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Grapevine Independent

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New Girl Scouts Mural Pops



From left on the ladder is Emma Montalbano, artistic consultant; parent Joanne Koppel whose GS daughters work on the mural; Denielle Breech, parent and assistant leader Troop 702; Karen Tu, 14, and Nyah Magett, 13, both helping from Girl Scout Troop 1534. All are helping paint the new mural designed by Girl Scout Troop 702 at United Methodist Church.

**Story and photos
by Margaret Snider**

RANCHO CORDOVA, CA (MPG) - United Methodist Church in Rancho Cordova hosts Girl Scout Troop 702. The troop has been meeting there for an hour every other week for around eleven years.

A couple of years ago, Girl Scout Isabella Lopez noticed that an old mural on an outside wall had faded from time and weather.

“I had the idea of like, Hey!” Lopez said. “What if we try to make a new mural with fresh, bright colors and something new to really pop. So that’s how this whole thing started.

We all got together and began to draw out our ideas.”

Laura Montalbano started Troop 702 around 2013 and is the Girl Scout leader for the troop. The Girl Scout organization provides training and the process of starting a troop is not that difficult, she said

“Girl Scouts are intended to be girl led. You start off when they’re five, and then by the time they’re 10 or 11, you have them start running the troop,” Montalbano said. “You give them ideas . . . So, by the time they’re in high school, your job is hardly anything, you’re just overseeing. That’s the goal.”

Montalbano is aided by two

assistant leaders, Lisa Goodwin-Yates and Denielle Breech.

The plan, progress pictures and story board made by the girls are posted across from the new mural, which is nearly done.

“The actual mural has a lot more than what is on our paper draft,” Lopez said, “which means that during the whole process, there is a lot of room for creative freedom.”

Montalbano’s daughter, Emma Montalbano, has a bachelor’s degree in fine arts. She is a working artist and teaching artist for K-12 students. For this project, she is a volunteer artistic consultant.

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Exciting Future for Waegell Property

By Ornella Rossi

RANCHO CORDOVA, CA (MPG)

- The Rancho Cordova Planning Commission on Aug. 14 discussed the future development of the Waegell property as it pertains to a new project by Reynen & Bardis to transform the site into a new community.

Darcy Goulart, planning manager for the city of Rancho Cordova, introduced the official name of the development, which is Legado.

The Waegell property, which lies within the Grant Line North Planning Area, is the largest remaining undeveloped parcel in the area. The General Plan for this zone anticipates a population of 16,600 people, with 6,916 dwelling units and 3,634 jobs. Although specific land uses have not been designated, the plan encourages a mix of residential densities and commercial developments.

“I want to highlight the constraints related to the project,” said Katherine Bardis, representing the development team. “Constraints related to 50% of the property absorbed by wetlands, Laguna Creek corridor and the Blodgett reservoir. There are areas of the property that we will be working around and try to factor in as both constraints and enhancements to the project.”

The proposed plan includes seven residential villages, numerous greenways, parks and a comprehensive trail system to ensure community connectivity.

“I want to make sure we have a variety of housing types and are mixing and blending those,” said Commissioner Cynthia Stauss highlighting the importance of integrating housing.

Goulart also shared notes made by the Rancho Cordova City Council on July 1 regarding its vision for the property’s future development of the property. During the session the council emphasized the need for new urbanism, including a range of housing densities and types, from executive housing to more diverse residential options. They also highlighted the importance of cohesive pedestrian connectivity ensuring residents have accessibility to various amenities.

Commissioners also had the opportunity to share their ideas and suggestions on the project’s development.

“One thing that struck me was that we recently heard that Grant Line Road was going to become

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Visit Rancho Cordova Highlights Tourism at Luncheon

**Story and photo
by Ornella Rossi**

RANCHO CORDOVA, CA (MPG)

- The Cordova Community Council and the Rancho Cordova Area Chamber of Commerce’s monthly luncheon Aug. 16 at the Rancho Cordova City Hall featured Visit Rancho Cordova President and CEO Marc Sapoznik.

Sapoznik, who has more than 20 years of experience in the tourism industry, detailed the strides that Rancho Cordova has made over the years and explained what Visit Rancho Cordova does and how it impacts the city.

“Marc Sapoznik has helped rebrand Rancho Cordova as a destination and secured a 28% regional revenue growth in the past three years,” said Rancho Cordova Area Chamber of Commerce President and CEO Diann Rogers.

Sapoznik explained that



Marc Sapoznik has helped rebrand Rancho Cordova as a destination and secured a 28% regional revenue growth in the past three years. Courtesy photo

Visit Rancho Cordova operates as a Destination Management Organization (DMO) focusing on promoting the city as an attractive location for visitors, residents and businesses. The organization uses various methods to

promote the city, including sponsorships, merchandise, networking, advertisements and newsletters. One key funding source for Visit Rancho Cordova is the Tourism Business Improvement District (LBID), which allows the

organization to operate without relying on city or county tax dollars.

“When it comes to success, it’s ‘we.’ We get to do things as a team and work with partners from across the region,” Sapoznik said. “All of our team members are focused on promoting Rancho Cordova as a place people want to be.”

Promoting tourism in Rancho Cordova is crucial for economic development and revenue generation. By attracting visitors, the city boosts local businesses such as hotels and restaurants. This influx of tourism also creates and sustains jobs within the city, rather than outsourcing them elsewhere.

“Tourism is a \$1.3-trillion industry in the United States,” Sapoznik said, citing the industry’s critical role in driving revenue, creating jobs and enhancing visitor

Continued on page 11

Charles Chiu, “Far East Deep South” Documentary Subject, Dies

**Giant Flashlight Media
News Release**

RANCHO CORDOVA, CA (MPG) - Rancho Cordova resident and U.S. Air Force veteran Charles Chiu, who was the central figure in the award-winning documentary “Far East Deep South,” died on Aug. 4 at age 86.

Chiu, a beloved husband, father, and grandfather, passed away with his family by his side following cardiac arrest and a prolonged battle with kidney disease.

Chiu served honorably for 25 years in the U.S. Air Force, retiring as a master sergeant. Throughout his career, he was primarily stationed at Travis Air Force Base as well as at the McClellan and Mather Air Force Bases. He also dedicated more than 30 years working for the Employment Development Department (EDD).

Born on April 17, 1938, in Sunwui (also known as Xinhui), China, Chiu was the son of K.C. Lou, a merchant in Pace, Mississippi, and Jung Yuk Lon. When Chiu was one year old, his father returned to the U.S. to run their family grocery store. Strict U.S. immigration laws of that era, such as the Chinese Exclusion Act, made it difficult for Chinese women and children to enter the United States. When Charles was eight years old, his father died in Mississippi, and as a result, Chiu never had the opportunity to know him. His quest to recover his lost history is chronicled in “Far East Deep South.”

Chiu immigrated to the U.S. at 14 aboard the S.S. Cleveland, arriving in San Francisco in 1952 with his grandmother. He attended and graduated from Oakland Technical High School while working various jobs to support himself and his grandmother. He married Rebecca, on Aug. 12, 1973, in San Francisco and enjoyed nearly 51 years together, raising two sons, Baldwin and Edwin. In 1982,



Chiu was a beloved member of the community. Photo courtesy of Giant Flashlight Media

Chiu moved his family from San Francisco to Rancho Cordova, where he lived until his death.

In recent years, Chiu developed a profound understanding of his family’s history through the making of the documentary, “Far East Deep South.” The film opened Chiu’s eyes to the history that he and others never knew about Chinese families in the Mississippi Delta during the Jim Crow and Chinese Exclusion era. Through this journey, Chiu gained insight into the complex circumstances that separated him from his father and the depth of his father’s love.

Subsequently, Chiu became passionate about educating others about restrictive immigration laws such as the Chinese Exclusion Act and the interconnected history between the Black and Chinese American communities in the segregated South. He also sought to highlight the long-standing legacy that many



Charles Chiu moved to Rancho Cordova in 1982. Photo courtesy of Giant Flashlight Media

Chinese families, including his own, have in America.

Chiu will be laid to rest at Mount Vernon Memorial Park in Fair Oaks and his full obituary can be viewed on their website. He is survived by his wife, two sons, two daughters-in-law (including Larissa Lam, director of “Far East Deep South”) and



Charles Chiu and family enjoyed time in Mississippi. Photo courtesy of Giant Flashlight Media

three granddaughters.

About “Far East Deep South” “Far East Deep South” is an award-winning documentary about Chinese American families in the Mississippi Delta during segregation that premiered on the World Channel (PBS) series, “America

Reframed.” The film won a 2022 Telly Award and is currently streaming on Tubi, PBS Passport, Xfinity and Kanopy. The film was directed by Larissa Lam and produced by Baldwin Chiu and Larissa Lam. Visit <http://fareastdeepsouth.com> for more on the film. ★

A photograph of three young boys smiling and posing together. The boy in the middle is wearing a Marvel t-shirt, and the boy on the right is wearing a blue t-shirt with a tiger logo.

The logo for Rancho Cordova Youth Center, featuring a stylized star with the letters RCYC inside, and the text "RANCHO CORDOVA YOUTH CENTER" and "Your place to shine" below it.

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Free Playmaker Flag Football Launches New Program



Playmakers Character and Leadership Academy events encourage all youth to participate. From mid-September through November, a free, inaugural Playmaker Flag Football will have two leagues for boys and girls: a league for youth between the ages of 6 and 14, and another league for youth with developmental differences. Photo courtesy of Playmakers Character and Leadership Academy

By Carol Feineman

SACRAMENTO REGION, CA (MPG) - National Football League (NFL) FLAG games give boys and girls of all abilities an opportunity to develop fundamental football skills in a positive, inclusive environment, according to the NFL FLAG organization.

