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THE NEWS

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Rio Linda Football Season Kicks Off



Ralph Quijada, accompanied by the football coaching staff, talks to the team after their scrimmage. Photo courtesy of Alexis Quijada

By Annie Kerr

RIO LINDA, CA (MPG) - Fall is in the air, which means school is back in session, the air is getting cooler and the Rio Linda Knights football season is underway.

Before the season began, the Knights saw a dramatic change in June when former head coach Jeff Freeman accepted another coaching opportunity out of state. Rio Linda had very little time to find a replacement, according to interim head coach Ralph Quijada, who stepped in at the nick of time.

"I've been the head coach for... three and a half weeks," he laughed.

However, Quijada has qualifying experience for the job. He has been a football coach for 16 years, with three of those being at Rio Linda High School as the offensive



The Knights kicked off their season Aug. 23 against the Lincoln Fighting Zebras. Photo courtesy of Alexis Quijada

coordinator. Quijada will lead the team in the 2024-2025 season and has high hopes.

"The team is so talented," Quijada said. "We've got a senior-heavy offensive line and our running backs are stacked."

Despite the starting quarterback, *Continued on page 2*

Educating on Fentanyl and Opioid Overdose/ Poisoning

**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 held on Aug. 15 aimed 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.

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

Continued on page 2

Free Playmaker Flag Football Launches



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

PLAYMAKERS

CHARACTER AND LEADERSHIP ACADEMY

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.

Continued on page 2

Rio Linda Football Season Kicks Off



From left, football coaching staff Jennifer Davis, Anthony Rhodes, Allen Zsoldos, Levi Lockling, Cody Allred and Ralph Quijada cheered on the Knights at the Aug. 16 Jamboree. Photo courtesy of Alexis Quijada

Continued from page 1
Monty Hale, breaking his thumb in the Aug. 16 Jamboree scrimmage, the multi-talented Cayden Lockling, who is also a receiver, will assume the position in the meantime. Quijada emphasized he is backed by a “great coaching staff,” including Levi Lockling, running back and linebacker coach for the Knights. Lockling also has great expectations for the season.

“I’m looking forward to the season because I think these kids are going to surprise some people,” Lockling said. “A lot of people are probably counting us out already because of the coaching change so close to the start of the season, but Quijada is a great coach. As long as the kids’ effort matches their abilities, I’m optimistic we can have a successful season,” he added. The Knights are known for winning championships in the past, and Quijada and Lockling said the talent their team has could lead to another successful season.



The Knights are ready to take on the football season. Photo courtesy of Alexis Quijada

But the Knights can’t do it alone. The team needs all the community support they can get, especially with all the changes to the program, according to the coaches. “People should come out and support the team because these kids deserve to know the community is behind them. A positive crowd can really help you sway the game in our favor,” Lockling said. Quijada echoed that sentiment. “It’s a different atmosphere,” he said of the games. “We want to bring the energy back and having the community there helps. The kids want to win and they’re hungry. It’s time to

bring the winning culture back to Rio Linda.” Having just returned to school Aug. 20, the Rio Linda Knights kicked off their football season with an away game Aug. 23 against the Lincoln Fighting Zebras, where Lincoln defeated Rio Linda 41-13. The home opener will be against the Placer Hillmen at 7 p.m. Aug. 30 at Rio Linda High School, 6309 Dry Creek Road, Rio Linda. Tickets to the games are \$10 per person, and \$7 for students who present their student IDs. Kids aged 40 and under are admitted free of charge. Go Knights! ★

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

Continued from page 1
deaths, remember those lost and acknowledge the grief endured by their loved ones. 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@sac-county.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>. ★

Free Playmaker Flag Football Launches

Continued from page 1
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. ★

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Native Participates in International Maritime Warfare Exercise

By Mass Communication Specialist 2nd Class Jerome Fjeld, Navy Office of Community Outreach

PEARL HARBOR, HI (MPG) - Seaman Apprentice Rocio Zavala-Ramirez, a native of Sacramento, California, serves aboard USS Carl Vinson, a U.S. Navy warship operating out of San Diego, California, and participating in the biennial Rim of the Pacific (RIMPAC) exercise in and around the Hawaiian Islands.

Zavala-Ramirez graduated from Grant Union High School in 2021.

The skills and values needed to succeed in the Navy are similar to those found in Sacramento.

“While in my hometown, my dad, a hard worker, taught me the value of diligence, and my mom taught me empathy, communication, and networking. These lessons have been instrumental in my job,” said Zavala-Ramirez. “My hometown also taught me that it is okay to fail because failure is an opportunity to learn, as my teachers taught me.”

Zavala-Ramirez joined the Navy one year ago. Today, Zavala-Ramirez serves as a mass communication specialist.

“I joined the Navy because I wanted more direction for my career and a clearer life purpose,” said Zavala-Ramirez. “I was working at Costco and realized I didn’t want to do that for the rest of my life. I wanted to pursue something bigger than myself, so I decided to join the Navy.”

As the world’s largest international maritime exercise, approximately 29 nations, 40 surface ships, three submarines, 14 national land forces,



Rocio Zavala-Ramirez hails from Sacramento. Photo by Mass Communication Specialist 2nd Class Isaiah Williams

over 150 aircraft and more than 25,000 personnel will participate in RIMPAC 2024. This exercise provides a unique training opportunity that helps participants foster and sustain cooperative relationships that are critical to ensuring safety at sea and security on the world’s oceans. RIMPAC 2024 marks the 29th exercise in a series that began in 1971.

