





THE NEWS

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SEE
INSIDE

NEWSOM URGES
SCHOOLS TO
RESTRICT PHONES



PAGE 2

KINGS KORNER
BY V.G. HARRIS



PAGE 4

DAVE RAMSEY:
IT GETS EASIER



PAGE 5



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Cherriettters Car Show to Benefit Veterans



A 1953 Ford Ranch Wagon won Best Cruiser in a previous year. Photo courtesy of Cindy Gano

By Annie Kerr

RIO LINDA, CA (MPG) - The Cherriettters Car Club of Rio Linda, in partnership with the American Legion Riders, Chapter 521, will host their 18th annual Classic Car & Motorcycle Show from 8 a.m. to 3 p.m. Sept. 7 in Rio Linda.

The car club is the oldest car club in the Sacramento Valley, according to Cindy Gano, secretary of both the Cherriettters Car Club of Rio Linda and the American Legion Riders.

The car show is held to give back to the community, according to event organizers.

Free for the public to attend, the Sept. 7 show will take place at the historic Dry Creek Ranch House, 6852 Dry Creek Road, Rio Linda.

In addition to the show will be a swap meet, allowing attendees to



The Classic Car & Motorcycle Show will begin with a rifle salute from the American Legion, paying tribute to the victims of the Sept. 11, 2001 attacks. Photo courtesy of Cindy Gano

trade secondhand items with each other.

A wide variety of classic automobiles and motorcycles will be on display. Cherriettters Car Club President Bob Perryman said there are usually anywhere between 75 and 150 cars at the show, all brought by locals.

Cars previously featured include a 1932 Ford Coupe, a 1954 Buick Special and a “deuce and a half,”

which is a classic military truck, according to Gano.

Cars are judged and top scorers are awarded trophies.

However, the show is not restricted to just cars and motorcycles.

“There have been speedboats at the show before,” Gano said.

According to Perryman, the car show was started 18 years ago to

Continued on page 3

July New Home Sales Return to Normal

The Write Stuff
Communications
News Release

SACRAMENTO REGION, CA (MPG) - After six straight months of new home sales that were well above average, sales returned to a historically normal level in July, the North State Building Industry Association reported Aug. 7.

BIA member builders reported selling 433 homes during July, 6% above the monthly average of 409 recorded during July since 1997. Sales were down 15% from June and down 13% from July 2023.

BIA President and CEO Tim Murphy suggested the region’s heat wave might have been a factor.

“Sales were noticeably lower than they have been this year during the first two weeks of the month when the Sacramento region was suffering through a historically hot heat wave,” he noted.

“During eight of those days, temperatures were above 105 and reached 110 or above on three days.

“Temperatures dropped off a bit during the third week of the month and were in the 70s and 80s during the last weekend of the month. It’s probably no coincidence that sales climbed during the third week and that the last week of the month was the best week out of the four. Still, despite the heat, overall it was a solid month for our members.”

Murphy said it was also possible that talk of the Federal Reserve finally lowering interest rates next month may be causing some people to hold off on buying, although a quarter-point drop in rates would not be substantial enough to make much difference in monthly payments.

New home communities in Rancho Cordova saw the most sales during the month (95), followed by Elk Grove (77) and perennial market leader Roseville, which recorded just 62 sales. Sacramento (excluding Natomas) was next with 48 and Folsom rounded out the top five with 42 sales.

The next five submarkets were Plumas Lake (20), Rocklin (17), Lincoln (14), Galt (13) and Natomas (12).

BIA statistics include sales by members in Amador, El Dorado, Placer, Sacramento, Sutter, Yolo and Yuba counties. ★

WE SUPPORT
OUR MILITARY

Stay Safe from Rattlesnakes

By Judy Andrews

SACRAMENTO REGION, CA (MPG) - Although wildlife sightings are typically more common near rivers, creeks and open spaces, this year’s extreme heat has forced the local wildlife, including many unwelcome visitors such as venomous snakes, to seek food, water and shelter in populated areas, sometimes right into our backyards.

The California Poison Control System receives hundreds of rattlesnake exposure calls every year, especially from April to October. Although rattlesnake bites are rarely fatal, they can cause severe injury or death, according to the California Department of Fish and Wildlife, and prevention is the key to human safety.

“Snakes start roaming around when they get desperate for water,” said Jake Molieri, owner of SNAKEOUT, Inc.

“They can die if they become overheated, so it’s not unusual to find them on hot days near water sources like sprinklers, fountains, pools, pet water dishes and inside flowerpots,” Molieri said.

Molieri’s business provides humane snake removal services, educational resources and canine rattlesnake aversion clinics.

He’s one of a handful of local snake removal companies specializing in removing rattlesnakes from businesses and homes. Molieri sees a growing need for public education and awareness of wildlife behavior,



Northern Pacific Rattlesnakes are recognizable with their distinct triangular heads and dark brown blotches running down their backs. Photo courtesy of National Park Service

especially as more people from other areas move into Sacramento County and the foothills.

“Rattlesnakes are important to our ecosystem. We don’t need to live in fear of them. But we need to be vigilant and respect them for their role in the environment like we do for other wildlife,” Molieri explained.

