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Supervisors Swears in New Members

The Yolo County Board of Supervisors swore in newly-elected members on Jan. 6. Photo courtesy of Yolo County

Yolo County News Release

WOODLAND, CA (MPG) - The Yolo County Board of Supervisors held an official swearing-in ceremony on Jan. 6, marking the start of the newly-elected members' terms of service, at the Yolo County Administration Building in Woodland. Family, friends, colleagues and community leaders attended.

The ceremony featured the formal swearing-in of the following individuals: Supervisor Oscar E. Villegas, District 1; Chair Dr. Mary Vixie Angel Barajas, District 5.

Vixie Sandy, who has served on the board since her appointment by Gov. Gavin Newsom in October 2023, marks her inaugural term as board chair. She made history as the first woman to serve on the board since 2010 and the first woman to represent the 3rd District.

"It has been 17 years since we have had two women serving on the Yolo County Board of Supervisors," Vixie Sandy said. "Diversity, equity and inclusion are key and core values for Yolo County, and I am deeply proud Sandy, District 3; Vice-Chair Sheila to be serving on the board along-Allen, District 4; and Supervisor side such dedicated and passionate

Raley's Announces New Food

for Families Grant Program

colleagues."

Vice-Chair Allen, who is serving her first term for District 4, has more than 30 years of public service experience. Prior to her election. she served as a deputy to former Supervisor Jim Provenza, who represented District 4 for more than 16 vears.

Supervisor Villegas is beginning his fourth term representing District 1, which includes a majority of West Sacramento and the community of Clarksburg. He has been serving District 1 since February 2014.

Financial Assistance to **Breast Cancer** Survivors

Thriving Pink News Release

DAVIS, CA (MPG) - Thriving Pink invites Yolo County breast cancer survivors to apply for its Granting Pink Program, offering financial aid for essential needs like medical care, rent, groceries, treatments and prescriptions. Applications are open at thrivingpink.org/granting-pink in English and Spanish until Jan. 31.

"I am so proud of our Yolo County community for ensuring Thriving Pink can continue this good work," said Granting Pink Chair Rose Cholewinski, owner of SwimAmerica-"We Davis. have distributed over \$300,000 to help local residents battling this disease, which has taken too many loved ones.'

Applications, including detailed eligibility requirements, are available on the website at thrivingpink.org/ granting-pink. Individuals can also nominate a friend, neighbor or family member by completing the simple application on their behalf.

"The generosity and personal support provided to those of us who receive these generous gifts make Thriving Pink unique in this community," said Martha Ozonoff, a past grant recipient and current board member of Thriving Pink. Tatum Clinton-Selin, a 2021 grant recipient, shared her story. "I was not even old enough for a mammogram when I was diagnosed with invasive breast cancer in March 2021," Clinton-Selin said. "I had just moved to the area from the East Coast, far from my family, when I found a lump during a self-exam. I went through surgery, chemotherapy and radiation. I am thankful for Thriving Pink and the great support from this caring community." In addition to financial assistance, Thriving Pink offers supportive programs for breast cancer survivors. These include one-on-one mentorship for newly diagnosed women through Pink Peers, Pink Speaker Series virtual workshops on wellness, treatment options, and support groups (second *Continued on page 3*



"Thank you to everyone who has Continued on page 3



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PRSRTD STD. U.S. POSTAGE PAID CARMICHAEL, CA PERMIT NO. 350 **OR CURRENT** POSTAL CUSTOMER Raley's Food for Families News Release

SACRAMENTO REGION, CA (MPG) - To assist with the ongoing challenge of safely storing, transporting and distributing food, Raley's is introducing a new Food for Families grant program for its partner food banks and supporting networks.

Starting at a minimum of \$5,000 each, the grants will reflect a wide range of funding depending on the demonstrated need of the requesting food bank. The new Food for Families Grant program is made possible by Raley's and donations from throughout the community. Donations are being



Raley's Food for Families converts customer and team members donations into food for more than 2.2 million people each month through 12 partner food banks in the communities where Raley's serves. Photo courtesy of Raley's Food for Families

gratefully accepted now at the Sacramento Region Community Foundation site to support this important initiative that represents an expansion

Families effort.

Raley's Food for Families converts customer and team members donations into food for

of the long-time Food for more than 2.2 million people each month through 12 partner food banks in the communities where Raley's serves.

Continued on page 3



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Supervisor Barajas Distributes More Than \$8,000 in Toys



Yolo County Supervisor Angel Barajas recently collaborated with the Dunnigan Fire Association to host the fourth annual Christmas Toy Distribution. Photo courtesy of Yolo Count

Yolo County News Release

YOLO COUNTY, CA (MPG) -Yolo County Supervisor Angel Barajas, in collaboration with the Dunnigan Fire Association. successfully hosted the fourth annual Christmas Toy Distribution in the tight-knit community of Dunnigan.

Annually, the number of children receiving toys rises. This year's event brought joy to the hearts of around 500 children, leaving an indelible mark on the community. A wide variety of toys were distributed, all of which were carefully chosen to meet the distinct interests and preferences of the youths in the area.

In his expression of gratitude, Barajas acknowledged the invaluable assistance of generous sponsors and committed

volunteers who selflessly contributed to this noble cause.

"In our fourth year of the Dunnigan Toy Drive, the increasing wave of support is heartening," he said.

"Together, we're not just collecting toys; we're crafting smiles on the faces of children, fostering moments of pure joy that resonate far beyond the holiday season," Barajas said.

The distribution sponsor list, having expanded from the previous year, played a pivotal role in enhancing the scale and impact of the event. The collective efforts of the sponsors and volunteers translated into more smiles, laughter and excitement among the children.

With their distinctive populations, Dunnigan, Yolo and Zamora symbolize the diverse range of experiences and cultural

backgrounds that define Yolo County. The toy distribution event brought seasonal cheer and also fostered a sense of community and shared responsibility. The presence of Santa Claus added a magical touch to the festivities. The genuine delight on the faces of the children served as a reminder of the positive influence such events have on the community's overall well-being.

Sponsors include Zamora Fire Protection District, Setton Farms, First 5 Yolo, Davis Sunrise Rotary, Yolo County Supervisor Chair Lucas Frerichs, the Union Church of Dunnigan, Zamora ODD Fellows, Yolo Branch Library, Anita Tatum, High Noon, Jeff Likes Clean Windows, the Schaads, Julie Datchler, Paula Hugi, NS Fit members and Starbucks Dunnigan. **★**

Recycling a **Mountain of Mattresses**

Yolo County News Release

WEST SACRAMENTO, CA (MPG) - Even mattresses need to be put to rest after years or decades of use but residents can rest easily knowing that their beds will find sanctuary at the Yolo County Central Landfill, where dreams come true and mattresses get recycled.

In partnership with the Mattress Recycling Council, the Yolo County Integrated Waste Management Division has reached a significant milestone in an eight-year-long agreement with Mattress Recycling Council by recycling 103,274 mattresses and box springs at the end of 2024. Through the free "Bye Bye Mattress" program, available to all county residents, mattresses are collected at the Yolo County Central Landfill, transferred to a local processing plant in the industrial part of Woodland and stripped apart for recycling so that beds are not bedridden forever.

Mary Vixie Sandy, the Yolo County Board of Supervisors chair, expressed her enthusiasm for this achievement by stating, "We are supporting a circular economy by accepting and recycling these mattresses giving these components a second life, we are providing free options for proper disposal to reduce illegal dumping in our county and are contributing to a cleaner and more sustainable future."

Mattresses can be bulky, flexible and heavy, making disposal challenging but more than 75 percent of the materials used in a mattress or box spring are recyclable, according to the Mattress Recycling Council. The wood frame from box springs is repurposed into shipping pallets, converted into fuel pellets and biomass fuel or turned into mulch. Steel coil springs from mattresses are melted down and reused in construction materials or new metal products, saving 75 percent of the energy used in producing new steel. The various foams and fibers, such as cotton, rayon and polyester, are separated and blended into products such as carpet padding or insulation. Additional applications are constantly being discovered, such as a modified mattress foam that can absorb oil from water in oil spills.

Diverting 100,000 mattresses from the landfill saves a tremendous amount of space. If 100,000 mattresses were lined up, split evenly between twin and queen-size, they would cover 60 acres of farmland. That's enough to fill 46 football fields. Since the mattress recycling program began in 2016, if all the mattresses collected at the Yolo County Landfill were laid out end-to-end, they would stretch 126 miles from Woodland to South Lake Tahoe. If stacked on top of each other, they would reach a height of 6.3 miles, taller than Mount Everest at 5.5 miles.

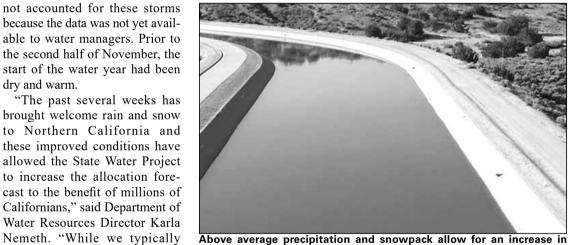
As the Mattress Recycling Council approaches its 10-year anniversary, it celebrates the impact of recycling more than 15,000,000 mattresses across four states, saving 14.9 million cubic yards of landfill space and diverting 500- million pounds of material from landfills. According to Ryan Trainer, council president, by diverting 1.6-million mattresses and box springs per year, the program has generated these environmental benefits: 100-million miles of a gas-fueled vehicle saved (in greenhouse gases emitted), 818-million gallons of water saved and enough energy saved to power 40,000 homes for a full year.

