

State Water **Project Allocation** *Increases* PAGE 2

United Way Unveils It's New Brand PAGE 4





Serving Carmichael & Sacramento County since 1981 VOLUME 46 • ISSUE 1

JANUARY 3, 2025

Artist Thrives on Local Details



SDD



AVERAGE FARM LOSES \$19,734 PER YEAR



PAGE 12







Artist David Peterson (right) joins Midas Auto Services owner Kurt Swanson on Fair Oaks Boulevard. Swanson's shop is one of many Carmichael businesses to display Peterson's paintings

Story and photos by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) -Who says art and business don't mix? Not award-winning watercolorist David Peterson, whose streetscapes adorn offices and stores throughout Sacramento.

The artist delights in busy details of local neighborhoods. A fire hydrant contributes as much charm as trees or rolling hills.

"I've always loved to

include telephone poles



David Peterson's lightning portrait of musicians at play in Carmichael Park was bought straight off the easel by the bandleader.

Sac County Partners Protect Children

PARKING ONLY - ALL OTHERS WILL BE TOAD" became a watercolor punchline.

After winning a Sacramento Fine Arts Center award, the painting ended up on Facebook. Midas Auto Repair shop owner Kurt Swanson was scrolling local timelines when he saw it and immediately called the artist to make a deal.

"I don't paint to sell," Peterson said. "I paint to please myself and to exhibit. I get mixed feelings about parting with my work. I grow fond of my paintings. But when someone wants to buy one, I'm glad to share the joy."

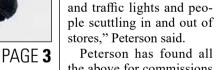
TOT Grant Program Available for **Non-Profits**

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - The County Board of Supervisors intends to continue providing \$1 million through the Transient Occupancy Tax (TOT) Grant Program to support nonprofit organizations located in Sacramento County in Fiscal Year 2025-26.

For the last eight years, the Board of Supervisors has awarded funds to organizations that carry out community-based programs and/or services in the areas of economic and workforce development, arts and culture, community development and health and human services. The county began setting aside funding for this purpose in 2017.

Grants will be allocated through a competitive process and applicants must meet eligibility and funding requirements. Applications will be accepted online from Jan. 13 to Feb. 14 through the County's Office of Budget and Debt Management. Applications are only accepted online through the TOT Grant Portal. Late applications will not be accepted and incomplete applications will be disqualified. Applicants will receive electronic receipt notification upon the application's submission. Transient Occupancy Tax Grant Program funding comes from the revenue generated by the Transient Occupancy Tax. This tax is applied to individuals who stay in accommodations such as hotels, motels and other temporary lodging options within the county's unincorporated areas. A virtual grant workshop is scheduled from 10 to 11:30 a.m. Jan. 28. Nnonprofit organizations can register for the 2025-26 TOT Grant Workshop online at www. saccounty-net.zoomgov.com/ meeting/register/. Workshop attendees will review grant program and eligibility, insurance requirements, application questions, and timeline and submission information. Subject area experts will review, evaluate and rank qualifying applications. On April 30, the TOT Board Review Committee will review recommendations of the subject area expert panels and award district-directed grants based on input from subject area experts. In June, applicants will receive an electronic notification of the schedule for the Board of Supervisors Hearing where recommended award selections will be made.



the above for commissions and exhibitions that reflect his fondness for everyday

aspects. Even a humble auto shop is worthy of a portrait.

"I grew up in Carmichael and I've been driving past the Midas shop for years," said the 80-year-old. "I love its bright colors and the street sign that gives us all a laugh. Businesses

like that are part of our lives and to me, they're interesting. They're full of energy."

In summer, Peterson set up his easel on Fair Oaks Boulevard to capture the Landis intersection panorama, spotlighting the Midas marquee. "FROG

Kurt Swanson also commissioned a study of his Continued on page 3

> For more information about the grant program, visit the TOT Grant Program website at https://bdm.saccounty. gov/TOTGrantProgram/ Pages/default.aspx.

Scan our QR Code for a direct link to our online edition!

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Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - When the Child Abuse Prevention Center chose a new leader, it found someone with a deep understanding of its mission: someone who was in foster care mainly because her family was impoverished.

In November, Janay Eustace became president and chief executive officer of the Child Abuse Prevention Center, an organization that aims to reduce child abuse and neglect.

"It's an amazing opportunity to give back to my own community," Eustace said.

The Child Abuse Prevention (CAP) Center, based in Sacramento, has grown since its founding in 1977 from a local resource into a multiple-agency organization that offers training, education and research locally and statewide.

A core initiative that the



Janay Eustace became president and chief executive officer of the Child Abuse Prevention nter, an organization that aims to reduce child abuse and neglect. Photo by Anne Stokes

Child Abuse Prevention Center oversees, with backing from the Sacramento County Department of Child, Family and Adult Services (DCFAS) and First 5 Sacramento, are the Birth & Beyond Centers

located within family resource centers to support those in need in nine neighborhoods.

Whether Child Protective Services (CPS) refers families or they decide to come in on their own, families can connect for free with Birth & Beyond services such as workshops on positive parenting, help with household utilities and safe sleep practices to prevent crib

Continued on page 9

www.CarmichaelTimes.com

State Water Project Allocation Increases

California Department of Water Resources News Release

SACRAMENTO REGION, CA (MPG) - On Dec. 23, the Department of Water Resources (DWR) announced an update to the State Water Project allocation forecast for 2025. The allocation has increased to 15 percent of requested supplies, up from the initial allocation forecast of 5 percent announced in December. The State Water Project provides water to 29 public water agencies that serve 27-million Californians.

Strong storms in late November and early December have helped boost statewide precipitation to just above average for this time of year. Reservoir levels have also increased because of the storms. The initial allocation forecast announced on Dec. 2 had not accounted for these storms because the data was not yet available to water managers. Prior to the second half of November, the start of the water year had been dry and warm.



Above average precipitation and snowpack allow for an increase in planned water deliveries for 2025. Photo courtesy California Department of Water Resources

"The past several weeks has brought welcome rain and snow to Northern California and these improved conditions have allowed the State Water Project to increase the allocation forecast to the benefit of millions of Californians," said Department of Water Resources Director Karla Nemeth. "While we typically

wait to provide an update until January, we felt it important to let our state water contractors know of the increase as soon as possible to allow them to better plan their water supply for the year ahead."

State water managers will continue to monitor precipitation and snowpack conditions, as well as account for dry soils that might soak up some of the spring runoff following record heat this past summer. Additionally, Southern California remains very dry and has not benefited from the atmospheric rivers experienced so far this season.

"California is still in the early months of our wet season and as recent history has shown, conditions can change quickly," said Dr. Michael Anderson, state climatologist. "While Northern California has benefitted from early season storms, dry conditions in the new year can leave us with below average totals when warmer weather arrives."

Each year, the Department of Water Resources provides State Water Project allocation forecasts based on available water storage, projected water supply and water demands. Allocations are updated monthly as snowpack, rainfall and runoff information is assessed, with a final allocation typically determined in May or June. As the winter progresses, if California sees an increase in rain and snowfall, the allocation forecast might increase. The next update will likely come this month and will use information from the season's first snow surveys.

The allocation forecast notice to state water contractors and historical data on State Water Project allocations are available online at water.ca.gov/programs/ state-water-project/management/ swp-water-contractors.

Sacramento County Launches CARE Court Program

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) -Sacramento County officially launched its Community Assistance, Recovery, and Empowerment (CARE) Act Program (known as CARE Court) on Dec. 1 to connect individuals struggling with schizophrenia spectrum or other psychotic disorders with voluntary, community-based treatment through a civil court process.

The program is available to individuals aged 18 and older who are diagnosed with a schizophrenia spectrum or other psychotic disorder, currently experiencing behaviors and symptoms associated with

severe mental illness (SMI), unable to stabilize through existing voluntary treatment, and unlikely to survive safely in the community without supervision.

The Community Assistance, Recovery, and Empowerment process begins with an individual, family members, behavioral health professionals, directors of organizations or hospitals involved in their care filing a petition, which is reviewed by a Sacramento County Superior Court judge to determine eligibility.

If criteria are met, the court may order Sacramento County's Behavioral Health Services Division to investigate and develop a Community Assistance, Recovery, and Empowerment agreement or plan tailored to the participant's needs. Through this process, participants can receive support through the program for up to 24 months, ensuring continuity of care and ongoing access to essential services.

"Launching the CARE Act Program is an important step toward providing hope and support for individuals who need services but are not seeking care for themselves," said Behavioral Health Services Director Ryan Quist. "This program reflects a collaborative effort with the Sacramento Superior Court and our community partners. Together, we are ensuring that those in need have the opportunity to find stability and recovery."

The Community Assistance, Recovery, and Empowerment Act embodies Sacramento County's commitment to a compassionate, recovery-focused approach for addressing mental health challenges. By empowering individuals with the resources and support they need, the program fosters connections within the community, prioritizing dignity and respect throughout the recovery process.

For more information about the Community Assistance, Recovery, and Empowerment Court Program, including eligibility details and the forms to fill out a petition, visit Sacramento County's Community Assistance, Recovery, and Empowerment Court program webpage. ★





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Stiffened Penalties for Theft



Prop 36, approved by California voters in November, includes heavier consequences for petty theft and shoplifting offenses. Photo courtesy of Pixaby

By Cayla Mihalovich, CalMatters.org

SACRAMENTO REGION, CA (MPG) - Californians accused of certain drug and retail theft crimes may already be facing stiffer penalties under an initiative voters passed this year, alongside related bills Gov. Gavin Newsom signed into law.

Voters this November overwhelmingly approved Proposition 36, which both modifies and adds key changes to California law.

That includes prosecutors being able to charge people convicted of various third-time drug offenses with a so-called treatment-mandated felony, which would direct them to substance use disorder or mental health treatment in lieu of up to three years in jail or prison.

Under the new law, courts are also obligated to warn people convicted of selling or providing certain drugs, such as fentanyl, that they could face murder charges for later distributing illegal drugs that kill someone.

And heavier consequences may also extend to petty theft and shoplifting offenses, including the possibility of up to three years in jail or prison if a person has already been twice convicted for certain theft offenses.

Several district attorneys and police departments announced arrests this month that they planned to charge under the new law, including in San Francisco, Solano and Shasta counties.

The measure partially reversed a different initiative voters approved a decade ago, which reduced penalties for certain lower-level drug and petty theft offenses from felonies to misdemeanors. The initiative, Proposition 47, was intended to develop new public safety strategies and reduce incarceration after the state's prison population exploded due to tough-oncrime policies dating back to the 1980s. But prosecutors, law enforcement and large retailers who rallied in favor of Prop. 36 said those sentencing reforms went too far and created a revolving door for people to repeatedly commit crimes without being held accountable.

drugs, retail theft and fentanyl," said Jeff Reisig, Yolo County District Attorney.

Those who opposed the measure warned that it will worsen homelessness, drug use and crime by cutting funding for treatment programs and increasing court and prison costs in the hundreds of millions of dollars.

Behavioral health experts across the state have voiced concern over the efficacy of a treatment-mandated felony, given that most California counties lack the resources needed to provide 'mass treatment' that has been promised by the measure's proponents.

"I believe that (proponents) have also received a mandate to embrace problem solving and supportive services for people who are struggling," said Cristine Soto DeBerry, executive director of the Prosecutors Alliance of California, a nonprofit organization that opposed Prop. 36.