And now area youth will have an opportunity to develop those skills. That’s because the non-profit Playmakers Character and Leadership Academy is launching a free, inaugural Playmaker Flag Football in Citrus Heights next month. Children with developmental differences of any ability, desire and age, plus their families, are encouraged to attend. There will be two leagues, one for boys and girls between the ages of 6 and 14, and

another league for boys and girls with developmental differences. Optimist Club of Country Club and Verde Design are providing the resources for The Playmakers to offer the free NFL Youth Flag Football. All participants will receive a jersey, wristband and qualified coaching from high school and college players. The games and practices will be held at both Mesa Verde High School and San Juan High School in Citrus Heights. “This program is possible through the cooperation of both Mesa and San Juan High schools, working together for the community of Citrus Heights, beginning mid-September through November,” said Playmakers founder Greg Roeszler. “Optimists and

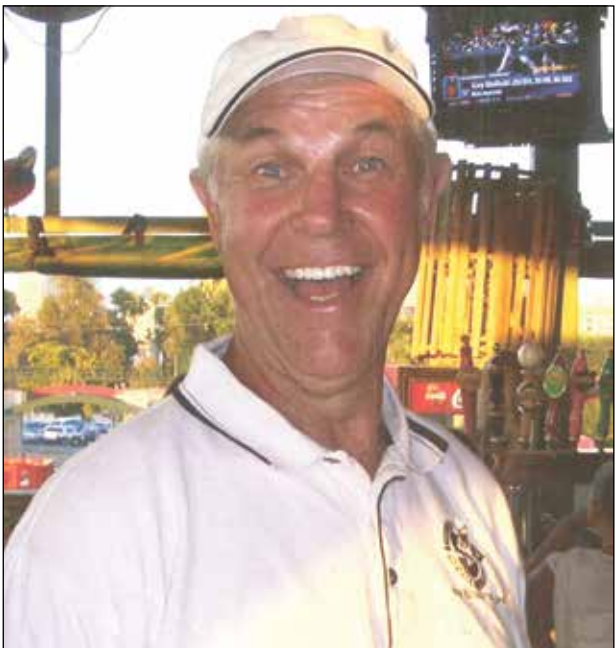
Verde Design want all kids and families to have the opportunity to participate. Playmakers ensures the character/leadership component of the coaching and oversight.” The nonprofit Playmakers organization was founded by Roeszler in 2009 to build leadership and character through sports and academics. Roeszler is an Encina High School varsity football coach and a former quarterback/punter at the University of Minnesota and San Diego State, and camp quarterback with the Oakland Raiders. The Playmakers Flag Football contact/sign ups are at Theplaymakers.org. For more information about Playmakers Flag Football, call 916-220-1284 or email Coachrozplaymakers@gmail.com. ★

Jerry Ahlin Has Been All in on Rugby

By James Darnell

RANCHO CORDOVA, CA (MPG) - For nearly 50 years, Jerry Ahlin has been a fixture in the rugby community within Rancho Cordova and the Greater Sacramento area. Whether he was playing the sport, coaching area youth or doing his part to help grow the game across the country, Ahlin’s name has been synonymous with rugby. His efforts have surely been recognized, as he is being inducted into the Rancho Cordova Sports Hall of Fame this September.

Ahlin, 79, is a co-founder and president of the Sacramento Valley Rugby Foundation. The organization is most-notably known for hosting their annual Kick-Off Tournament at Cordova High School, which has hosted over 120 teams from California to Canada for several years every January until 2020 when the COVID-19 pandemic halted operations. For Ahlin, being inducted into the Rancho Cordova Sports Hall of Fame for his role in rugby is special. “It’s nice to be recognized,” he said. “It certainly is an honor because there has been a lot of fantastic athletes and coaches and teams that have been honored through the years. Rancho Cordova has had a great history with athletics, so it is definitely an honor.” Ahlin was born and



Jerry Ahlin will be inducted into the Rancho Cordova Sports Hall of Fame on Sept. 14. Photo courtesy of Rancho Cordova Sports Hall of Fame

raised in Boise, Idaho, where he excelled at football. He played quarterback and linebacker at the University of Idaho, where he graduated in 1967. He then enjoyed stints as a linebacker with the Hamilton Tiger-Cats of the Canadian Football League as well as the Dallas Cowboys of the National Football League. His athletic achievements earned Ahlin induction into the Idaho High School Hall of Fame, as well as the Idaho Hall of Fame. Ahlin moved to the area in 1971 for a job, and soon found himself introduced to the game of rugby. He would go on to play with the Sacramento Capitals, and participated as a player for the next 25 years. Various

relationships and connections led he and several area coaches to form the Sacramento Valley Rugby Foundation, and the rest was history. Although his playing days are over, Ahlin is still trying to help grow the sport. Ahlin stated that his foundation has been trying to negotiate with the city to build a state-of-the-art rugby facility at Mather Park for the past 20 years, which has been in his words “quite the battle.” The Rancho Cordova Sports Hall of Fame ceremony is being held at 6 p.m. Sept. 14 at Rancho Cordova City Hall. Tickets to the event can be purchased online for \$30 at this link: <https://form.jotform.com/cordovacouncil/rcaa-reception-tickets-2024>. ★



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VISIT **RANCHORECYCLES.COM** FOR MORE INFORMATION.



Community Invited to Economic Development Strategic Plan Meeting

City of Rancho Cordova News Release

RANCHO CORDOVA, CA (MPG) - The City of Rancho Cordova is working on a three-year Economic Development Strategic Plan to guide the city’s economic growth. To ensure the plan reflects the needs and goals of the community, the city is inviting residents, business owners and local leaders to attend a meeting at 5:30 p.m. Monday, Aug. 26 at Rancho Cordova City Hall.

At this meeting, the city will present data findings and proposed strategies for the plan. Attendees will have the opportunity to provide feedback and share their ideas on how to foster sustainable and inclusive economic growth in Rancho Cordova.

The plan is being developed with the help of TIP Strategies, Inc., an Austin, Texas-based consulting firm. The Steering Committee includes representatives from the Greater Sacramento Economic Council, SMUD, Tri Tool Technologies, Elliot Homes, Rancho Cordova Area Chamber of Commerce,

local businesses and various city departments. The committee is working to create a plan that supports business development, job growth and economic prosperity.

Community input is essential to the success of the plan. By attending the meeting, you can contribute to shaping Rancho Cordova’s economic future and ensure that the plan benefits everyone in the community.

The Aug. 26 Economic Development Strategic Plan community meeting will be from 5:30 to 7 p.m. at Rancho Cordova City Hall, 2729 Prospect Park Drive.

To learn more about the Economic Development Strategic Plan, visit CityofRanchoCordova.org/Departments/Economic-Development or contact the Economic Development team at econ-dev@cityofranhocordova.org.

Your participation is important to making sure the plan meets the needs of Rancho Cordova’s residents and businesses. Join the Aug. 26 meeting to help shape the city’s economic future. ★

New Girl Scouts Mural Pops



From left are Amelia Twining, 14, and Hannah Cantorna, 14, helping paint from Girl Scout Troop 1534; Deborah Barrell, member of UMC; Diane Cantorna, co-Troop 1534 leader; Lisa Goodwin-Yates, assistant leader Girl Scout Troop 702; Isabella Lopez, 16, clown name Sunny Patches, Girl Scout Troop 702, and her friend, clown name Fizzy Pop, 16; Laura Montalbano, Girl Scout Troop 702 leader; and CeCe Montalbano, 5, Girl Scout Troop 702. All are helping paint the new mural at United Methodist Church, designed by Girl Scout Troop 702.

Continued from page 1

“(My mom) ran my Girl Scout troop when I was a little girl,” Emma Montalbano said. “Once I was old enough to become an adult Girl Scout, then she started to run the troop for some of my little cousins, so three of them are in Troop 702 now.”

The girls chose much of the design aspects around what the church does, such as the fire pit, where the church has events. The mural shows giving food to people and growing food for members of the church and people in the community.

The Girl Scouts kept the idea of rainbow and dove from the original mural, and a few other items.

“They pretty much designed the whole thing,” Emma Montalbano said. “I just supported them and taught them some things about layout, and how to transfer your mural from a smaller piece of paper onto the very big wall . . . We did a lot of learning along the way . . . and they added their own little twists all along.”

Members of Troop 702 are Daisies CeCe Montalbano, 5; Elise Bellamine, 5; and Sarah



Showing off the new mural planning painting at United Methodist Church, from left are Jaden Goulet, 12, and Audrey Breech, 14, GS Troop 702; Isabella Lopez, (reclining), 16, GS Troop 702; Maggie C., 9, Girl Scout Troop 702; and Emma Montalbano, artistic consultant.

Lopez, 5; Junior Girl Scouts Maggie C. and Mary Montalbano, both 9; Cadette Jaden Goulet, 12; Senior Girl Scouts Audrey Breech, 14, Abby Koppel, 15, and Isabella Menjivar, 15; and Ambassador Girl Scouts Isabella Lopez, 16, and Kimberly Schwan, 16.

“I started out really young, so my first thing with Girl Scouts was, Hey, I can make friends, and I can have fun,” said Lopez. “But now that I have been a Girl Scout for 11 years, I see a lot more value in not just selling cookies and making friends but learning leadership, money skills, business management, and a lot of creativity.”

United Methodist Church

holds church services at 10 a.m. each Sunday at 2101 Zinfandel Drive, Rancho Cordova. It also has a family ministry called “Messy Church” the second Friday of each month from 5:30 to 7:30 p.m. More information is available at the church.

UMC Reverend Elizabeth Brick was a Girl Scout and her mother was a leader.

“UMC of Rancho Cordova loves our partnership with our Girl Scouts” Brick said. “We are grateful to be a part of something so positive. Also, like the Girl Scouts, UMC of Rancho Cordova is a fully inclusive community. We welcome all people into our church and all truly means all.” ★

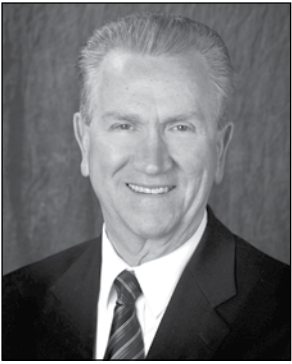
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And Another Thing

Make the Time to Learn on your own before you Pass a Proposition, or Vote for a Person

By Bob McGarvey

I have been on the Sacramento Yolo Mosquito Vector Control Board for over 15 years, and it has been extremely important over those years. There have been more items in the news recently about diseases which are new in the United States of America and they have to be fought by our local Vector Control Board.