The theme of RIMPAC 2024 is “Partners: Integrated and Prepared.” The participating nations and forces exercise a wide range of capabilities and demonstrate the inherent flexibility of maritime forces. These capabilities range from disaster relief and maritime security operations to sea control and complex warfighting. The relevant, realistic training program

includes gunnery, missile, anti-submarine and air defense exercises, as well as amphibious, counter-piracy, mine clearance operations, explosive ordnance disposal and diving and salvage operations.

Zavala-Ramirez plays an important role in the exercise.

“During RIMPAC, my role is to document and display the significance of our international partnerships,” said Zavala-Ramirez. “I think it’s beneficial to hold exercises and events with other nations. I covered a sports competition between the U.S. and New Zealand. I felt it helped connect people from these nations personally, building bonds and strengthening our alliances.”

Zavala-Ramirez serves a Navy that operates far forward, around the world and around the clock, promoting the nation’s prosperity and security.

“Being in the Navy makes me proud to serve my country. Playing a role in something as significant as this gives me a sense of purpose,” said Zavala-Ramirez. “Every job has its importance, and what I do and who I serve has provided me with valuable learning experiences that I am grateful for.”

Zavala-Ramirez is grateful to others for helping make a Navy career possible.

“I would like to thank my recruiter, Terence Litton. As a first-generation military member with no one in my family familiar with what I was signing up for, he provided me with a lot of information about the jobs and coached me well on what to study and ex,” said Zavala-Ramirez. “I also want to thank my family for supporting me in my journey. Although they

were worried at first, their calls and letters helped me a lot in adjusting to a new environment. Additionally, I would like to thank my fiancé for his unwavering support and reassurance. His experience in the Navy and supportive words and advice helped me get through hard times.”

Zavala-Ramirez offered words of advice for those considering joining the military.

“If you’re going to join, be 100% sure of it. Do it because you want to, not because someone else told you to.,” added Zavala-Ramirez. “It has to be your decision. Prepare for all tests diligently.”

Hosted by Commander, U.S. Pacific Fleet, RIMPAC 2024 will be led by Commander, U.S. 3rd Fleet, Vice Adm. John Wade, who will serve as Combined Task Force (CTF) commander. For the first time in RIMPAC history, a member of the Chilean Navy, Commodore Alberto Guerrero, will serve as deputy commander of the CTF. Rear Adm. Kazushi Yokota of the Japan Maritime Self-Defense Force will serve as vice commander. Other key leaders of the multinational force will include Commodore Kristjan Monaghan of Canada, who will command the maritime component, and Air Commodore Louise Desjardins of Australia, who will command the air component.

More information about RIMPAC is available at <https://www.cpf.navy.mil/RIMPAC/>. ★



Sacramento County Rezones Aim to Boost Affordable Housing



Rezones will take effect on Sept. 19. Photo courtesy of Sacramento County

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - The Sacramento County Board of Supervisors voted Aug. 20 to adopt a series of resolutions and ordinances to rezone sites throughout the county, a move aimed at addressing the shortfall of 2,884 units in the county’s Regional Housing Needs Allocation (RHNA) for the lower-income category (households with incomes less than 80 percent of area median income; income levels less than \$69,050).

The plan will rezone 74 infill sites across the county to allow for the construction of housing units for a range of income levels. By rezoning these parcels, the county hopes

to encourage developers to build more multi-family units and subsidized housing projects.

“This rezone project is a significant step toward addressing the critical housing shortage in Sacramento County and we have certain sites that already have developer interest,” said Todd Smith, Sacramento County planning director.

“By prioritizing the development of lower-income housing units, we are not only meeting our immediate obligations but also laying the groundwork for a more inclusive, equitable and green future,” Smith said. “These rezones will create opportunities for families and individuals who need it most, ensuring that our communities remain

vibrant and diverse while also reducing vehicle miles traveled, meaning lower greenhouse gas emissions.”

The 74 rezoned sites are located within 10 community planning areas: Antelope, Arden-Arcade, Carmichael/Old Foothill Farms, Cordova, Fair Oaks, North Highlands, Orangevale, Rio Linda/Elverta, South Sacramento and Vineyard.

These rezones will take effect on Sept. 19.

While the Regional Housing Needs Allocation obligations have now been met, the county remains committed to increasing residential capacity in furtherance of section A1 of the County’s Housing Element with a goal of rezoning additional sites in 2025. ★

Board of Supervisors Adopt Infill Program

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - The Sacramento County Board of Supervisors voted Aug. 20 to adopt the County’s Infill Program Update and directed staff to implement certain actions identified in the plan to accelerate the Program.

In July 2021, Sacramento County received a Local Early Action Planning (LEAP) grant for an update to the 2008 Infill Program with the purpose of identifying current barriers to infill development and developing a strategy to address these barriers.

Informed by the prior effort, stakeholder engagement and recent Board direction resulting from the Development Review Process Improvements Review and the Board’s Housing and Infill Workshop, the Infill Program Update is a roadmap to facilitating policy and procedural changes and increasing and accelerating housing production in the County.