"I don't believe the mandate was (to) put more people in prison. It was not what people believed they were voting for. I hope that people with the discretion to enforce this law will think very carefully about the communities they serve and what they were asking for in this moment," she said.

Gov. Gavin Newsom tried to keep Prop. 36 off of the fall ballot and for a time considered putting a competing crime measure before voters. Instead, he signed a package of 10 bills in August that will make it easier to prosecute retail and vehicle theft. Those laws go into effect on Jan. 1.

Although Gov. Newsom didn't put any money into fighting Prop. 36, he referred to the initiative as an "unfunded mandate" that will take California back to the war on drugs. Indeed, the measure included no new funding streams. But supporters like Reisig voiced optimism that funding opportunities already exist in the law, pointing to a \$6.4 billion from the mental health bond voters approved in March. "I hope that lawmakers and the governor embrace the mandate and work collaboratively to make sure that we're successful in delivering the promise of Prop. 36," Reisig said.

X Games Set to Celebrate 30th Anniversary in Sacramento



X Games 2025 will take place at Cal Expo in Sacramento. Photo courtesy of X Games

X Games News Release

SACRAMENTO, CA (MPG) - On Dec. 12, X Games announced a new three-year partnership with California Dreamin' Entertainment which will bring the renowned actions sports and music festival to Cal Expo in Sacramento each summer from 2025-2027.

California Dreamin' Entertainment is re-imagining the former Raging Waters site at the Cal Expo/California State Fairgrounds in Sacramento and is leading the city's partnership with X Games. X Games Sacramento 2025 will bring three days of action sports culture and competitions to the capital city from Aug. 22 through Aug. 24 and will mark the 30th anniversary celebration of X Games.

"Some of the biggest moments in X Games history took place in the San Francisco Bay," said Jeremy Bloom, CEO of X Games. "Twenty-five years later, we're thrilled to bring X Games back to Northern California to celebrate the 30th anniversary of the brand."

With the support of Cal Expo and Visit Sacramento, X Games and California Dreamin' Entertainment are committed to making X Games Sacramento in 2025, 2026 and 2027 the ultimate showcase for action sports and action sports culture, with more competition, more music and more excitement. X Games Sacramento will include skateboarding, BMX and Moto X and will host more than 100 of the best action sports athletes who will compete for over \$1 million in prize money. In addition, it will feature a full lineup of amazing music appearances to be announced in the coming months.

The 30th anniversary of X Games also marks the countdown to X Games League, the brand's new global team-based format, set to kick off in 2026. As part of the new partnership between X Games and California Dreamin' Entertainment, Sacramento is the first event location to be announced as a host for X Games League.

"I grew up right outside of Sacramento, so this really is a dream come true for me," said Bryce Tryon, five-time X Games BMX athlete, in a press conference Dec. 12. "X Games has always been a huge part of my life, so I'm stoked to feel like I'm playing host to a competition that has given me so much over the years and show my hometown the best that action sports have to offer."

General admission and premium tickets will be available soon for X Games Sacramento. More details about tickets and X Games Sacramento 2025 and the three-year partnership with California Dreamin' Entertainment, Visit Sacramento and Cal Expo will be forthcoming.

"It's a clear mandate from the public that we need to take a new approach on public safety issues, specifically hard



visiting Angels.

Artist Thrives on Local Details

Continued from page 1 West Sacramento dealership.

"Auto shops can look dull," the businessman said. "I like David's bright colors and how he brings a subject to life. It's great that he incorporated a '56 Ford, it belongs to one of my customers, in his Carmichael Midas painting."

Vietnam War veteran Peterson also likes patriotic and civic events and will include an American flag in his compositions at the drop of a bandana. Abstract figures that animate his compositions are sometimes recognizable. With paint still wet on Peterson's interpretation of musicians at Founders Day in 2017, bandleader John Skinner bought the work off the easel.

"I'm happy businesspeople seem to

like my work," Peterson said. "I'm honored two of my watercolors are in Rancho Cordova City Hall. Roseville Acura has hung my art; there's one in Rey Azteca restaurant (Camichael) and in Eskaton Senior Living. Dr. Gabrielle Rasi has several in her dental surgery office.

"You won't find me painting a big corporate store. I like mom-and-pop businesses. Like the people who run them, they have character," Peterson said. "If there's a passing car, a street sign or a traffic light, I'll include it. I've even moved a fire hydrant into a composition. These objects are part of what makes a neighborhood tick."

Contact Peterson by email at www.aquacolorist.com for more information. ★

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The Dignity Health Ambulatory Surgery Center, located at 6660 Coyle Avenue, Suite 100, Carmichael, CA 95608 will close on February 11, 2025. Outpatient surgeries will now take place at the Mercy San Juan Medical Center main operating department located at 6501 Coyle Avenue, Carmichael, CA 95608.



United Way Unveils New Brand

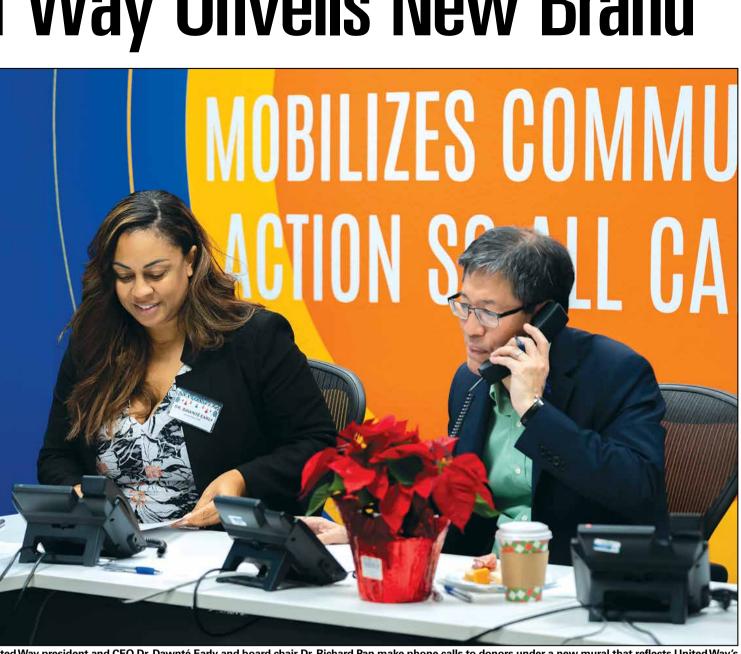
Kristin Thebaud Communications News Release

SACRAMENTO, CA (MPG) -United Way California Capital Region has joined United Way Worldwide in announcing a refreshed brand to reflect the organization's reach and impact in communities as one of the world's largest and oldest privately funded charities that helps more than 48 million people annually, including more than 12,000 in the greater Sacramento region. The brand refresh comes in time for year-end giving when many donors make their tax-deductible gifts for the year.

"As we embrace this new chapter with our refreshed brand, we are committed to addressing the unique challenges faced by our community," said Dr. Dawnté Early, president and CEO, United Way California Capital Region. "United Way's vision not only reflects our deep-rooted history but also our forward-thinking approach to creating lasting change. Together, we can inspire and empower every individual to thrive."

Underpinning the revitalized brand are four impact areas - youth opportunity, healthy community, financial security and community resiliency. The new brand includes the theme, United is the WayTM, which activates the United Way name into a declarative statement of purpose to invite all people and communities to take action and make a bigger impact together. The brand also includes a revitalized visual identity, in which United Way's circle of hope logo has been unboxed to signify the dynamic nature of the nonprofit, which – through its deep roots in tens of thousands of communities around the world – listens and responds in real time to changing, pressing needs.

"The global brand refresh is



United Way president and CEO Dr. Dawnté Early and board chair Dr. Richard Pan make phone calls to donors under a new mural that reflects United Way's refreshed brand. Photo courtesy of Kristin Thebaud Communications

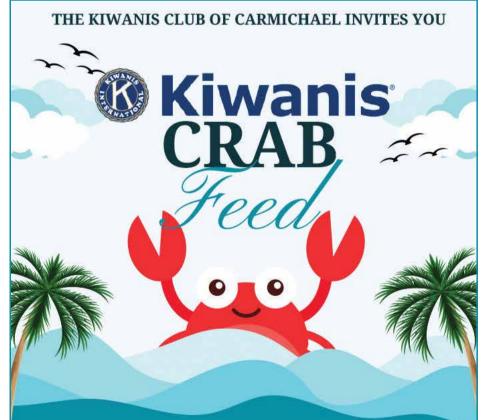
a significant milestone in our organization's 137-year history and represents our commitment to evolve and innovate in order to meet the changing needs of our communities worldwide," said Angela F. Williams, president and CEO, United Way Worldwide. "It signifies our organization's longstanding journey, while also embodying our transformative approach to remain relevant, sustainable, impactful now and in the future."

The refresh was informed by a comprehensive and robust brand

discovery process that included both qualitative and quantitative research at the local and global level reflecting the needs of communities. The effort comes at a time when a September 2024 Generosity Commission report reveals a decline in the proportion of Americans who volunteer or contribute to nonprofits. Through this renewed strategy, United Way aims to spur greater engagement and action among the public and reinforce what United Way stands for, how it is different and why audiences should be engaged with its work.

United Way California Capital Region has been a driving force across the region for more than 100 years, listening, responding and taking comprehensive action to meet local needs. From advancing youth opportunities and helping kids excel in school, to strengthening local communities and investing in families' financial security and health, United Way mobilizes communities to build a future where everyone can reach their full potential and thrive.

Working across Amador, El Dorado, Placer, Sacramento and Yolo counties, the local United Way provides books and literacy tutoring, addresses housing and food security, leads the region's largest tax preparation initiative, launched Sacramento's first guaranteed income program, works with foster youth across school districts and leads the Community Schools initiative in West Sacramento. To make a donation, visit www. YourLocalUnitedWay.org. ★





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11243 Crocker Grove Ln, Gold River | \$819,000

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Nestled on 5.9 private acres across from the prestigious Los Lagos neighborhood, this 5-bedroom, 3.5-bath home offers the perfect blend of space and tranquility. Inside, the formal living room boasts soaring ceilings and a cozy fireplace, while the spacious kitchen features a central island and ample storage. A formal dining area and a large family room make it ideal for gatherings. The master suite includes dual vanities and a soaking tub for ultimate relaxation. Step outside to a generous patio, perfect for entertaining or soaking in the serene surroundings. With room to expand and personalize, this property is brimming with potential!



Located in the gated Crocker Grove Village, this 3-bed, 2-bath home offers style and convenience. Enjoy the inviting gated courtyard and bright interiors with travertine flooring, dual-pane windows, and plantation shutters. The chef's kitchen boasts a central island, bar seating, stainless steel appliances, and a double oven. Relax in the spacious master suite with a soaking tub, shower, dual sinks, and his-and-her closets. Outside, the private backyard features a covered patio and low-maintenance landscaping. Minutes from top schools, Gold River Town Centre, and the American River, this home offers tranquility and a prime location!

4830 Dover Ln #304, Sacramento | \$336,000



Welcome to this beautifully maintained upper-level condo in a gated community! This bright and airy 2-bed, 2-bath home features an open floor plan with cathedral ceilings and luxury vinyl flooring throughout. The kitchen offers white cabinetry, granite countertops, and a modern design. Relax by the indoor fireplace or on the covered balcony overlooking lush landscaping and redwoods. The primary suite includes his-and-her closets and an ensuite bath with a soaking tub, while the second oversized bedroom could double as a second master. Enjoy amenities like a pool, spa, sports courts, and clubhouse—all near great shopping and dining!