As was said in the news in July of this year, “The Centers for Disease Control and Prevention recently alerted health care providers about the increase risk of dengue virus infections in the United States in 2024 based on an unprecedented number of cases being reported globally and higher-then-expected cases identified among U.S. travelers.”

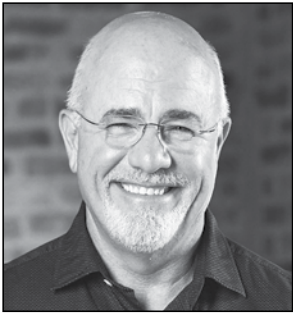
Climate change has also expanded mosquito habitats. For several species, populations are growing earlier in the year than they would have decades ago. For example, in the United States, Aedes scapularis mosquitos are from the tropics and can carry yellow fever. Human metapneumovirus can cause upper and lower respiratory disease in people of all ages. So the most important thing our can

do is make sure there aren’t places in your home, like water pots or other places in which water allows mosquitoes to breed.

Most of the people in the United States are watching the news, and paying attention to the people who are running for different elected offices. Something really important is that all of us have to pay attention to people who are running for offices. Don’t just listen to the social media as the best source information. Many times there really is nothing but someone’s personal opinion, and people find out later that they aren’t very knowledgeable and they just babble on. Make the time to learn on your own before you pass a proposition, or vote for a person. You have to make the time to learn before you pass your vote on to someone or a proposition.

Well, schools have opened this year, and we have to be careful because of the kids on bikes and crossing streets. No one would want to hit one of those kids. Whether they are going to elementary schools, middle schools, or high school, every driver has to watch every day. Please be careful.

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



Dave Ramsey

Dear Dave,

Recently, I began running my farm operation debt-free. I have 350 acres, and all the varying expenses often makes it difficult to budget correctly. I also have about \$240,000 in debt from bad financial decisions in the past. Do you have any suggestions for budgeting in a volatile industry like mine?

– Thomas

Dear Thomas,

First, you want to set up a separate budget and run a profit and loss statement. You’ll want to estimate the income for the year as best you can, and you’ll need to estimate your expenses item by item and category by category for the year. After that, you’ll want to break it down by month. This is called laying out a business pro for-

Dave Ramsey Says

It Gets Easier, and More Accurate, Over Time

ma—a business budget.

Next, you’ve got two goals to work toward with your profits. By profits, I mean after you’ve paid household expenses. That includes a living wage, enough to operate, keep food on the table, the lights on and that sort of thing. After basic living expenses are out of the way, your net profit in the business should be divided between retained earnings—or savings—and debt reduction. The idea is that you’re going to put the lion’s share toward paying off debt for now. Still, you need to have something set aside for a rainy day. In your case, that could be taken literally.

Keep in mind that in business, retained earnings are used for more than just emergencies. They’re also for buying more land, equipment and anything else that’ll grow your operation. But you always want a pad in there. What if you have an unusual year, and your

budget estimates are way off? It could be unexpected expenditures, or the fact you simply had a bad year. In business, that’s an emergency, and you’d take that out of retained earnings.

Doing a budget, whether it’s in business or personal finance, gets easier and more accurate with time and practice. You won’t get everything right the first couple of tries, but with a little time and experience your budgeting skills and estimates will become more accurate.

I hope this helps, Thomas. Thanks for all your hard work!

– Dave

Dave Ramsey is an eight-time 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. ★

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Kings Korner

By V.G. Harris



Congratulations to Kings standout De’Aaron Fox and his wife Recee! Their young family has recently added a baby girl, and on behalf of all Kings fans I want to say a hearty congratulations to you both.

Many Kings fans have enjoyed watching Recee and baby Reign the past season, as they sit courtside and root on De’Aaron and the Kings nightly.

As an NBA veteran and former all-star, I fully expect De’Aaron to have another all-star season this year, and with the added presence of DeMar DeRozan, Fox could potentially have his best year yet.

Many believe with De’Aaron’s improved three-point shooting, and his dynamic drives to the hoop, DeRozan’s stellar midrange game may give Fox even better looks at the basket.

The same can be said for Keegan Murray, whose three-point shooting fell off a bit after having an eye-popping rookie season.

Teams tightened up the D on Keegan in his sophomore campaign, and the open looks he enjoyed in his rookie season were harder to find last year.

Look for DeRozan to help Keegan get back on track, and I believe every Kings fan is firmly convinced that Keegan’s best basketball is still in front of him.

I have listened to NBA pundits that have downgraded the Kings to a 44-win prospect in the coming season, and this writer wonders what these supposed experts are looking at.

I see a 50-plus win team hitting the hardwood for Sacramento this year, and that is without Monte McNair making any further improvements to the roster. McNair has done a yeoman’s job as a young GM, and is already developing a reputation as a GM not to be taken lightly.

Not since the Geoff Petrie days have we seen someone in the front office with the acumen that our own Monte McNair has demonstrated. So, take heart Kings fans, because I believe McNair is here for the long haul, and his 13-year stint with the Houston Rockets has proven invaluable to the Kings, as he continues to make prudent moves that are consistently

improving this team.

Many fans criticized choosing another guard in acquiring Devin Carter, but I firmly believe that utilizing the philosophy of choosing the best possible talent, regardless of position, was the correct prescription for the Kings, and just like choosing Keegan Murray two years ago, I believe that young Carter will prove his value in the 2nd half of the 2024/2025 season.

Many believe that the only reason he wasn’t taken in the top 10 was due to impending shoulder surgery that has already taken place. Carter’s availability looks to be sometime in late January, so his rookie campaign will consist of only half a season. I’m convinced that McNair chose wisely, so working him into the lineup in the all-important drive to the finish could make Devin Carter another fan favorite.

The continued talk is that the Kings still need a power forward to match up with stalwart big man Donatas Sabonis, and there still remains quality players that are on the open market.

One name I haven’t heard mentioned is Indiana Pacers small forward Doug McDermott, who may yet be a sleeper that just needs more time on the hardwood.

A playoff team last year and a good one, the Pacers gave McDermott only 14 minutes per game while adding 5.5 points per game each night. McDermott was the 11th pick overall in the 2014 draft, and at 32 years of age could bring a veteran presence to a young Kings roster.

Tobias Harris is more of a household name, and while scoring 17.2 points per game for the 76ers last season, has scored 20 or more for the season twice in his 9-year career, and would also fit nicely into the Sacramento lineup.

Stay tuned Kings fans, because the roster for the upcoming season is not yet cast in stone, and just one more move could propel this playoff bound team to a place deep in the playoffs!

All the best, and please send your comments to vgharriskingsfan@gmail.com. ★
Your thoughts are always welcome at vgharriskingsfan@gmail.com



Publisher, Paul V. Scholl

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HD 8-23-24

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Publish: August 2, 9, 16, 23, 2024
PAGES 8-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05014 Sheldon Heights Holdings, 10095 Sheldon Road, Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "Lucky Bubbles Laundry" 3901 Madison Avenue Suite 25, North Highlands, CA 95660. Filed with the Clerk of Sacramento County June 28, 2024
Publish: August 2, 9, 16, 23, 2024
LUCKY 8-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05709 Pull Up Plate, 6109 Oak Green Circle, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Pull Up Plate Café/P.U.P Café" 2912 Auburn Boulevard, Sacramento, CA 95821. Filed with the Clerk of Sacramento County July 24, 2024
Publish: August 2, 9, 16, 23, 2024
PULL 8-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05234 Coronef's Ventures LLC, 99 S Almaden Boulevard Suite 600, San Jose, CA 95113 is doing business under the Fictitious Business Name(s) "Coronel Expedite" 2108 North Street Suite 8586, Sacramento, CA 95816. Filed with the Clerk of Sacramento County July 8, 2024
Publish: August 2, 9, 16, 23, 2024
CORONEL 8-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05345 Alexandra Miriam Jansen, 6330 Sunrise Boulevard #1024, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Therapy With Xandra" 6330 Sunrise Boulevard #1024, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County July 11, 2024
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THERAPY 8-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-04740 John Lawson Vincent, 7732 Ziebell Court, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Nor Cal Shade" 7732 Ziebell Court, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County June 20, 2024
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NORCAL 8-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05588 Jon Schwarz, 1000 San Ramon Way, Sacramento, CA 95864 is doing business under the Fictitious Business Name(s) "RMS Enterprises" 1000 San Ramon Way, Sacramento, CA 95864. Filed with the Clerk of Sacramento County July 19, 2024
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RMS 8-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05666 Vladimir Stepanov, 3831 Annadale Lane #4, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Smart Tech Service" 3831 Annadale Lane #4, Sacramento, CA 95821. Filed with the Clerk of Sacramento County July 23, 2024
Publish: August 2, 9, 16, 23, 2024
SMART 8-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05700 Nand Enterprises LLC, 4925 Mack Road Apt #176, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Clothes & Craft Co" 4925 Mack Road Apt #176, Sacramento, CA 95823. Filed with the Clerk of Sacramento County July 24, 2024
Publish: August 2, 9, 16, 23, 2024
CLOTHES 8-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05683 Bobby G. Kerr, 6309 Landis Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Bob's Skate Supply" 6309 Landis Avenue, Carmichael, CA 95608. Filed with the Clerk of Sacramento County July 24, 2024
Publish: August 2, 9, 16, 23, 2024
BOBS 8-23-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05778 Bahiyah Muwwakkil, PO Box, 13381, Sacramento, CA 95813 is doing business under the Fictitious Business Name(s) "2nd Hand Snob" 2308 Villanova Circle #7, Sacramento, CA 95825. Filed with the Clerk of Sacramento County July 26, 2024
Publish: August 9, 16, 23, 2024
HAND 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05708 Lawrence Ong, MD, Inc., 1098 Hillcrest Road, Beverly Hills, CA 90210 is doing business under the Fictitious Business Name(s) "Corcentra Anesthesia" 1401 21st Street Suite 6909, Sacramento, CA 95811. Filed with the Clerk of Sacramento County July 24, 2024
Publish: August 9, 16, 23, 30, 2024
CORCENTRA 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05408 Dat Huu Pham, 5421 Verner Avenue, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Pro Laundry Services" 5421 Verner Avenue, Sacramento, CA 95841. Filed with the Clerk of Sacramento County July 15, 2024
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PRO 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05604 Flordeliza Navarro, 12268 Habitat Way, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Orange Orchard Home" 12268 Habitat Way, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County July 19, 2024
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ORANGE 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05828 Kathleen Davis, PO Box 292262, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "USA Real Estate and Vacation Homes/ Kate Davis Promotions" 6025 Dias Avenue #146, Sacramento, CA 95824. Filed with the Clerk of Sacramento County July 29, 2024
Publish: August 9, 16, 23, 30, 2024
USA 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05820 HS Drinks LLC, 24988 Blue Ravine Road Suite 108, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Bobaology" 24988 Blue Ravine Road Suite 108, Folsom, CA 95630. Filed with the Clerk of Sacramento County July 29, 2024
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BOBAOLOGY 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05853 Kyle Bruns, 5013 Berisford Place, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Bruns Equipment Rentals" 5013 Berisford Place, Antelope, CA 95843. Filed with the Clerk of Sacramento County July 30, 2024
Publish: August 9, 16, 23, 30, 2024
BRUNS 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05424 Danny Johnson, 3104 O Street #223, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Mullins Enterprises" 3880 Stillman Park Circle #73, Sacramento, CA 95824. Filed with the Clerk of Sacramento County July 15, 2024
Publish: August 9, 16, 23, 30, 2024
MULLINS 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05862 Melissa Mercado, 50 Iron Point Circle Suite 140, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Commonwealth Customs by Meli" 50 Iron Point Circle Suite 140, Folsom, CA 95630. Filed with the Clerk of Sacramento County July 30, 2024
Publish: August 9, 16, 23, 30, 2024
COMMONWEALTH 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05698 Alina Krasniuk, 2257 Windward Lane, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Alina Krasniuk Distribution" 2257 Windward Lane, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County July 24, 2024
Publish: August 9, 16, 23, 30, 2024
ALINA 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05676 Jacinto Chang and Hing Wong, 1021 E Rose Circle, Los Altos, CA 94024 are doing business under the Fictitious Business Name(s) "Folsom Home Rental" 4292 Cresent Way, Folsom, CA 95630. Filed with the Clerk of Sacramento County July 23, 2024
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FOLSOM 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05470 Adriana Madrigal, 476 Fisher Circle, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "The Backdrop Babe" 476 Fisher Circle, Folsom, CA 95630. Filed with the Clerk of Sacramento County July 16, 2024
Publish: August 9, 16, 23, 30, 2024
THE 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05398 Wendy McCallum, Trustee and Rufus A. Avent, Successor Trustee, 4811 Chippendale Drive #101, Sacramento, CA 95673 is doing business under the Fictitious Business Name(s) "Rufus A. Avent Jr and Company/Rufus A. Avent Jr Estate/Rufus A. Avent Jr WHFIT/ Rufus A. Avent Jr NMWHFIT/ Rufus A. Avent Jr Widely Held Fixed Investment Trust/Rufus A. Avent Jr Non Mortgage Widely Held Fixed Investment Trust" 4811 Chippendale Drive #101, Sacramento, CA 95673. Filed

