard
Yoga on the Farm, 9 a.m. to 10 a.m.
Soil Born Farms, 2140 Chase Drive
Branching Out: A Tree Care Workshop, 9:30 a.m.
Join us at a free workshop to hear from knowledgeable tree experts on topics including pruning and best watering practices. Attendees receive a free tree courtesy of the Sacramento Tree Foundation.
Soil Born Farms, 2140 Chase Drive
Live Music & Late-Night Bites, 6:30 p.m. to 9:30 p.m.
J.J. Pfister Distilling Co., 9819 Business Park Drive ★

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Elder Care

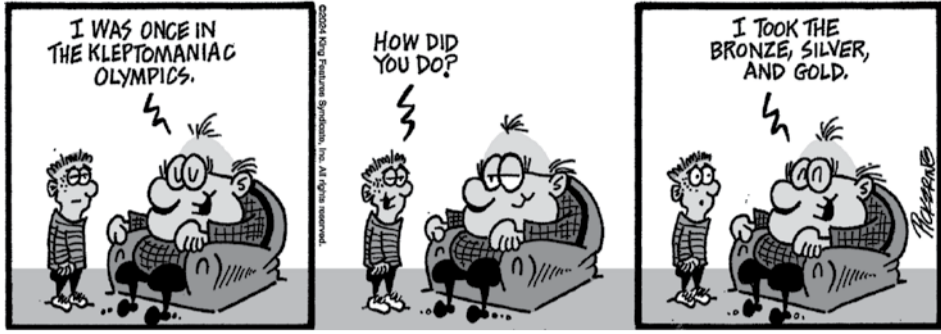
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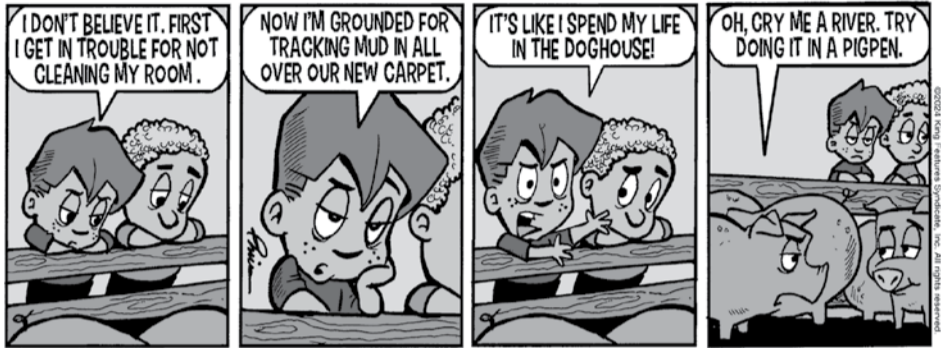
The Spats