Any Yolo County resident can get rid of an old mattress at the Yolo County Central Landfill, 44090 County Road 28H, Woodland, that offers free recycling daily for mattresses, box springs and futons. The hours are 6:30 a.m. to 4 p.m. Mondays to Saturdays and 8 a.m. to 4 p.m. Sundays. Additionally, the Esparto Transfer Station, located at 27075 County Road 19A provides free recycling services from 9:30 a.m. to 3:30 p.m. Wednesdays and Saturdays.

State Water Project Allocation Increases

California Department of Water Resources News Release

because the data was not vet available to water managers. Prior to the second half of November, the start of the water year had been dry and warm. "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."



average totals when warmer weather arrives."

Each year, the Department of Water Resources provides State

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

State water managers will continue to monitor precipitation and snowpack conditions, as well as account for dry soils that might

planned water deliveries for 2025. Photo courtesy California Department of Water Resources

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

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.

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Matsui Celebrates Historic TIFIA Loan For SMF

Office of Congresswoman Doris Matsui News Release

WASHINGTON, D.C. (MPG) - On Jan. 8, Congresswoman Doris Matsui (CA-07) released the following statement after the U.S. Department of Transportation's Build America Bureau officially executed a \$36.1 million Transportation Infrastructure Finance and Innovation Act (TIFIA) loan with Sacramento International Airport (SMF). This announcement marks the first time funding for an airport project has been secured under the Transportation Infrastructure Finance and Innovation Act program.

"This announcement is a milestone achievement that allows SMF to continue modernizing its infrastructure and make the SMForward vision a reality," said Congresswoman Matsui. "The SMF team is always looking at new ways to improve the travel experience and enhance the safety of our airport. As the first airport to secure a TIFIA loan, they are also showing their ability to go above and beyond with innovative financing solutions that open up exciting opportunities. From the pedestrian walkway to gate improvements, terminal expansions, and a brand-new air traffic control tower, we are tackling transformative projects that will make a huge impact for our community. That's why I have been such a strong, long-time advocate for bold federal investments in our airport. They deliver every time - and I know this announcement will only catalyze more positive growth in the future."

"This TIFIA loan represents a pivotal achievement for SMF. Through collaboration with our elected officials, the Build America Bureau, and the Federal Aviation Administration, we've leveraged the program's low interest rates and flexible repayment terms to secure over \$15 million in savings," said Cindy Nichol, Sacramento County's director of airports. "This milestone is not only a significant win for SMF, but also for the airport industry and the community we serve."

Congresswoman

Matsui has been a longtime champion of the Sacramento County Department of Airports, working together to secure this loan as well as funding for other SMForward projects and a new Sacramento International Airport Tower. The loan will provide critical financing for the new Pedestrian Walkway, offering significant cost savings and supporting long-term infrastructure improvements.

Congresswoman

Doris Matsui represents California's 7th Congressional District, centered in Sacramento, and includes the communities of Elk Grove, Galt, West Sacramento, Wilton, Rancho Murieta, Vineyard, Isleton, Walnut Grove, Herald, Clay and the California Delta. ★

Raley's Announces New Food for Families Grant Program

Continued from page 1

"For years, Raley's customers have provided unwavering support with their generous donations to our Food for Families program. Through experience with our ongoing programs, we recognized the need to further support the crucial food distribution needs within our existing food bank family," said Chelsea Carbahal, executive director, Raley's Food for Families. "This new Food for Families grant program will enable our current partners to more effectively and efficiently serve their communities by equipping them with resources that otherwise may have been out of reach financially."

Grant funds will help support food bank necessities, such as refrigerators, freezers, warehouse racking, transportation crates, shipping vehicles, and other infrastructure items required to safely provide food to communities. Grant applications are accepted now through Feb. 7, with application forms provided directly to and through Raley's Food for Families food bank partners to their partner agencies.

"Our goal at Raley's is to help get food in the hands of as many people in need as possible," said Carbahal. "We know the food that we and our food bank partners provide is only helpful if there is a means to safely store and distribute it. This new Food for Families grant funding effort is all about growing the positive impact in our communities and helping provide the physical means to do so."

Raley's anticipates awarding up to \$500,000 in grant funding in the first year of the new program. Grant funding will be made available in two waves, including this current grant application phase and another scheduled for later in the year. The Food for Families grant program is available to Raley's Food for Families food bank partners and their expansive network of more than 2,400 partner agencies,

such as smaller food banks, food closets, and church distribution sites.

Growing from a single store opening in 1935, The Raley's Companies now includes brick and mortar locations under Raley's and Bashas' family of brands, including: Raley's, Bel Air, Nob Hill, Raley's ONE Market, Bashas,³ Food City, AJ's Fine Foods and Bashas' Diné Markets. In addition to the special hurricane relief efforts, The Raley's Companies are deeply committed to giving back by addressing local hunger needs, advocating for good, and focusing on child welfare, the environment and sustainability, food access, food system education, and total wellness. Between 2022 and 2023, the organization donated more than \$3 million to local and regional nonprofit organizations. For more information about Ralev's commitment to give back and their nonprofit, visit Raley's Food for Families website at raleys.com/giving/food-for-families. \star

Board of Supervisors Swears in New Members

Continued from page 1 supported the Yolo County Board of Supervisors in building a stronger community," said Supervisor Barajas, who was re-elected to his second term with 70 percent of the vote. "Prioritizing safety, recreation, education and agriculture has led to incredible milestones like new libraries and parks. I'm grateful for my colleagues' collaboration and look forward to achieving more for Yolo County."

The Yolo County Board of Supervisors represents the diverse and vibrant population of Yolo County, which includes the cities of Woodland, Davis, West Sacramento and Winters, as well as rural communities. The board plays a crucial role in shaping policies and programs that affect residents' daily lives, from public safety to social services, economic development and environmental stewardship.

For more information about the Yolo County Board of Supervisors and upcoming meetings, visit www.YoloCounty.gov ★

Financial Assistance to Breast Cancer Survivors

Continued from page 1 and fourth Mondays, 7 to 8 p.m.), and an in-person Metastatic Breast Cancer Support Group at the Thriving Pink Office (501 2nd St., Davis). For more information about these programs and events, visit the calendar at https:// www.thrivingpink.org/ calendar.

"Until there is a cure, Thriving Pink is committed to its vision that no one will go through breast cancer alone. Together, we are building a stronger community," said Leslie Hunter, Executive Director of Thriving Pink. About Thriving Pink

Thriving Pink is a nonprofit organization in Yolo County dedicated to supporting individuals affected by breast cancer through financial assistance, peer support, and community resources. Learn more at thrivingpink.org ★



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Social Security Matters *About Investing Social Security Money in the Stock Market*



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: For most folks collecting Social Security, you get back what you put in within 3-5 years, so for those that scream - "SS is not an entitlement, it is my money"- that is not entirely accurate beyond 3-5 years. For me personally 4.4 years is the number. But had I been able to invest that money over the 43 years I worked at a modest 6% interest, I expect the amount would have been a lot more. And of course, the stock market averaged 9.5% over that time. Perhaps Social Security should invest in the stock market instead of U.S. Government treasury bonds. Signed: Interested **Observer**

Dear Observer: You bring up a point we frequently hear – that if, instead of paying into Social Security, I had invested the same money in the stock market I would have gotten more. That, of course, might be the case if you had the unwavering discipline to religiously invest the equivalent amount in the market, avoiding the temptation to use that investment for any other reason. And life is full of good reasons - financial emergencies, for example, or the simple temptation to buy something desperately needed, or just occasionally skipping a month to pay bills. Also, the stock market is notoriously volatile, which can create substantial angst for investors who are faint of heart. The fact is that Social Security provides guaranteed financial growth from the age of eligibility (normally 62), up to age 70 when the maximum benefit is attained. Benefits claimed at one's full retirement age are about 24% - 32% more than if taken at age 62 (depending on full retirement age), and benefits taken at age 70 are about 75% more than benefits taken at age 62. And that is guaranteed growth for those with the patience to wait longer to claim.

You may recall that the idea of investing Social Security reserves in the stock market has been floated a few times in previous years, but accompanying risks made Congress essentially unwilling to even entertain the idea. It has always been a political "hot potato" and those who suggest it are usually castigated for wanting to "give SS money to Wall Street," so I expect it is unlikely to happen. Guess we'll need to be satisfied with the interest on those Special Issue Government Bonds (which, by the way, returned about

\$67 billion to the Social Security Trust Fund in 2023). FYI, average interest rate for new deposits to the Trust Fund in 2023 was 4.1%, and the overall effective rate of return on all Trust Fund assets was 2.4%.

Social Security has some issues and will face some financial difficulty in less than a decade unless Congress enacts program reform soon. But it is a program which most seniors rely on for a major part of their retirement income and one which keeps over 22 million Americans out of poverty. Here at the AMAC Foundation, we strongly advocate for sensible Social Security reform and we're very optimistic about the program's future. But Congress needs to act soon to avoid a cut to everyone's Social Security amount in about 2033.