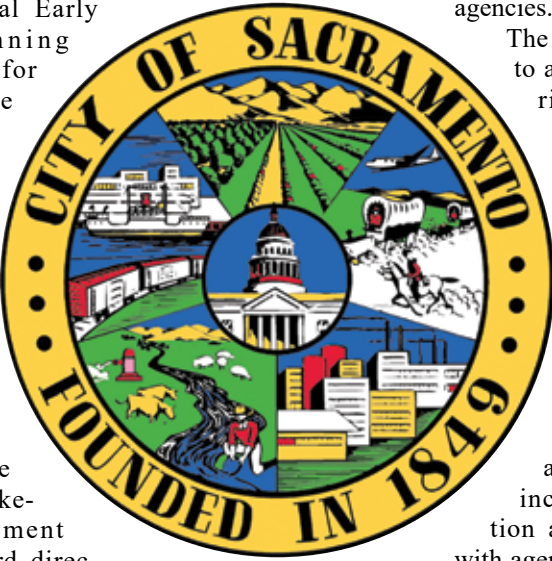
“Residential, commercial and mixed-use projects resulting from the adoption of this program will create more vibrant communities, and investment in these communities,” said Todd Smith, Sacramento County planning director.

“Infill development also helps cut down on long commutes, lowering greenhouse gas emissions, contributing to a more sustainable environment, which is a big priority for Sacramento County.”

The Program Update identifies seven barriers to

infill development and provides an implementation program consisting of 13 actions intended to address these barriers.

Barriers to infill include: New growth areas – Greenfield development in new growth areas is often seen as being more cost-efficient and easier than acquiring and assembling land for the construction of infill development.



Infrastructure – Many of the traditional commercial corridors in the County were built and designated for cars rather than people and have aging utility infrastructure that may now be equipped to handle new higher-density development.

High development costs – Another major barrier to infill can be the high cost associated with acquiring urbanized land, project application fees and development impact fees for improvements in the public right of way.

Lot size and parcel assembly – It is common for parcels in already urbanized areas to be smaller than in areas designated for greenfield development.

Permitting process – Longer and more difficult paths to approval can dramatically add to project

costs and timelines.

Development regulations – Strict and complex zoning standards and design guidelines that do not allow for flexibility can present barriers to successful infill development.

Coordination – The number of departments and agencies in the County necessitates time-consuming coordination among internal departments and divisions and external agencies.

The actions identified to address these barriers range from actions that can be taken immediately to those that may take years to fully implement and include: increase coordination with residents, community groups and stakeholders, increase coordination and partnerships with agencies/departments involved in the development review process, amend existing fee reduction and waiver programs, Expand other financial programs and resources, hire Development Process Managers, hire Infill Coordinators, hire on-call consultants, expand the Fast Track Permit Processing Program, expand and routinely update applicant resources, analyze and amend Special Planning Areas and Neighborhood Preservation Areas and Corridor Plans, establish mixed-use zoning districts and objective standards, update Zoning Code Development Standards and update the County’s General Plan.

To stay up to date on the County’s infill efforts, check out our Infill Development website at <https://sacramentocounty-infill.com>. ★

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Social Security Matters

Retiree Asks About His Social Security?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I retired with a (gross) \$4600 per month Civil Service Retirement System (CSRS) annuity from the US Postal Service in December 2022. I am 66 and will attain full retirement age in November of this year. I know at that point I will not be subject to the “earnings” test, but I will be affected by the dreaded “government offset.” I HAVE earned enough quarters and will be eligible for a small social security benefit. First question: will my Social Security benefit just be reduced, or will it be eliminated? Second: will it make a difference if I apply in November or when I turn 70? I am currently working part-time and paying Social Security FICA taxes. Third: if my SS is being eliminated, do I even have to apply? Fourth and last: I am married, filing jointly and my wife is currently receiving SS benefits (only). Could I also be affected by the “windfall” provision if my wife predeceased me?

Thank you in advance for your service as a Social Security Advisor

Signed: Upset to Offset and

Downfall to Windfall

Dear Upset: You are correct that when you reach your full retirement age (FRA) in November you will no longer be subject to Social Security’s “earnings test,” which limits how much you can earn while collecting early benefits. But if you apply for your Social Security to start in November, your SS benefits will be affected by the Windfall Elimination Provision (WEP) due to your non-covered CSRS pension (because you didn’t pay into SS while earning your CSRS pension). As you may know, only those federal employees who retired under CSRS (Civil Service Retirement System) are affected by WEP; newer Federal employees who retire under the more recent FERS (Federal Employee Retirement Program) program are not affected.

Because of your CSRS pension, your Social Security benefit will be reduced, but not eliminated. The amount of reduction will be based on the number of years of non-government employment you had (where you paid into Social Security). Usually, those who have spent a lifetime earning a pension without contributing to SS, but who have a separately earned SS pension, will see their SS benefit cut approximately in half.

To answer your second question, your benefit will, indeed, continue to grow if you wait until you are age 70 to claim Social Security. Benefits taken after one’s full retirement age earn

“delayed retirement credits” (DRCs), which add to your final benefit amount. Your benefit will still be reduced by WEP, but your final amount will be more because you waited longer to claim.

Re your third question, your SS benefit will only be reduced (not eliminated), so it’s always worthwhile to apply. Otherwise, you are forfeiting Social Security money you are entitled to.

And lastly, if your wife dies before you, your CSRS pension will also cause another provision called the Government Pension Offset (GPO) provision to apply. The GPO will reduce your surviving spouse benefits by 2/3rds of the amount of your government CSRS pension, which will likely eliminate any spousal benefit you are entitled to (except the so-called “death benefit” – which is a one-time lump sum \$255 benefit paid to a surviving spouse).

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation’s staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

★

Kings Korner

By V.G. Harris



Monday morning as I was writing this column, I tuned into a local sports talk radio station that will go nameless, and listened to the two hosts as they discussed the top 40 Sacramento Kings players of all time.

What was most interesting, as I listened to their personal choices, was who they put in the top 10 since the Kings came to Sacramento.