3604 Hollister Ave, Carmichael | \$945,000



Set on 1.8 acres in a sought-after Carmichael neighborhood, this rare RD-2 zoned property offers endless potential! Whether you envision a subdivision or crafting your dream estate, this 3-bed, 2-bath home provides the perfect starting point. Featuring striking stone architecture, picture windows, and a spacious layout, the home exudes charm. Outside, enjoy a private lot with a pool, spa, detached garage, and partial basement. Located near top schools, the American River, Milagro Center, and premier shopping and dining, this is a unique opportunity to own a piece of Carmichael's history!



The accuracy of all information contained herein regardless of source including, but not limited to square footage and lot size, is deemed reliable but is not guaranteed by RE/MAX Gold and should be independently verified by the appropriate professionals. Source: MetroList. CA DRE 01215931.

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Slater Completes Consensus All-American Campaign



Hornet senior Jackson Slater (No. 76) was named to the AFCA FCS All-America team, it was announced on Dec. 20. Photo by Sacramento State Athletics

Sacramento State Athletics News Release

SACRAMENTO, CA (MPG) -Sacramento State offensive lineman Jackson Slater became the first Hornet to be a consensus first team All-American as he was named to the AFCA FCS All-America team, it was

announced on Dec. 20. The honor follows Slater being named to the first team of the Associated Press, Stats Perform and FCS Central.

A four-year starter, Slater entered the lineup in the fourth week of the 2021 season and did not leave the group for the next 44 games. During his time with the team, Sacramento State won a pair of Big Sky Conference titles and made three NCAA FCS Playoff appearances.

The Bellevue, Wash., native became just the fifth player in school history, and the first offensive lineman, to earn three first team all-Big Sky honors. Later this winter, he will take part in the East-West Shrine Bowl in Arlington, Texas.

Slater joins running back Charles Roberts (1998), wide receiver DeAndre Carter (2014), linebacker Darnell Sankey (2015), tight end Marshel Martin (2022), safety Marte Mapu (2022) and running

back Cameron Skattebo (2022) as the only Sacramento State players to be recognized as an All-America by the AP, Stats Perform (formerly the Sports Network) and the AFCA in the same season. However, Slater is the first to be named to the first team by each organization in the same season.

Brennan Marion Named Hornet Football Coach



was a consensus first team All-American after setting a school single-season record with 100 catches for 1,593 yards and an FBS-leading 17 touchdowns. He would become a first round NFL Draft pick by the Minnesota Vikings.

UNLV was Marion's second stop in the Mountain West as he served as wide receivers coach at Hawaii in 2020. On the islands, he oversaw the development of all-Mountain West receiver Calvin Turner who was named the New Mexico Bowl Most Outstanding Offensive Player after compiling 252 all-purpose

UC Davis Football Players Named All-Americans

UC Davis Athletics News Release

SACRAMENTO REGION, CA (MPG) - With the 2024 season in the review mirror, UC Davis football's postseason accolades continue to roll in as Walter Payton Finalist senior running back Lan Larison along with Buck Buchanan Award finalist redshirt junior David Meyer and junior Rex Connors were all named American Football Coaches Association FCS Coaches All-Americans.

The nod makes Larison a six-time All-American (named twice a first team All-American by the Associated Press) and Connors a five-time All-American this season having earned nods from Stats Perform, FCS Football Central, the Associated Press and Phil Steele. While not to be outdone, the award means Meyer is now a four-time All-American earned recognition by Stats Perform, FCS Football Central and Phil Steele.

On Dec. 20, Brennan Marion was announced as the 13th head football coach in Sac State history. Photo by Sacramento State Athletics

Sacramento State Athletics News Release

SACRAMENTO, CA (MPG) - Sacramento State Director of Athletics Mark Orr announced on Dec. 20 that Brennan Marion has been appointed as the 13th head football coach in school history.

One of the top offensive coordinators in the country, Marion comes to the Hornets after spending the last two seasons at UNLV. Under his watch, the Rebels had great success, posting a 19-8 overall record and qualifying for a pair of bowl games. This season, UNLV ranked 14th in the FBS with a school-record setting average of 36.2 points per game. The team's average of 251.2 rushing yards per game would also be the most for the school in over 45 years. For his efforts, Marion was named one of five finalists for the Football Scoop Offensive Coordinator of the Year.

"I'm truly honored by the heartfelt welcome from President Luke Wood and Director of Athletics Mark Orr to be the program's next head football coach," Marion said. "Sacramento State is fully invested in becoming a nationally known football program, and I've always relished the opportunity to build and create. My family and I can't wait to serve the student-athletes of this program and the Sacramento community. As a university, we're going to write history and work tirelessly to build something that the community will be proud of for generations to come."

In Marion's "Go-Go" offense, five UNLV offensive players earned either first or second team all-Mountain West this fall. That includes wide receiver Ricky White III, who became the first player in school history to post two 1,000-yard seasons, and Hajj-Malik Williams, who became just the second Rebel quarterback since 1996 to be named either first or second team all-league.

"I'm thrilled to announce Brennan Marion as our next head football coach," Mark Orr said. "Coach Marion is the perfect fit for our football program, our department, our university and our community. His demonstrated success in recruiting promising student-athletes and maximizing their talents will help us return our football program to winning conference championships. I'm confident Coach Marion possesses the dynamic ability to cultivate impactful relationships with internal and external constituents surrounding Hornet football. He will lead the student-athletes in our program to reach and surpass their aspirations of achievement both on and off the field."

Following the 2023 season, Marion earned the Mountain West Wire Coordinator of the Year honor and was a nominee for the prestigious Broyles Award in just his first season at UNLV. During the season, the team scored 40+points in a school-record six games and had 24 points in a school-record 10 straight games. The Rebels finished sixth in the FBS in third-down conversions (49.3 percent), tied for eighth in red-zone offense (93.1 percent) and 22nd in scoring (34.4 ppg).

UNLV was the Mountain West regular season co-champion and boasted a first team All-American in wide receiver Ricky White III, a Mountain West Freshman of the Year in quarterback Jayden Maiava and a rookie who led the nation among all freshmen in rushing touchdowns with 12 in Jai'Den Thomas as part of a school-record 39 overall rushing scores.

Marion came to UNLV from Texas where he served the 2022 season as the passing game coordinator and wide receivers coach. The Longhorns finished with a top 25 scoring offense (34.5 PPG) while Marion tutored Big 12 Conference receiving touchdowns leader Xavier Worthy, who became the 28th overall pick in the 2024 NFL Draft by the Kansas City Chiefs.

Marion coached 2021 Biletnikoff Award winner Jordan Addison at Pittsburgh. The nation's top wideout

yards and scoring two touchdowns in the Rainbow Warriors' 28-14 win over Houston.

In 2019, Marion was the offensive coordinator and quarterbacks coach at William & Mary, where he dramatically improved the Tribe's production in every major statistical category. William & Mary nearly doubled its scoring average while its total offensive output increased by almost 100 yards per contest.

Marion's first NCAA Div. I coaching opportunity came at Howard, where he posted two exceptional seasons (2017-18) as the Bisons' offensive coordinator and quarterbacks coach. In 2017, quarterback Cavlin Newton was named the MEAC Rookie of the Year after becoming the first freshman in conference history to surpass 3,000 yards of total offense (3,185). Marion's offense sparked Howard to a 7-4 record in 2017, including a memorable 43-40 win over UNLV — the largest upset in college football history.

Marion also coached the running backs at Oklahoma Baptist in 2016 and spent the 2015 season as an offensive quality control assistant at Arizona State.

A 2009 graduate of Tulsa, Marion was a record-setting receiver for the Golden Hurricane. In two seasons at Tulsa (2007-08), he compiled 2,356 yards on 82 receptions with 19 touchdowns. He was a two-time all-Conference-USA selection and the 2007 C-USA Newcomer of the Year. Marion set NCAA records for yards per catch in both a season (31.9 in 2007) and a career (28.7).

Prior to Tulsa, he was a standout at De Anza junior college. In 2006, he led California's junior colleges with 1,196 receiving yards and 16 touchdowns on 60 receptions. Following his collegiate playing career, Marion signed free agent contracts with the NFL's Miami Dolphins, as well as the Canadian Football League's Montreal Alouettes.

A native of Greensburg, Pa., Marion was a four-year letterman in three different sports (football, basketball and track) at Greensburg Salem HS. Marion has three children, Mariah, Brennan and Melrose.

Larison (running back) was named to the first team while Connors (defensive back) and Meyer (linebacker) earned second team nods.

The Aggie running back led the nation in all-purpose yards finishing with 2,387 all-purpose yards. His 847 receiving yards and 62 receptions led all running backs in the country and he finished third in the nation with 1,465 rushing yards. Larison also found the endzone 23 times, second-most in the country, crossing the goal line 17 times on the ground (sixth in the nation) and six times through the air (first among running backs in the nation).

During the season the preseason All-American earned multiple Big Sky and national player of the week awards, he was named first team All-Big Sky Conference and this marks the second-straight season Larison has earned postseason All-American honors.

In only 11 games played, the first team All-Big Sky conference honoree made his presence felt on each snap racking up an impressive 115 total tackles, setting a program record with 74 solo tackles in the season. Connors added six pass break ups, snagging a pair of interceptions and he had at least 11 tackles in six games and had a team-high 16 total tackles in the Aggies NCAA Division I Championship Quarterfinal game at No. 4 South Dakota.

He finished seventh in the nation in total tackles per game (10.5) and led the nation in solo tackles per game, averaging 6.7 over 11 games. And three times during the season, the Aggie defensive back and first time All-American had at least 10 solo tackles in a game, including back-to-back games of 11 solo tackles (vs. Idaho) and 10 solo tackles at Portland State.

The team leader in tackles with 122, Meyer made the trip up from Cal Poly via graduate transfer and his impact was felt immediately among the Aggie linebacking corps. His 122 total tackles ranks him second all-time in program history, and he comes only the fourth Aggie in history to reach the century mark in total tackles during a single season.

Meyer originally set the solo tackles record, setting the record and holding it for one game after getting his 64th solo tackle of the season against No. 12 Illinois State in the second round of the NCAA Division I Championships. But he was passed, by just one solo tackle, by teammate Rex Connors who wrestled the record away from his teammate in the Aggies quarterfinal match up at No. 4 South Dakota.

He finished 11th in the nation in solo tackles per game (6.7) and his 8.7 tackles per game ranked him 30th among the nation's best. The Aggie linebacker was named first team All-Big Sky Conference, earned a pair of Big Sky defensive player of the week honors and a national defensive player of the week nod following his performance against Northern Colorado.

And Then It All Came To An End

Dr. James L. Snyder

Time has a way of getting ahead of me. Just when I think I've caught up, I find out I was wrong.

The Gracious Mistress of the Parsonage and I were sitting down, relaxing after a wonderful Christmas activity with all the kids, grandkids, and great-grandkids. It was a wonderful time, but with my age, I ran out of steam very quickly.

Once upon a time. I had enough steam to do just about anything. Now, that seems to have evaporated.

This year's Christmas celebration was a wonderful time, and as we sat around the table, I noticed that the people around us were a lot older than they were a year ago.

Looking at me with a smirk, The Gracious Mistress of the Parsonage said, "Well, I guess this year's over." Then she let out one of her patented laughs

As always, she was right. This year will be over in a few days, and I can tuck it into bed and let it go to sleep.