Depending on the county, this region is home to between 10 and 13 different species, including the venomous Northern Pacific Rattlesnake, which is often the target of fear and misconception.

Sacramentan Michael Starkey supports snake conservation worldwide through his nonprofit Save The Snakes organization.

“We haven’t solved the problem by killing and removing them,” Starkey said. “Rattlesnakes are simple creatures with survival needs similar to ours. They are much more afraid of you than you are of them and won’t strike unless provoked.”

Starkey’s organization provides training courses that teach students about venomous snake behavior and how to safely handle them.

“Empowering individuals to learn about snakes helps conserve their population in the ecosystem,” he said.

Continued on page 3

SMF Breaks Ground on Pedestrian Walkway



The new walkway will connect Terminal B to Concourse B. Photo courtesy of Sacramento County

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento International Airport (SMF) has broken ground for its new Pedestrian Walkway, a key project in the SMForward program. The Pedestrian Walkway will connect Terminal B to Concourse B via a skybridge with moving sidewalks, escalators and elevators along a panoramic corridor. The walkway project is vital to supporting passenger growth well into the future.

The \$140 million walkway will enhance passenger convenience and connectivity, offering travelers the ability to walk or ride the existing Automated People Mover. The project will feature three major pieces of art that represent a \$2.5 million investment in public art.

"This is the first project of our \$1.3 billion SMForward program and the culmination of years of planning and creativity," said Cindy Nichol, Director of Sacramento County Department of Airports.

"By transforming how people experience travel, we're enhancing our community's connection to the region and the world, boosting our economy and improving our quality of life."

The project is funded by \$33 million in grant funds through the Bipartisan Infrastructure Law (BIL, as well as a low-interest federal loan through the Transportation Infrastructure Finance and Innovation Act (TIFIA) and airport revenue bonds. Zero local tax dollars will be used to fund this important project.

The Airport has been breaking passenger records month after month, ending fiscal year 2024 with 13.2 million passengers served.

"With passenger numbers on track to

break records again this year, this project is essential to meeting the demands of today and tomorrow," said District 2 Supervisor and Board Chair, Patrick Kennedy.

"By expanding our airport's capacity and enhancing the passenger journey, Sacramento County's Department of Airports is ensuring our region remains a top choice for travelers and businesses alike."

"This walkway, with two sky bridges and a hub, is built with the future in mind," said District 1 Supervisor, Phil Serna.

"They will provide SMF's passengers a flexible portal that can connect to a future concourse to meet our growing region's need for air travel for decades to come."

Following a competitive selection process, Balfour Beatty was chosen to serve as the project's Construction Manager at Risk (CMAR), a first for a major project in Sacramento County.

The Construction Manager at Risk delivery method is beneficial because it allows for early collaboration between the Department, the project designer and the construction manager, leading to better project design and cost control. The project will be delivered through multiple progressive guaranteed maximum price (PGMP) which reduces financial risk for the Department. The Construction Manager at Risk delivery method enhances project quality and efficiency through integrated project design and delivery and proactive risk management.

The Pedestrian Walkway is just the first step in a \$1.3 billion plan to leverage transformative partnerships, lead the way in creative financing solutions and deliver the future of SMF. Throughout the program's projected duration, 800 jobs will be created in the first four years alone.

★

Governor Newsom Urges Schools to Restrict Cell Phones in the Classroom

Office of Governor Gavin Newsom News Release

SACRAMENTO, CA (MPG)

- In a letter to California schools on Aug. 13, Governor Gavin Newsom called on every school district to restrict smartphone use in classrooms as the new academic year begins. In his letter, the Governor applauds districts that have already implemented cell phone restrictions, like Los Angeles Unified, and reminded education leaders of the mental health, scholastic, and social risks of cell phone use in classrooms.

In 2019, Governor Newsom signed AB 272 (Muratsuchi) into law, which grants school districts the authority to regulate the use of smartphones during school hours. Building on that legislation, he is currently working with the California Legislature to further limit student smartphone use on campuses. In June, the Governor announced efforts to restrict the use of smartphones during the school day.

A copy of the letter can be found below:

Dear School Leaders,
As we strive to create the best learning environment for all students this new academic year, I write today to raise an urgent issue that affects their well-being: the pervasive use of smartphones in schools.

Excessive smartphone use among youth is linked to increased anxiety, depression, and other mental health issues. A recent Pew Research Center



Excessive smartphone use among youth is linked to increased anxiety, depression and other mental health issues. Photo by RDNE Stock project via Pexels.com

survey found that 72% of high school and 33% of middle school teachers report cell phone distractions as a major problem. Common Sense Media found that 97% of students use their phones during the school day for a median of 43 minutes. Combined with the U.S. Surgeon General's warning about the risks of social media, it is urgent to provide reasonable guardrails for smartphone use in schools.

As I work with the Legislature to further limit student smartphone use on campus, there is no reason for schools to wait. In 2019, I signed AB 272 (Muratsuchi) into law, which grants school districts the authority to regulate the use of smartphones during school hours. This legislation was a crucial step in our efforts to minimize distractions and foster a more conducive environment for our students to learn. It is imperative that school districts take full advantage of this law to address the growing concerns surrounding student well-being and academic performance.