with the Clerk of Sacramento County July 12, 2024
Publish: August 9, 16, 23, 30, 2024
RUFUS 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05954 Dickson Owino, 8076 Coopers Hawk Way, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "OAM Economic Consulting Group" 8076 Coopers Hawk Way, Sacramento, CA 95829. Filed with the Clerk of Sacramento County August 1, 2024
Publish: August 9, 16, 23, 30, 2024
OAM 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05825 Pavel Polichshuk, 7212 Brattle Court, Sacramento, CA 95842 is doing business under the Fictitious Business Name(s) "Poli Building" 7212 Brattle Court, Sacramento, CA 95842. Filed with the Clerk of Sacramento County July 29, 2024
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POLI 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05827 Devin Jones, 4251 Armadale Way, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Elevated Self" 4251 Armadale Way, Sacramento, CA 95823. Filed with the Clerk of Sacramento County July 29, 2024
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ELEVATED 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05941 Solstice Marketing Inc., 2880 Sunrise Boulevard, Sacramento, CA 95742 is doing business under the Fictitious Business Name(s) "S and C Concepts" 2880 Sunrise Boulevard, Sacramento, CA 95742. Filed with the Clerk of Sacramento County July 31, 2024
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ELEVATED 8-30-24

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DCS 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05673 Sarah Grace Payne, 7710 Eastgate Avenue, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Moon Pearl Marketing" 7710 Eastgate Avenue, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County July 23, 2024
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MOON 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05948 Lilian Makama, 3284 Sunny Gate Lane, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "I Am Concepts" 3284 Sunny Gate Lane, Folsom, CA 95630. Filed with the Clerk of Sacramento County July 26, 2024
Publish: August 9, 16, 23, 30, 2024
IAM 8-30-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05711 Tribid Consulting LLC, 1401 21st Street Suite R, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Transcend Limits Nutrition" 1401 21st Street Suite R, Sacramento, CA 95811. Filed with the Clerk of Sacramento County July 24, 2024
Publish: August 16, 23, 30 Sept 6, 2024
TRANSCEND 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05848 Mark W. Grill, Paul D. Grill and John S. Grill, 3785 Brickway Boulevard Suite 110, Santa Rosa, CA 95403 are doing business under the Fictitious Business Name(s) "Aaction Rents, LP" 3904 Winter Street, Sacramento, CA 95838. Filed with the Clerk of Sacramento County July 30, 2024
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AACTION 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05725 Efinity Financial LLC, 1901 Central Drive Suite 612, Bedford, TX 76021 is doing business under the Fictitious Business Name(s) "Efinity Mortgage" 1409 W State Street, El Centro, CA 92243. Filed with the Clerk of Sacramento County July 25, 2024
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EFINITY 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05877 Sandra Souza, 5597 Rubion Circle, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Attention To Detail/Attention To Detail California" 5597 Rubion Circle, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County July 30, 2024
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ATTENTION 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06160 Ride4Less Auto Sales LLC, 7000 Franklin Boulevard Suite 625, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Ride4Less Auto Sales" 7000 Franklin Boulevard Suite 625, Sacramento, CA 95823. Filed with the Clerk of Sacramento County August 9, 2024

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RIDE 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05887 Ellen Merriss, 7750 Envoy Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Crescent Moon Writing Co" 7750 Envoy Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County July 30, 2024
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CRESENT 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05651 Laura Trojanowski-Howe, 4435 Andrew Alan Lane, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Callista" 4435 Andrew Alan Lane, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County July 23, 2024
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CALLISTA 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05694 Link Wireless Communications Inc, 734 Grand Avenue Unit D, Ridgefield, NJ 07657 is doing business under the Fictitious Business Name(s) "Link Engineering" 734 Grand Avenue Unit D, Ridgefield, NJ 07657. Filed with the Clerk of Sacramento County July 24, 2024
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LINK 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06019 Cindy M Conklin, 6381 Auburn Boulevard Suite C, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Accurately Yours Accounting Solutions" 6381 Auburn Boulevard Suite C, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County August 6, 2024
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ACCURATELY 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05962 Fred Lee Ellis III, 2211 River Plaza Drive Apt 323, Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "Fred Still Hauling" 2211 River Plaza Drive Apt 323, Sacramento, CA 95833. Filed with the Clerk of Sacramento County August 1, 2024
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FRED 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06004 Irma Yolanda Lara, 3824 Morris Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Lara Cafeteria" 1120 N Street, Sacramento, CA 95814. Filed with the Clerk of Sacramento County August 5, 2024
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LARA 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05648 Amy Marchant, 3216 Montclair Street, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Marchant Consulting" 3216 Montclair Street, Sacramento, CA 95821. Filed with the Clerk of Sacramento County July 23, 2024
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MARCHANT 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05642 Brad's Home Repair LLC., 2891 Anderson Way, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Brad's Home Repair LLC" 2891 Anderson Way, Sacramento, CA 95825. Filed with the Clerk of Sacramento County July 23, 2024
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BRADS 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06010 Maria D. Martin, 1808 Avondale Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Well Connected Language Services" 1808 Avondale Avenue, Sacramento, CA 95825. Filed with the Clerk of Sacramento County August 5, 2024
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WELL 9-6-24

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PEAK 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05765 Lizzette Corona and Nestor Javier Pulido, 9098 Salmon Falls Drive, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Xochis Pawflections" 9098 Salmon Falls Drive, Sacramento, CA 95826. Filed with the Clerk of Sacramento County July 25, 2024
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XOCHIS 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05875 CMB Export, LLC, 5910 N. Central Expressway Suite 1000, Dallas TX 75206 is doing business under the Fictitious Business Name(s) "CMB Regional Centers" 5910 N. Central Expressway Suite 1000,

Dallas TX 75206. Filed with the Clerk of Sacramento County July 30, 2024
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CMB 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05874 Milo S. Roe, 5017 Raleigh Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Thor's" 5017 Raleigh Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County July 30, 2024
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THORS 9-6-24