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

Crime Reports west sacramento



ARREST REPORTS

- **Chelsea Danielle Kamish,** 33, was cited for shoplifting and released Monday, Dec. 16 at Town Center Plaza by West Sacramento Police. Kamish walked past all points of sale without paying for merchandise valued at \$35. Suspect was provided with a Notice to Appear and subsequently released from police custody.
- **Tsil Wright,** 37, was arrested Monday, Dec. 23 at Riverpoint Court by West Sacramento Police for an existing misdemeanor warrant of arrest.
- Jennifer Anne, 46, was arrested Tuesday, Dec. 24 at Riverpoint Court by West Sacramento Police for petty theft of retail merchandise. Anne was transported to Yolo County Jail.
- Latia Shaunte Nicole Johnson, 27, was arrested Thursday, Dec. 26 at Bruceville Road in Elk Grove by West Sacramento Police for a bench warrant / failure to appear on a felony charge. Johnson was in custody at the Sacramento County Rio Cosumnes Correctional Center (RCCC) and was picked up by West Sacramento Police and transported to Yolo County Jail.
- **Micheal Denise Cooper,** 33, was arrested Thursday, Dec. 26 at Bruceville Road in Elk Grove by West Sacramento Police for a bench warrant / failure to appear on a felony charge. Cooper was in custody at the Sacramento County Rio Cosumnes Correctional Center (RCCC) and was picked up by West Sacramento Police and transported to Yolo County Jail.
- **Say David Kalah,** 45, was arrested Friday, Dec. 27 on West Capitol Ave. by West Sacramento Police for a bench warrant / failure to appear on a felony charge. Officer on patrol observed Kalah riding a bicycle on the sidewalk and performed an enforcement stop. A records check confirmed a felony bench warrant out of Sacramento County. Kalah was detained in handcuffs without further incident, then transported and booked at Yolo County Jail. His bicycle was booked at West Sacramento Police Department for safekeeping.
- William Edward Gorma, 60, was arrested Saturday, Dec. 28 in Bridgeway Lakes by West Sacramento Police for DUI alcohol / drugs and refusal to take a chemical test. Gorma was transported to Yolo County Jail.
- Antonion Merciful Garcia, 65, was arrested Saturday, Dec. 28 on West Capitol Ave. by West Sacramento Police for possessing a controlled substance for sale. Garcia was transported and booked at Yolo County Jail.
- Nicholas Allen Mullinax, 26, was arrested Monday, Dec. 30 in El Dorado County by El Dorado County Sheriff for using or being under the influence of a controlled substance, battery on a peace officer and DUI alcohol / drugs.
- **Mark Pavrolich Guts,** 24, was arrested Wednesday, Jan. 1 on West Capitol Ave. by West Sacramento Police for a bench warrant / failure to appear on a misdemeanor charge. Officer was dispatched to location for a welfare check on Guts. A records check revealed that Guts had a confirmed local misdemeanor bench warrant. Officer detained Guts, placed him under arrest and transported him to Yolo County Jail for booking.
- **Teisha Nicole Taylor,** 44, was arrested Wednesday, Jan. 1 in El Dorado County by El Dorado County Sheriff for revocation of probation.
- **Brandon Max Tyler,** 33, was arrested Wednesday, Jan. 1 on West Capitol Ave. by West Sacramento Police for possessing unlawful paraphernalia. He was provided with a Notice to Appear.
- **Heather Nicole Tarski**, 35, was arrested Wednesday, Jan. 1 on Bruceville Road in Elk Grove by West Sacramento Police for a bench warrant / failure to appear on a felony charge. Tarski was in custody at Rio Cosumnes Correctional Center (RCCC) and was transported to Yolo County Jail and booked without incident.
- **Daniel Robles,** 27, was arrested Thursday, Jan. 2 in Sacramento County by Sacramento County Sheriff on warrants or holds only.
- Austin R. Spence, 31, was arrested Thursday, Jan. 2 in Mono County by Mono County Sheriff for DUI alcohol / drugs.
- **Monet Nicole Biddle,** 25, was arrested Friday, Jan. 3 at Richards Blvd. in Sacramento by Sacramento County Sheriff for vandalism and assault with a deadly weapon or assault with force likely to produce great bodily injury.
- Ansar El Muhammad, 26, was arrested Friday, Jan. 3 in Solano County by Solano County Sheriff for failure to appear on a misdemeanor charge, driving without a license, DUI



Dave Ramsey Says

Dave Ramsey

Dear Dave,

I can't afford my student loan payments. Is the best approach to send them what I can afford, even if it's not the minimum payment, or not send anything at all until I'm in a better financial position?

- Sydney

Dear Sydney,

Here's the deal. Those guys aren't going to stop calling and bugging you, no matter which of those options you choose. But then, you probably already know that. The benefit, however, of sending them \$20 or \$25-if the minimum payment is \$50—is you're forcing yourself to start thinking in terms of planning and living on a budget. My advice? Do everything you can to honor your commitments. That's the moral, legal and spiritual thing to do in these kinds

Honor Your Obligations

of situations.

You know, lots of times when people say they can't afford something, what they're really saying is they don't want to give up fun stuff in order to honor their obligations. If that's the case, I'm not the guy you need to be talking to or want on your team. You accepted the responsibilities that came with borrowing money. That means if you don't get to eat in restaurants, go on vacation or buy cool new gadgets until you repay the debt, that that's how it is.

However, if you're already living on a crazy-tight, rice and beans budget, and \$20 is literally all you can squeeze out, then give them \$20 a month. That way, at the very least, you're trying to honor your obligation. And you can tell them with a clean conscience it really is all you can afford.

But there's a bright spot in all this. If you're already scrimping and saving and paying all the money you have first toward running your household, then secondly to your creditors—you'll find an amazing thing starts to happen. Your dollars start to stretch a little bit further. This will help you clean up your student loan mess and enable you to have a little better life in the process.

Good luck, Sydney. You can do this!

– 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.



- **Nayanna Washington-Reed,** 26, was arrested Saturday, Jan. 4 in Sacramento County by Sacramento County Sheriff for warrants or holds only.
- **Sara Lynn Bruner**, 43, was arrested Saturday, Jan. 4 on Industrial Blvd. by West Sacramento Police for trespassing and refusing to leave a property as owner requested, also for possession of unlawful paraphernalia. Officer was dispatched to location for a report of trespassing. Upon contacting the suspect, she was advised that she was trespassing at the location due to a prior incident. The location manager confirmed the business wanted to press charges against Bruner. She was placed under arrest and consented to a search of her bags. During the search, a glass pipe with a bulbous end containing burnt white residue consistent with methamphetamine throughout it was located. Burner was transported to the West Sacramento Police Department and released with a citation.
- **Robert Moreno Ortiz,** 50, was arrested Saturday, Jan. 4 on West Capitol Ave. by West Sacramento Police for disorderly conduct: alcohol, knowingly using the 911 emergency system for harassment and obstructing / resisting a peace officer. Ortiz was transported to Yolo County Jail.
- Nancy Marie Chatman, 39, was arrested Saturday, Jan. 4 on West Capitol Ave. by West Sacramento Police for possessing unlawful paraphernalia.
- **Joseph Leon Claypoole**, 27, was arrested Sunday, Jan. 5 in Placer County by Placer County Sheriff for DUI alcohol with blood alcohol concentration >.08.
- Karina Vasquez Rodriguez, 38, was arrested Sunday Jan. 5 in Yolo County by Yolo County Sheriff for possession of a controlled substance and warrants or holds only.
- Juan Juan Diaz Nava, 31, was arrested Monday, Jan. 6 on Channel Drive by West Sacramento Police for burglary and possession of burglary tools. Diaz was transported to Yolo County Jail.
- **Izah Sandtanjio Powe,** 29, was arrested Monday, Jan. 6 on Tower Bridge Gateway by West Sacramento Police for multiple bench warrants for failure to appear on misdemeanor charges. Officer was dispatched to the location for a reported trespassing. Upon arrival, suspect was contacted and a records check revealed three active misdemeanor warrants. Powe was arrested and transported to the Yolo County Jail without incident.
- **Jeffrey Michael Cranor,** 45, was arrested Tuesday, Jan. 7 on Almer Road in Burlingame by San Mateo County Sheriff for disobeying a domestic relations court order.
- **Gary Nuno,** 53, was arrested Wednesday, Jan. 8 at R St. and 2nd St. in Sacramento by Sacramento County Sheriff for violating parole on a felony charge.

INCIDENT/CRIME REPORTS

- **Tuesday, Dec. 24** victim stated her right-side mirror was broken by an unknown individual while she was working at a convenience store on Riverpoint Court. Damage value estimated at \$200.
- **Thursday, Dec. 26** a business on Rice Ave. reported a commercial burglary and that multiple vehicles were ransacked. Loss estimated at \$500.
- **Tuesday, Dec. 31** a restaurant on Lake Washington Blvd. reported burglary of a safe. Total loss estimated at \$3,000.
- Wednesday, Jan. 1 a laundromat on Sacramento Ave. reported a burglary. Loss estimated at \$22,700.
- **Wednesday, Jan.1** a victim reported the theft of his electric wheelchair from a parking lot / garage on Bridge St. Loss valued at \$500.
- **Thursday, Jan. 2** a victim reported her vehicle was broken into and the ignition was punched in a parking lot / garage on Delta Lane. Unknown value of damage.