Leveraging the tools of this law, I urge every school

district to act now to restrict smartphone use on campus as we begin the new academic year. The evidence is clear: reducing phone use in class leads to improved concentration, better academic outcomes, and enhanced social interactions. Schools and districts, including Santa Barbara Unified and Bullard High in Fresno, have seen positive impacts of limiting smartphones on campus, with some reporting higher test scores, grades, and student engagement, and less bullying and damage to school facilities. I applaud these districts, and others like LA Unified, for their leadership.

Every classroom should be a place of focus, learning, and growth. Working together, educators, administrators, and parents can create an environment where students are fully engaged in their education, free from the distractions on the phones and pressures of social media.

Thank you for your continued dedication to our students and support in making our schools the best they can be.

Sincerely,
Governor Gavin Newsom

★

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Cherriettters Car Show to Benefit Veterans

Stay Safe from Rattlesnakes



The Best Motorcycle last year was awarded to a 2015 Victory Cross Country. Photo courtesy of Cindy Gano



Best Low Rider in 2023 went to a 1964 Chevy Impala. Photo courtesy of Cindy Gano

Continued from page 1

help fund the Rio Linda/Elverta Historical Society but over the years, has morphed into an event that helps support local veterans. All show proceeds will be donated to local veterans’ programs and food banks, benefiting the local community. Perryman mentioned about a total of 1,000 visitors stop by each year.

Kicking off the event will be a Sept. 11 remembrance ceremony, complete with rifle salutes from the American Legion and a rendition of the National Anthem. Officers from both CHP and the Twin Rivers Unified School District Police Department will be in attendance, according to Gano.

Hamburgers, kettle corn, coffee and shaved ice will be sold. Other vendors will offer arts and crafts, tie-dyeing and an artist hand-painting vinyl albums.

There will be a kids’ zone and youth can get their faces painted for free.

Additionally, attendees can enter a \$5 prize drawing. The grand prize winner will

receive a plasma cutter, most often used for automobile repair.

Why should residents come to the show? “This is a great way to come support your community,” Perryman said. “Everything we put into this event, we put back out into the community for our veterans.”

Gano echoed his statement.

“It’s great seeing everybody come together. Everybody’s there to enjoy themselves and have a nice outing. Politics, race, none of that matters there. Everyone is just there to see some cars, eat good food and give back to veterans,” Gano said.

Any classic car owner who would like to add their car or motorcycle to the show will pay an entry fee of \$20. Interested car owners can contact Perryman at 916-873-5007. There is no pre-registration available for showing a vehicle, so those interested in showing will just need to bring their car on the day of the event.

Vendor openings are still available and those interested can contact Gano at 909-499-4278. ★



Northern Pacific Rattlesnakes are common in this area. Photo by Judy Andrews

Continued from page 1

Keeping your home snake-free

Rattlesnake sightings and encounters can occur at any time of year in this area but are more frequent as the snakes become active when temperatures rise above 70 degrees. Should you find one in your yard, don’t panic. Follow the experts’ advice to keep your property snake-free.

“Understanding their behavior and habits is the first step in safety and prevention,” said Ben Nuckolls, Wildlife Capture Specialist and owner/operator of California Wildlife Encounters. With 30 years of experience, Nuckolls is trained to safely work with all types of wildlife, often including venomous snakes.

“The important thing to remember is that rodents attract snakes,” Nuckolls said. “Removing a snake’s food source is crucial to keeping your home snake-free.”

Nuckolls frequently responds to calls from livestock owners and residents in rural communities who find rattlesnakes in the loose straw where rodents burrow or near chicken coops where rodents eat the feed.

Homeowners can reduce



Save The Snakes teaches students and wildlife professionals how to handle venomous snakes safely. The organization accepts donations to keep their work going. Photo courtesy of Save The Snakes

snake encounters by keeping their yards, sheds and garages clutter-free. This involves cleaning up all birdseed from the ground, trimming weeds, grass and overgrown foliage—and conducting regular home perimeter inspections, including checking woodpiles and areas near water sources.

Snake experts also advise homeowners near open spaces and greenbelts to invest in rattlesnake fencing installed by a professional to minimize snake entry points.

Should you encounter a rattlesnake in your yard, it’s recommended that you call a professional to safely and humanely remove it. Don’t try to remove it yourself or kill it unless you’ve been trained in handling venomous snakes. A scared, provoked snake will try to defend itself.

Experts recommend having a plan in place and keeping the phone numbers of local snake removal companies or your local county Animal Control handy in case you need them at any time. Check with your nearest hospital or emergency facility to ensure they carry the antivenom. A rattlesnake bite is a medical emergency for humans and pets. ★

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Social Security Matters

Does Some of my Social Security Payment Include Repayment of my Contributions?



By Russell Gloor,
AMAC Certified Social
Security Advisor

Dear Rusty: I have a question about my Social Security benefits. Would I be correct to assume that part of the monthly Social Security income I get is a repayment of what I contributed to the fund while I was working? If so, how much of my monthly benefit payment is my own money coming back to me? **Signed: Curious Beneficiary**

Dear Curious: I'm afraid that is not how Social Security works. The money you contribute to Social Security during your working years does not go into a special account to be repaid to you. Rather, the Social Security taxes you pay while working are used to pay benefits to all those currently receiving Social Security benefits. The system is, in effect, a "pay as you go" program where all those currently contributing help pay benefits for all those now receiving. What your contributions do, however, is earn you "quarter credits" and, when you have enough credits, you become eligible for Social Security retirement benefits for life. Generally, someone

must have about 40 quarters (about 10 years) contributing to Social Security to be eligible for SS retirement benefits.