It seems strange that when I'm getting used to something, it's over before I know it. Things go by so quickly these days.

you're young and have energy, things don't go very fast, no matter how hard you try? However, the older you get the faster things seem to go. I guess I'll never figure that one out.

Then The Gracious Mistress of the Parsonage mentioned the unmentionable, "So, have you worked on your New Year's resolutions yet?"

That's the one question I don't want to hear.

When she brought that up, I looked back at her, smiled and said, "On the top of my list is that I will only eat one Apple Fritter at a time."

She did not laugh at that one.

When I was done chuckling, I looked at her and said, "Okay, have you made your New Year's resolution list yet?"

Then she began with her list, which was almost infinity. She had so many things that she wanted to get done in the next year that I got tired of listening to them. I did know that if she made a list of something, you can bet your bottom dollar that she's going to complete every one of them.

With a very curious look in her eyes, she looked at *snyderministries.com*

Why is it that when me and said, "Out of all those Christmases that we had together, which one would you think is your best Christmas?"

I learned a lot from my father, so I responded, "Oh, my dear. My best Christmas is the one we're celebrating right now."

Coming to the end of a year and the beginning of a new year, I couldn't help but think of a verse in the Bible.

Solomon wrote many years ago, "The thing that hath been, it is that which shall be; and that which is done is that which shall be done: and there is no new thing under the sun"

(Ecclesiastes 1:9).

My experience is that the older I get the less things change. As a young person, I always hoped things would change and get better. Sometimes they did, but more often than not, things remain the same.

The only change in my life was when I surrendered my life unto the Lord Jesus Christ as my Saviour.

Dr. James L. Snyder lives in Ocala, FL with the Gracious Mistress of the Parsonage. Telephone 1-352-216-3025, e-mail jamessnyder51@gmail. com, website www.james-

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Tax Loopholes Cost California and its Cities \$107 Billion but Get Little Scrutiny



By Dan Walters, CALMatters.org

Among the hundreds of bills introduced in every session of the California Legislature, a few deal with what state officials term "tax expenditures," which requires some explanation.

The term refers to provisions in personal and corporate income taxes and sales taxes that exempt specific financial transactions from levies that otherwise would be applied. They have exactly the same fiscal effect as direct appropriations in the budget, which is why they are dubbed "expenditures."

While many loopholes reflect a broad public and political consensus that they serve positive purposes such as making prescriptions drugs and most grocery store foods tax-free --- others pro-vide subsidies to special interests with political clout.

My personal favorite among the latter was enacted about 35 years ago at the behest of Silicon Valley interests. It exempted custom computer programs from sales taxes, generally benefiting corporations willing to pay millions of dollars for such software, while continuing to tax off-the-shelf programs such as Quicken or TurboTax purchased by ordinary consumers.

It's certainly not California's largest tax loophole, costing state and local governments \$119 million a year in lost revenue, but it exemplifies the narrow focus of many exemptions.

The software loophole estimate comes from an annual report issued by the state Department of Finance that gets scant public, media and political attention even though, as this year's version confirms, the accumulated effect on state and local government revenues is \$107 billion, counting only exemptions of \$5 million or more.

"The result: California's \$204 billion of estimated General Fund revenues (excluding transfers) in 2024-25 would be roughly 45% greater if there were no personal income, sales and use, or corporate income tax expenditures in state law," Jason Sisney, a fiscal consultant for the Legislature, says in an analysis of the data.

Over time, the number and size of tax expenditures has tended to increase because they often enjoy political support from their beneficiaries, while there's little or no pressure on governors or legislators to reduce or eliminate those with little or no rational basis, such as the custom software exemption.

The legislation creating it was carried by a Silicon Valley legislator, now deceased, known for his laments about the state's parsimonious attitudes toward vital education, health and social services.

What happened a couple of decades ago in the state Board of Equalization, which was then the collector of sales taxes, is another illustration. State law taxes hot prepared foods, such as those served in restaurants, or offered by delis, but exempts cold prepared foods — for reasons lost in antiquity.

The owner of a theater chain asked the board to exempt popcorn from the hot food tax, arguing that while it may be warm when purchased, it's cold by the time theater patrons return to their seats. The board granted the exemption.

The new report lists the income tax exemptions for employer-provided medical care and pension contributions, totaling \$29 billion in reduced revenues, as California's two largest tax expenditures. Other personal income tax biggies are exemption of some Social Security benefits (\$5.5 billion) and capital gains on inherited properties (\$5 billion).

The largest corporate income tax provision, valued at \$3.1 billion, limits taxation on the revenues of multinational corporations, an issue that has kicked around the Capitol for at least 50 years with several iterations.

Among the newer items on the list are income and sales tax credits for motion picture and video production (\$213 million) and a sales tax exemption for menstrual products (\$28 million) and children's diapers (\$81 million).

Each year, the governor and the Legislature spend months negotiating thousands of items in the state budget. With \$107 billion at stake, perhaps they should spend some of that time reviewing off-budget tax expenditures.

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.

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Dave Ramsev

Dear Dave,

Do you have any advice for sticking with your goals and New Year's resolutions? I always have great things in mind to shoot for in December, but then they always seem to fall by the wayside before spring.

– Rae

Dear Rea,

Believe it or not, setting goals and making them happen is easier than most people think. You just need to keep a few guidelines in mind at the beginning of the process.

The first guideline is to be specific. What do you want to achieve? And be super specific when you answer that question. Things like "eat healthier" or "read more" are too vague. Instead, try something like "cut eating out to twice a week" or "read for at least 30 minutes every night before bed." Also, look out for any roadblocks that could keep you from reaching your goal, and make a plan to knock them out of the way.

Number two, make your goals measurable. A goal like "lose weight" has no target attached to it. But "lose 20 pounds" has a clear finish line. You can also break your goal setting into bite-size chunks. Give yourself daily, weekly and monthly steps to take. Focus on those, and when you accomplish one, tackle the next.

Three, set a time limit. You need a finish line, so take your goal, create a plan and break it all the way down into daily activities. Then, give yourself a deadline. You might say, "I want to lose 25 pounds by December 31, 2025." To lose those 25 pounds by your deadline, figure out things like how many times you need to work out each week and how many calories to eat in a day.

Number four, make sure the goals are yours. Trying to achieve someone else's goals for your life never works. Why? Because working hard is hard work. You won't have the drive to stick with it if it's something you aren't not passionate about.

Finally, set your goals down in writing. Something special happens when you write down specific

goals. Seeing them plainly in front of you hammers it home in a way nothing else will. There's a reason God said. "Write the vision, and make it plain," in Habakkuk 2:2 (KJV). Get those goals down on paper, along with all the steps it'll take to make them happen.

And hey, don't beat yourself up if you get a little off track, Rae. Keep your chin up and your eyes on the prize. As long as you stay focused on the end goal and keep taking stepseven small ones in the right direction-you'll eventually turn those goals into reality!

– 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. He has appeared on Good Morning America, CBS Mornings, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for the company, Ramsey Solutions.





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FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09295 CarePoint Healthcare, Inc. 5006 Sunrise Boulevard, Suite 101, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "CarePoint Healthcare" 5ÒÓ6 Sunrise Boulevard, Suite 101, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County December 12.2024

Publish: Dec 20, 27, Jan 3, 10, 2025 1-10-25 CAREPOINT

Karena Brown, 5420 Kohler Road, #41055, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Because Soaps/Because Bath and Body" 4771 Clothier Way, Sacramento, CA 95841. Filed with the Clerk of Sacramento County November 26, 2024 Publish: Dec 20, 27, Jan 3, 10, 2025

1-10-25 BECAUSE FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-09129 Golden Republic Inc, 1007 Taber Street, West Sacramento, CA 95605 is doing business under the Fictitious Business Name(s) "Golden Republic Realty" 3810 Sacramento, CA Broadway, 95817. Filed with the Clerk of Sacramento County December 5.2024

Publish: Dec 20, 27, Jan 3, 10, 2025 GOLDEN 1-10-25

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-08690 Kepha Health Care. 1401 21^s Street, #10142, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Unique Virtual Care" 1401 21st Street, #10142, Sacramento, CA 95811. Filed with the Clerk of Sacramento County November 18.2024

Publish: Dec 20, 27, Jan 3, 10, 2025 UNIQUE 1-10-25

FICTITIOUS BUSINESS NAME

Gambling Hall/The

STONES 1-10-25 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-08833 Mehta & Mehta Medical Consultants Inc, 1320 Cornerstone Drive, El Dorado Hills, CA 96762 is doing business under the Fictitious Business Name(s) "PrimeLyfeMD/Prime Lvfe MD" 5170 Golden Foothill Parkway, El Dorado Hills, CA 95762. Filed with the Clerk of Sacramento County November 21,2024

Publish: Dec 20, 27, Jan 3, 10, 2025 PRIMELYFE 1-10-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08967 HRBVR Inc., 2532 Landwood Way, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) City Pools" "Cap 2532 Landwood Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County November 27.2024

Publish: Dec 20, 27, Jan 3, 10, 2025 CAP 1-10-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09242 Heinbo Three Corporation, 7016 Canevalley Circle, Citrus Heights, Ca 95621 is doing ness under the Business Name(s) "H3 Landscaping" 7016 Canevalley Citrus Heights, Ca Circle 95621. Filed with the Clerk of Sacramento County December 10, 2024

6.2024 Publish: Dec 27, Jan 3, 10, 17, 2025 ELITE 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09318 Heravi's LLC, 5522 Auburn Boulevard, Sacramento, CA 95841 is doing business unthe Fictitious Business der Name(s) "Caviz Auto Parts/Cariz Auto" 5522 Auburn Boulevard. Sacramento, CA 95841, Filed with the Clerk of Sacramento County December 13, 2024 Publish: Dec 27, Jan 3, 10, 17, 2025 CAVIZ 1-17-25

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-08673 Michael LeVangie, 11334 Sutters Fort Way, Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Antaeus Law" 2021 N Street Sacramento, CA 95811. Filed with the Clerk of Sacramento County November 15, 2024 Publish: Dec 27, Jan 3, 10, 17, 2025 ANTAEUS 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09363 Yuliya Dereviaga, 6516 Mauana Way, Citrus Heights, 95610 is doing business under the Business Fictitious Name(s) "Quantum Aesthetics/Quant Madison Aesthetics" 7840 Avenue, Suite 130, Fair Oaks. CA 95628. Filed with the Clerk of Sacramento County December

16, 2024 Publish: Dec 27, Jan 3, 10, 17, 2025 1-17-25 QUANTUM

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-08924 T Street, LLC, 6254 66th Avenue, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "City Creek Assisted Living" 6254 66th Avenue, Sacramento. CA 95823. Filed with the Clerk of Sacramento County November 25, 2024 Publish: Dec 27, Jan 3, 10, 17, 2025

CITY 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09389 Roohullah Qadiry, 2904 Marconi Avenue, Apt 04, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Thrive Protection Services" 2904 Marconi Avenue, Apt 04, Sacramento, CA 95821. Filed with the Clerk of Sacramento County December 17.2024 Publish: Dec 27, Jan 3, 10, 17, 2025

THRIVE 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09027 Wendi Weston, 9335 Defiance Circle, Sacramento, CA 95827 is doing business under the Business Name(s) Fictitious with Wendi" 9335 "Wander Defiance Circle, Sacramento, CA 95827. Filed with the Clerk of Sacramento County December 2,2024 Publish: Dec 27, Jan 3, 10, 17, 2025

