



Society For the Blind
Receives \$10,000
From Maximus
Foundation

PAGE 2

Republic FC
to Host Open
Tryouts in
January

PAGE 10



THE NEWS

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VOLUME 44 • ISSUE 49

Serving Rio Linda, Elverta and Sacramento County

DECEMBER 5, 2025

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INSIDE

LOCAL OFFICER
PROUDLY SERVES



PAGE 2

CLOSING THE
ILLEGAL CAMPING
LOOPHOLE



PAGE 5

KINGS KORNER:
INCONSISTENCY



PAGE 6



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Honorary Mayor and Community Champion Are Honored



Tonia Silva, 2025 Honorary Mayor poses with Troy Golden, Vice President and Cathy Haskill President of the Rio Linda Elverta Chamber of Commerce. Photo courtesy of Venus Pressnell of Heavenly Lens Photography

By Abbey Wicks

RIO LINDA, CA (MPG) - The Rio Linda Elverta Chamber of Commerce has named local business owner Tonia Silva as the 2025 Honorary Mayor of Rio Linda and Elverta, celebrating her leadership and impressive fundraising efforts.

Silva, owner of Tonia Silva, Bookkeeper & Tax Preparer, Inc., earned the title after raising more than \$13,000 for the Rio Linda Bible Quizzers, the highest total among this

year's candidates.

Silva's campaign brought fresh energy to the community, featuring Rio Linda's first pickleball tournament, a Catan board-game tournament and a lively community concert showcasing local talent including Kambria Silva, The Royer Boys and a group of musicians from Christian Life College led by Savannah Hines. Silva concluded her efforts with a well-attended benefit dinner hosted by The Grotto, the community's new comfort-food destination.

"I love building community, uplifting people and giving back. Running for honorary mayor let me do all three, creating meaningful events, empowering others to get involved and sharing my time and resources to make every occasion special and inclusive for different parts of our community," Silva said.

"I've seen firsthand the dedication of our Rio Linda Bible Quizzing teams. It was truly an honor to invest in them: these are our future leaders

Continued on page 3

Apply Now for 2026-27 Sacramento County Grand Jury

By MPG Staff

SACRAMENTO COUNTY, CA (MPG) - Applicants are now being sought for new jurors to serve on the independent watchdog Sacramento County Grand Jury.

The application period opened Nov. 21 and closes Jan. 2.

Nineteen Sacramento County residents and 11 alternates will be selected from among qualified applicants. The one-year term for volunteer jurors runs from July 1, 2026 to June 30, 2027.

The Sacramento County Grand Jury is appointed to provide oversight of Sacramento County, its cities, public schools, including community colleges, and special district agencies and operations.

The grand jury has a different function from that of a jury. Unlike cases presented in a courtroom, grand jurors review and investigate the performance of county, city and local governing entities, recommending changes for improving local government.

The grand jury is authorized to hear criminal indictments and is tasked with visiting regional detention facilities, along with the Sacramento County District Attorney's Office Crime Lab and the Sacramento County Coroner's Office.

The grand jury also investigates complaints submitted by the public and issues reports of its findings. Past grand jury reports and government responses can be found online at sacgrandjury.org/reports.aspx.

To serve on the Sacramento County Grand Jury, you must be a U.S. citizen 18 years old or older, a Sacramento County resident for at least one year, and available to serve 25 to 35 hours a week. Applicants must also be able to speak, read and write the English language.

In addition, grand jury members can not have been convicted of a malfeasance in office, a felony or any other high crime; are not elected public officers; and have not served as grand jurors within the last year.

Continued on page 5

Watt/I-80 Transit Center Phase Change Underway

Sacramento Regional Transit (SacRT) News Release

SACRAMENTO REGION, CA (MPG) - Sacramento Regional Transit District (SacRT) is announcing the next major phase of the Watt/I-80 Transit Center Improvement Project, with important changes beginning in December.