How much you receive monthly is determined not by how much you contributed but, rather, by how much your work earnings were over your lifetime. You will get a percentage of your average pre-retirement work income as your monthly Social Security payment, but that is also affected by your age when you claim benefits. It is your average lifetime earnings (adjusted for inflation) which determines your "Primary Insurance Amount" (or "PIA"). Your PIA is what you get at your Social Security full retirement age (FRA), but your age when you claim benefits determines if you get more or less than your PIA. Claiming SS before your FRA means a smaller monthly benefit, while waiting longer than your FRA means a benefit higher than your PIA. (SS benefits reach maximum at age 70). FYI, each person's FRA is different based on the year they were born, but full retirement age today is between age 66 and 67. When you claim benefits relative to your FRA determines how much of your PIA you will receive each month.

So, your contributions to Social Security aren't used to determine your monthly benefit amount, but your average lifetime work earnings and age when you claim are. Nevertheless, you may be interested to

know that most people get back everything they have personally contributed to Social Security within about 3 to 5 years of collecting their benefits. In that sense, Social Security is an exceptionally good deal, since most Americans now collect benefits for about two decades. And therein lies much of Social Security's financial dilemma – people are now collecting benefits for many more years than the current program is designed to support. And that is what Congress needs to fix as soon as possible. The Social Security trust funds (which now provide supplemental money to pay benefits) are projected to be depleted around 2033, which will mean a cut in everyone's monthly Social Security payment, unless Congress acts soon to reform the program and restore it to fiscal solvency.

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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



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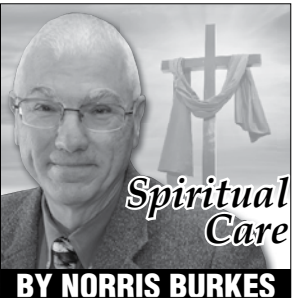
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Grieving Isn't a Secret



I was 28 years old when the U.S. Air Force sent me to Air University at Maxwell Air Force Base in Montgomery, Ala., to complete Chaplain Basic Training.

For three weeks, I sat elbow-to-elbow with other young chaplain wannabes.

On my left side sat the first of many chaplain priests I'd befriend.

Yet, almost from the beginning, Father Frank found me deeply disturbing on two levels.

First, he couldn't believe I didn't drink.

For the second problem, he suggested that "A good drink could fix your akathisia."

"What's that?" I asked.

"Akathisia describes a complete inability to sit still."

Fortunately, within a few days, I was able to win Frank over without alcohol.

We shared a lot of laughs, giggling during lectures, passing notes and kicking each other under the table to keep quiet. I began to feel that Catholic priests would likely go to heaven, and he learned that even Baptist teetotalers could be fun.

However, my classmate to my right wasn't as sociable. Bobby kept to himself, looking straight ahead, volunteering little more than his name and religious denomination.

Finally, a few days from the course completion during a lecture on grief, Bobby dropped a bomb.

"I know you probably think I've seemed detached these past several days."

An acapella chorus of "No-duh" rippled through our student body.

"My mother died the day after we arrived."

Suddenly, it became quite enough to hear a chaplain cuss, but I just said, "Ah, shoot."

Our class stopped to say a prayer for Bobby. The course director offered him emergency leave, but Bobby refused, holding tight his military bearing.

After class, a few of us invited Bobby to a nearby bar. He declined, so we went without him.

Inside the bar, we commiserated on Bobby's behalf, noting how tragic it was to lose a family member while so far away from home.

After a few drinks, Frank slammed his hand on the table.

"Bobby didn't trust us," he said. "We sat shoulder-to-shoulder with him all month and he was locked up too tight to share with his clergy brothers."

"Perhaps we could have helped him," said one chaplain.

"How could we?" asked Frank. "He didn't trust us to help him."

"We could have carried his class assignments," suggested one lieutenant.

"I would have given him my phone card to call his family," I said.

To each idea, Frank pushed back, "If only he had trusted us."

The bar debate eventually found some resolve to reach out to Bobby again the next day.

"Try again." Frank said.

A few years later, I saw Frank at a chaplain's conference, just outside a Denver hotel.

"How you doing, Baptist?" he asked.

The word "fine" came to

mind, but thinking of Bobby, I didn't lie. I trusted Frank more than that.

"Not good." I said as my tears splatted the conference-room carpet.

Many readers know the story I told Frank next.

A few months prior, I'd rushed to give solace at a mass shooting scene at Cleveland Elementary school in Stockton, Calif. I was the chaplain who told six parents that their child had been killed.

I fell into the arms Frank extended. He held me and wouldn't let go.

That night, he invited me to join him and two other priests at a local bar—the same opportunity he'd offered Bobby.

As we talked in that dark, private space, I sipped at my Pepsi, feeling a restoration budding in my soul.