Legal Advertising Hotline 916-483-2299 Legal Advertising Fax 916-773-2999

ADVERTISING LEGAL

NOTICE

News-Ledger Adjudicated For and By the County of Yolo, Adjudication No. CV PT 09-1432 – September 4, 2009

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

the remaining principal sum of

the note(s) secured by the Deed

of Trust, with interest and late

charges thereon, as provided in

the note(s), advances, under the

terms of the Deed of Trust, inter-

est thereon, fees, charges and

expenses of the Trustee for the

total amount (at the time of the

initial publication of the Notice of

Sale) reasonably estimated to be

set forth below. The amount may

be greater on the day of sale. BENEFICIARY MAY ELECT TO

BID LESS THAN THE TOTAL

FICTITIOUS BUSINESS NAME STATEMENTS

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20241020 The following person(s) is doing business as: Embarc Woodland/ Embarc Dispensary/Embarc Woodland Dispensary/Embarc Woodland Cannabis Dispensary, 825 East Street, Suite 102 & 103, Woodland, CA 95776.

Woodland Responsible and Compliant Retail LLC, 1616 Webster Street, Alameda, CA 94501. This business is conducted by a Limited Liability Company. The registrant commenced to transact business under the fictitious business name or names listed above on N/A.

This statement was filed with the County Clerk of Yolo County on 12/13/2024.

By: Jesse Salinas, Deputy Publish: Dec 27, Jan 3, 10, 17, 2025 EMBARC 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20241022 The following person(s) is doing business as: RTI, 3432 Kauai West Sacramento, CA Road, 95691

Raavi Transportation Inc, 3432 Kauai Road, West Sacramen-to, CA 95691. This business is conducted by a Corporation. The registrant commenced to transact business under the fictitious business name or names listed above on January 28, 2016. This statement was filed with the County Clerk of Yolo County on

12/13/2024. By: Jesse Salinas, Deputy Publish: Dec 27, Jan 3, 10, 17, 2025

RTI 1-17-25

FICTITIOUS BUSINESS NAME STATEMENT

FILE NO. F20241014 The following person(s) is doing business as: STORQUEST-WEST SAC/EVERGREEN, 2600 EVER-GREEN AVE SACRAMENTO, CA

94361, County of YOLO. Mailing Address: 100 WILSHIRE BLVD. STE 400 SANTA MONI-CA, CA 90401

WARREN PROP-WILLIAM ERTIES, INC., 100 WILSHIRE BLVD. STE 400 SANTA MONI-CA. CA 90401

This business is conducted by CORPORATION.

The registrant commenced to transact business under the fictitious business name or names listed above on 11/1/2024

/s/ CLARK PORTER, MANAGER This statement was filed with the

County Clerk of Yolo County on 12/13/2024. Jesse Salinas, County Clerk/Recorde

By: KQUAM, Deputy	
1/3, 1/10, 1/17, 1/24/25	
CNS-3874711#	
NEWS-LEDGER	1-24-25

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20241039 The following person(s) is doing business as: Horizon Counseling Center, 3960 Industrial Boulevard, #600, West Sacramento, CA 95691.

Horizon Family and Community Services, PO Box 507, West Sacramento, CA 95691. This business is conducted by a Corporation. The registrant comto transact but menced

FILE NO. F20241031 The following person(s) is (are) doing business as: Small Town Vibes, 7452 locke

RD. Vacaville, CA 95688, County of SOLANO Mailing Address: P.O. box 475,

Winters, CA 95694 Erick Andres Navarrete Silva, 7452 Locke Rd, Vacaville, CA

95688 This business is conducted by an

Individual The registrant(s) commenced to transact business under the fictitious business name or names listed above on 12/01/2024. S/ Erick Andres Navarrete Silva This statement was filed with the County Clerk of Yolo County on 12/17/2024.

Jesse Salinas, County Clerk/Recorder KQUAN, Deputy 1/17, 1/24, 1/31, 2/7/25

CNS-3863270# NEWS-LEDGER 2-7-25

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA COUNTY OF YOLO ORDER TO SHOW CAUSE CHANGE OF NAME #CV2024-2638

Amanda Baquel Laufer has filed a petition with this court for a decree changing the name(s) of Amanda Raquel Laufer to Amanda Raquel Laufer-Valle.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on February 5, 2025, at 9:00 a.m. in Department 14, located at 1000 Main Street Woodland, CA 95695 and show cause, if any, why the petition for Change of Name should not be aranted.

Dated: December 11, 2024 Samuel T McAdam, Judge of the Superior Court Publish: Dec 27, Jan 3, 10, 17, 2025 LAUFER 1-17-25

> STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF FICTITIOUS BUSINESS NAME FILE NO. F20250019

The person(s) or entity listed below are abandoning the use of the following fictitious business name(s): The Blooming Soul, 33622 County Road 24, Woodland, CA 95695.

The fictitious business name was originally filed in Yolo County on June 28, 2022, and is being abandoned by the registrants(s) listed below: Allie Elizabeth Cunningham, 33622 County Road 24, Woodland, CA 95695.

The business was conducted by: An Individual.

This statement was filed with the County Clerk of Yolo County on 01/08/2025.

By: Jesse Salinas, Deputy

Publish: Jan 17, 24, 31, Feb 7, 2025 BLOOMING 2-2-7-25

NOTICE OF PETITION TO ADMINISTER ESTATE

> NOTICE OF PETITION TO ADMINISTER ESTATE OF NADEZHDA STRASTKOVA

kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Petitioner is: Galina Neverov, 3701 Cat Island Road, West Sacramento, CA 95691; (916) 715-5256 Publish: January 3, 10, 17, 2025 NEVEROV 1-17-25

SUMMONS

SUMMONS (CITACION JUDICIAL) CASE NUMBER: CV2024-2437 NOTICE TO DEFENDANT: Justin Corbett; Asia Corbett; and Does 1 through 20, inclusive

YOU ARE BEING SUED BY PLAINTIFF: Loandepot.com, LLC

NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear vour case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo. ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia. org), the California Courts Online Self-Help Center (www.courtinfo. ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. AVISO! Lo han demandado. Si no responde dentro de 30 dias. la corte puede decidir en su contra sin escuchar su version. Lea la informacion a continuacion.

Tiene 30 DIAS DE CALEN-DARIO despues de que le entreguen esta citacion y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una emandante, l lna carta bia al o una llamada telefonica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que hava un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas informacion en el Centro de Ayuda de las Cortes de California (www. sucorte.ca.gov) en la biblioteca de leyes de sú condado o en la corte que le quede mas cerca. Si no puede pagar la cuota de presentacion, pida al secretario de la corte que le de un formulario de exencion de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podra quitar su sueldo, dinero y bienes sin mas advertencia. Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remision a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www. lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniendose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperacion de \$10.000 o mas de valor recibida mediante un acuerdo o una concesion de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

Clerk (Secretario) Shawn C. Landry /s/ J. Duran, Deputy (Adjunto) January 17, 24, 31, February 7, 2025