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MEDGRACIA 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06052 Absolute Massage LLC, 9372 Madison Avenue Suite 5B, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Absolute Massage" 9372 Madison Avenue Suite 5B, Orangevale, CA 95662. Filed with the Clerk of Sacramento County August 7, 2024
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ABSOLUTE 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05880 Vladyslav Guzevaty, 10600 Averell Court, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Prime Construction" 10600 Averell Court, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County July 30, 2024
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PRIME 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06031 Kepos Enterprises, Inc., 835 University Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Fleet Flower/NJ Cannabis" 241 N 10th Street #7J, Sacramento, CA 95811. Filed with the Clerk of Sacramento County August 6, 2024
Publish: August 16, 23, 30 Sept 6, 2024
FLEET 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06034 Eva M. Segal, 11406 Forty Niner Circle, Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Salon Aprima" 5200 Sunrise Boulevard Suite 1, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County August 6, 2024
Publish: August 16, 23, 30 Sept 6, 2024
SALON 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05988 Ryan Hatcher, 4800 Moddison Avenue, Sacramento, CA 95819 is doing business under the Fictitious Business Name(s) "Porter Street Strategies" 4800 Moddison Avenue, Sacramento, CA 95819. Filed with the Clerk of Sacramento County August 2, 2024
Publish: August 16, 23, 30 Sept 6, 2024
PORTER 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06093 Troopathon, 3105 Fite Circle Suite 108, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "America's Care Packages for the Troops" 3105 Fite Circle Suite 108, Sacramento, CA 95827. Filed with the Clerk of Sacramento County August 8, 2024
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AMERICAS 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05861 Charlotte Tillman, 8226 La Sombra Way, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Char Stamps/Char's Travel". 8226 La Sombra Way, Sacramento, CA 95823. Filed with the Clerk of Sacramento County July 30, 2024
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CHAR 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06119 Lart Group Inc, 6232 Greenback Lane, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Minuteman Press" 6232 Greenback Lane, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County August 8, 2024
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MINUTEMAN 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05843 Packerz LLC, 2108 N Street N, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Chai Master" 2108 N Street N, Sacramento, CA 95816. Filed with the Clerk of Sacramento County July 31, 2024
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CHAI 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05806 Diana Williamson, 4110 De La Vina Way, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Butterfly Effect" 4110 De La Vina Way, Sacramento, CA 95823. Filed with the Clerk of Sacramento County July 29, 2024
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BUTTERFLY 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05884 SND Foods, Inc., 5109 Gibbons Drive, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Star Liquor" 4110 De La Vina Way, Sacramento, CA 95823. Filed with the Clerk of Sacramento County July 30, 2024
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STAR 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05905 Evangelina Bravo, 2451 Casa Linda Drive, Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "A and E Cleaning Services 2451 Casa Linda Drive, Sacramento, CA 95822. Filed with the Clerk of Sacramento County July 31, 2024
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CLEANING 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05957 First Baptist Church of Rio Linda, California 7008 10th Street, Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "New Beginnings Fellowship of Rio Linda" 7008 10th Street, Rio Linda, CA 95673. Filed with the Clerk of Sacramento County August 1, 2024
Publish: August 23, 30, Sept 6, 13, 2024
NEW 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06224 Jennifer Meagher, 1027 O Street, Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "Expressions" 1027 O Street, Rio Linda, CA 95673. Filed with the Clerk of Sacramento County August 14, 2024
Publish: August 23, 30, Sept 6, 13, 2024
EXPRESSIONS 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05935 Sportman Products LLC, 208 15th Street, Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Stencil Stop" 208 15th Street, Sacramento, CA 95814. Filed with the Clerk of Sacramento County July 31, 2024
Publish: August 23, 30, Sept 6, 13, 2024
STENCIL 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05846 SandS Muthyala LLC, 5497 Mossy Stone Way, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Mathnasium of Fair Oaks" 5450 Sunrise Boulevard Suite D, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County July 30, 2024
Publish: August 23, 30, Sept 6, 13, 2024
MATHNASIUM 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06179 Mohammad Dawod Aziza, 7248 30th Street Suite B, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "M A General Minor Auto Repair" 7248 30th Street Suite B, North Highlands, CA 95660. Filed with the Clerk of Sacramento County August 12, 2024
Publish: August 23, 30, Sept 6, 13, 2024
GENERAL 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06180 Melinda Martrano, 3700 Bayou Road, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "Mehndi by Melinda" 3700 Bayou Road, Sacramento, CA 95835. Filed with the Clerk of Sacramento County August 12, 2024
Publish: August 23, 30, Sept 6, 13, 2024
MEHNDI 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06190 Mortaza Hussaini, 3915 Power Inn Road Suite E, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Elite Car Zone" 3915 Power Inn Road Suite E, Sacramento, CA 95826. Filed with the Clerk of Sacramento

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ORDER TO SHOW CAUSE
CHANGE OF NAME

located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: July 16, 2024
Richard K. Sueyoshi, Judge of the Superior Court
Publish: August 23, 30, Sept 6, 13, 2024
HATAMI 9-13-24

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#24CV015541
Nhan Tam Quyen Tran and Thi Van Phan has filed a petition with this court for a decree changing the name(s) of Nhan Tam Dung Tran to Laura Tran.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 10, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: August 5, 2024
Richard K. Sueyoshi, Judge of the Superior Court
Publish: August 23, 30, Sept 6, 13, 2024
TRAN 9-13-24

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#24CV015897
Steliang Jon Dariotis has filed a petition with this court for a decree changing the name(s) of Steliang Jon Dariotis to Stella John Dariotis.
IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on December 17, 2024, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.
Dated: August 9, 2024
Richard K. Sueyoshi, Judge of the Superior Court
Publish: August 23, 30, Sept 6, 13, 2024
DARIOTIS 9-13-24

NOTICE OF PETITION TO ADMINISTER ESTATE
ABRAHAM TAVANA
CASE NO. 24PR002129
To all heirs, beneficiaries, cred-

itors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Abraham Tavana.
A Petition for Probate has been filed by Neda Tavana Chopan, in the Superior Court of California, County of Sacramento, requesting Neda Tavana Chopan 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 August 28, 2024, 1:30 p.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 Petitioner is: Neda Tavana Chopan, 7703 Wintergreen Drive, Citrus Heights, CA 95610; 408-469-1750
Publish: 8/9, 8/16, 8/23, 2024
TAVANA 8-23-24

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME
The following person(s) has/have abandoned the use of the FICTITIOUS BUSINESS NAME of: Natomas Ace Hardware and North Natomas Ace Hardware. 2020 Club Center Drive Suite 100, Sacramento, CA 95835. Natomas Hardware, Inc., 2020 Club Center Drive Suite 100, Sacramento, CA 95835. The Fictitious Business Name Statement was filed on 3/28/2023 in the County of Sacramento.
Filed with the clerk of Sacramento County: 7/22/2024.
Publish: August 2, 9, 16, 23, 2024
NATOMAS 8-23-24

TRUSTEE SALE
NOTICE OF TRUSTEE'S SALE TS No. CA-22-898813-JB Order No.: FIN-22001446
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/12/2016. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the re-

maining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.
Trutor(s): Gabriel Ambriz, an unmarried man Recorded: 12/20/2016 as Instrument No. xxx in Book 20161220 Page 1136 of Official Records in the office of the Recorder of SACRAMENTO County, California; Date of Sale: 9/17/2024 at 9:00 AM Place of Sale: At the East Main Entrance of the Gordon D. Schaber Sacramento County Courthouse, 720 9th Street, Sacramento, CA 95814 Amount of unpaid balance and other charges: \$339,766.75 The purported property address is: 2216 TRAILS COURT, RANCHO CORDOVA, CA 95670 Assessor's Parcel No.: 056-0270-078-0000 NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be

postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this internet website http://www.qualityloan.com, using the file number assigned to this foreclosure by the Trustee: CA-22-898813-JB. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 800-280-2832, or visit this internet website http://www.qualityloan.com, using the file number assigned to this foreclosure by the Trustee: CA-22-898813-JB to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for

advice regarding this potential right to purchase. NOTICE TO PROSPECTIVE OWNER-OCCUPANT: Any prospective owner-occupant as defined in Section 2924m of the California Civil Code who is the last and highest bidder at the trustee's sale shall provide the required affidavit or declaration of eligibility to the auctioneer at the trustee's sale or shall have it delivered to QUALITY LOAN SERVICE CORPORATION by 5 p.m. on the next business day following the trustee's sale at the address set forth in the below signature block. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: QUALITY LOAN SERVICE CORPORATION 2763 Camino Del Rio S San Diego, CA 92108 619-645-7711 For NON SALE information only Sale Line: 800-280-2832 Or Log in to: http://www.qualityloan.com Reinstatement Line: (866) 645-7711 Ext 5318 QUALITY LOAN SERVICE CORPORATION. TS No.: CA-22-898813-JB IDS
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California Commissioner Faces Criticism as He Tries to Solve Crisis in Home Insurance Coverage



his 2018 campaign for insurance commissioner, former state Sen. Ricardo Lara has faced sharp criticism from Consumer Watchdog, which denounced him as a tool of the insurance industry.

However Lara has had to contend with an unprecedented crisis in California's insurance market. The disastrous wildfires that have swept through California in the last half-decade prompted many insurers to curtail their exposure, some to the point of abandoning the state altogether.

California's insurance regulatory system, they said, made it impossible to accurately project potential losses and adjust their premiums accordingly.

As tens of thousands of policies were canceled or not renewed, property owners scrambled to find new coverage, and many turned to the state's insurer of last resort, the FAIR program, that offers only limited reimbursement for losses at high cost.

Furthermore, because mortgage lenders require borrowers to maintain insurance coverage on their property, the insurance crisis has contributed to California's housing crisis.

Lara, backed by Gov. Gavin Newsom, has proposed systemic changes in how insurance is priced. He agreed with insurers that their rate proposals should be processed more rapidly, that they should be allowed to include potential losses from wildfires and other catastrophes in their rates, and that the costs of reinsurance — to spread the financial burden of losses — should be folded into premiums.

"We do not have the luxury of time," Lara said in a press release last week as he announced the adoption

of new rules to speed up rate cases.

Consumer Watchdog is still nipping at Lara's heels, saying "we remain concerned that the new procedures announced by the commissioner will short-circuit public participation and rates will be rubber-stamped."

"Consumer Watchdog will analyze this action to determine if it is an illegal underground regulation or otherwise violates Proposition 103 by shutting consumers out of the process," it added.

Anticipating the criticism, Lara's announcement last week said, "Any intervenor groups engaged on certain rate filings must provide a 'substantial contribution' to the rate review process and not duplicate the work of the department's rate review experts to be eligible for compensation."

Would Lara's proposed regulatory changes likely make insurance coverage more expensive in fire-prone regions? Yes, but there are no free lunches and it's better to have costlier coverage than none.

If nothing else, Lara deserves credit for actually doing something about a severe crisis, rather than passing the buck — a contrast with how California officials are dealing with another crisis, homelessness.