During the next few hours, my priestly friends also told their stories of grief. They taught me that grief can't stay in the dark. It must come out or it will never heal.

Why did I choose this week to tell you this story? Because my 90-year-old mother died a few weeks ago and I won't keep that a secret.

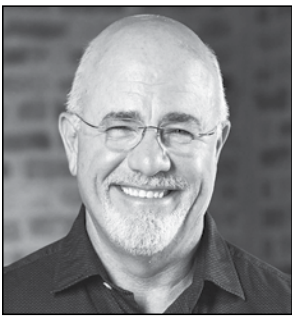
She was the most wonderful mother who taught me faith, laughter and love. I want you to know that I feel grief and so should you.

By the way, I finally did take Frank's advice by accepting his offer of a Colorado Bulldog. (It's a White Russian cocktail, with added Pepsi.)

It was so delicious that I ordered two more that evening.

About midnight, when we stood to leave, the ceiling seemed a bit active.

"Don't worry. We got you, Baptist." Frank promised. And they did. They all walked me back to my room, arm in arm, like the brothers they'd become. ★



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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FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05545 Margarito Perez Robles, 5331 Kohler Road, Sacramento, CA 95681 is doing business under the Fictitious Business Name(s) "Page's Fountains & Water Gardens" 5331 Kohler Road, Sacramento, CA 95841. Filed with the Clerk of Sacramento County July 18, 2024 Publish: August 2, 9, 16, 23, 2024 PAGES8-23-24		
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 LUCKY8-23-24		
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 PULL8-23-24		
FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05234 Coronel'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 CORONEL8-23-24		
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 Publish: August 2, 9, 16, 23, 2024 THERAPY8-23-24		
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 Publish: August 2, 9, 16, 23, 2024 NORCAL8-23-24		
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 Publish: August 2, 9, 16, 23, 2024 RMS8-23-24		
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 SMART8-23-24		
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) "Alina Krasniuk Distribution" 2257 Windward Lane, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County July 24, 2024 Publish: August 2, 9, 16, 23, 2024 CLOTHES8-23-24		
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 BOBS8-23-24	FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05778 Bahiyah Muwakkil, 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, 30, 2024 HAND8-30-24
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 CORCENTRA8-30-24	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 Publish: August 9, 16, 23, 30, 2024 PRO8-30-24
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 Publish: August 9, 16, 23, 30, 2024 ORANGE8-30-24	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 USA8-30-24
HS Drinks LLC, 24988 Blue Ravine Road Suite 108, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Bobalogy" 24988 Blue Ravine Road Suite 108, Folsom, CA 95630. Filed with the Clerk of Sacramento County July 29, 2024 Publish: August 9, 16, 23, 30, 2024 BOBATOLOGY8-30-24	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 BRUNS8-30-24
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 MULLINS8-30-24	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 COMMONWEALTH8-30-24
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 ALINA8-30-24	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 Crescent Way, Folsom, CA 95630. Filed with the Clerk of Sacramento County July 23, 2024 Publish: August 9, 16, 23, 30, 2024

FOLSOM8-30-24	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 THE8-30-24
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 RUFUS8-30-24	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 OAM8-30-24
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 Publish: August 9, 16, 23, 30, 2024 POLI8-30-24	FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05825 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 Publish: August 9, 16, 23, 30, 2024 ELEVATED8-30-24
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 Publish: August 9, 16, 23, 30, 2024 SANDC8-30-24	FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05407 Doering Commercial Spaces, 470 N 16th Street, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "DCS" 470 N 16th Street, Sacramento, CA 95811. Filed with the Clerk of Sacramento County July 15, 2024 Publish: August 9, 16, 23, 30, 2024 DCS8-30-24
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 Publish: August 9, 16, 23, 30, 2024 MOON8-30-24	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 IAM8-30-24
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 TRANSCEND9-6-24	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 Publish: August 16, 23, 30 Sept 6, 2024 AACTION9-6-24	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 Publish: August 16, 23, 30 Sept 6, 2024 EFINITY9-6-24
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 Publish: August 16, 23, 30 Sept 6, 2024 ATTENTION9-6-24	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 Publish: August 16, 23, 30 Sept 6, 2024 RIDE9-6-24
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 Publish: August 16, 23, 30 Sept 6, 2024 CRESENT9-6-24	FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05887 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 Publish: August 16, 23, 30 Sept 6, 2024 CALLISTA9-6-24
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 Publish: August 16, 23, 30 Sept 6, 2024 LINK9-6-24	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 Publish: August 16, 23, 30 Sept 6, 2024 ACCURATELY9-6-24
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 Publish: August 16, 23, 30 Sept 6, 2024 FRED9-6-24	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 Publish: August 16, 23, 30 Sept 6, 2024 LARA9-6-24
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 Publish: August 16, 23, 30 Sept 6, 2024 MARCHANT9-6-24	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 Publish: August 16, 23, 30 Sept 6, 2024 BRADS9-6-24
Maria D. Martin, 1808 Avondale Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s)	FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06010 Charlotte Tillman, 8226 La Sombra Way, Sacramento, CA 95823 is doing business