CORBETT 2-7-25

TRUSTEE SALE

OF

TRUSTEE'S

SALE Trustee's Sale No. CA-RCS-24020384 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/25/2022. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROP-ERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEED-ING AGAINST YOU, YOU SHOULD CONTACT A LAW-YER. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2891 or visit this Internet Web site www. auction.com, using the file number assigned to this case, CA-BCS-24020384 Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. On January 24 2025, at 01:00:00 PM, NORTH ENTRANCE, WEST SACRA MENTO CITY HALL, 1110 WEST CAPITOL AVENUE, in the City of WEST SACRAMEN-TO, County of YOLO, State of CALIFORNIA, PEAK FORE-CLOSURE SERVICES, INC. a California corporation, as duly appointed Trustee under that certain Deed of Trust executed by OSCAR E. VEGA GARCIA, AN UNMARRIED MAN, as Trustors, recorded on 4/28/2022, as Instrument No. 2022-0010703. of Official Records in the office of the Recorder of YOLO County, State of CALIFORNIA, under the power of sale therein contained, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrance es, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below The amount may be greater on the day of sale. Property is being sold "as is - where is". TAX PAR CEL NO. 045-613-056-000LOT 26, SUBDIVISION NO. 4495, BRIDGEWAY ISLAND VII -LAGE 5, PHASE 3, FILED SEP TEMBER 18, 2001, IN BOOK 2001 OF MAPS AT PAGE 99, YOLO COUNTY RECORDS EXCEPTING EXCEPTING THEREFROM THE OIL, GAS AND OTHER MINERALS OF WHATEVER CHARACTER THAT MAY NOW BE ON, OR THAT MAY LATER BE DISCOVERED ON, IN OR UNDER SAID PROPERTY, TO GETHER WITH THE RIGHTS AND PRIVILEGE OF THE GRANTOR TO THE USE OF SO MUCH OF THE SURFACE THE LAND AS MAY BE NECESSARY TO BUILD AND ERECT NECESSARY WORKS AND APPLIANCES TO FACIL-ITATE THE DEVELOPMENT EXPLOITATION AND OBLI-GATING FOR THE REMOVAL OF SUCH OIL, GAS AND MIN-ERAL, INCLUDING THE RIGHT TO DIG, TO CONSTRUCT CERTAIN STORAGE ON THE SURFACE OF THE LAND AND THE RIGHT TO LAY AND CONSTRUCT, OPERATE, AND MAINTAIN ALL SUCH PIPE LINE OR LINES AND TELE-PHONE LINES AS MAY BE NECESSARY OR REQUIRED IN CONNECTIONS WITH THE **OBLIGATIONS OR INCIDENTAL** TAL TO THEM, AS EXCEPT ED IN DEED FROM LOIS W ROSENBROOK, ET AL, RE-CORDED FEBRUARY 2, 1982, IN BOOK 1509 OF OFFICIAL RECORDS, PAGE 310, YOLO RECORDS. COUNTY From information which the Trustee deems reliable, but for which Trustee makes no representation or warranty, the street address or other common des ignation of the above described property is purported to be 3445 MOLOKAI RD, WEST SACRA-MENTO, CA 95691. Said property is being sold for the purpose of paying the obligations secured by said Deed of Trust, including fees and expenses of sale. The total amount of the unpaid principal balance, interest thereon, together with reasonably estimated costs, expenses and advances at the time of the initial publication of the Notice of Trustee's \$583,796.08.NOTICE is Sale TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If vou are an "eligible bidder." vou may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 877-237-7878, or visit www.peakforeclosure.com using file number assigned to this case: CA-RCS-24020384 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. NOTICE TO PERSPECTIVE OWNER-OC-CUPANT: Any perspective owner-occupant as defined in Section 2924m of the California Civil Code who is the last and highest bidder at the trustee's sale shall provide the required affidavit or declaration of eligibility to the auctioneer at the trustee's sale or shall have it delivered to PEAK FORECLOSURE SER-VICES, INC. by 5:00 PM on the next business day following the trustee's sale at the address set forth above. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of the first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale will be entitled only to the return of the money paid to the Trustee. This shall be the Purchasers sole and exclusive remedy. The Purchaser shall have no further recourse the Trustee, the Beneficiary, the Beneficiary's Agent. or the Beneficiary's Attorney WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMA-TION WE OBTAIN WILL BE USED FOR THAT PURPOSE INFORMATION LINE: SALE 800-280-2891 orwww.auction. com Dated: 12/27/2024 PEAK FORECLOSURE SERVICES, INC., AS TRUSTEE By: Lilian Solano, Trustee Sale Officer A-4831604 01/03/2025, 01/10/2025, 01/17/2025 NEWS LEDGER 1-17-25 T.S. No.: 23-30035 A.P.N.: 067-250-019-000 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 1/24/2020. UN-LESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUB-LIC SALE. IF YOU NEED AN EXPLANATION OF THE NA-TURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property

under and pursuant to a Deed of

Trust described below. The sale

will be made, but without cove-

nant or warranty, expressed or

implied, regarding title, posses-

sion, or encumbrances, to pay

AMOUNT DUE. Trustor: JOHN WAYNE RICHARDSON SR., AN UNMARRIED MAN Duly Appointed Trustee: Carrington Foreclosure Services, LLC Recorded 3/3/2020 as Instrument No. 2020-0006136 in book page of Official Records in the office of the Recorder of Yolo County, California , Described as follows: As more fully described on said Deed of Trust Date of Sale: 2/13/2025 at 12:45 PM Place of Sale: Outside the rear (North) entrance to the City Hall Building located at 1110 West Capitol Avenue, West Sacra-mento, CA 95691 Amount of unpaid balance and other charges: \$318,638.87 (Estimated) Street Address or other common designation of real property: 1908 PROCTOR AVE WEST SAC-RAMENTO, CA 95691 A.P.N.: 067-250-019-000 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only. THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BE HALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, prioritv. and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If vou consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (844) 477-7869 or visit this Internet Web site www. STOXPOSTING.com, using the file number assigned to this case 23-30035. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. For sales conducted after January 1, 2021: NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three

under the fictitious business name or names listed above on October 7, 2015.

This statement was filed with the County Clerk of Yolo County on 12/19/2024.

By: Jesse Salinas, Deputy Publish: Jan 17, 24, 31, Feb 7, 2025 HORIZON 2-7-25

FICTITIOUS BUSINESS NAME

STATEMENT FILE NO. F20241000 The following person(s) is doing business as: Main Massage, 30 Main Street, Woodland, ČA 95695.

Anthony Louis Garcia, 30 Main Street, Woodland, CA 95695. This business is conducted by an Individual. The registrant commenced to transact business under the fictitious business name or names listed above on N/A. This statement was filed with the County Clerk of Yolo County on 12/10/2024.

By: Jesse Salinas, Deputy Publish: Jan 17, 24, 31, Feb 7, 2025 MAIN 2-7-25

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20250001 The following person(s) is doing business as: 916 Driving Academy, 1550 Harbor Boulevard, 210, West Sacramento, Suite CA 95691.

Christian Daniel Mata, 1550 Harbor Boulevard, Suite 210, West Sacramento, CA 95691. This business is conducted by an Individual. The registrant commenced to transact business under the fictitious business name or names listed above 1/02/2025.

This statement was filed with the County Clerk of Yolo County on 1/02/2025.

By: Jesse Salinas, Deputy Publish: Jan 17, 24, 31, Feb 7, 2025 DRIVING 2-7-25

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. F20240311 The following person(s) is doing business as: Miss Sunshine Cleaning, 2975 Allan Avenue, West Sacramento, CA 95691 Alyssa Danielle Hinojosa, 3445 Summer Park Dr., Sacramento, CA 95834. This business is conducted by an Individual. The registrant commenced to transact business under the fictitious business name or names listed above on April 5, 2023.

This statement was filed with the County Clerk of Yolo County on 4/8/2023.

By: Jesse Salinas, Deputy Publish: Jan 17, 24, 31, Feb 7, 2025 SUNSHINE 2-7-25

FICTITIOUS BUSINESS NAME STATEMENT

CASE NO. PR2024-0252

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

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

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

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

A hearing on the petition will be held in this court as follows: February 25, 2025, 9:00 a.m. in Dept 14. Superior Court of California, County of Yolo, 1000 Main Street, Woodland, CA 95695.

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

The name and address of the court is: (El nombre y direccion de la corte es): Yolo County Superior Court, Civil Division, 1000 Main Street, Woodland, CA 95695

The name, address and tele phone number of plaintiff's attorney, or plaintiff without an attorney is: (El nombre, la direccion y el numero de telefono del abogado del demandante, o del demandante que no tiene abogado, es): Nabeel M. Zuberi / Preston N.K. Amundson; McCalla Raymer Liebert Pierce, LLP; 301 Ocean Boulevard, Suite 1720, Long Beach, CA 90802; 562-983-5378 Date: (Fecha) 9/24/2024

Ugly is as Ugly Sees

Dr. James L. Snyder

I was drinking a cup of coffee in the middle of the shopping mall. I don't like going to shopping malls, but The Gracious Mistress of the Parsonage sent me to get a new dress shirt for Sundays.

While enjoying my coffee for a moment, I watched people as they walked by. It took me a while, but I began noticing the people walking by me.

One person was walking toward me, and I almost fainted. I have seen ugly people before, but this one baked the cake.

Then, another person was coming my way who looked as ugly as the first person I saw. I begin to see ugly people all over the place.

The longer I sat there, the uglier people were as they walked by. But I got to thinking—maybe they were looking at me and thinking I was the ugliest person they'd seen all day. At that moment, whenever anybody walked by and looked at me, I smiledjust in case.

When I got home that night, I hung up my new shirt and went into the living room, where The Gracious Mistress of the Parsonage was setting.

"Did you get the dress that picture?" shirt I sent you to get?" She said very sarcastically. "I did," I said with a

smile. Then I sat down, looked at her, and said, "Do you think I should go and get a facelift? And if so, where do you recommend I ought to go?'

As soon as she calmed down from laughing, she said, "The recommendation I would give you is that antique store just around the block." Then she laughed some more.

Around our living room are pictures of our children, grandchildren, and even great-grandchildren. Looking at them, I responded, "Aren't those children cute? They look so lovely, don't they?"

Of course, The Gracious Mistress of the Parsonage was on my side with that and agreed that our grandkids were all very cute.

I then got serious and asked her, "What if some of them grow up to be as ugly as me?"

I heard a loud gasp from her side of the room, and when it quieted down, she said, "That's not possible!"

I then went to my computer, where I had a bunch of photographs. I pulled up one and showed it to her. "What do you think of *snyderministries.com*

She looked at it and said, "That's a very cute young boy."

"That picture is of me when I was young. Now look at me."

I brought up another cute picture and showed it to her. "Do you know who this is?'

She smiled and said, "That's a picture of me when I was young.'

"I wonder," I said sarcastically, "if ugly runs only in my family."

All I heard from her side of the room was snickering, and I wasn't going to ask any more questions.

"Whose adorning let it not be that outward adorning of plaiting the hair, and of wearing of gold, or of putting on of apparel; But let it be the hidden man of the heart, in that which is not corruptible, even the ornament of a meek and quiet spirit, which is in the sight of God of great price" (1 Peter 3:3-4).

My heart is more important than my face.

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-

California Farm Bureau Elects Three New Board Members

California Farm Bureau News Release

SACRAMENTO, CA (MPG) - Three new members joined the California Farm Bureau Board of Directors, and another seven were re-elected, during the organization's 106th Annual Meeting in Monterey.