Conspicuously missing from that list from both hosts were the names Domantas Sabonis and De’Aaron Fox. Neither could make their top 10 list.

Bench players Doug Christie and Brad Miller made the list, but not the rebounding champ for the past two seasons, or the fastest man in the NBA in our own De’Aaron Fox.

Call me a homer, and I’ll be proud to wear the title, but I will tell you without a shadow of a doubt, Domantas Sabonis and De’Aaron Fox have already acquitted themselves honorably to make the top ten list of all time for the Sacramento Kings.

Argue where you place Chris Webber, Vlade Divac, or even Demarcus Cousins, but please show some small modicum of basketball acumen and place Mr. Sabonis and Mr. Fox on the list of the top 10!

Did I get a little fired up? You bet I did.

I enjoy talking about the stalwarts of the past as much as the next Kings fan, but I am all about the team as represented today!

Let’s spend our time on whether Keegan Murray can elevate to the next level, and garner talk as an all-star candidate someday. Or perhaps whether the Kings will have multiple players with a 20-plus scoring average this season.

Maybe we should discuss how many former Kings have ever led the NBA in rebounding. Names like Wilt Chamberlain, Kareem Abdul-Jabbar, Charles Barkley, Elvin Hayes, and yes, Sacramento’s own Chris Webber have worn that title, but surprisingly none of the aforementioned ever did it two years in a row.

Oh, did I mention a candidate for the triple-double title? Perhaps because it never happened before Domantas Sabonis

did it last season, along with the double-double title as well.

OK, I got that off my chest, but I hope you are coming away with the impression that I am high as a kite on the existing squad as represented today. I’ll go into the 2024-25 season and stare at a team that will challenge 50 wins and then some.

Newcomer DeMar DeRozan was recently quoted as saying, “I want to be one of the guys that hits the beam.”

Domantas Sabonis said, “DeRozan makes us much harder to guard.”

I could not agree more, and I will tell you without a doubt that if you get an invite to a Kings game this season, take it, and take it quick. Seats at Golden 1 are going to be scarcer than hen’s teeth, and if it’s pure entertainment you’re looking for, just hang with the Kings this season.

One of the compelling things about the Kings that continues to bring me back again and again is the obvious delight they have playing together.

When a King hits the hardwood on their back, it’s a mad scramble to see who will get there first to help the player to his feet.

I hear no acrimony from the bench as it relates to playing time, which is somewhat uncommon.


I’m particularly proud of the way Malik Monk has conducted himself coming off the bench for the past two seasons, when this talented player could easily be starting for any other team. Regardless of whether Malik remains the Kings’ sixth man, or breaks into the starting lineup, he has my never-ending support.

Truly, this team has so much talent up and down the lineup, I could poll 10 season ticket holders, and get five to 10 different names as to who is their favorite.

Acquisition discussions have been quiet, but it’s always quiet before the storm. Know that Monte McNair is showing up to work each day, and much is happening behind the scenes.

I hope you’re looking forward to the upcoming season as much as I am, and especially opening night! ★

Your thoughts are always welcome at vgharriskingsfan@gmail.com



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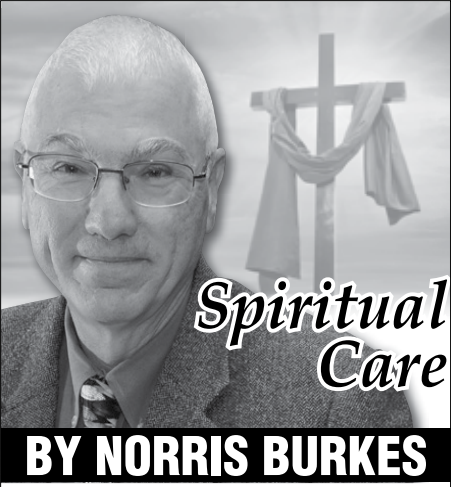
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Characters Real and Imaginary



Back when flip phones were on the cutting edge, I was a police reporter, photographer and religion-page editor for The Cañon City Daily Record newspaper in Colorado. Life was never boring.

But I wanted to be a novelist.

Writing feature stories assuaged my longing to push a more creative pen, and my newspaper’s Back in Time section often had me mining treasures at the local history museum for all sorts of fascinating facts.

Like the account of Utes in the 1860s who made off with a settler’s child. Mom quickly retrieved her son, trading him for a pan of freshly baked biscuits. Another settler camping along the Arkansas River dropped his sidearm on a rock in his fire-pit and shot himself to death.

Who needs fiction?

Evidently, I did, because all those stories from the 1800s primed the pump of my author’s heart. I began incubating the historical-fiction series, The Cañon City Chronicles.

Gold was never found in Cañon City, but the fertile fields and orchards fed miners at Cripple Creek, Leadville and elsewhere. And the gold that mattered most trickled down mountain ravines in yellow aspen and shone in the character of hearty souls who peopled the town.

Such background details made it into my first book in the series, “Loving the Horseman.” So did the bit about the guy who shot himself.

Over time, the fictional Hutton family

developed against the backdrop of actual local events like the Royal Gorge Wars and the Bone Wars. One book mentions Old Mose, a famous rogue grizzly, and focuses on moving pictures, or flickers, filmed in the area in the early 1900s.

Most of the characters in these books are people I’ve cooked up on my own. But others sneak up on me when I’m not looking, leaving me with the sense that I’ve met them before and just can’t remember when or where.

One such character fits the latter category—a little cowboy named Kip.

He’s the youngest of three brothers, the tag-along. The one who gets left out more often than not.