WANDER 1-17-25 FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-09094 Pavo Real Loco LLC, 4713 Good Court. Carmichael. CA 95608 is doing business under the Fictitious Business Name(s) "Pavo Real Loco" 2223

Legal Advertising 7144 Fair Oaks Blvd #5 Carmichael, CA 95608

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-09482 High Roads Pavement Services 10308 Placer Lane, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "A-1 Advantage Asphalt & Concrete" 10308 Placer Lane, Sacramento, CA 95827. Filed with the Clerk of Sacramento County December 19,2024

Publish: Dec 27, Jan 3, 10, 17, 2025 A-1 1-17-25

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-09351 Wolfe Heights Estates, LLC 8801 Folsom Boulevard #260 Sacramento, CA 95826 is do ing business under the Fictitious Business Name(s) "Alfonz Cellars" 9351 Rogers Road, Sacramento, CA 95829. Filed with the Clerk of Sacramento County December 16, 2024 Publish: Dec 27, Jan 3, 10, 17, 2025 ALFONZ

1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09508 Abdul Wahid, 1961 Howe Avenue, #5, Sacramento, CA 95825 is doing business under the Fictitious Business "National Name(s) Union Security Services" 1961 Howe Avenue, #5, Sacramento, CA 95825. Filed with the Clerk of Sacramento County December 20.2024

Publish: January 3, 10, 17, 24, 2025 NATIONAL 1-24-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09334

Jim P Armenta, 1949 Kilchoan Way, San Jose, CA 95122 is doing business under the Fictitious Business Name(s) "Elegant Home Realty" **`**6137 Watt Avenue, #1, North Highlands, CA 95660. Filed with the Clerk of Sacramento County December 13 2024

Publish: January 3, 10, 17, 24, 2025 ELEGANT 1-24-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09417

KC Bio Investments Inc 64 Pineacre Lane. Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Niles 9296 Elder Creek Biological" Sacramento, Road. CA 95829. Filed with the Clerk of Sacramento County December 17.2024

Publish: January 3, 10, 17, 24, 2025 1-24-25 NILES

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09513 DPSK Inc, 6431 Riverside Boulevard, Sacramento, CA

95831 is doing business under the Fictitious Business Name(s) "Elk Grove Shell/ Shell/Campus Greenhaven Shell" 6431 Riverside Boulevard, Sacramento, CA 95831. Filed with the Clerk of Sacramento County December 20, 2024 Publish: January 3, 10, 17, 24, 2025 SHELL 1-24-25

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-09366 Randy Hilton, 7710 Southcliff Drive, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Nobility Painting Company" 7710 Southcliff Drive, Fair Oaks CA 95628. Filed with the Clerk of Sacramento County December 16,2024 Publish: January 3, 10, 17, 24, 2025 NOBILITY 1-24-25

STATEMENT FBNF2024-08867 King's Casino Management Corp., 7727 Herschel Avenue, La Jolla, CA 92037 is doing business under the Fictitious Business Name(s) "Stones Gambling Hall/The Tavern at Stones Saloon at Stones Gambling Hall/ Sammy's Restaurant & Bar/ Sammy's Restaurant + Bar/ Pin High" 6510 Antelope Road. Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County November 21, 2024 Publish: Dec 20, 27, Jan 3, 10, 2025

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08856 Jessica Sapno, 12084 Agen Circle, S, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Treats by Jess" 12084 Agen Circle, S, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County November 21.2024

Publish: Dec 13, 20, 27, Jan 3, 2025 TREATS 1-3-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08827

Melissa Lynn Maddern, 106 Austin Drive, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Peacefull Melissa Yoga" 106 Austin Drive, Folsom, CA 95630. Filed with the Clerk of Sacramento County November 21,2024

Publish: Dec 13, 20, 27, Jan 3, 2025 PEACEFUL 1-3-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08860 Olivia Beauty LLC, 443 Waverley Street, Palo Alto, CA 94301 is doing business under the Fictitious Business Name(s) "Flywheel Group/Olivia Supply 7509 Madison Avenue, #101, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County November 21, 2024 Publish: Dec 13, 20, 27, Jan 3, 2025 FLYWHEEL 1-3-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08584 Jazmin Gonzalez Andres 6047 Main Avenue. #32. Orangevale, CA 95662 is doing business under the Fictitious Name(s) Business "Jazz Custom Cleaning" 6047 Main Avenue, #32, Orangevale, CA 95662. Filed with the Clerk of Sacramento County November 13.2024

Publish: Dec 13, 20, 27, Jan 3, 2025 JAZZ 1-3-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08885 Sabir Yousafzai, 7949 Carraway Drive, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Aria Tax and Accounting Services' 2100 Watt Avenue, Suite #160, Sacramento, CA 95825. Filed with the Clerk of Sacramento County November 22, 2024 Publish: Dec 13, 20, 27, Jan 3, 2025 ARIA 1-3-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09130 Inspiring Beginnings Childcare Center LLC, 899 Maplegrove Way, Sacramento, CA 95834 is doing business under the Business Fictitious Name(s) "Inspiring Beginnings Childcare Center" 924 San Juan Road, Sacramento, CA 95834. Filed with the Clerk of Sacramento County December 5, 2024 Publish: Dec 13, 20, 27, Jan 3, 2025 1-3-25 INSPIRING

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08981

Consulting Cafe LLC, 1401 21st Street, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "SmartFile" 1401 21st Street, Suite R, Sacramento, CA 95811. Filed with the Clerk of Sacramento County November 27.2024

Publish: Dec 13, 20, 27, Jan 3, 2025 SMARTFILE 1-3-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08288 Bell Time Global, LLC, 2004 Robert Way, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Sourced Botanicals" 4370 24t Street, Suite H, Sacramento, CA 95822. Filed with the Clerk of Sacramento County November 1.2024

Publish: Dec 20, 27, Jan 3, 10, 2025 BOTANICALS 1-10-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09230 RKP Investments CHCW LLC, 9819 Cranleigh Drive, Granite Bay, CA 95746 is doing business under the Fictitious Business Name(s) "Citrus Heights Car Wash" 7742 Auburn Boulevard, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County December 10, 2024 Publish: Dec 20, 27, Jan 3, 10, 2025

CITRUS 1-10-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09092

Innovating My Insurance Inc. 525 Cantera Court, Roseville, CA 95747 is doing business under the Fictitious Business Name(s) "My Innova Insurance Services 7777 Greenback Lane, #106, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County December 5, 2024 Publish: Dec 20, 27, Jan 3, 10, 2025 INNOVA 1-10-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09135 Haqui LLC, 2108 N Street, Suite N, Sacramento, CA 95816 is do-

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09062 Alvarez Legacy Ventures Inc. 10736 Gemsbuck Lodge, San Antonio, TX 78245 is doing business under the Fictitious Business Name(s) "The Crazy Blaze" 10360 Rockingham Drive. Sacramento, CA 95827. Filed with the Clerk of Sacramento County December 4, 2024 Publish: Dec 20, 27, Jan 3, 10, 2025

BLAZE 1-10-25 FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09203

Resham Singh Uppal, 3700 Catalan Sea Avenue, Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "RS Uppal Trucking, " 3700 Catalan Sea Avenue, Sacramento, CA Avenue, Sacramento, CA 95834. Filed with the Clerk of Sacramento County December 9,2024 Publish: Dec 20, 27, Jan 3, 10, 2025

UPPAL 1-10-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08426

Holli Morris, 2715 D Street, #4, Sacramento. CA 95816 is doing business under the Fictitious Business Name(s) "Midnight Sun Lashes" 3010 Freeport Boulevard, Sacramento, CA 95818. Filed with the Clerk of Sacramento County November 6.2024

Publish: Dec 20, 27, Jan 3, 10, 2025 MIDNIGHT 1-10-25

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-08988 Its Just a Poke LLC, 3400 Cottage Way, Suite G2 #27095, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Its Just a Poke Sacramento" 2031 K Street, Unit B, Sacramento, CA 95811. Filed with the Clerk of Sacramento County November 27.2024

Publish: Dec 20, 27, Jan 3, 10, 2025 POKE 1-10-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09070 Felicia Williamsonyes, 9905 Diamonte Way, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "Culinary101Supplies.com" 9905 Diamonte Way, Sacramento, CA 95829. Filed with the Clerk of Sacramento County December 4,2024

Publish: Dec 20, 27, Jan 3, 10, 2025 CULINARY 1-10-25

FICTITIOUS BUSINESS NAME STATEMENT FBNE2024-08956

Publish: Dec 20, 27, Jan 3, 10, 2025 1-10-25 H3

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09263 Viktor Dimitrov, 2412 Cathay Way, Sacramento, CA 95864 is doing business under the Fictitious Business Name(s) "Apex Construc Co" 2412 Cathay Way, Sacramento, CA 95864. Filed with the Clerk of Sacramento County December 11.2024 Publish: Dec 27, Jan 3, 10, 17, 2025 APEX 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09402 Capitol Driving School LLC, 5045 College Oak Drive, Suite B, Sacramento, CA 95841 is doing business under the Fictitious Business Name(s) "Capitol Driving School" 5045 College Oak Drive, Suite B. Sacramento. CA 95841. Filed with the Clerk of Sacramento County December 17, 2024

Publish: Dec 27, Jan 3, 10, 17, 2025 CAPITOL 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09401 Reflective Empowerment, 7317 Walnut Road, Fair Oaks, CA, 95628 is doing business under the Fictitious Business Name(s) "Conduits For Change" 7317 Walnut Road, Fair Oaks, CA, 95628. Filed with the Clerk of Sacramento County December 17.2024

Publish: Dec 27, Jan 3, 10, 17, 2025 1-17-25 CONDUITS

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09245

Prisca A. Mutayabarwa, 6437 Brando Loop, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Neema Bright Star" 6437 Brando Loop, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County December 10, 2024

Publish: Dec 27, Jan 3, 10, 17, 2025 NEEMA 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08431 Tia J King, 9140 Blue Point Lane. #3, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Elite 82 Hair Studios" 1440 Ethan Way, Suite 14, Sacramento, CA 95825. Filed with the Clerk of Sacramento County November Marie Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County December 5,2024 Publish: Dec 27, Jan 3, 10, 17, 2025 PAVO

1-17-25 FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08899

Elevated Home Services LLC, 1636 I Street, Rio Linda, CA 95673 is doing business under the Fictitious Business Name(s) "Elevated Home Services" 1636 I Street, Rio Linda, CA 95673. Filed with the Clerk of Sacramento County November 22.2024 Publish: Dec 27, Jan 3, 10, 17, 2025

ELEVATED 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09433 Anthony Ibrahim, 12293 Paleo Way, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Laundromat Solutions" 12293 Paleo Way, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County December

18, 2024 Publish: Dec 27, Jan 3, 10, 17, 2025 LAUNDROMAT 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-08471 Sarah R Blackledge, 50 Iron Point Circle, Suite 140,

Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Josephine Estelle Jewelry" 50 Iron Point Circle, Suite 140, Folsom, CA 95630. Filed with the Clerk of Sacramento County November 7.2024

Publish: Dec 27, Jan 3, 10, 17, 2025 JOSEPHINE 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09476