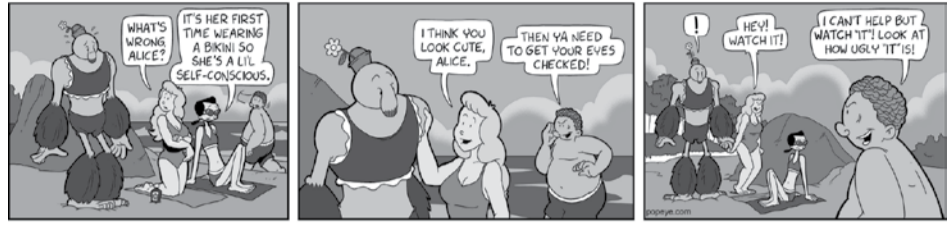
by Jeff Pickering



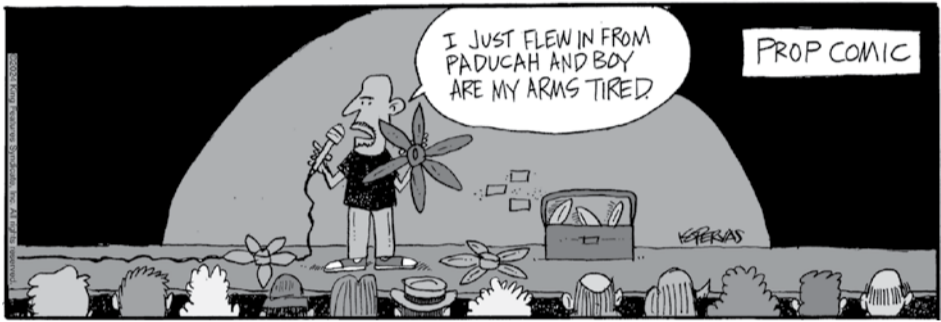
Amber Waves



by Dave T. Phipps



Out on a Limb



by Gary Kopervas

HOCUS-FOCUS



BY HENRY BOLTOFF

Find at least six differences in details between panels.