Recently, I realized where I’d met Kip, though that wasn’t his real name. He was a student from my other life as a sixth-grade teacher—my Dandelion Cowboy.

Each morning he’d line up in front of my classroom with the rest of the first-period students. Except he wasn’t much like the rest of the students.

In his Wranglers and scuffed cowboy boots, he didn’t dress like the others.

A towhead among dark-haired children, he quietly stuck out in spite of how much he tried not to.

But in the spring when the dandelions sprouted, he was often at the front of the line with a short-stemmed bouquet and a shy smile.

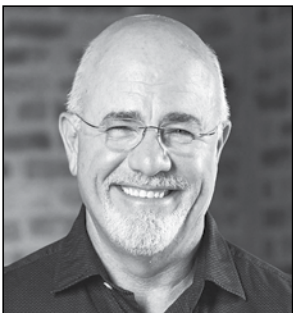
The little cowboy was a loner. A throw-back, perhaps, from a long line of those who prefer the company of their horse and a good view of the herd.

I didn’t realize he was Kip until after the fact. After he’d become a favorite secondary character in books 4, 5 and 6 of my series.

Today when I see a patch of what most people call weeds, I wonder about my Dandelion Cowboy, if he stuck to his ways in spite of the crowd.

I like to think he embodies a verse from the New Testament that says, “Obviously, I’m not trying to win the approval of people, but of God” (Galatians 1:10 NLT).

And maybe there’s a little bit of me in Grace Hutton, the main character from Book 6, when she says of her favorite nephew Kip, “That boy could smile the sun right out of the sky.” ★



Dave Ramsey

Dear Dave,

I was talking to some friends the other day about wills and trusts. They seemed to have a variety of opinions, so can you straighten things out for me? I don’t have a will or a trust, and my financial situation is pretty simple. I just want to make sure I do the right thing.

– William

Dear William,

This is a great question. I’m sure your friends are smart folks, but I’m glad you’re looking for more answers. I’m not a lawyer, so I’m just going to give you a few simple things to think about. Also, I’d strongly suggest you talk to an experienced will and trust lawyer, one with the heart of a teacher, who will give you all the facts and put *your* best interests first.

Basically, a will is a legal document that explains what you want to happen with your stuff when you die and puts it all in writing. There are many different types of wills, but for most people a

Dave Ramsey Says What’s Best for Me?

simple will is all you need to establish a solid estate plan that protects your family if something happens to you.

Trusts tend to be geared toward people with more assets and unique or complex estate issues. They also come in lots of different forms like, living trusts, revocable and irrevocable trusts and special needs trusts, just to name a few. In my mind, if you have less than \$1 million in assets—and your financial world is pretty simple and straightforward—a will gets the job done just fine.

One of the most important differences between wills and trusts is the ability to name a guardian for your minor children. You *can* name a legal guardian in your will, but you *can’t* in a trust. So, even if you have a trust, you’ll still need a will to make sure your kids are taken care of after you die.

Another important distinction between the two is that a trust lets you skip probate court—a will doesn’t. Probate court cases can drag on forever. Plus, they can be expensive. If your estate gets mixed up in probate court because someone challenges the will, it could mean your family has to spend months in court while grieving. No one wants to go through that.

While we’re on the subject of probate court, let’s talk about another sticky subject.

There’s a little bit of crazy in every family. You probably know who they are in your family, but if you don’t, it might be you. Seriously, though, we all know some families that seem to have more than their fair share of crazy and drama, and wills are best for families that struggle with these issues and tension between family members. Probate court can resolve those problems. On the other hand, families who can handle healthy conflict, and who trust each other, are better off with a trust, since they don’t need a probate court to babysit them.

And if you’re wondering if you can have both a trust and a will, the answer is yes. In fact, most people who have a trust have a will, too.

I hope this little bit helps

– Dave

Dave Ramsey is a national best-selling author, personal finance expert and host of The Ramsey Show, heard by more than 20 million listeners each week. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for the company, Ramsey Solutions. ★

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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 Buidling" 7212 Brattle Court, Sacramento, CA 95842. Filed with the Clerk of Sacramento County July 29, 2024
Publish: August 9, 16, 23, 30, 2024
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
Publish: August 9, 16, 23, 30, 2024
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
Publish: August 9, 16, 23, 30, 2024
SANDC 8-30-24

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
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
Publish: August 9, 16, 23, 30, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
WELL 9-6-24

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
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 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
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
THORS 9-6-24