Jill Mason, 2529 Sierra Boulevard, Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) 'Slate Creatives" 2529 Sierra Boulevard, Sacramento, CA 95825. Filed with the Clerk of Sacramento County December 19.2024 Publish: Dec 27, Jan 3, 10, 17, 2025

SLATE 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09481 Pearl Investment Co. LLC, 931 Hartz Way, #200, Danville, CA 94526 is doing business under the Fictitious Business Name(s) Chase Apartments' "Wind 9745 Old Placerville Road, Sacramento, CA 95827. Filed with the Clerk of Sacramento County December 19, 2024 Publish: Dec 27, Jan 3, 10, 17, 2025 WIND 1-17-25

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-09493 Jonathan Scott Coatsworth, 5344 Sandburg Drive, Sacramento, CA 95819 is doing business under the Fictitious Business Name(s) "Mongoose on the Loose/Other Worlds Ink/Qeeromance Ink/Queer Sci Fi/Liminal Fiction/ Queer Sacramento Authors Collective/ Gay Realty Network/Purple Roofs" 5344 Sandburg Drive, Sacramento, CA 95819. Filed with the Clerk of Sacramento County December 20, 2024 Publish: January 3, 10, 17, 24, 2025 MONGOOSE 1-24-25

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-08836 E Lending LLC 1136-31 41st Avenue Suite 8B, Flushing, NY 11355 is doing business under the Fictitious Business Name(s) "Everest Capitals" 1136-31 41st Avenue Suite 8B, Flushing, NY 11355. Filed with the Clerk of Sacramento County November 21, 2024

Publish: January 3, 10, 17, 24, 2025 EVEREST 1-24-25

FICTITIOUS BUSINESS NAME

STATEMENT FBNF2024-09491 Maryam Shams Rafiee, 100 Hesiler Court, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "LanguageLoom" 100 Hesiler Court, Folsom, CA 95630. Filed with the Clerk of Sacramento County December 20, 2024 Publish: January 3, 10, 17, 24, 2025 LANGUAGE 1-24-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09354

Charlene Harrell, Chardonay Drive, 10520 Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Fraghead Scents" 10520 Chardonay Scents" 10520 Chardonay Drive, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County December 16.2024

Publish: January 3, 10, 17, 24, 2025 FRAGHEAD 1-24-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09339 Connected Care Living Systems LLC, 5720 Morningside Court, Rocklin, CA 95677 is doing business under the Fictitious Business Name(s) "Schofield House" 4125 Schofield Way,

Home Heating Expenditures Projected to Increase by 8.7%

National Energy Assistance Directors Association News Release

SACRAMENTO REGION, CA (MPG) - Home heating costs this winter will remain unaffordable for millions of lower income families, according to the National **Energy Assistance Directors** Association.

The National Energy Assistance Directors Association, representing the state directors of the Low Income Home Energy Assistance Program, released its end-of-the-year projections of home heating costs for the winter heating season. Prices for home heating this winter on average are estimated to increase by about 8.7% to \$941 from last year's winter heating season average of \$866, due to expected colder winter weather in the Northeast and



Home heating costs this winter will remain unaffordable for millions of lower income families. Courtesy photo Midwest states

The largest change is for families using electricity to heat their homes increasing by 14.2% from \$1,040 to \$1,189. Electric prices are increasing due to continued high cost of maintaining and upgrading the grid and colder weather leading to increased consumption. In fact, electricity as reported by the November 2024 Consumer Price Index is rising faster than the overall rate of inflation.

In addition, the National **Energy Assistance Directors** Association predicts higher

prices for natural gas, one of the main fuels used in electricity production, primarily due to increased exports of liquified natural gas with the average cost increasing from \$615 to \$634.

For those using heating oil, expenditures are estimated to decrease by 2.7% from \$1,560 to \$1,518. Households heating with propane can expect a 4.4 % increase in expenditures, from \$1,179 last winter to \$1,231 this year due to colder temperatures forecasted in the Midwest and Northeast.

Sac County Partners Protect Children

Continued from page 1

deaths. Parents can learn proper car seat use, join support groups, set up play times for their children and learn self-defense skills. Trained professionals can do home instruction to teach coping skills and offer other skill training. The family resource centers, some of which have playgrounds and activity rooms, are located in communities.

One targeted campaign reduced infant deaths by addressing how to safely put infants to sleep, such as avoiding adult beds.

Birth & Beyond centers demonstrate Sacramento County's dedication and investment in prevention efforts and the effort is paying off. Working with parents for as little as eight hours can keep parents and their children out of Child Protective Services, the agency has reported.

In 2014, there were 2,073 children in foster care. By 2024, the number dropped to 1,188, a decrease of 57 percent, Eustace said.

Prevention is key, Eustace said. If her family had received help from a program such as Birth & Beyond because of the poverty that her mother faced, "things would have been different," Eustace said.

"We would have done better," Eustace said.

Eustace said that the poverty overcoming her mother was how she ended up in foster care but her grandmother waded through a mountainous bureaucracy to make sure she was her foster parent.

"She did whatever she had to do," Eustace said.

Eustace was able to keep herself on track, volunteering as early as age 14 to help others and even partnering with Child Protective Services while in the system. Eustace grew to understand how she could help others avoid what broke up her family. She went on to college and earned a master's degree.

Eustace worked for Child Protective Services in Sacramento and then as the executive director of California Youth Connection, advocating for positive transformation to the foster care system. All of this prepared Eustace for her work at the Child Abuse Prevention Center, empowering communities to prevent families from experiencing foster care.

And on a personal note, Eustace's mother also survived her circumstances to become what Eustace calls "an amazing grandmother.'

For more information, visit the Child Abuse Prevention Center website at www.thecapcenter.org/. For more information about other resources, visit the Sacramento County Department of Child, Family and Adult Services website at dcfas.saccounty.net.

ADVERTISING LEGAL egal Advertising Hotline Legal Advertising Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294 – February 7, 1984 Rancho Cordova Independent Adjudicated For and By the County of Sacramento, Adjudication No. 195380 – September 18, 1969 Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535 – March 12, 2020 The Rio Linda News Adjudicated For and By the County of Sacramento, Adjudication No. 358073 – March 21, 1988 916-483-2299 7144 Fair Oaks Blvd #5 Legal Advertising Fax 916-773-2999

FICTITIOUS BUSINESS NAME STATEMENTS

North Highlands, CA 95660. Filed with the Clerk of Sacramento County December 16,2024

Publish: January 3, 10, 17, 24, 2025 SCHOFIELD 1-24-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2024-09249 Sabrina Garcia Perez, 3142 Occidental Drive Apt 12, CA 95826 Sacramento, is doing business under the Fictitious Business Name(s) J Cleaning Services 3142 Occidental Drive Apt 12, Sacramento, CA 95826. Filed with the Clerk of Sacramento County December 10, 2024 Publish: January 3, 10, 17, 24, 2025 CLEANING 1-24-25

ORDER TO SHOW CAUSE CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV022456

Melissa Marie Stone aka Melissa Marie Duran has filed a petition with this court for a decree changing the name(s) of Melissa Marie Stone aka Melissa Marie Duran to Sunnie Marie Duran. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on March 6, 2025, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 5, 2024 Christopher E. Krueger, Judge of the Superior Court Publish: Dec 13, 20, 27, Jan 3.2025 DURAN 1-3-25

#24CV024808 Carina Anne Torres has filed a petition with this court for a de-

cree changing the name(s) of Carina Anne Torres to Carina De Alba Lopez.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on February 19, 2025, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the pe-tition for Change of Name should not be granted. Dated: December 6, 2024 Christopher E. Krueger, Judge of

the Superior Court Publish: Dec 20, 27, Jan 3, 10, 2025 CARINA 1-10-25

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV024250 Albert Allen Lockard and Jennifer

Michelle Welch aka Roberta Louise Welch has filed a petition with this court for a decree changing the name(s) of Albert Allen Lockard to Albert Allen Branson and Jennifer Michelle Welch aka Roberta Louise to Jennifer Michelle Welch Branson.

IT IS ORDERED that all per-

Bates

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 10, 2025, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 9, 2024 Christopher E. Krueger, Judge of the Superior Court Publish: January 3, 10, 17, 24, 2025 BATES 1-24-25

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

#24CV024603

Leilani Bailey and Parambir Singh have filed a petition with this court for a decree changing the name(s) of Zara Dove Singh to Zara Dove Bailey

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 8, 2025, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 4, 2024

Christopher E. Krueger, Judge of the Superior Court

Name should not be granted. Dated: December 27, 2024 Richard K. Sueyoshi, Judge of the Superior Court Publish: January 3, 10, 17, 24, 2025 MOHAMMADI 1-24-25

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF ROBIN ROXANNE DRENTLAW CASE NO. 24PR003554

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Robin Roxanne Drentlaw.

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

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the executor to take many actions without obtaining court approval. Before taking certain very important actions, however, the executor will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows January 15, 2025, 9:00 a.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal de-livery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Peter Galgani, 916 2nd Street, 2nd Floor, Sacramento, CA 95814; (916) 498-1357 Publish: Dec 20, 27, 2024, Jan 3, 2025 DRENTLAW 1-3-25

filed by Tatiana N. Shvetsova, in the Superior Court of California, County of Sacramento, requesting Tatiana N. Shvetsova be appointed as personal representative(s) to administer the estate of the decedent.

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

A hearing on the petition will be held in this court as follows January 15, 2025, 1:30 p.m. in Dept 129; Superior Court of California, County of Sacramento, Gordon D. Schaber Sacramento County Courthouse, 720 9th Street. Sacramento, CA 95814.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written obCarmichael, CA 95608

of: Citrus Heights Car Wash, 7742 Auburn Boulevard, Citrus Heights, CA 95610. Berg Properties Inc., 6504 Aspen Gardens Way, Citrus Heights, Ca 95621.

Fictitious Business The Name Statement was filed on 5/25/2023 in the County of Sacramento.

Filed with the clerk of Sacramento County: 12/10/2024. Publish: Dec 27, Jan 3, 10, 17, 2025

CITRUS 1-17-25 NOTICE OF PETITION TO ADMINISTER ESTATE OF

KATHY JEANNE ROGERS CASE NO. 24PR003733 To all heirs, beneficiaries, credi-

tors, and contingent creditors of and persons who may otherwise be interested in the will or estate or both, of Kathy Jeanne Rogers. A Petition for Probate has been

filed by William Rogers Jr., in the Superior Court of California, County of Sacramento, requesting William Rogers Jr. be appointed as personal representative(s) to administer the estate of the decedent.