"Well Connected Language Services" 1808 Avondale Avenue, Sacramento, CA 95825. Filed with the Clerk of Sacramento County August 5, 2024 Publish: August 16, 23, 30 Sept 6, 2024 WELL9-6-24	FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05766 Nestor Javier Pulido and Lizzette Corona, 9098 Salmon Falls Drive, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Peak Performance K9 Mobile Dog Gym" 9098 Salmon Falls Drive, Sacramento, CA 95826. Filed with the Clerk of Sacramento County July 25, 2024 Publish: August 16, 23, 30 Sept 6, 2024 PEAK9-6-24
Lizzette Corona and Nestor Javier Pulido, 9098 Salmon Falls Drive, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Xochis Pawfections" 9098 Salmon Falls Drive, Sacramento, CA 95826. Filed with the Clerk of Sacramento County July 25, 2024 Publish: August 16, 23, 30 Sept 6, 2024 XOCHIS9-6-24	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 Publish: August 16, 23, 30 Sept 6, 2024 CMB9-6-24
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 Publish: August 16, 23, 30 Sept 6, 2024 THORS9-6-24	FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05876 Medgracia LLC, 2108 N Street #9085, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Medgracia" 2108 N Street #9085, Sacramento, CA 95816. Filed with the Clerk of Sacramento County July 30, 2024 Publish: August 16, 23, 30 Sept 6, 2024 MEDGRACIA9-6-24
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 Publish: August 16, 23, 30 Sept 6, 2024 ABSOLUTE9-6-24	FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05880 Vladislav 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 Publish: August 16, 23, 30 Sept 6, 2024 PRIME9-6-24
Kepos Enterprises, Inc., 835 University Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Fleet Flower/Nu 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 FLEET9-6-24	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 SALON9-6-24
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 PORTER9-6-24	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 Publish: August 16, 23, 30 Sept 6, 2024 AMERICAS9-6-24

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 Publish: August 16, 23, 30 Sept 6, 2024 CHAR9-6-24	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 Publish: August 16, 23, 30 Sept 6, 2024 MINUTEMAN9-6-24
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 Publish: August 23, 30, Sept 6, 13, 2024 BUTTERFLY9-13-24	FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05806 SND Foods, Inc., 5109 Gibbons Drive, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Star Liqueur" 4110 De La Vina Way, Sacramento, CA 95823. Filed with the Clerk of Sacramento County July 30, 2024 Publish: August 23, 30, Sept 6, 13, 2024 STAR9-13-24
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 Publish: August 23, 30, Sept 6, 13, 2024 CLEANING9-13-24	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 NEW9-13-24
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 EXPRESSIONS9-13-24	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 STENCIL9-13-24
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 MATHNASIUM9-13-24	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 GENERAL9-13-24
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 MEHNDI9-13-24	



PUBLIC NOTICE

I, Marcus Hinschberger, bring forth and announce my claim of estate, trade name, mark, and political status correction to all private and public persons and agencies. If interested in viewing, please visit: <https://publicannouncements.org/estate-status-for-tt/>

The Rio Linda News 8-9, 8-16, 8-23 and 8-30-2024

PUBLIC NOTICE

I, Marcus Hinschberger, bring forth and announce my claim of estate, trade name, mark, and political status correction to all private and public persons and agencies. If interested in viewing, please visit: <https://publicannouncements.org/estate-status-mh/>

The Rio Linda News 8-9, 8-16, 8-23 and 8-30-2024

COMICS & PUZZLES

The Spats

by Jeff Pickering

THIMBLE THEATRE PRESENTS

POPEYE

BY EDDY MELLORE

Amber Waves

by Dave T. Phipps

HOCUS-FOCUS

BY HENRY BOLTINOFF

Find at least six differences in details between panels.

Out on a Limb

by Gary Kopervas

TIGER

by BUD BLAKE

GRIN & BEAR IT

by Dave T. Phipps

Just Like Cats & Dogs

S	L	A	B	S		D	A	Y		T	I	M	E			
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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

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6	3	4	8	9	1	7	5	2
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California Commissioner Faces Criticism as He Tries to Solve Crisis in Home Insurance Coverage



By Dan Walters, CALMatters.org

“Father Knows Best” was a popular radio show in the post-World War era that morphed into an even more popular television series starring actor Robert Young. Young’s character, Jim Anderson, was an insurance company executive — probably the only time American mass media have positively portrayed such a figure. Young later played a much more sympathetic role, a doctor who made house calls, in “Marcus Welby, MD.” Insurance to indemnify for liabilities and damages to our homes, cars and businesses is a modern necessity, but consciously or subconsciously we often resent paying for coverage that is seldom invoked. Politicians tend to play on that resentment by promising, if elected, to protect voters from rapacious insurers. In California, that attitude took the form of a 1998 ballot measure sponsored by a self-designated consumer protection group, that made the state insurance commissioner an elected official with new authority to regulate insurers. The sponsoring group, Consumer Watchdog, has since been paid millions of dollars in “intervenor fees” for inserting itself into

insurance rate cases pending in the Department of Insurance, but it claims to have saved Californians \$6 billion. Ever since he launched 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. ★