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
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
Publish: August 16, 23, 30 Sept 6, 2024
ABSOLUTE 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05880 Vladyslav Guzevatyy, 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
PRIME 9-6-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06034 Kepos Enterprises, Inc., 835 University Avenue, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Fleet Flower/Flu 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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 16, 23, 30 Sept 6, 2024
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 30, 2024
Publish: August 16, 23, 30 Sept 6, 2024
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
Publish: August 23, 30, Sept 6, 13, 2024
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
Publish: August 23, 30, Sept 6, 13, 2024
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
Publish: August 23, 30, Sept 6, 13, 2024
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 County August 12, 2024
Publish: August 23, 30, Sept 6, 13, 2024
ELITE 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05775 Joanna Brotnei, 7900 Bellingrath Drive, Elverta, CA 95626 is doing business under the Fictitious Business Name(s) "Harmony Home Care" 7900 Bellingrath Drive, Elverta, CA 95626. Filed with the Clerk of Sacramento County July 25, 2024
Publish: August 23, 30, Sept 6, 13, 2024
HARMONY 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05891 Concrete Crafters, Inc, 7328 Sylvan Grove Way, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Concrete Crafters, Inc./Concrete Crafters" 7328 Sylvan Grove Way, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County July 31, 2024
Publish: August 23, 30, Sept 6, 13, 2024
CONCRETE 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05612 Victor Sepulveda, 6729 26th Street, Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "Fidelina Tire Shop" 6729 26th Street, Rio Linda, CA 95673. Filed with the Clerk of Sacramento County July 22, 2024
Publish: August 23, 30, Sept 6, 13, 2024
FIDELINA 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-05985 Victoria Lose, 1104 Corporate Way, Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Journey to Freedom" 1104 Corporate Way, Sacramento, CA 95831. Filed with the Clerk of Sacramento County August 2, 2024
Publish: August 23, 30, Sept 6, 13, 2024
JOURNEY 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06209 Selena McQuilkin, 3425 El Camino Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "El Camino Psychic and Spiritual Healer" 3425 El Camino Avenue, Sacramento, CA 95821. Filed with the Clerk of Sacramento County August 13, 2024
Publish: August 23, 30, Sept 6, 13, 2024
PSYCHIC 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06229 Oleksandra Borodych, 10324 Mills Station Road, Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Sabo Design" 10324 Mills Station Road, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County August 14, 2024
Publish: August 23, 30, Sept 6, 13, 2024
SABO 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06244 CB Electric LLC, 8121 Dart Way, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Bybee Electric Services" 8121 Dart Way, Orangevale, CA 95662. Filed with the Clerk of Sacramento County August 14, 2024
Publish: August 23, 30, Sept 6, 13, 2024
BYBEE 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06195 Hastings Health Physician Assistant Inc., 8881 Katama Court, Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "Radiant Studio by Tati Hastings" 3160 Arden Way Suite #114, Sacramento, CA 95825. Filed with the Clerk of Sacramento County August 12, 2024
Publish: August 23, 30, Sept 6, 13, 2024
RADIANT 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06250 Jamie Perez, 7109 Rob River Way, Sacramento, CA 95831 is doing business under the Fictitious Business Name(s) "Beyond Words Productions" 7109 Rob River Way, Sacramento, CA 95831. Filed with the Clerk of Sacramento County August 15, 2024
Publish: August 23, 30, Sept 6, 13, 2024
BEYOND 9-13-24

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-06109 Kirbee Brooks-Gomez, 4335 Shingle Oak Lane, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "BusyPro Virtual Assistant Agency" 4335 Shingle Oak Lane, Sacramento, CA 95834. Filed with the Clerk of Sacramento County August 8, 2024
Publish: August 23, 30, Sept 6, 13, 2024
BUSYPRO 9-13-24



PUBLIC NOTICE

I, Marcus Hirschberger, 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 KENNY MILLIKEN

Amber Waves

by Dave T. Phipps

Out on a Limb

by Gary Kopervas

TIGER

by BUD BLAKE

HOCUS-FOCUS

BY HENRY BOLTINOFF

Find at least six differences in details between panels.

GRIN & BEAR IT

Just Like Cats & Dogs

by Dave T. Phipps

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STATEPOINT CROSSWORD • THE 1930s

CLUES

ACROSS

1. Doorframe part

5. *The Swing Era or _____ Band Era

8. T-cell killer, acr.

11. Arabian chieftain

12. Actress Sorvino

13. Excessively fat

15. Chore list

16. Second word in fairytale?

17. Doled out cards

18. *1933 movie monster (2 words)

20. Eyeball

21. Golf aid

22. French vineyard

23. *Larry or Curly or Moe

26. Between delta and zeta

30. _____ B vaccine

31. Ciphering machine

34. Kind

35. Black and white cookies

37. _____ chi

38. Fender bender consequences

39. Light beige

40. *First white chocolate manufacturer

42. Grasp

43. Elbow room, to a ship (2 words)

45. Teenagers' emotions

47. Belly

48. East Indian pepper

50. Buzzing pest

52. *Prairie crisis (2 words)

55. Change, as in U.S. Constitution

56. "If all _____ fails..."

57. Solomon-like

59. Boatload

60. Lab gel

61. Enthusiasm

62. Finale

63. Grazing land

64. Blood vessel network

DOWN

1. Blue Angel

2. In a frenzy

3. Calf-length skirt

4. Ford option

5. Two-footed mortar support

6. Shoemaker without shoes, e.g.

7. *Al Capone's Chicago Outfit, e.g.

8. Mend, healthwise

9. Small island

10. Doctor Dolittle, e.g.

12. *Shenyang (China) in 1931

13. O in B.O., pl.

14. *Cole Porter's "Begin the _____"

19. Dashboard windows

22. Accounting title

23. Oxfords and loafers

24. 9 a.m. prayer

25. *George Gershwin's "Porgy and Bess"

26. Discharge

27. Ding-a-____, pl.

28. Eightsome

29. Egg holders

32. Big-ticket _____

33. Tank filler

36. *a.k.a. The Little Rascals (2 words)

38. Brightest star in Cygnus

40. 1990s negotiation

41. Second of two

42. Beat the Joneses

46. Angry stare

48. Battle of the _____, a.k.a. Ardennes Offensive

49. Test format

50. *Bureau of Investigation agent, to "Machine Gun" Kelly

51. Smart but awkward one

52. *FDR's New _____

53. _____ E. Coyote

54. Law school test acronym

55. Expert

58. Compass point between NE and E

CROSSWORD

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21 22

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4	9	8	5	7	3	2	1	6
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California Sued Twice After Enacting a Corporate Tax Law with Billions at Stake



By Dan Walters, CALMatters.org

During Jerry Brown’s first stint as governor of California, he became enmeshed in a very complicated dispute over how the state should tax the incomes of multinational corporations. More than four decades later, the issue has resurfaced in a corporate tax case involving Microsoft, one of the nation’s largest corporations, a legislative bill that was semi-secretly attached to the state budget in June, and two subsequent lawsuits.