Richard Schmid, a beekeeper from Homeland, replaces Scott Hudson in serving District 2, representing Farm Bureau members in Invo-Mono, Riverside and San Bernardino counties. Schmid is the past president and a longtime member of Riverside County Farm Bureau. He has served on the California Farm Bureau Rural Health and Safety Committee for many years. Steve Kafka, a forester from Avery, replaces Paul Sanguinetti in serving District 12, representing Farm Bureau members in Calaveras and San Joaquin counties. Kafka is a graduate of Leadership Farm Bureau, a longtime member and chairman of the Forestry/ Public Lands Committee, and past president and a longtime board member of Calaveras County Farm Bureau. Martin Spannaus, a hay farmer and cattle rancher from Corning, replaces Jim Morris in serving District 20, representing Farm Bureau members in Shasta, Siskiyou, Tehama and Trinity counties. He is a past president and current board member of Tehama County Farm Bureau.

He is a member of the American Farm Bureau YF&R Committee, a Leadership Farm Bureau graduate and a member of Solano County Farm Bureau. He works full time as an insurance adjuster and raises cattle, almonds, hay and olives.

Re-elected to two-year terms on the California Farm Bureau board were Kevin Merrill of Los Alamos in District 4 (Santa Barbara and Ventura counties); Roger Everett of Porterville in District 6 (Tulare County); April England of Hollister in District 8 (Monterey, San Benito and San Luis Obispo counties); Jan Garrod of Saratoga in District 10 (Santa Clara, Santa Cruz, San Francisco and San Mateo counties); Joe Fischer of Auburn in District 14 (Amador, El Dorado, Placer and Sacramento counties); Garrett Driver of Woodland in District 16 (Colusa, Glenn and Yolo counties); and Daniel Suenram of Kelseyville in District 18 (Lake and Mendocino counties). California Farm Bureau President Shannon Douglass and First Vice President Shaun Crook were elected to serve as delegates at next month's American Farm Bureau Federation Annual Convention in San Antonio. Second Vice President Ron Peterson and Mary Lou Coffelt of Hollister, San Benito County, were elected to serve as alternate delegates. The California Farm Bureau works to protect family farms and ranches on behalf of more than 26,000 members statewide and as part of a nationwide network of 5.8 million Farm Bureau members.

Community Calendar

January

Turner Library, located at 1212 Merkley Ave. has the following events this week:

Friday, Jan. 17: English conversation group, 1:30 p.m. to 2:30 p.m. Lego block party, 3 p.m. to 5 p.m.

Saturday, Jan. 18: Bilingual Russian story time, 10 a.m. to 11 a.m. Wonder Grove Workshop: Frozen Fractals, 2 p.m. to 4 p.m.

Monday, Jan. 20: Closed for Martin Luther King, Jr. Day.

Tuesday, Jan. 21: Hug-a-Bye Baby, 11 a.m. to noon.

Wednesday, Jan. 22: English conversation group, 3:30 p.m. to 4:30 p.m.

Thursday, Jan. 23: Yoga at the library, 6 p.m. to 7 p.m.

Friday, Jan. 24: English conversation group, 1:30 p.m. to 2:30 p.m. Lunar New Year crafts, 3 p.m. to 5 p.m.

Saturday, Jan. 25: Russian story time, 10 a.m. to 11 a.m. Wonder Grove Workshop: Penguin Power, 2 p.m. to 4 p.m.

Call 530-666-8005 for more information on any of these events.

Thursday, Jan. 23: Yolo County Business Summit 8:30 a.m. to noon, Woodland Community Room, 25 N. Cottonwood St., Woodland. This event, exclusively for Yolo County employers only, is sponsored by the Yolo County Workforce Innovation Board and presented by the California Employers' Association. Join this free, onsite, informative and engaging half-day summit with two impactful trainings by HR subject matter experts. It's also a great opportunity to network with your local, professional peers and learn about resources available through Yolo County. For more information and to register, contact: https://www.employers.org/events/ onsite/yolo-county-business-summit-sponsored-by-yolo-county-workforce-innovation-board/01/23/2025/

Friday, Jan. 24: 2025 Denim & Diamonds crab feed 6:30 p.m. to 10:30 p.m. at the Old Sugar Mill, 35265 Willow Ave., Clarksburg, benefitting Delta Elementary Charter School. There will be a silent auction, photo booth and DJ for dancing. A family-style dinner will be served and there will also be a VIP table option (must purchase whole table.) For more information or tickets, contact: https://www.facebook.com/ DECSfundraiser?mibextid=ZbWKwL

Friday, Jan. 24 through Sunday, Jan. 26: "Try-it-Weekend" at West Sacramento Recreation Center, 2801 Jefferson Blvd. Experience the West Sacramento Recreation Center (WSRC) for yourself and your family, with fitness classes, lap swimming, rock wall climbing and more. There are wellness options to engage many fitness levels. There will also be special activities and promos through the whole month of January. For more information, call 916-617-4770. Saturday, Jan. 25: American Legion Post 77 crab and prawn feed 5:30 p.m. No-Host social hour followed by dinner at 7 p.m. Yolo County Fairgrounds, Waite Hall, 12520 E. Gum Ave., Woodland. Proceeds benefit Legion baseball and other youth sports. For more information and tickets, call 530-908-3973.

online workshops as well as a dozen in-person gatherings around the state. Whether you're a beginning farmer or a seasoned grower, a local food advocate or a farmers market manager, you'll find something for you. This year's theme, "Rooted in Place", honors the vital relationship between farmers, communities and the land they steward. For more information, including the schedule, reserving tickets or to get involved, contact: https:// caff.org/conference2025/

Ongoing Activities

(Current as of publication, please verify schedule with the organization):

Café Yolo Social Dining meets on Wednesdays at 11 a.m. in the West Sacramento Community Center, 1075 West Capitol Ave. Seniors over age 60 are invited to mingle and dine for free, sponsored by Meals on Wheels. Reservations required 24 hours in advance at 530-662-7035 or email welcome@mowyolo.org

Cub Scout Pack 0049 - Meets first Monday of each month at Our Lady of Grace School, 1990 Linden Road, West Sacramento. For more information, including how to become a Cub Scout, contact: westsacramentopack49@gmail. com

Home Depot, 690 Riverpoint Court, offers free in-person Kids Workshops on the first Saturday of each month from 9 a.m. to noon, while supplies last. Feb. 1 is the next workshop to make a Valentine's candy box. Registration required by using the following link: https://www. homedepot.com/workshops/?click-

id=WhA0l9WNqxyKTPw2A70VbTfEUk-CXoexNI1nJ1E0&irgwc=1&cm_mmc=afl-ir-10451-483420-

Mighty Rotary Club of West Sacramento meets on Fridays at noon at Jackrabbit Brewing Company, 1323 Terminal St., West Sacramento. See https://rotaryclubofwestsacramento.org/ for more information, including how to join the Rotary.

The Mobile Farmers Market resumes on the 2nd Tuesday of each month. The truck brings fresh, culturally relevant produce to neighborhoods with little access, creating a win-win for both farmers and community members. To better serve low-income customers, the Market accepts SNAP benefits and provides a double-up bucks program through Market Match so that anyone who qualifies can get \$20 in produce for just \$10. See https://www. landbasedlearning.org/followthetomato/ for more information. You'll find the truck with the big tomato from 9:30 a.m. to 11 a.m. at Bryte Park (1225 Carrie Street), and from noon to 1:30 p.m. at Margaret McDowell Manor (1525 Merkeley Ave.) on Tuesday, Feb. 11.

Each will serve two-year terms.

Daniel Jones of Dixon was elected to a one-year term as chair of the Young Farmers & Ranchers State Committee.

Upcoming – February

Friday, Feb. 7: Pioneer Mutual Hook and Ladder Society presents "The Best" Crab Feed at the Scottish Rite Center, 6151 H St., Sacramento, benefiting the Sacramento Regional Fire Museum. No-Host Bar opens at 5 p.m. and dinner at 7 p.m. For tickets and more information contact: https://www.sacfiremuseum.org/

Sunday, Feb. 23 through Friday, Feb. 28: California Small Farm Conference. This week-long event features over 40

The University of California **Cooperative Extension (UCCE) Master** Gardeners will be available to answer vour gardening questions at their West Sacramento Gardening Q&A Desk. It will be open from 10 a.m. to noon at Lowe's, 2250 Lake Washington Blvd. This desk is held on the first and third Saturdays of every month, free and open to the public. For more information, please contact Jennifer Baumbach at jmbaumbach@ ucnar.edu or call the Yolo County Master Gardeners hotline at 530-666-8736. Next session will be Saturday, Jan.18.

West Sacramento City Council meets at 7 p.m. on the first and third Wednesday of each month. Meetings are held at City Hall, 1110 West Capitol Ave., second floor, also viewable on Astound Cable channel 20 and AT&T channel 99. More information, including how to participate and Committee meeting schedules, can be found at: https://www.cityofwestsacramento.org/ government/city-council/city-council-meetings-agendas The next Council meeting will be on Wednesday, Feb. 5.

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the file number assigned to this case 23-30035 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee

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A team in search of an identity. That's all we've heard from the pundits all year. The Kings don't have an identity. They can't figure out who they are.