Insurance Commissioner Ricardo Lara talks to Raul Vargas, Farmers Insurance CEO, in Los Angeles on April 4, 2024. Insurers say wildfires and regulations led some to stop covering California homes. Photo courtesy of Ted Soqui for CalMatters

Free Fishing Day: Get Hooked on New Adventure

California Department of Fish and Wildlife News Release

SACRAMENTO REGION, CA (MPG) - During the second of California’s two free fishing days in 2024, which will be on Aug. 31, the public can fish throughout the Golden State without a fishing license. For those new to fishing, this is an opportunity to explore a rewarding and exciting new hobby. For licensed anglers, this is an opportunity to introduce or reintroduce someone else to the joys of becoming an angler. Free fishing days are also a perfect time for former anglers to return and reconnect to the activity. Those interested in fishing California’s lakes, streams and rivers can find information about inland fishing locations and species on the California Department of Fish and Wildlife website at wildlife.ca.gov/Fishing/Inland. Information is also available about year-round free fishing opportunities found on specific piers, jetties and breakwaters along the coast. Other helpful tools for anglers include the fish planting schedule, fishing guide and Recruit, Retain, Reactivate (R3) Program resources at wildlife.ca.gov/r3#54518718-fishing. A variety of offerings is also available from California Department of Fish and Wildlife’s Fishing in the City program,

which focuses on teaching Californians how and where to fish in metropolitan areas. General information about the Fishing in the City program can be found on the California Department of Fish and Wildlife website at wildlife.ca.gov/fishing-in-the-city. Children 15 and younger can fish for free every day of the year in California but Free Fishing Days offer a time when families and friends can experience the hobby together for free. All fishing regulations, such as bag and size limits, gear restrictions, report card requirements, fishing hours and stream closures remain in effect. California Department of Fish and Wildlife encourages potential anglers to check rules and regulations for each water they plan to fish at wildlife.ca.gov/regulations. For new anglers who get “hooked” on fishing, an annual sport fishing license can be bought at ca.wildlifelicense.com/internetsales. Revenue generated from license sales helps conserve fish populations and habitats while supporting California’s longstanding angling opportunities for future generations. Annual sport fishing licenses are now valid for a full 365 days from purchase. More information on licenses, validations and fees can be found online at wildlife.ca.gov/Licensing/Fishing. ★

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We are Open!

Community Cafe: Hagginwood Community Center
3271 Marysville Blvd Sacramento, 95815

Enjoy a hot meal @ 11:30 am Mon-Fri

There's no cost to eligible program participants.

A voluntary contribution is welcomed to support the program.

Eligibility:

- 60 years or better
- Spouse of an eligible, enrolled participant under the age of 60

Call ahead to reserve your meal! → (916) 808-6439

Visit www.mowsac.org to find other MoW Community Cafes near you

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RESTAURANT ROW

Lou's Burgers Here to Stay



By Janice Row

Most people saw in the news last October that Lou's Burgers in North Highlands was closing. It was big news that hit all the news channels. Fortunately for us, they won the battle and are here to stay.

Here's the whole story. Seven locations of Lou's Burgers opened in 1958. In 2009, Don Roberge owned the last two of these locations. He sold the one in Citrus Heights, which is now Sam's Classic Burgers. In 2010, Roberge sold the North Highlands location to his grandson. Robert and Leilan Kitchens were proud to love and own their grandfather's restaurant. The one bit of advice his grandfather gave him was "Don't change the secret sauce."

Life happens and things change. The landlord that their grandfather had passed away and a new landlord bought the building and the land. And had big plans but since they had a lease, he had to put his plans on hold. The two sides tried to work out something that worked for them both but the landlord decided to sell to someone else. The new landlord also wanted the



Lou's Burgers has been a must-visit restaurant in Rio Linda for many years. The yummy burgers include a secret sauce that keeps customers coming back all the time. Photo courtesy of Lou's Burgers

land for other things and when the lease was up, he raised the rent and the lease agreement was not in Lou's Burgers favor at all. Lou's Burgers wanted to buy the land and building but it wasn't for sale.

Now we are at October 2023. Lou's was given an eviction notice. When some customers found out, they told media. It was quite a scene; the line to get a burger was down the street. You see, the customers of Lou's Burgers grew up on these burgers. It is nostalgia.

A customer said, "It's a staple of my childhood. Sometimes it is just really nice to go back somewhere you know you got a good burger."

There are former residents who moved away

and when they come back to visit must come back for a good burger. There is a family that celebrates their dad's birthday every year by coming to Lou's. The whole community rallied around them with paying it forward, car shows and more. Robbie and Leilan appreciated the response of their customers and the love and support shown to them.

Oct. 31 was the court date and they accepted an offer from the landlord to buy the building and the land. Now Lou's Burgers is solely theirs, they get to stay with the community they so love to serve. It is a dream come true to be able to stay in this location and continue to serve their customers and community, for many more years.

Customers love nostalgia, food, amazing burgers, secret sauce and of course milkshakes. The milkshakes are handmade, delicious and there are 25 flavors or more. Come back and see the owners and staff and enjoy their awesome burgers, fries, tots sandwiches and shakes. Tell them you are glad they were able to save Lou's from eviction.

Robbie and Leilan love this place, their customers and this community. They would love to have more car shows, car washes, here and other community type events. Contact Leilan to get on their calendar at 916-271-2458.