Dan Walters is one of most decorated and 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. ★

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by Gary Kopervas

GRIN & BEAR IT

by Dave T. Phipps

Just Like Cats & Dogs

I DECIDED TO REARRANGE THE FURNITURE AGAIN TO GIVE THE ROOM A MORE CALMING ATMOSPHERE. WHAT DO YOU THINK?

TIGER

by BUD BLAKE

S	L	A	B	S		D	A	Y		T	I	M	E			
H	A	L	L	O		E	M	U		C	A	D	E	T		
A	M	A	I	N		N	Y	C		O	C	E	A	N		
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L	Y	E	S				H	R	S			H	O	M	E	D

STATEPOINT CROSSWORD • MUSIC 101

CLUES

ACROSS

1. Meat chunks

6. Calendar square

9. * signature, or notation that describes #34 Down

13. Hiya or howdy

14. Down Under runner

15. West Point student

16. At full speed

17. Big Apple

18. Flounder's domain

19. *Complementary notes sung simultaneously

21. "Not sonata

23. Debate position

24. Painter Chagall

25. Munchhausen's story

28. Casino chip

30. "R in R&B

35. Spanish earthen pot

37. Lobed organs

39. Nest for an eagle

40. Bona fide

41. *Adagio or moderato, e.g.

43. What a willow did?

44. *Type of piano technician

46. Flock member description

47. Fill beyond full

48. Masters of ceremonies, colloquially speaking

50. Jon Krakauer's book "the Wild"

52. High craggy hill

53. Church congregation

55. Hole punching tool

57. *A _____, or without accompaniment

61. *Fast

65. Not asleep

66. 2000 lbs.

68. Acquisition through marriage

69. Rubber tree product

70. Director's cry

71. "Five lines

72. Potassium hydroxide solution, pl.

73. 168 in 1 week

74. Housed

DOWN

1. Mohammad Reza Pahlavi's title

2. Dharma teacher

3. Resembling wings

4. Good Year balloon, e.g.

5. Mexico City state

6. Say it isn't so

7. Winehouse or Schumer

8. New Mexico's state flower

9. Diplomat's asset

10. It comes to mind

11. Not in Impossible Burger

12. European erupter

15. Shell-like anatomical structure

20. *Nine instruments, e.g.

22. Bobby of hockey

24. Halle Bailey's 2023 role

25. *Loud or strong

26. Part of small intestine

27. Sometimes follows sauvignon

29. 1.3 ounces, in Asia

31. Coniferous trees

32. October 31 option

33. On top of trends (2 words)

34. *Strong-weak-strong-

weak, e.g.

36. Sheltered, nautically speaking

38. "Wheel of Fortune" move

42. Based on number 8

45. Automatic reaction

49. *Fa follower

51. Solemn and wise?

54. Gate holder

56. *Slow

57. Pay a visit

58. Not home

59. Goose liver dish

60. Arguments, usually with effort

61. Social insects

62. Air of allure, slangily

63. Five-star review

64. Was in the hole

67. Possessive pronoun

CROSSWORD

1 2 3 4 5 6 7 8 9 10 11 12

13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34

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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

WE SUPPORT FIRST RESPONDERS

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Educating on Fentanyl and Opioid Overdose/Poisoning



Said Lori Miller, Sacramento County Department of Health Services Division Manager, “It’s really going to take all of us coming together, embracing solutions and strengthening our response to make a difference and save lives.” Photo courtesy of CDPH

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Fentanyl poisoning has now become the leading cause of death among adults ages 18 to 45, surpassing suicide, gun violence and car accidents, according to Sacramento County officials.

In response to this critical public health and public safety crisis, the Sacramento County Department of Health Services, in collaboration with the Sacramento County Opioid Coalition, Sierra Sacramento Valley Medical Society, California State University, Sac Metro Fire and local law enforcement have joined forces to present the 2024 Fentanyl Awareness and Action Summit.

The event, scheduled for Aug. 15 after press time, aims to bring community members together to analyze data trends, discuss prevention, treatment, harm reduction and enforcement efforts, hear from those with lived experiences, provide resources and aid in the solutions for a safer community.

“To battle this crisis, we need to get the message out about both prevention and treatment. Sacramento County is dedicated to promoting widespread access to Naloxone and our amazing providers stand ready to assist individuals on their road to recovery from the devastating impacts of opioid use disorders,” said Dr. Ryan Quist, Sacramento County Director of Behavioral Health.

Said Lori Miller, Sacramento County Department of Health Services Division Manager, “It’s really going to take all of us coming together, embracing solutions and strengthening our response to make a difference and save lives.”

Below, county leaders share ways that we can help raise awareness of this crucial issue. Educate and Advocate: Learn and spread the word about campaigns such as Safer

Sacramento and 1 Pill can Kill. Wear Purple on Fentanyl Prevention and Awareness Day (Aug. 21). Take this time to educate the public on the dangers of fentanyl, fake pills and other illicit drugs, while also highlighting the difference between fentanyl poisoning and overdose.

Wear Purple on International Overdose Awareness Day (Aug. 31). This globally-observed day aims to reduce the stigma associated with drug-related deaths, remember those lost and acknowledge the grief endured by their loved ones.

Attend a county event (Aug. 21 through Aug. 30): The Department of Health Services, Substance Use Prevention and Treatment Unit will host a resource table with informational handouts for the community in the lobby of 7001-A East Parkway in Sacramento from 8 a.m. to 5 p.m. Free Narcan will also be available at the event.

Join the Opioid Coalition. Meetings are quarterly from 2 to 3:30 p.m. Visit the Sacramento County Opioid Coalition website at <https://www.sacopioidcoalition.org> for the meeting schedule and more information.

Share Your Loved One's Story through an Opioid Awareness Project featuring Gone Too Soon Memorial Posters, commemorating the precious lives lost in Sacramento and surrounding counties. Those interested should contact Sacramento County Behavioral Health Division Manager, Lori Miller, at Millerlori@sacounty.gov.

Have Naloxone/Narcan available. For ways to obtain Narcan and/or training, call 916-875-2050 or visit SaferSacramento.com.

For more information and resources, call 916-874-9754 for a substance use assessment or visit Sacramento County’s Department of Health Services website at <https://dhs.sacounty.gov/PUB/Pages/PUB-Home.aspx>. ★

Aura Park to Open Aug. 24

By Annie Kerr

RANCHO CORDOVA, CA (MPG) - A new park is opening in Rancho Cordova.

From 10 a.m. to noon Aug. 24, the Cordova Recreation and Park District (CRPD), in partnership with K. Hovnanian Homes, will celebrate the grand opening of Aura Park, Rancho Cordova’s newest addition.

The event will kick off with a ribbon cutting introducing the public to the new park. Following that will be a Family Fun Day, complete with lawn games, ice cream vendors and fun activities, according to Cordova Recreation and Park District.

Aura Park is a 2.19-acre neighborhood park located in The Ranch development, east of Rancho Cordova Parkway and north of Chrysanthy Boulevard, according to the Cordova Recreation and Park

District website. “The design of the park includes play equipment, a shade shelter for picnics, a half basketball court, meandering walking paths, and landscaping. The park theme is nature-oriented and includes animal prints stamped into walkway concrete, interpretive signage, and a nature-based color palette. The design uses drought-tolerant vegetation, cobbles, and boulders to reduce water use and maintenance,” according to the Cordova Recreation and Park District.

“When a new park opens up, the neighborhood comes to life,” said Rick Sloan, vice chair of the Cordova Recreation and Park District.

“It’s a place where new friends and memories are made. A park is the heart of the neighborhood,” he added.

Aura Park is located at 12164 Coal Creek Way, Rancho Cordova. ★

Exciting Future for Waegell Property

Continued from page 1

an expressway. If that is the case, why would we back up residential housing to an expressway? That space should be more for commercial buffer,” said Commissioner Dave Huhn.

Commissioner Surrender Devarapalli inquired about schools, to which the development team responded that they are collaborating with the Elk Grove Unified School District to potentially include a joint high school and middle school within the community.

“I’m glad to see that we are actually making plans to go further with this because it was something the Waegell

family had in their minds for years,” said commissioner Robert McGarvey. He also highlighted the need to monitor the development of Grant Line Road to avoid negative impacts on future residents.

Lastly, commissioner Leroy Tripette expressed enthusiasm about the project emphasizing its potential to serve as a gateway to the city.

“When we look at the city, this is our last opportunity to really do a gateway into our city. This is an open landscape, open opportunity.”

The next Planning Commission meeting is scheduled at 5:30 p.m. Sept. 11 at 2729 Prospect Park Drive. ★

Visit Rancho Cordova Highlights Tourism at Luncheon

Continued from page 1

experiences. “In the past year, Rancho Cordova saw an impact of \$315 million from tourism, with 875,000 visitors exploring the city.”

What draws people to Rancho Cordova? According to Sapoznik, top attractions include major events such as the Capital Airshow, the Fourth of July parade and the International Festival. Conferences and conventions such as the National League of Cities and the Mermaid Convention, recreational activities at places including the equestrian center and the American River, and visits to friends and family also play a

significant role in attracting visitors. When questioned about what the city is missing, Sapoznik mentioned amenities and infrastructures such as convention and entertainment spaces, which would be helpful to accommodate bigger events.

“More community involvement is super helpful,” Sapoznik concluded. “Having support from the community and the residents is essential.”

The next luncheon will be hosted on Sept. 20 at Rancho Cordova City Hall, 2729 Prospect Park Drive. For more information, go online to cordovacouncil.org/the-rancho-cordova-luncheon. ★

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Californians: Your Rent May Go Up Because of Rising Insurance Rates

By Levi Sumagaysay
CALMatters.org

CALIFORNIA (MPG) - Like single-family homeowners in California, landlords are facing higher insurance premiums, too. And they're passing along some of those costs to their tenants.

Many insurance companies have stopped writing policies in the state because of increased wildfire risks, but that's not the only reason. They say in the case of any catastrophe, the potential costs of replacing any residential or commercial property, from labor to material costs, is just plain more expensive now. So even owners of properties in areas that are not at high risk for wildfires have had their policies canceled because their buildings may need repairs or improvements. Landlords are having to find other insurers, or having to turn to the ever-growing and more expensive FAIR Plan, the insurance industry-run plan that is mandated under California law to be the insurer of last resort.