A six-game losing streak and falling six games below 500 cost coach Mike Brown his job.

Monte McNair and Vivek Ranadive were roundly criticized and vociferously so from columnists and even talk show hosts from Kings radio station 1140 AM.

Even the hiring of Doug Christie was met with raised eyebrows as he leap frogged over other assistant coaches with more experience.

Winners of seven out of eight games since Christie took over, including an eye popping seven straight wins, has fans and pundits singing an entirely different tune.

Winning five straight home games was amazing to be sure, but we were all prepared for what the inevitable would be when the Kings entered the Boston Garden. World Champs from last year and playing some of the best basketball in the NBA, the Celtics take no prisoners on their home court.

All that the Kings did was hand Boston their worst defeat of the season and win by an overwhelming 17 points! Platitudes alone don't tell the story. This was the Sacramento Kings at their finest hour, playing frenetic and inspired defense that Sactown fans had been dreaming of. Oh, did I mention that Kings leading scorer and point guard DeAaron Fox sat this one out with a hip injury?

It's time to get on your feet Sacramento and put your hands together, because this unit of basketball players deserves a standing ovation.

Sunday, DeMar DeRozan went into Chicago with his teammates riding a 6-game winning streak, and the game was a see-saw event with a total of 28 lead changes. Zach LaVine looked as though he was a one-man wrecking crew, and regardless of who the Kings put on him, LaVine did pretty much what he wanted. Add to that an inspired game by Lonzo Ball and this contest had all the makings of a game where winning streaks die.

The Kings played a style of defense once again that we have rarely seen, and

at crunch time took care of the ball, all the while making timely baskets. DeRozan was there to remind his former teammates why he was a 6-time all-star, and his 21 points were crucial to the Kings victory.

Domantas Sabonis continued his torrid streak with another stellar game, scoring 22 and adding 15 huge boards. His eight assists were only eclipsed only by Malik Monks nine, but in this victory, everyone played a part.

Admittedly the Kings are on a roll, and this team is fun to watch.

So, what's changed? If you ask the players, they will say that since Doug Chrisie took over, they are playing loose and having fun. The results don't lie, but why couldn't former coach Mike Brown achieve the same results.

Part of the answer lies in his desire to experiment with his bench on a constant basis, to the point that no one knew from game-to-game whether they would get significant minutes or no playing time at all. This type of coaching smacks a player's confidence, and it showed in bench players and starters alike.

There is no question that being a former NBA player brings a different perspective to a basketball team, and Doug Christie has their attention in a very positive way.

At this point, fans are taking a completely different attitude, and after giving the Celtics their worst defeat of the season and being only one of two teams to hold the world champs to under 100 points, anything looks possible.

So, how has this affected the Kings and their organization? Well, it quells crazy trade rumors and puts Sacramento in a much better bargaining position as it relates to players that might bolster the front court and give Sabonis some support.

The desultory play of the past is just that, past. This team is bent on showing DeAaron Fox why being a King for life is the ticket to happiness, and nothing would make me happier than to see DeAaron Fox in a Kings uniform for the next 10 years!

Stay tuned Kings fans because this is just heating up, and the best is yet to come! All be best!

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

Los Angeles County Wildfires Underscore California's Growing Threat of Disaster



By Dan Walters, CALMatters.org

Hollywood thrives on depictions of desperate battles against overwhelming forces of destruction.

A real life version, the equal of any cinematic disaster film, is raging today. Wildfires, driven by fierce Santa Ana winds blowing off the desert, are sweeping through Los Angeles County neighborhoods, most prominently and destructively in Pacific Palisades, home to many film industry stars.

Thousands of residents have fled as thousands of acres of lavish, multimillion-dollar homes and lush foliage have been scorched, with at least five deaths reported so far.

As of noon, the fires were uncontrolled and firefighters were reporting that many water hydrants were unusable due to a shortage of water.

"We woke up to a dark cloud over all of Los Angeles, but it is darkest for those who are most intimately impacted by these fires," said LA County Supervisor Lindsey Horvath.

No one knows how far the fires will reach before being controlled. Movies come to a climactic end, but the outcome of this catastrophe is as dark as the Southland skies.

Just a few days earlier, Gov. Gavin Newsom released a very upbeat video looking back at 2024 in California. But today he was on scene in Southern California, praising outgoing President Joe Biden for immediately offering aid with "no politics, no handwringing."

However, Biden's successor, Donald Trump, who will take office in less than a fortnight, didn't sympathize with California. Instead, he issued another blast at Newsom, one of his fiercest critics and a potential 2028 presidential candidate.

"Governor Gavin Newscum refused to sign the water restoration declaration put before him that would have allowed millions of gallons of water, from excess rain and snow melt from the north to flow daily into many parts of California, including the areas that are currently burning in a virtually apocalyptic way," Trump posted on his Truth Social website, mentioning a declaration that apparently doesn't exist. "He wanted to protect an essentially worthless fish called a smelt, by giving it less water (it didn't work), but didn't care about the people of California."

Will a President Trump be as generous with firefighting and reconstruction aid as Biden? He was quite helpful — and drew praise from Newsom — when the Camp Fire destroyed the town of Paradise in 2018. But that was before Newsom began building a national political image as a harsh critic.

Politics aside, Southern California's disaster again demonstrates that while wildfires were once mostly confined to rural timbered areas during summer and fall months, a warming climate means they can and do strike anywhere and anytime, including residential neighborhoods in the middle of winter.

While Northern California has experienced strong winter rain and snow storms of late, Southern California has been bone dry, making it extremely vulnerable when Santa Ana winds stream from the region's deserts during winter months. Local authorities had warned that the lack of rain and the onset of Santa Anas posed a particularly high threat of disaster and their nightmares became reality.

There is one more aspect of the catastrophe that will be persist long after the fires are extinguished — whenever that happens.

Fire insurance payouts will be particularly heavy due to the value of the homes being consumed, bolstering the insurance industry's growing unwillingness to write policies in California under the current regulatory system. Insurance Commissioner Ricardo Lara, with support from Newsom, has proposed a major overhaul that would allow insurers to include projections of future losses and the cost of reinsurance in their premiums if they agree to continue writing policies in fire-prone areas.

If implemented, the new regulations would very likely lead to premium increases, which draws the ire of some consumer activists. But having such insurance is not optional in the real world, and without it, the residential real estate market could be doomed.

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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8. "She_ Ribbon 12. Ucean Sprav ____-Apple juice 13. #5 Across, pl. 14. Concentration of solution, in chemistry 15. CISC alternative 16. Swearing-in words 17. Goodwill branch 18. *Artist with most Grammy nominations 20. ALCS counterpart 21. Winter Olympics participant 22. IX minus II 23. Drum roll sound 26. Front of building, pl. 30. Get it wrong 31. Upholstery choice 34. Reflect deeply 37. "____ the fields we go" 35. Raccoon's cousin 38. Binary digits code 39. Capital on a fjord 40. Isaac of science fiction fame 42. Consumed 43. Within shortest distance 45. *100-vear-old Grammy Award nominee 47. Beer faucet 48. Corpulent 50. Self-satisfied 52. *2025 Grammy nominated former band, with The 55. Twist and distort 56. Bank's provision 57. Flock's response 59. Ranee's wrap 60. Elvers 61. *2003 Lifetime Achievement Award recipient _____ Puente 62. Like some wines _ it or lose it 63 64. Formerly, formerly DOWN 1. Acronym, abbr. Poets Department" 2. Discarded cards in 38. Nautical "Stop!" cribbage 40. Nile viper 3. Tear down 4. Enclose in a cyst 5. Orthodontic appliance 6. Motion Picture Association of America, e.g. Certain tray content ments 8. *Former multiple time Grammy host Andy 9. Related to ear 10. RPMs 11. Before, in verse 13. Predatory fish 14. Gin's partner 19. Giraffe's striped-leg cousin 22 *1995 "Have I Told Your Lately That I Love You' winner ____ Morrison 23. Scout's mission 24. What phoenix did 25. -la 26. Non-negotiable

27. Old European coin 28. Last 8 in college basketball 29. More than sly 32. *Nominated artist Post

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33. Hula dancer's necklace 36. *Taylor Swift's "The

41. *Grammy winners Frank and Billy 44. Top scout 46. Make a connection 48. Double-reed instru-49. Famous Memphis street 50. Unforeseen obstacle 51. Foal's mother 53. Chieftain in Arabia 54. Tennis amount 55. General Services Administration 56. Romanian money 58. *Kendrick Lamar's _ Like Us'

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Find First Cabbage White Butterfly, Win a Beer Pitcher

Kathy Keatley Garvey, UC Davis Department of Entomology and Nematology

SACRAMENTO REGION, CA (MOG) -

Suds for a bug? A bug for some suds?

The annual "Beer for a Butterfly" contest, launched in 1972 by butterfly guru Art Shapiro, now a UC Davis distinguished professor emeritus, started on Jan. 1.

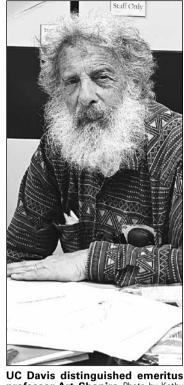
The first person to find the first live cabbage white butterfly, Pieris rapae, of the year in the three-county area of Sacramento, Yolo and Solano, and is declared the winner, will receive a pitcher of beer or its equivalent.