Lou's Burgers is at 6229 Watt Ave., North Highlands. Hours are 10 a.m. to 9 p.m. seven days



Owners Robert and Leilan Kitchens love their customers. They want to help the community through car shows, car washes and more. Photo by Janice Row

a week. Also check out all that is going on through Facebook and Instagram. As their Facebook says, "We're not 'fast' food

It's a drive in, not a drive through."

Contact Janice Row at janice@restaurantsrow.com or at 916-292-1314. ★



This grill is where the magic happens. But don't stop with hamburgers; try one of Lou's Burgers' many milkshakes. Photo by Janice Row

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Images of various breads and cakes.

FROZEN & FISH DEPT

Frozen Wild Yellow Corvina 28.22 oz REG. \$11.99/ea \$6.99/ea	Cooked Baby Clam Meat 340 g REG. \$5.99/ea \$3.99/ea
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WEEKLY MEAT SPECIALS

Beef Cross Rib/Shoulder Roast - Brnds \$4.99/lb Corteza Cruzada de Terreno Asado Deshebrado	Beef New York Roast - Boneless \$5.99/lb Corteza de Res Nueva York Asado Deshebrado	Beef New York Steak - Boneless \$6.99/lb Corteza de Res Nueva York Filete sin Hueso
Chicken Drumsticks \$2.99/lb Pernas de Pollo	Pork St. Louis Ribs - Single Pack \$3.99/lb Corteza de San Luis	Pork Loin Chops Boneless \$3.49/lb Chuletas de Lomo de Cerdo Deshebradas

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English Cucumber \$1.29/ea	Grape Tomato 10.5 oz \$2.19/ea	Black Grape \$2.29/lb	Nopales Cleaned 1 lb \$2.29/ea
Raw Peanut \$1.59/lb	Granny Smith Apple 79c/lb	White Nectarine \$1.29/lb	Hami Melon 2 lbs for \$1

AMERICAN/HISPANIC GROCERY

REG. \$4.99 \$7.99/ea EED Awesome Strength Paper Towels 8 rolls	REG. \$4.99 \$1.69/ea Act II Butter Flavor Popcorn 5.25 oz	REG. \$5.99 \$1.59/ea Newman's Own Fig Newmans Low Fat 10 oz	REG. \$2.49 \$1.99/ea Garden of Eatin' Cereals 5.7 oz	REG. \$15.99 \$9.99/ea Swiffer Dry + Wet Sweeping Kit 1 act
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ASIAN GROCERY

REG. \$3.99 \$3.49/ea Lee Kum Kee Black Bean Garlic Sauce 13 oz	REG. \$4.49 \$3.99/ea Thai MSG 500 g	REG. \$7.99 \$6.99/ea Pure Foods Corned Beef (with juice) 12 oz	REG. \$2.99 \$2.49/ea Chaokoh Nuts de Coco (in syrup) 17.6 oz	REG. \$9.99 \$8.99/ea Hawaii's Famous Hot-Hot Sauce 24 Loc
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EUROPEAN GROCERY

REG. \$21.99 \$16.99/ea Sobah Avocado Oil 2 liters	REG. \$5.49 \$3.99/ea Baker Rose Water 430 ml	REG. \$6.99 \$5.99/ea Rabiz Sunflower Seeds 500 gr	REG. \$2.99 \$1.99/ea ETI Tea Biscuits 400 gr	REG. \$7.49 \$2.79/ea Vintrol Salada Greek Salad 900 gr
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KOREAN/JAPANESE GROCERY

REG. \$6.99 \$6.99/ea Sakura White Rice 4.4 lbs	REG. \$3.99 \$3.99/ea Sakura Apple Juice 1.5 liters	REG. \$2.99 \$2.99/ea O Food Luncheon Meat 340 g	REG. \$4.99 \$4.99/ea Sakura Chicken Noodle 5 lbs	REG. \$10.99 \$10.99/ea Chicken Noodle 800 g	REG. \$5.99 \$5.99/ea Korean Fish Sauce 830 ml
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HOUSEWARES

REG. \$19.99 \$15.99/ea Kohlen Red Bean 475 g	REG. \$15.99 \$15.99/ea Korean Red Ginseng Drink 20 x 50 ml	REG. \$9.99 \$9.99/ea Lotte SeoSae Orange & Grape 12 x 238 ml	REG. \$6.99 \$6.99/ea Hot Pepper Paste + Sesame Oil 1kg + 170g	REG. \$8.99 \$8.99/ea Nishin Kani Maki 100 g	REG. \$14.99 \$14.99/ea Shirakiku Yum Noodle 8.52 oz	REG. \$4.99 \$4.99/ea Koroye Miso Paste 500 g
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FROZEN & FISH DEPT

Beef Curry & Beef Soy Gyu Don 12 oz REG. \$9.99/ea \$5.99/ea

EUROPEAN DELI

REG. \$14.99 \$13.19/ea Columbus Roast Beef	REG. \$14.99 \$13.19/ea Columbus Black Forest Ham	REG. \$14.99 \$13.19/ea Greek Black Olives	REG. \$14.99 \$13.19/ea Pitted Green Olives
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