This is where the insurance crisis could worsen the housing crisis, according to some experts. Increased insurance costs for properties other than single-family homes are starting to affect the rental market — in a state where almost half of residents are renters — and could compound the state's housing problems, they say.

Josh Hoover, an insurance broker in the Los Angeles area, handles mostly commercial accounts and said "it's almost impossible" to find coverage for any large structure. In late 2022, Allstate said it would stop writing new property insurance in the state, including commercial policies. Then State Farm, the biggest insurer in the state, recently canceled policies for tens of thousands of homes, residential community associations, business owners and commercial apartment properties.

"Even buildings made in the '80s are now considered old, which is ridiculous," Hoover said. "Most carriers want everything updated in the last 30 years. They want a new roof, electrical redone, plumbing redone — they want you to have copper pipes."

For Landlords, 'Death by a Thousand Cuts'

Earlier this year, Farmers canceled the policy on a 33-unit apartment building



A rental sign in front of an apartment complex in Tower District in Fresno on July 27, 2023. Photo by Larry Valenzuela, CalMatters/Catchlight Local

in San Bernardino that was built in the 1960s, said its co-owner, Uwe Karbenk. Karbenk found an out-of-state insurer instead of going with the more expensive FAIR Plan, but his premium has still increased by \$28,000 to more than \$41,000 a year.

Combined with state laws that limit how much he is allowed to raise the rent each year — 5% plus inflation, or up to 10% in some cases, with possibly other rent-control measures on the way — Karbenk said being a landlord in California is "a little bit like death by a thousand cuts." He added that if his profit margin continues to shrink, he would rather invest in something else besides real estate.

"One of these measures, it's not a big deal," Karbenk said. "But over the years, it's really difficult for mom-and-pops."

Mike Placido and his wife are definitely a mom-and-pop. They own two rental properties, a four-unit building in San Gabriel and a duplex in Alhambra. He said they bought the properties as a way to supplement their retirement income when the time comes in a few years.

When State Farm canceled the policy on their San Gabriel property, Placido got a quote from the FAIR Plan for \$8,600, much higher than their old \$2,600 premium. Instead, he was able to cobble together three different policies from a Florida-based insurer to get the coverage the old policy provided for \$6,500, a 150% increase. So he said he plans to raise rents in January.

"It's not like I'm some land baron," Placido said.

"I'll pass along as much as I possibly can, as much as the market can bear, and I'll shoulder the rest. I have no choice."

Yet Another Worry for Renters

About 44% of Californians are renters, according to the U.S. Census. The median monthly rent in the state is \$2,850, a third higher than the national figure, according to online real estate marketer Zillow. About 30% of the state's renters are considered severely cost-burdened, meaning they spend at least half of their income on housing, according to an analysis by the Public Policy Institute of California. Now their rents could rise to even more burdensome levels.

Shanti Singh, legislative director for statewide renters' rights organization Tenants Together, said "it's still kind of an unknown how common it is" that tenants' rents are rising along with insurance costs, partly because not all landlords say why they're raising rents.

"It depends on the landlords," Singh said. "Some are transparent; a lot of them aren't."

Any significant rent increases have not yet shown up in Zillow's data, which shows California's median rent is actually down about \$100 compared with last year, though it has climbed higher since the beginning of the year.

In the Bay Area, two renters who didn't want to be named out of fear of retaliation from their landlord said the rents at their live-work complex jumped earlier this year, and the reason was spelled out to them in an email that had

"insurance costs" in the subject line.

Singh said she fears things will only get worse for renters as the effects of climate change, such as wildfires, continue to weigh on the affordability of insurance, and in turn, housing.

"Tenants are going to have the least recourse," Singh said. They "always

uninhabitable and uninsurable — whichever comes first.

Sarah Karlinsky, director of research at the Turner Center for Housing Innovation at UC Berkeley, said the lack of enough housing within already developed cities means more building "at the fringe of regions, in places that are more dangerous,"



Mike Placido stands in front of a four-unit rental property that he and his wife own and manage in San Gabriel on Aug. 12. Photo by Jules Hotz for CalMatters

end up bearing a disproportionate brunt of what they can afford."

Housing and Climate Change

Singh and others who deal with California's lack of affordable housing expressed concern about whether certain parts of the state will eventually be

also known as the wild-land urban interface, or the WUI, in wildfire speak.

"If we don't want to continue down this road, we have to fundamentally rethink our development patterns," Karlinsky added.

Laurie Johnson, an urban planner and former chief catastrophe response and resiliency officer for the California Earthquake Authority, pointed out that some property owners in the state who own their buildings and have no mortgages might choose not to insure their properties because of the rising costs. That's worrisome, she said.

"It feels like we want to keep our multifamily stock insured and don't want to take the risk of losing it," Johnson said. Hoover, the insurance broker, agreed and said he has had some clients tell him they plan to forgo insurance.

Johnson added that just as jurisdictions have been requiring seismic retrofitting in case of earthquakes, protection against fires and other catastrophes — and the ability to replace whatever might be lost — is vital: "You would be displacing so many people."

The growing risks of

climate change make it more important than ever for renters to have their own insurance, said Emily Rogan, senior program officer for United Policyholders, a consumer advocacy group.

Renters insurance would cover the costs for tenants to stay "somewhere else as you figure out where to live in case of a severe weather event," Rogan said.

Effects on Commercial Properties and Businesses

Small businesses that rent their space will be affected by their landlords' rising premiums, too.

John Reed owns a mixed-use commercial property in Oakhurst, outside Yosemite — an area that has seen its share of fires in the past several years. Last year, his fire insurance cost about \$2,800, but Berkshire Hathaway canceled his policy. He got three different quotes from the FAIR Plan, with the highest being \$24,000. Then, he found a plan from Lloyd's of London for about \$14,000.

Reed said he will have



Pictured here are houses in San Francisco on July 12, 2023. Photo by Samantha Norris, CalMatters

Levi Sumagaysay covers the California economy for CalMatters with an eye on accountability and equity. She reports on the insurance market, taxes and anything that affects the state's residents, labor force and economy. ★

Economic Development Strategic Plan COMMUNITY MEETING

JOIN US

The City of Rancho Cordova is currently developing a three-year Economic Development Strategic Plan. Join us to discuss the data findings and strategies that will shape our community's economic future. Your insights and feedback are invaluable to help foster sustainable and inclusive economic growth in our city.

WHAT:

Economic Development Strategic Plan Community Meeting

DATE & TIME:

Monday, August 26, 2024, from 5:30 PM - 7 PM

LOCATION:

Rancho Cordova City Hall, 2729 Prospect Park Drive

For More Information

To learn more about the Economic Development Strategic Plan, visit CityofRanchoCordova.org/Departments/Economic-Development or scan the QR code above. You can also contact the Economic Development team at econdev@cityofranhocordova.org.

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Back to School: Prioritizing Safety for Families on Grant Line Road

By Derek Minnema, Executive Director Capital Southeast Connector JPA

Rancho Cordova City Councilwoman Siri Pulipati had left her son at daycare minutes before her nightmare unfolded. On Grant Line Road, she steered slightly to the right when she saw a wide-body truck barreling toward her.

“I just moved a little to the right, and the next thing I know, my tire hit the edge of the road,” Pulipati recently recalled. “I blew through the fence and rolled into the middle of the fields. As the ambulance was taking me away, my first thought was, ‘Thank God my child was



not in the car with me.”

While improving traffic flow through the Sacramento region has always been the Capital Southeast Connector Expressway’s focus, improving safety throughout the route has been an equal goal.

The Connector

Expressway’s route from Elk Grove to Highway 50 in El Dorado County has always been known for its dangers. During the Gold Rush, it was the rocky dirt track that about 300,000 gold miners used to receive supplies and send their bounty to market. The route is legendary for broken wheels on mule and horse-drawn carts, and many sections flooded during rainstorms.

Today’s dangers are related to the number of vehicles speeding along a road designed for travel in past eras. Grant Line Road, a backbone arterial for the south county, poses safety risks for the thousands who rely on it daily. Potholes, sharp curves, and elevations

that obstruct the view of oncoming traffic are common, and there are long sections of the road with narrow or essentially no shoulders. Bicycling is a grave risk.

Upon completion, the Capital Southeast Connector Expressway literally eliminates all those problems, and more.

As the school year begins, the familiar challenges of commuting along Grant Line Road are once again at the forefront of concerns for many families in Rancho Cordova and Folsom. The road’s current condition is more than just an inconvenience—it is a danger.

The Capital SouthEast Connector Expressway is not just about repairing

a dangerous roadway; it’s about transforming it into a modern, efficient, and safe corridor that meets the needs of our growing population.

Recently, the project received \$25 million in critical federal financial support, underscoring the project’s importance and potential to improve safety and ease congestion.

We will soon be requesting a matching state grant to further advance the work. Securing these additional funds is essential to ensuring that the project can begin widening the road and its shoulders, adding new lanes, and upgrading intersections. The project also includes a new bike and pedestrian path offering safe

travel options.

The success of the Capital SouthEast Connector depends not only on the work of engineers and construction crews but also on community support and engagement. Parents and residents can play an active role by staying informed and participating in the process. You can learn more about the project and share your support with elected representatives on our website at www.connectorjpa.com.

Derek Minnema is a father of three young children, a civil engineer, and chief executive leading the Capital SouthEast Connector Joint Powers Authority. ★

What Everybody Ought to Know... About Transportation and Traffic in Sacramento County

Why Are We Publishing This Information

The Capital SouthEast Connector is the largest and most significant road project in Sacramento and El Dorado Counties, but its value to the region is often unknown to residents.

The Capital SouthEast Connector Joint Powers Authority (the agency responsible for designing and building the expressway) hopes to change that through a series of ads appearing over the next several weeks. The ads will explore the Connector’s history and future, its financing, its challenges, and its successes.