The contest's goal "is to get the earliest possible flight date for statistical purposes," said Shapiro, who has monitored butterfly populations in Central California since 1972 and maintains a research website at butterfly.ucdavis.edu. Shapiro's scientific research involves longterm studies of butterfly life cycles and climate change.

Assisting with the 2025 contest is the Bohart Museum of Entomology, directed by Professor Jason Bond, who is the Evert and Marion Schlinger Endowed Chair, University of California, Davis Department of Entomology and Nematology, and associate dean, UC Davis College of Agricultural and Environmental Sciences.

The 2025 contest rules stipulate that contestants must collect a live butterfly in the wild, video it and email the entry to the Bohart Museum at bmuseum@ ucdavis.edu, listing the time, date and place. The insect must be an adult (no caterpillars or pupae) and must be captured outdoors, Shapiro said.

The professor also participates in the contest. In fact, Shapiro has been defeated only four times and those were by



professor Art Shapiro Photo by Kathy Keatley Garvey

UC Davis graduate students. Adam Porter won in 1983; Sherri Graves and Rick VanBuskirk each won in the late 1990s; and Jacob Montgomery won in 2016. The first three were his graduate students.

Shapiro won the 2024 contest. spotting a cabbage white at 11:30 a.m. Jan. 29 in West Sacramento, Yolo County, and saw the same one again at 11:40 a.m. He didn't capture it but recorded it in his notebook. No one else came forth to claim the prize.

The butterfly inhabits vacant lots, fields and gardens where its host plants, weedy mustards, grow. What does it look like? It's a white butterfly with black dots on the upperside (which might be faint or not visible in the early season). The male is white.

The female is often slightly buffy; the "underside of the hindwing and apex of the forewing may be distinctly yellow and normally have a gray cast," Shapiro said. "The black dots and apical spot on the upper side tend to be



Cabbage white butterfly, Pieris rapae, was photographed in Vacaville. Photo by Kathy Keatley Garvey

faint or even to disappear really early in the season."

P. rapae is emerging earlier as the regional climate has warmed, Shapiro savs.

"Since 1972, the first flight of the cabbage white butterfly has varied from Jan. 1 to Feb. 22, averaging about Jan. 20," said Shapiro.

In its caterpillar stage, P. rapae is a pest. (See cabbageworm on the UC Statewide Integrated Pest Management Program website.)

Matthew Forister, the Foundation Professor, Trevor J. McMinn Endowed Research Professor in Biology at the University of Nevada, Reno, collaborates with Shapiro and annually creates a graph, using statistics from 1972 to the current year. Forister received his Ph.D. in ecology from University of California-Davis in 2004, studying with Shapiro.

In its larval stage, the cabbage white butterfly is a pest of cole crops, including cabbage, cauliflower and broccoli.

Most of the first-of-theyear butterflies were found in Yolo County, either in West Sacramento, University of California. Davis campus or nearby. The last winner from Solano County was near the Suisun Yacht Club, Suisun City, at 1:12 p.m. Jan. 25, 2019.

Recent Beer-for-a-Butterfly Contest statistics:

2024: Art Shapiro recorded the winner at 11:30 a.m. Jan. 29 in West Sacramento, Yolo County

2023: Shapiro recorded the winner at 11:22 a.m. Feb. 18 in West Sacramento.

2022: No official contest due to the COVID-19 pandemic but Shapiro recorded his first-of-theyear P. rapae at 1:25 p.m. Jan. 19 in West Sacramento

2021: No official contest due to the COVID-19 pandemic but Shapiro collected his first-of-theyear at 1:55 p.m. Jan. 16 on the UC Davis campus, Yolo County

2020: Shapiro recorded the winner in Winters, Yolo County at 11:16 a.m. Jan. 30 at the Putah Creek Nature Park.

2019: Shapiro collected the winner near the Suisun Yacht Club, Suisun City, Solano County, at 1:12 p.m. Jan. 25.

2018: Shapiro collected the winner in West Sacramento

2017: Jan. 19: Shapiro collected the winner on the UC Davis campus

2016: Jan. 16: Jacob Montgomery collected the winner in west Davis

2015: Jan. 26: Shapiro collected the winner in West Sacramento

2014: Jan. 14: Shapiro collected the winner in West Sacramento

2013: Jan. 21: Shapiro collected the winner in West Sacramento

2012: Jan. 8: Shapiro collected the winner in West Sacramento

2011: Jan. 31: Shapiro collected the winner in Suisun

2010: Jan. 27: Shapiro collected the winner in West Sacramento.

California's Tax Filing Season Begins SMF Secures Loan for Growth



contacting the California Franchise Tax Board. Last

year, millions

the California Franchise Tax Board website at www. ftb.ca.gov. Self-service options available through

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The California Franchise Tax Board kicked off the 2025 tax filing season on Jan. 7. Photo by Pixaby

Franchise Tax Board News Release

SACRAMENTO REGION, CA (MPG) - The California Franchise Tax Board (FTB) kicked off the 2025 tax filing season on Jan. 7 by providing taxpayers with vital information regarding cash-back tax credits, disaster loss relief, and the advantages of filing and making payments electronically. Taxpayers must pay any taxes owed by April 15 to avoid penalties.

"I encourage all California taxpayers to file their taxes early to take advantage of valuable tax credits that can provide essential financial resources to themselves and their families," said State Controller and FTB Chair Malia M. Cohen. "I also invite Californians to make the most of FTB's online services, including e-filing and selecting

direct deposit to a bank account, which can significantly expedite their refunds."

E-file for faster and secure refunds. File your taxes for free using the IRS Direct File and the Franchise Tax Board's CalFile. CalFile allows most Californians to e-file their state tax returns quickly, easily and for free. Eligible Californians can file their federal taxes online using Direct File and then they will be directed to CalFile to complete their state return. Direct File provides a simple way to file federal tax returns securely and accurately.

For information about Direct File eligibility, visit www.directfile.irs. gov.

Find your answers online. Taxpayers are encouraged to use Franchise Tax Board's 24/7 online self-service options to avoid potentially long delays when

which form to file and viewing processing and wait times.

In California, taxpayers can access free tax assistance through the Volunteer Income Tax Assistance program. To find a list of free tax assistance program locations, visit ftb.ca.gov/ vita. For additional free tax filing options, visit ftb.ca.gov/efile.

Taxpayers should be vigilant against scams and take steps to protect themselves. Scammers often impersonate the Internal Revenue Service (IRS) or Franchise Tax Board employees to trick taxpayers into sending money or providing personal information, which they can use to file fraudulent returns and steal refunds. If you receive a suspicious letter from the Franchise Tax Board or the IRS, contact the Franchise Tax Board at 800-852-5711 or the IRS at 800-829-1040.

Colin Bettis, County Debt Officer; Phil Serna, County Supervisor; and Chris Wimsatt, Assistant Director of Airports sign loan documents Jan. 7 in Sacramento. Photo courtesy of Sacramento County Department of Airports

Sacramento County **Department of Airports** News Release

SACRAMENTO REGION, CA (MPG) - The Build America Bureau has officially executed a Transportation Infrastructure Finance and Innovation Act (TIFIA) loan with Sacramento International Airport (SMF), marking the first time funding for an airport project has been secured under the program. The loan will provide critical financing for the new pedestrian walkway, offering significant cost savings and supporting long-term infrastructure improvements

"We are grateful to our elected officials for assisting us in securing this loan on multiple fronts," said Cindy Nichol, Sacramento County's Director of Airports.

Rep. Ami Bera (D-CA, District 6) and Rep. Doris Matsui (D-CA, District 7) supported the pursuit of this loan. Rep. John Garamendi (D- CA, District 8) championed the Transportation Infrastructure Finance and Innovation Act's expansion to airport projects. The Sacramento County Board of Supervisors was instrumental in the effort to achieve this financing.

The Transportation Infrastructure Finance and Innovation Act is a federal program offering low-interest loans to large-scale infrastructure projects historically focused on surface transportation. Under the Bipartisan Infrastructure Law, signed by President Biden in 2021, Transportation Infrastructure Finance and Innovation Act eligibility was expanded to include airport projects.

The Build America Bureau, as part of the U.S. Department of Transportation, offers expertise and guidance to access federal funding for qualified infrastructure projects.

"Being the first airport to close a TIFIA loan offers an incredible opportunity to improve infrastructure while keeping costs low for our airport and community," said Nichol. "The combination of our rural qualification and TIFIA's flexible terms made pursuing this financing a clear choice."

Sacramento International Airport will benefit from the program's flexible terms, including low fixed interest rates, deferred repayments, and up to a 35-year repayment period. The \$36.1 million Transportation Infrastructure Finance and Innovation Act loan is projected to save SMF more than \$15 million compared to traditional financing methods.

"The Pedestrian Walkway is part of the \$1.3-billion SMForward capital campaign to modernize and enhance infrastructure," said Chris Wimsatt, Assistant Director of Airports for Sacramento County. "Ensuring SMF's ability to meet the needs of the traveling public today and in the future. The TIFIA program offers an innovative financing solution that allows us to modernize our facilities while keeping costs low."

Following the loan's execution, Sacramento International Airport intends to pursue additional Transportation Infrastructure Finance and Innovation Act financing for future projects.