On Wednesday, Dec. 3, after press time, construction was set to shift to the northbound (east side) of Watt Avenue. This shift marked the project's next phase start, which includes demolition and reconstruction of the east side bus plaza, stairway and pedestrian connection under Watt Avenue.

During this phase, the northbound bus stop (upper level) will close. Riders will use the temporary bus stop near the Wendy's at Watt Avenue and Longview Drive. Pedestrian detour signage will guide riders to safely cross at Longview Drive. The east side elevator and stairs will remain open through Sunday, Dec. 14.

On Monday, Dec. 15, the southbound (west side) of



Construction on the Watt/I-80 Transit Center Improvement Project was set to shift to the northbound (east side) of Watt Avenue on Dec. 3, after press time. Photo courtesy of Sacramento Regional Transit (SacRT)

Watt Avenue will reopen to the public, marking the completion of the construction's first major phase.

Key improvements and changes effective Dec. 15 include the reopening of southbound bus stops serving Routes 1, 26, 84 and 93. The west side elevator and stairs will be back in service. A new open-air stairway connecting Watt Avenue to the transit center will open.

Also, on Dec. 15, the east side elevator and stairs will close for construction. These changes will remain in effect through summer 2026.

Riders are encouraged to plan ahead and follow posted signage for temporary bus stop locations. For the latest updates, visit the Watt/I-80 Transit Center Improvement Project webpage at sacrt.com/WattI80.

The Watt/I-80 Transit

Center Improvement Project, which began in July 2024, is a comprehensive effort to modernize one of the region's busiest transit hubs.

Improvements include widening of the Watt Avenue Bridge, new open-air stairwells, upgraded bus and pedestrian plazas, enhanced safety features and accessibility, improved on-ramp infrastructure and new landscaping. ★

Officer Proudly Serves

“I would like to thank my mother, Sally Thouchalanh, for supporting me and letting me join the Navy,” Mounsombath added. ★

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We have a lot of Thanksgiving and Christmas Cheer Going on

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Turkey and Fixin's Give Away!

- 1 Sign up for The Turkey and Fixins give away! Starting Nov. 1st at the Free Store on Tuesdays from 9 AM to 1 PM

Free Thanksgiving Dinner!

- 2 Sign ups for Thanksgiving dinner at LifePointe starts November 1st and ends November 18th. It is free and for those who have no where to be on Thanksgiving. Hours are 11 AM to 2 PM. Come fellowship with us. Sign up Tuesdays at the Free Store from 9 AM to 1 PM. Put on by Sisters in Christ.

Lil Drummer Boy Christmas

- 3 In December we are having again for the 6th year Lil Drummer Boy Christmas. Parents & Grandparents can come shop for two presents for each child 10 years old and younger. We are looking for donations for: tape, wrapping paper, gift tags, scissors and toys

Volunteer Thank You Dinner

- 4 Sisters in Christ is having a volunteer dinner for the volunteers and Angels who donate all year long on December 5 and I am looking for baskets, gift cards and nice presents to thank them for serving you and our heavenly Father

Call Sandie at (210) 326-1806 to donate and help make Thanksgiving special!
Everything Helps! Thank you and God Bless You - Sandie & Jesse, Directors

Honorary Mayor and Community Champion Are Honored

Continued from page 1
and I'm passionate about building tomorrow's generation," she said.

Also competing were Rocio Gomez, who raised more than \$12,000 for the American Legion, and Sandie McGouran, who collected approximately \$1,000 for Sisters In Christ. Together, the three candidates generated more than \$27,000 for local charities.

In addition to announcing the new honorary mayor, the Rio Linda Elverta Chamber of Commerce honored Tommy Hall as the 2025 Rio Linda Elverta Community Champion. Hall was recognized for his extraordinary service, mentorship and dedication to helping others overcome hardship. Known for using his own life experiences to uplift those facing challenges, Hall provides school supplies, haircuts and guidance to young people in the community.