The outcome could reopen tax returns from past years and potentially force companies to pay billions of dollars in retroactive taxes, or alternatively could eliminate a windfall of corporate taxes that Gov. Gavin Newsom is counting on to help close the state’s budget deficit.

The issue that Brown faced in the 1970s was whether corporations should report their global incomes to California and have a calculated percentage subjected to state taxes, or could confine their taxable income reports to actual activities within the state.

At the time, the first methodology, called “unitary taxation,” was used by the Franchise Tax Board, which is California’s

version of the Internal Revenue Service. However, foreign corporations, particularly those based in Japan and Great Britain, were adamantly opposed and sought the alternative, dubbed “water’s edge.”

Brown initially supported the tax board but after visiting Japan did a 180-degree flip, while accusing the board’s executive officer, Martin Huff, of giving him “flaky data.” Huff responded by essentially accusing Brown of lying, which led to Brown and legislative leaders quickly changing a unique state law that had protected the tax board’s executive from political interference.

Huff had also alienated legislators by publicly suggesting that their “per diem” expense payments be subject to income taxes. After the law was changed to make it easier for Huff to be fired, he resigned.

The infighting over corporate taxation continued. At one point it even became an issue in a tax treaty that the U.S. government was negotiating with the British government. Eventually, in the 1980s, corporations were given the option of using either the unitary or water’s edge method. Microsoft adopted the latter for its 2017-18 tax return, but found itself in a dispute with the tax board over how dividends from foreign subsidiaries should be treated.

The dispute jelled when Microsoft sought a \$90.9 million refund, the tax board rejected the claim and the company appealed to the Office of Tax Appeals, which is essentially a tax court. Last year, after extensive trial-like hearings, a three-member

appellate panel unanimously ruled in favor of Microsoft.

It could have forced the state to refund \$1.3 billion immediately and perhaps more as the decision trickled through the state’s corporate tax process. But the tax board did not concede defeat and instead turned to Newsom and the Legislature for a rescue.

It came in the form of Senate Bill 167, one of the dozens of “trailer bills” attached to the state budget. It declares that the Franchise Tax Board’s position on the dividend issue is state law, regardless of how the appellate panel ruled.

This month, two lawsuits were filed to challenge the constitutional validity of SB 167, one by the California Taxpayers Association in Fresno, the other by the National Taxpayers Union in Sacramento.

“This legislation imposes a retroactive tax hike that would reach back several decades, allowing California’s tax collectors to go after companies that already paid every cent of the taxes owed under the laws that were in place at the time,” CalTax president Robert Gutierrez said. “This egregious violation of taxpayers’ rights cannot go unchallenged.”

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. ★

SB 549 Heats Up

Elevate Public Affairs News Release

SACRAMENTO REGION, CA (MPG) - The California Gaming Association, California Cardroom Alliance and Communities for California Cardrooms announce growing opposition with many labor unions joining in opposition to Senate Bill 549 by Senator Josh Newman as it could have a “devastating impact on public sector jobs.”

Joining in opposition to SB 549 includes the American Federation of State, County and Municipal Employees (AFSCME), California Professional Firefighters, and SEIU California and Teamsters Local 630 as well as a growing number of locals such as AFSCME District Council 36, AFSCME District Council 57, AFSCME Local 101, International Union of Painters and Allied Trades DC 36, Los Angeles County Firefighters Local 1014 and the Los Angeles County Professional Peace Officers Association.

They join a growing number of cities that have filed letters in opposition including California Contract Cities Association, California Cities for Self-Reliance Joint Powers Authority, California Cities Gaming Authority, City of Bell Gardens, Town of Colma, City of Chula Vista, City of Citrus Heights, City of Commerce, City of Compton, City of Emeryville, City of Gardena, City of Hawaiian Gardens, City of Inglewood, City of Oceanside, City of San Jose and City of Tracy.

SB 549 will create a PAGA-like law for gaming tribes to be able to sue their competitors – the cardrooms. This would usurp state regulators and the Attorney General which oversee the legality and permissibility of cardroom games. It would also permit for the first time ever a one-sided injustice as cardrooms would not be allowed to sue

tribal casinos. The joint letter opposing SB 549 by these labor unions state: “SB 549 Could Have a Devastating Impact on Public Sector Jobs: SB 549 is an attack on local cardrooms, which are a significant source of revenue for general funds in many cities across California... Many have revenue sharing agreements with municipalities providing a significant amount of funding for essential public services like police, fire, parks and recreation, etc. The measure could easily force cardrooms out of business and result in a loss of \$500 million in tax revenue statewide — meaning less revenue for public safety, public health, homelessness services and infrastructure.

The loss of local tax revenue could spell devastation for many cities across California. For example, approximately 78% of the City of Hawaiian Gardens’ general fund comes from cardroom revenues. Similarly, 50% of the City of Commerce’s general fund comes from cardroom revenues. Larger cities like San Jose and Fresno would also be seriously impacted. This bill will destabilize essential services.

If signed into law, cities who depend on this revenue stream could be forced into municipal bankruptcy or even disincorporation. This could have potentially devastating impacts that puts jobs, pensions and the financial wellbeing of working families at risk. We have seen this happen before: the Orange County Bankruptcy.”