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

The pe ition requests au to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or have consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. A hearing on the petition will be held in this court as follows April 2, 2025, 9:00 p.m. in Dept 129; Superior Court of California, County of Sacramento. William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. YOU MAY EXAMINE the file kept by the court. If you are in-terested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Douglas Broomell, Esq., 108 Main Street, Roseville, CA 95678; 916-899-1716 Publish: Jan 3, 10, 17, 2025 ROGERS 1-17-25

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV017656

Shimal McEwen has filed a petition with this court for a decree changing the name(s) of Caleb Julian Moraga to Caleb Julian McEwen.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on January 16, 2025, at 1:30 p.m. in Department 53, located at 720 Ninth Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: September 5, 2024 Richard K. Sueyoshi, Judge of

the Superior Court Publish: Dec 13, 20, 27, Jan 3, 2025 MCEWEN 1-3-25

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV023842 Ahmadjaved Hashimi & Asma Hashimi has filed a petition with this court for a decree changing

the name(s) of Said Mohammad Shah Hashimi to Mohammad Jan Hashimi.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on March 25, 2025, at 9:00 a.m. in Department 54, locat-ed at 813 6th Street, 2nd Floor, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 20, 2024 Christopher E. Krueger, Judge of the Superior Court Publish: Dec 20, 27, Jan 3, 10, 2025 HASHIMI 1-10-25

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

sons interested in the above-entitled matter appear before this court on April 1, 2025, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: November 27, 2024 Christopher E. Krueger, Judge of the Superior Court Publish: Dec 20, 27, Jan 3, 10, 2025 BRANSON 1-10-25

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV025064

lurii Zhoglichev has filed a petition with this court for a decree changing the name(s) of Semen Zhoglichev to Simon Zhoglichev. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 10, 2025, at 9:00 a.m. in Department 54. located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 10, 2024 Christopher E. Krueger, Judge of the Superior Court Publish: Dec 20, 27, Jan 3, 10, 2025 ZHOGLICHEV 1-10-25

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV024506 Ahmad Mustaba Abdul Roufi has filed a petition with this court for a decree changing the name(s) of Ahmad Mustaba Abdul Roufi to

Muitaba Raowfi. IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 17, 2025, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 2, 2024 Richard K. Sueyoshi, Judge of the Superior Court Publish: Dec 20, 27, Jan 3, 10, 2025 RAOWFI 1-10-25

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV019103 Sharlee Bates and Timothy Bates have filed a petition with this court for a decree changing the name(s) of Myah Beatrice Bates to Aquarius Beatrice

Publish: January 3, 10, 17, 24, 2025 BAILEY 1-24-25

> SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV026271

Christopher Alan Glaubig has filed a petition with this court for a decree changing the name(s) of Christopher Alan Glaubig to Christopher Alan Gray and Arianne Michelle Ortegaray to Arianne Michelle Gray

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 29, 2025, at 9:00 a.m. in Department 54. located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 24, 2024 Christopher E. Krueger, Judge of the Superior Court Publish: January 3, 10, 17, 24, 2025 GLAUBIG 1-24-25

> SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV024685

Kayla Marie Crismon has filed a petition with this court for a decree changing the name(s) of X Wolfgang Crismon to X Wolfgang Palagi

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 22, 2025, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted. Dated: December 4, 2024 Richard K. Sueyoshi, Judge of the Superior Court Publish: January 3, 10, 17, 24, 2025 PALAGI 1-24-25

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #24CV026597 Fatemeh Mohammadi has filed a petition with this court for a

decree changing the name(s) of Muhammed Ahmadi to Mahdi Ahmadi.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on May 13, 2025, at 1:30 p.m. in Department 53, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of

NOTICE OF PETITION TO ADMINISTER ESTATE OF STEVEN MICHAEL HAGY CASE NO. 24-PRO-03584

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Steven Michael Hagy

A Petition for Probate has been

jections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or

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

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: John E. O'Grady, 3450 Sacramento Street. #428. San Francisco, CA 94118; (415) 986-8500

Publish: Dec 27, Jan 3, 10, 2025 HAGY 1-10-25

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME

FILE NO. FBNF2023-01186 The following person(s) has/ have abandoned the use of the FICTITIOUS BUSINESS NAME of: Costpro Lending, 2135 Butano Drive, Suite 150, Sacramento, CA 95825. Summit Funding, Inc., Butano Drive, Suite 2135 Drive, 150, Sacrametno, Ca 95825. Business Fictitious The Statement was filed Name on 2/17/2023 in the County of Sacramento.

Filed with the clerk of Sacramento County: 11/20/2024. Publish: Dec 20, 27, Jan 3, 10, 2025

COSTPRO 1-10-25

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE NO. FBNF2023-04052

The following person(s) has/ have abandoned the use of the FICTITIOUS BUSINESS NAME



It's raining in Sactown and it's not a welcome rain. Fans, a derivate of fanatic, are having their true fervor tested.

Seen as a team with 50 wins plus potential, the Kings entered the 2024/2025 season by losing every game in the preseason. What was even more surprising to many fans was coach Brown's seemingly inability to assess the talent on his roster.

Brown's substitution patterns reminded me of a middle school team whose coach was bent on equal playing time for every player.

The preseason had no chance of finding anything resembling a rotation that made any semblance of sense. Every game saw different bench players with significant court time, leading to inconsistency and a style of substitution that can only be described as frenetic.

The only thing consistent in the preseason was the Kings losing, and regrettably this habit carried into the regular season, as the Kings dropped the first three games of the regular season. Sadly, this team with high expectations had yet to find anything resembling a consistent rotation of players coming off the bench. As a result, bench players found themselves with no court time whatsoever, absent from the court for multiple games in succession, or suddenly, inexplicably breaking into the starting lineup.

This became Mike Brown's brand of 2024/2025 basketball known as experimental substitution. Sadly, this continued for the first third of the season, and with an abysmal record of 13-18 Monte McNair and owner Vivek Ranadive decided to give coach Mike Brown the rest of the season off. Coach Brown's tenure was punctuated by an atrocious 5-game stretch that saw the Kings lose every game, culminating in a purely giveaway game against the Detroit Pistons.

Pundits and fans will likely argue the merits of replacing a coach that is just 1 1/2 years removed from leading the Kings to their first playoff appearance in 16 years, albeit claiming the title of coach of the year in the process.

The truth is that too many players no longer knew their role, and players like Alex Len didn't know if they'd see significant playing time or spend three games on the bench with no court appearance whatsoever. The problem with this style of coaching is the reflection it invariably has on a player's confidence, and a player without confidence is doomed to failure.

From this writer's perspective, the real issue this season has been a carryover from last year, and that is the inability to accurately assess the talent on this team as it is assembled today.

Case in point is the outright blunder in trading Davion Mitchel and Sasha Vezenkov, along with a 2nd round draft pick to the Toronto Raptors for Jalen McDaniels.

Mitchell wasn't just a Sacramento fan favorite; he was highly popular in the locker room and had a reputation for playing defense like a whirling dervish. Davion had too many intangibles to note, and his absence from this lineup has been sorely missed.

Davion has started several games for the Raptors this season, averaging 9.1 points, 6.3 assists, 2.8 rebounds, and 1.1 steals, while averaging 31 minutes per game. As for the player we traded for, Jalen McDaniels never even saw the regular season, being sent unceremoniously to the San Antonio Spurs before the 2024/2025 campaign ever started.

With the departure of Mike Brown, the Kings have entrusted our Sactown ballers to assistant coach Doug Christie. Coaching from the perspective of a former player will undoubtedly be different, and I'm sure every fan is wishing Doug much success in his new role.

First and foremost, I will be looking for the basics, and that is making sure every player clearly understands his role. Consistency in who replaces Domantas Sabonis every game when he takes a break, and a tighter handle on depth of the bench. It wasn't uncommon for Brown to go as far as 12 deep, and that simply has to change. I see Kevin Huerter, Alex Len, Keon Ellis, and Trey Lyles as the go-to guys off the bench and the rotation needs to have consistency. Time for experiments to stop, and confidence building to begin.

Whatever you do, don't quit on this team Kings fans. 2025 is a new year full of new beginnings.

Happy New Year and all the best Kings fans!

Your thoughts are always welcome at vgharriskingsfan@gmail.com.





By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: My wife will reach her full Social Security benefit at 66.5 years of age which is just under 2 years away for her now. If she were to begin to get her monthly check now (i.e. early), would that prevent her from being eligible for the spousal benefit to receive half of what I am currently drawing? Signed: Curious Husband

Dear Curious: If your wife claims her own SS retirement benefit now (e.g., at 64.5 years), and you are already collecting your own SS benefit, then she will be automatically deemed to be filing for her spousal benefit immediately when she claims her own benefit (she does not have the option to defer claiming her spousal benefit until later). This is a change made by the Bipartisan Budget Act of 2015, which requires all those first claiming

SS to file for ALL benefits they are eligible for when they claim. What that would mean is that your wife's benefit now, including her spousal boost from you, would be actuarially reduced by the number of months early she claimed. Her own SS retirement benefit would be permanently reduced by about 15%, and her "spousal boost" (the additional amount she would get as your spouse) would be reduced by about 19%, yielding a combined benefit which is roughly 42% of your full retirement age (FRA) SS benefit.

The only way your wife can get half (50%) of your FRA benefit entitlement is by waiting until her own full retirement age (66 years and 10 months) to claim. Note too that your wife's spousal benefit will be based on your FRA entitlement, so if you claimed earlier or later than your own full retirement age, her spousal benefit will still be based on your FRA entitlement.

Also, your wife should be aware that anyone who claims early is subject to Social Security's "earnings test," which limits how much can be earned while collecting early benefits. Thus, if your wife is working, she will be restricted on how much

she can earn before Social Security takes away some of her benefits. FYI, the earnings limit changes annually, but for 2025 it is \$23,420 and, if that is exceeded, SS will take away \$1 in benefits for every \$2 over the limit. And, FYI, the earnings limit goes up a lot during the year FRA is attained, and the earnings test no longer applies once full retirement age is reached.

I hope this answers your question, but if you have need additional information, please feel free to contact us directly at SSAdvisor@amacfoundation.org, or call us at 1.888.750.2622

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Publisher, Paul V. Scholl

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Carmichael Times

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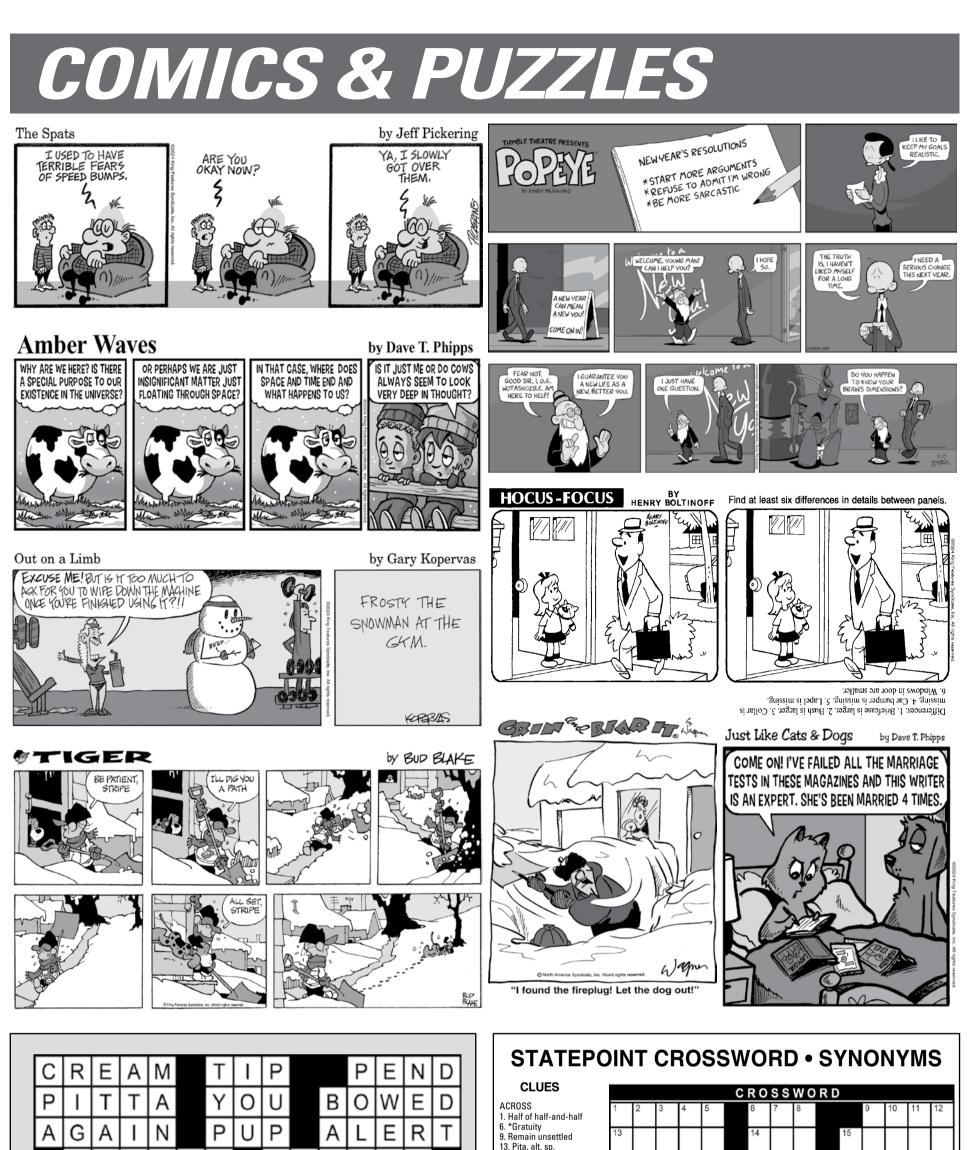
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Despite the Promises, Bullet Train is Lesson in 'Sunk Costs'