Please send your comments about these ads, or any questions you might have, to ConnectorSupport@SacCounty.gov

For more information or to sign up for our newsletter, visit our website at ConnectorJPA.com or go to our YouTube channel [@southeastconnectorexpressway](https://www.youtube.com/@southeastconnectorexpressway)

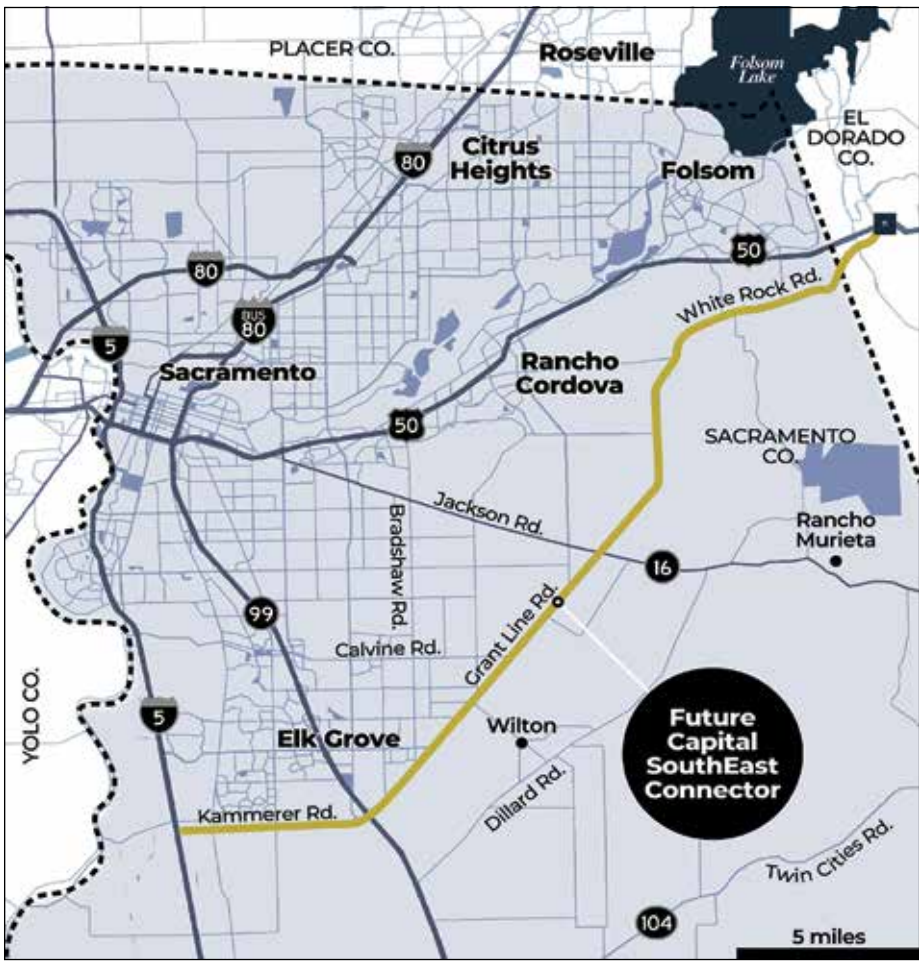
Q What is the Capital SouthEast Connector Expressway?
A The planned Connector is a four-lane expressway that will link Interstate 5 and Highway 99 near Elk Grove to Highway 50 in El Dorado County. The new expressway will act as a southeastern beltway circumventing downtown Sacramento and relieving congestion by directing commuter and commercial traffic around the city. Travelers to and from areas south of Sacramento will no longer need to go through the city to get to their destinations. The Capital Southeast Connector Expressway will feature a parallel bike and pedestrian trail that connects residents to recreational, entertainment and retail facilities, and to each other.

Q What effect will the Connector Expressway have on regional travel and the local economy?
A Currently, people and products traveling Sacramento’s main traffic arteries must pass through the downtown area, where congestion is common, to reach their destinations. Residential and commercial development is expanding much faster than road construction in the region. Thousands of new homes have been built along the Capital Southeast Connector Expressway route in Rancho Cordova and Folsom, with an additional 32,600 homes approved for construction. The economic value of the completed Capital Southeast Connector Expressway is rooted in time and distance savings by more directly linking residential areas with employment and retail centers, attracting new corporations to the region, efficiently

planning community development, and ensuring the safe movement of agricultural and other products. According to a 2022 economic study, the completed Capital Southeast Connector Expressway would save commuters between \$500 million and \$1.5 billion in travel time saved from 2026–2046 compared to using current roadways. The study also found that the completed Capital Southeast Connector Expressway would generate:

- \$1.8 billion of increased economic output
- \$770 million of new labor income
- \$1.1 billion in added value to the region
- \$80 million in new state and local taxes on production and imports

Q How is the Connector funded?
A Revenue from a one-half cent transportation sales tax passed in 2004, combined with other local, state, and federal funds, finances the project. For example, the next phase of the Capital Southeast Connector Expressway recently received \$25 million from the U.S. Transportation Department to transform a dilapidated and dangerous section of Grant Line Road into a modern expressway. These funds, along with other, will be used to complete that portion of the project at a total cost of \$60 million.



Map showing the location of the future Capital SouthEast Connector

Q What was the purpose of the transportation sales tax, when does it expire, how much revenue has it generated over the last two decades, and how much has been allocated to the Capital Southeast Connector Expressway?
A Sacramento County’s transportation sales tax expires in 2039. Voters overwhelmingly approved the tax measure to maintain and improve I-5, I-80, Hwy 50, Hwy 99, and local roads; increase transit for seniors, and expand light rail. The only new project specified in the ballot measure was the Capital Southeast Connector Expressway. Through 2023, the sales tax has generated over \$2 billion, with about \$58 million allocated to the Capital Southeast Connector Expressway.

Q What are the statics regarding how people choose to travel in and through Sacramento?
A Comparing car and commercial traffic to bus and light rail use can be complex, but statistics show that most residents of Sacramento and El Dorado Counties prefer to travel by car. For example, the light rail Gold Line, which runs from downtown to Folsom, averages 9,000 boardings per day, according to Sacramento RT. By comparison, a 2017 CalTrans study documented an average of 156,000 vehicles using Highway 50 daily near its intersection with Sunrise Avenue, a location served by the Capital SouthEast Connector Expressway. With

an average of 1.6 people per vehicle, this means approximately a quarter-million people were served daily on Highway 50 back in 2017.

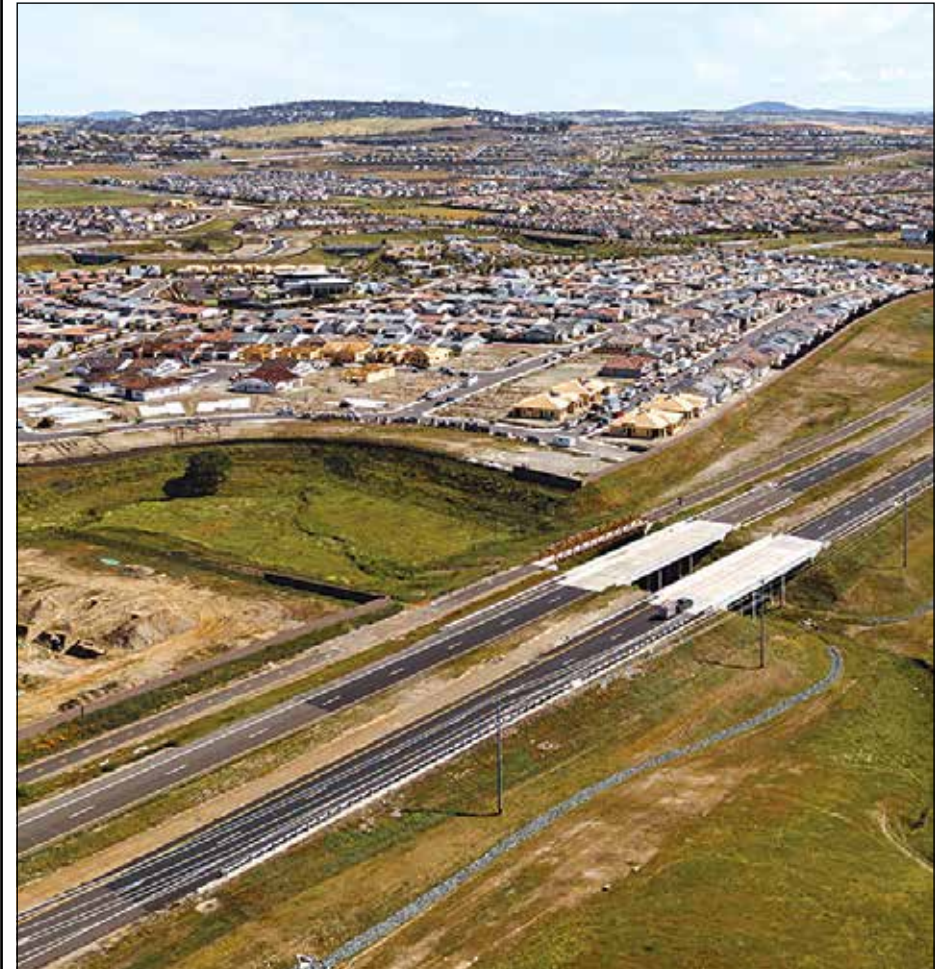
Q What are the primary challenges to completing the Capital SouthEast Connector Expressway?
A The main challenges are funding and politics. Political support is crucial for securing funds from local, state, and federal sources, and there are many worthy projects competing for the funding. The Capital SouthEast Connector Expressway has received bipartisan support, which has been beneficial. For example, three Republican and Democratic members of Congress from the area recently requested a combined \$30 million in federal funding for the project, demonstrating that infrastructure needs can transcend political divisions. As Congressman Kevin Kiley (R) observed, “This project is a testament to what is possible

when everyone in our region works together. When you consider the political divisions in this country, local regional projects that tangibly impact people’s lives can help bridge those gaps.”

Q How can community residents support the Capital SouthEast Connector Expressway Project?
A You can share your support with your local, state, and federal elected representatives by using the quick and easy form on our website at www.connectorjpa.com, where you can also learn more about the project or sign up for our newsletter. Alternatively, you can use the QR code on this page, visit our Instagram page at www.instagram.com/connectorjpa or our YouTube channel at www.youtube.com/@southeastconnectorexpressway

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