“SB 549 Puts Workers in the Middle: The mere cost of litigation alone could lead to lower wages, loss of jobs or cardroom closures. And cardroom closures could devastate some cities who may have to file for municipal bankruptcy or disincorporate.”

For more information about why SB 549 is bad for California, go to BadBetforCA.com. ★





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Greater Sacramento Economic Council Hosts Delegation to South Korea

Heather Atherton, Atherton PR News Release

SACRAMENTO, CA (MPG) - Greater Sacramento Economic Council (GSEC) hosted its first delegation to South Korea Aug. 16 through 26, led by the new Chair of GSEC's Board of Directors, UC Davis Chancellor Gary S. May. The regional contingency is looking forward to connecting in-person with South Korean companies already investing in the Greater Sacramento region in the semiconductor and life science industries such as Samsung, which recently opened Samsung Semiconductor in Folsom, SK hynix the parent company of Solidigm, and SK bioscience, related to AMPAC Fine Chemicals, which is headquartered in Rancho Cordova.

Last November, the Greater Sacramento Economic Council unveiled its new international initiative, 'Globalizing Greater Sacramento' to expand international business opportunities and enhance direct air services to the Greater Sacramento region. The primary objective of this trip will be to further relationships with Korean companies that have already invested in our region and share the region's advancements in semiconductors and life science with additional companies and institutions.

"The investments AMPAC Fine Chemicals, Solidigm and Samsung made in our region have been transformational for our global reputation. We are now among the most innovative markets in the U.S. for semiconductors, with nine global industry leaders operating in our region. This trip to South Korea is critical to growing our relationships with the companies that are already here and building new ones with other emerging Korean companies," explained Barry Broome, President and CEO of the Greater Sacramento Economic Council.

These meetings will also serve



The Greater Sacramento Economic Council contingency is looking forward to connecting in-person with South Korean companies already investing in the Greater Sacramento region. Photo by Mohamed Hassan via Pixabay

as an opportunity to showcase the soon-to-be-completed Aggie Square at UC Davis, where leading-edge UC Davis research, innovative companies and start-ups, and talent from across our community will come together to create a thriving new Sacramento innovation district in 2025.

"Aggie Square is a collaborative knowledge community designed to support whole ecosystems in emerging areas of technology and life science," said Chancellor May. "With the ongoing expansion of the Korean life science industry, Aggie Square serves as a gateway for Korean companies to establish a strong opportunity to grow in the U.S. market and connect with UC Davis's extensive research

network."

The delegation of 18 local leaders will build on existing relationships with companies already in the region and forge new ones to bring further investment and jobs into Greater Sacramento. The delegation includes several executives with UC Davis as well as executives and elected officials from SMUD, City of Rancho Cordova, Sacramento County, City of Folsom, Los Rios Community College District, Wexford Science + Technology and PRIDE Industries, as well as three leaders from the Greater Sacramento Economic Council.

This is the second international delegation trip the Greater

Sacramento Economic Council has made this year. In February, it led a group of 20 local leaders to Germany and met with global leadership at Bosch, BMW, Mercedes-Benz, Siemens Mobility, SMA Solar and more.

Key outcomes of that trip included:

Four companies are in active conversation to open operations in the region and another nine considering the region.

Progress was made toward securing a direct flight from Sacramento to Germany.

Partnerships to support Bosch in training and hiring for its new operations in Roseville, including bringing nine regional organizations across higher education,

workforce and industry to submit a grant application through CHIPS.

Act funding for a new training program.

Deepening relationships and partnerships between high education institutions that joined the trip, including Sacramento State and UC Davis.

Greater Sacramento Economic Council looks forward to another successful delegation trip, building bridges and creating opportunities for the Greater Sacramento region on the global stage.

About the Greater Sacramento Economic Council

The Greater Sacramento Economic Council is the catalyst for innovative growth strategies in the Capital Region of California. The organization spearheads community-led direction to retain, attract, grow and scale tradable sectors, develop advanced industries and create jobs and investment throughout a six-county region. Greater Sacramento represents a collaboration between local and state governments, market leaders, influencers and stakeholders, with the sole mission of driving inclusive economic growth. The Greater Sacramento region was founded on discovery, built on leadership and fueled by innovation.

About UC Davis Aggie Square

Aggie Square will bring together university research and teaching, industry and the community to create opportunities across the region. It will be home to research programs, private industry partners, classrooms, student housing and public-facing programs that engage local communities and entrepreneurs. It's projected to inject \$5 billion annually into the regional economy and support 25,000 jobs. The first buildings are expected to be completed in 2025. ★

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8 oz
1.99^{ea}

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3 lbs
2.99^{bag}

Grape Tomato
10.5 oz
1.99^{ea}

Garlic
5 pcs
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Kabocha
99[¢] /lb

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5.5 oz
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Excellent Canton
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Jans Crackers
5.64 & 6.7 oz
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\$1.89 /ea

Butterfly Ube Yum Essence
60 ml
REG. \$2.99
\$1.99 /ea

Chabe Sambal Chile Sauce
10.9 Ltr
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\$1.29 /ea

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13.5 Ltr
REG. \$2.99
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REG. \$7.99
\$7.99 /ea

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\$15.99 /ea

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REG. \$8.99
\$8.99 /ea

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100g
REG. \$2.99
\$2.99 /ea

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Columbus Black Forest Ham
REG. \$15.99/lb
\$15.99 /lb

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REG. \$4.99/lb
\$4.99 /lb

Pined Green Olives
REG. \$4.99/lb
\$4.99 /lb

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