Commentary by William L. Anderson, Pacific Research Institute

Unfortunately, California officials pay no attention to sunk costs, which are reflected in the spending for the California High Speed Rail System. If there is a classic lesson regarding "sunk costs," the ongoing project of building a bullet train from San Francisco to Los Angeles is the poster child. Yet, the spending continues unabated.

If one tries to make sense of an exercise in spending billions of dollars for a Train to Nowhere, one cannot use conventional financial logic. There is a logical process at work, but it is a logic of a different sort than what appeals to a typical reader of this page. Political logic, especially in a state like California where progressive politics dominates, veers sharply from economic and business logic.

For one thing, political logic assesses projects like a railroad differently than we would see in the business world. Compare the building of the California bullet train with the transcontinental railroad constructed by James J. Hill's Northern Pacific Railway in the late 1800s. Hill was interested in making a profit, which meant that the revenues from hauling freight and people had to be greater than the cost of his operation.

Thus, Hill built the railroad in sections, depending on economic development along the way to ensure a market for his enterprise since he took no government subsidies. In the end, his railroad survived economic downturns while other railroads (that often took government subsidies) went bankrupt. Normal economic constraints helped determine where the lines would go and how Hill would develop his railroad.

Contrast this situation with the California bullet train, which,



Pictured here is the California bullet train. Photo courtesy of Pacific Research Institute

given its costs, could never hope to be profitable. Indeed, no private entity would take on such a project. Even given all the features the bullet train would have, no potential passenger would be willing to pay the necessary fare that would be required for the train, once completed, to turn a profit. (I add that no one, not even former Gov. Jerry Brown, who strongly supported the bullet train concept since his first terms as governor, has claimed this could be profitable. It always has been understood that the train would lose money.)

Most people accept that public transportation in the United States - and especially passenger rail – are not profitable. The only Amtrak lines that come close to breaking even are in the Northeast Corridor, serving one of the most densely populated areas in the country. The other Amtrak lines elsewhere in the country lose substantial amounts of money, including the various Amtrak routes in California.

Is the train already providing economic benefits?

While discussing the bullet train's problems with a state employee several years ago, she exclaimed, "But we need trains!" However, most of the area serviced by current passenger rail in California already covers the area where the bullet train is scheduled to be constructed. Moreover, those trains already are in operation and it likely will be a decade before even the first leg – Bakersfield to Merced – is ready for operation.

While much press has been centered upon the fact that \$11 billion has been spent on this project and there is precious little to show for it – a concrete viaduct that is all of 0.3 miles long - the California High-Speed Rail Authority is full of self-congratulations for simply spending the money.

Brags the agency in a press release:

"New data released today by the California High-Speed Rail Authority shows investments in this first-in-the-nation project are continuing to provide billions in economic benefit to the state. The Authority's 2023 Economic Impact Analysis Report shows the California high-speed rail project continues to be a proven job creator that bolsters the local economy, particularly disadvantaged communities."

In other words, the real value of this project, at least so far, is that the state has spent more than \$11 billion. While no doubt a government official would mistake this kind of spending as the creation of real wealth, it is another example of Frederic Bastiat's Broken Window Fallacy.

Had California officials simply taken \$11 billion from the state treasury and randomly distributed it in the Central Valley and elsewhere, it would have been a less-destructive exercise than spending the money on legal fees, office work and construction. While such a statement seems to be counterintuitive, it is nonetheless true.

Rail officials have emphasized that people in California received money as though it were manna from heaven. Instead, this is money that was borrowed and will be paid back by future taxes. This is a real cost that rail officials and their supporters fail to acknowledge, as not only do we have capital goods that clearly are uneconomic, but their very creation directs people from those investments that might be profitable.

What to do

Continuing an uneconomic project because of earlier spending is unique to politics. No California governor wants to pull the plug on this pipe dream. When his term is over, Gov. Gavin Newsom will hand off this fiasco to his Democratic successor, just as Jerry Brown handed it to him and Arnold Schwarzenegger handed it to Brown.

If it has taken 16 years from the original public approval of this project to construct threetenths of a mile viaduct, one only can imagine how ridiculous things will be in another decade. Politicians often present gargantuan, uneconomic projects as emblematic - high-speed electric rail symbolizing the state's "fight" against climate change - and California politicians are adept as anyone at being symbolic. But a very short "viaduct to nowhere" is even beyond anything we have seen when it comes to wasteful government.

The California bullet train was conceived with grandiose promises, but continues to fall short. At what point will California lawmakers just accept these sunk costs and move on?

William L. Anderson is an editor with the Mises Institute and **Emeritus Professor of Economics** at Frostburg State University, Frostburg, Md. He lives in California.



Trace One News Release

NORTHERN CALIFORNIA (MPG) - High grocery prices have been a defining economic story in recent years, driven by a combination of factors including pandemic-related supply chain breakdowns and labor shortages. However, an increasingly critical driver of food price inflation has been the impact of natural disasters-such as droughts, floods, and hurricanes-on the nation's agricultural output. In Florida, a devastating combination of hurricanes and disease has sharply reduced orange harvests over the past several years, leading to soaring costs for citrus. Prolonged droughts in critical agricultural regions like the Midwest and California have curtailed the supply of grains, contributing to higher prices. In Texas, episodes of extreme heat have stressed livestock, decreasing productivity and raising costs for dairy and meat products. The increased frequency of natural hazards has created a challenging environment for farmers. However, the effects of climate- and weather-related disasters are not uniform, varying greatly depending on location. To pinpoint where these events are having the greatest impact on farmers and the nation's food supply, researchers at Trace One-a company specializing in regulatory compliance for the food and beverage industry-conducted an in-depth analysis of the latest data from the U.S. Department of Agriculture (USDA) and the Federal Emergency Management Agency (FEMA). Here's what they found.



Annual Agriculture Loss Due to Natural Hazards

Drought is the most common cause of economic loss in the agriculture industry.

According to estimates from FEMA, natural hazards cause an average of \$3.4 billion in agricultural losses annually, with drought being the single largest contributor. Drought alone accounts for more than half of these losses, averaging \$1.8 billion per year. The financial impact of drought underscores its threat to farmers, particularly in regions reliant on water-intensive crops.

Other significant contributors to agricultural losses include hurricanes, which cause \$471 million in annual losses, along with flooding (\$424 million) and cold waves (\$278 million). Events such as hailstorms, strong winds, and heat waves collectively add hundreds of millions in losses to the yearly toll. While less frequent,

Drought is the most common cause of economic loss in the agriculture industry. Image by Siggy Nowak from Pixabay

disasters like tornadoes, wildfires, and winter weather also contribute economic strain in certain regions.

Expected Annual Losses by Region

California farms are facing the largest losses due to natural hazards.

Natural disasters impacting agriculture vary significantly across U.S. regions due to differing climates and geographic vulnerabilities. Drought is a persistent challenge on the West Coast, particularly in California, as well as the Southwest and parts of the Southern Plains, where water scarcity hampers crop yields and livestock production. Hurricanes have the most severe impact in the Southeast and Mid-Atlantic regions, where states like Florida and North Carolina frequently experience storm surges and high winds that devastate crops and infrastructure. Riverine flooding is most problematic in the Mississippi River Basin and its extensive tributary networks, as well as in the Pacific Northwest. Cold waves are most prominent in the Midwest and Mountain West, where freezing temperatures can damage crops and livestock operations.

Taken together, California leads the nation in agricultural losses due to natural hazards, with farms in the state incurring an estimated \$1.2 billion in losses annually. This figure dwarfs losses in other states, with drought being the most significant hazard affecting California's vast agricultural sector. On a per-farm basis, California reports an average loss of \$19,734—the highest of any state—reflecting its reliance on high-value crops such as fruits, nuts, and vegetables, which are particularly vulnerable to water shortages.

By comparison, Texas, which ranks second, faces an expected annual loss of \$199 million, with droughts again being the primary driver. Iowa, North Carolina, and Florida round out the top five, each suffering from a combination of droughts and hurricanes, though with lower total and per-farm losses than California.

At the county level, California continues to dominate the rankings, with Santa Barbara County reporting the largest expected losses at \$238 million annually. Drought is the principal hazard here, impacting high-value crops like strawberries, vegetables, and wine grapes. Other California counties, such as Yolo, Napa, Sutter and Colusa, also rank highly, with annual losses ranging from \$68 million to \$112 million. These counties experience some of the highest loss rates per farm, with those in Santa Barbara County and Yolo County losing an estimated \$175,120 and \$140,459 each year, respectively.

Here is a summary of the data for **California:**

Total expected annual loss: \$1,245,887,089

Expected annual loss per farm: \$19,734 Expected annual loss rate: 2.19%

Total farms: 63,134

Total agriculture value: \$56,797,402,704

Worst natural hazard for agriculture: Drought

For reference, here are the statistics for the entire United States:

expected annual loss: Total \$3.380.082.197

Expected annual loss per farm: \$1,779

- Expected annual loss rate: 0.69%
- Total farms: 1,900,487

Total agriculture value: \$488,704,132,158 Worst natural hazard for agriculture: Drought

Methodology

The data used in this study is from FEMA's National Risk Index and the USDA's Census of Agriculture. To identify locations where natural hazards have the greatest impact on the nation's food supply, researchers at Trace One analyzed and ranked locations based on their average annual economic loss (expected annual loss) in 2024 dollars within the agricultural sector. This metric accounts for damages caused by natural hazards such as cold waves, hail, heat waves, hurricanes, riverine flooding, strong winds, tornadoes, wildfires, and winter weather events, using data collected since 1996. In the event of a tie, locations with greater expected annual losses per farm were ranked higher. The analysis also incorporated the expected annual loss rate, calculated as the expected annual loss divided by the total annual value of the agricultural sector for each location. Additionally, researchers identified the worst natural hazard for agriculture in each location, which is the hazard contributing the largest share of the expected annual loss.