TIGER



by BUD BLAKE

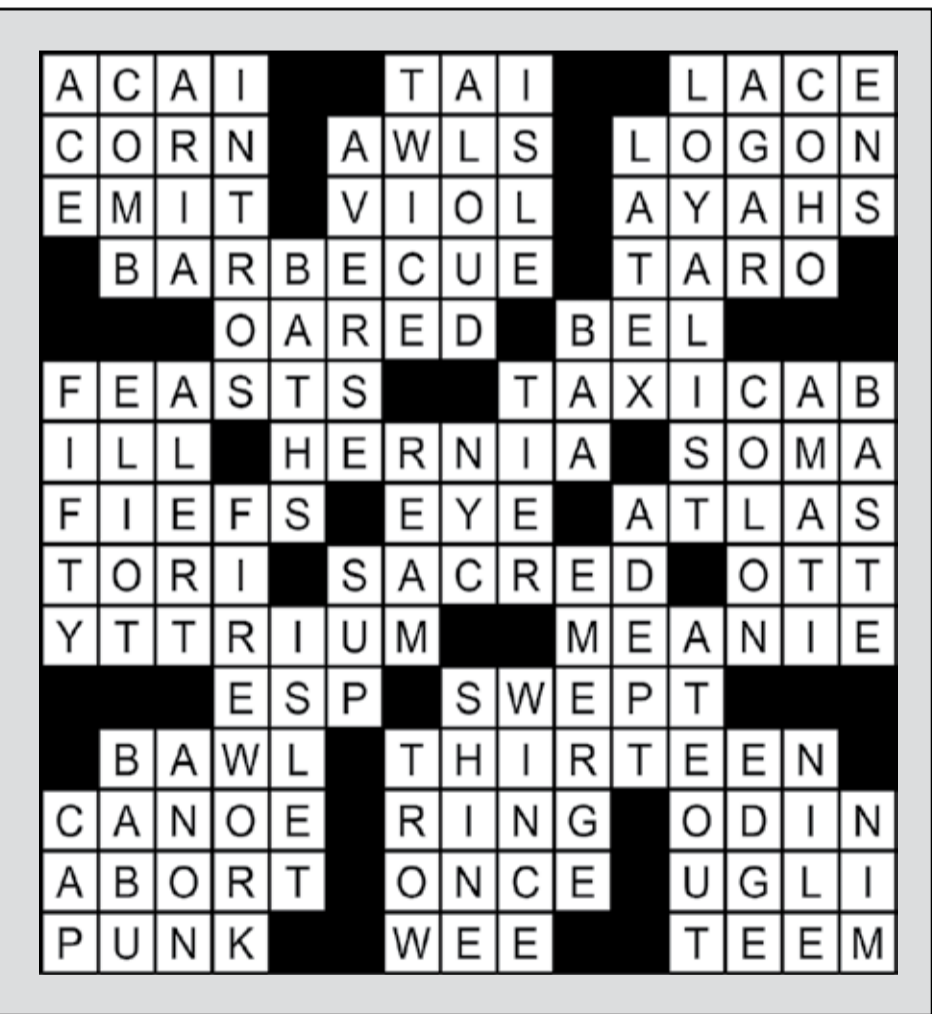
GRIN & BEAR IT



Just Like Cats & Dogs

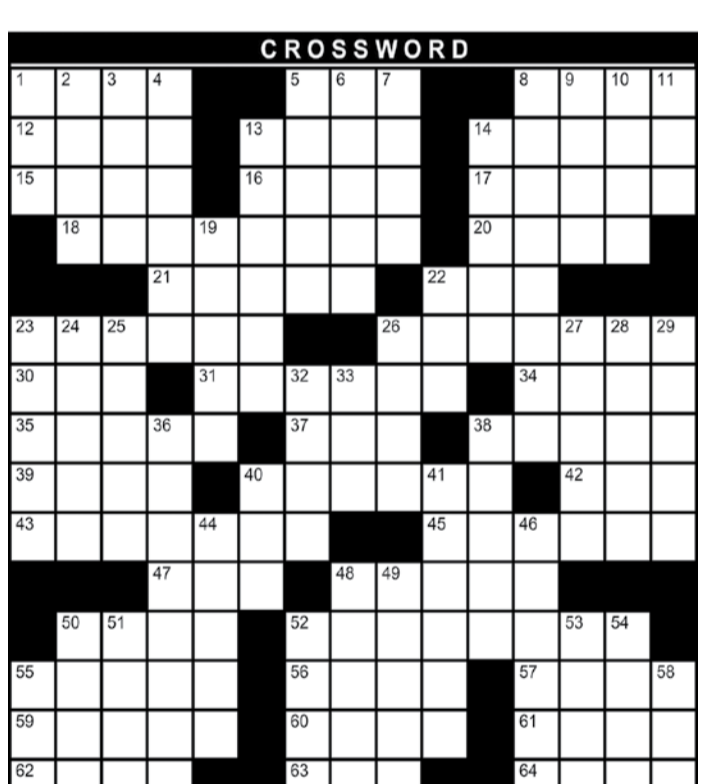


by Dave T. Phipps



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- CLUES**
- ACROSS**
- South American palm berry
 - Chi preceptor
 - 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
 - Yellow ride
 - Not well
 - Heavy lifting injury
 - "Brave New World" drug
 - Feudal estates
 - Storm center
 - Rand McNally book
 - Singer-songwriter Amos
 - Deserving veneration
 - Giant "Master Melvin"
 - Y on Periodic Table
 - Unkind one, slangily
 - Clairvoyant's gift, acr.
 - "_____ under the rug"
 - Cry like a baby
 - *Number of stripes on Old Glory
 - Birch bark vessel
 - Object of Frodo's obsession
 - Norse war god
 - Cut mission short
 - Fairy tale beginning
 - Tangerine/grapefruit hybrid
 - MTV's "____d" (2003-2015)
 - Like Willie Winkie
 - "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
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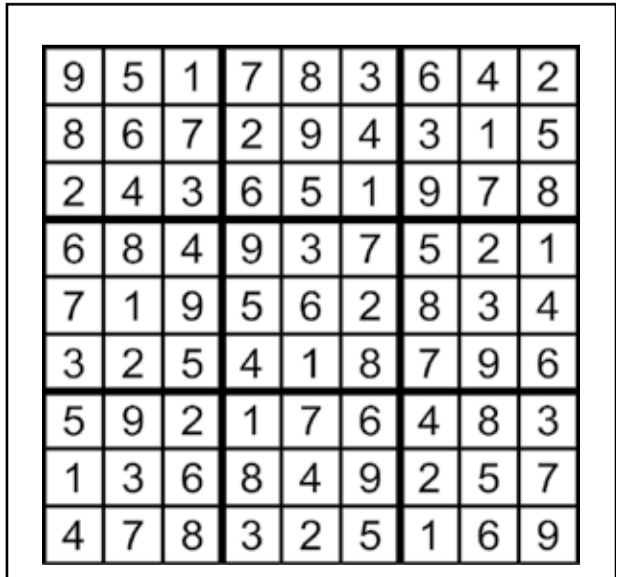
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Student Loan Relief Deadline Approaching for 300,000 California Borrowers



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 Ombudsman.

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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