The 2025 Rio Linda Elverta Community Champion, Tommy Hall, receives his award at the Rio Linda Elverta Chamber of Commerce Awards Dinner. Photo courtesy of Venus Pressnell of Heavenly Lens Photography

For Hall, the honor affirmed the work and support of the Rio Linda community.

"It's not me; it's the people I surround myself with," Hall said. "I'm just the face of it."

The Rio Linda Elverta Chamber of Commerce praised Hall's authenticity,

compassion and belief in second chances, calling him "a true example of what it means to be a community champion."

Both Silva and Hall were celebrated for embodying the spirit of service that strengthens the Rio Linda and Elverta communities. ★



Honorary mayor Tonia Silva raised more than \$13,000 for the Rio Linda Bible Quizzers. She stands with Rio Linda Bible Quizzers members. Photo courtesy of Venus Pressnell of Heavenly Lens Photography

First Installment of County Secured Property Taxes Due

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - The deadline for paying the first installment of 2025-26 Sacramento County property taxes is coming up. Payments are due no later than Dec. 10, 2025. Late payments will incur a 10- percent penalty for each tax bill. Partial payments are not accepted. Payment must be received in the Tax Collector's Office by 5 p.m. Dec. 10, postmarked with a legal postmark or paid through the county's property tax website by Dec. 10.

The Tax Collector also wants to remind property owners to include the appropriate installment payment stub from the tax bill or property tax website or write the parcel number of the property on the check being submitted to make sure that you receive proper credit for the payment.

You can visit the property tax website at county-taxes.net/sacramento/property-tax. Payment can be mailed to P.O. Box 508, Sacramento, CA 95812-0508. Be sure to mail your payment early enough to ensure a timely postmark and avoid penalties.

Property taxes can be paid by online e-check or credit card on the property tax website or over the telephone at 1-844-430-2823, using the 14-digit parcel number. For a 2.29 percent convenience fee, a contractor will process your credit card payment if

you elect to pay the annual property tax bill using a credit card. This convenience fee is not revenue to Sacramento County. There is no fee to make a payment via e-check.

To avoid penalties, transactions made either online or over the telephone must be completed before midnight on the payment pay by date(s). Plan ahead and do not wait until the last minute to make your payment. If you are unable to get through on the internet or telephone, causing you to miss the payment deadline, penalties will not be waived.

Please verify your data entry very carefully when making online payments. If your payment is rejected by your financial institution for any reason, you will be charged a return payment fee as well as penalties if your payment is rejected after the due date.

Payments can also be made by cash, check, money order, credit card or pin debit card at the Tax Collector's Office, located at 700 H St., Room 1710, Sacramento. The county does not accept in-person e-check payments at this time. The convenience fee to pay by credit card is 2.29 percent and the fee to pay by pin debit is \$1.95. If you elect to pay in the office and have your payment stubs (coupons), you can go directly to the cashier located at 700 H St., Room 1703.

If you use your bank's Online Bill Pay service, a paper check will be printed and mailed to the Tax Collector. Because the check is sent without

a payment stub, enter the parcel number, current year's bill number and installment being paid in the online account number field for payment identification. The date on the check issued by your bank is considered the postmark, so make sure you are aware of the bank's timeline for issuing the check. Some banks take five to seven business days before the check is issued and penalties will apply if the check is dated after Dec. 10, 2025.

If you have not received a tax bill, you can obtain your tax bill information and payment stubs (coupons) at the Tax Collector's website, over the automated telephone system at 844-430-2823 or by contacting the Tax Collector's Office at 916-874-6622.

Sacramento County offers an online email subscription service for property tax information to receive e-mail notifications when the annual secured property tax bills are available each year and reminders before the first and second installments delinquent dates. This service is provided at no cost to subscribers.

Visit www.saccounty.gov and enter your email address or mobile number under the "Connect with us" header, located at the bottom of the page.

Failure to receive a tax bill does not relieve the property owner of their liability to pay taxes in a timely manner or give the Tax Collector reason to cancel penalties imposed for late payment. ★

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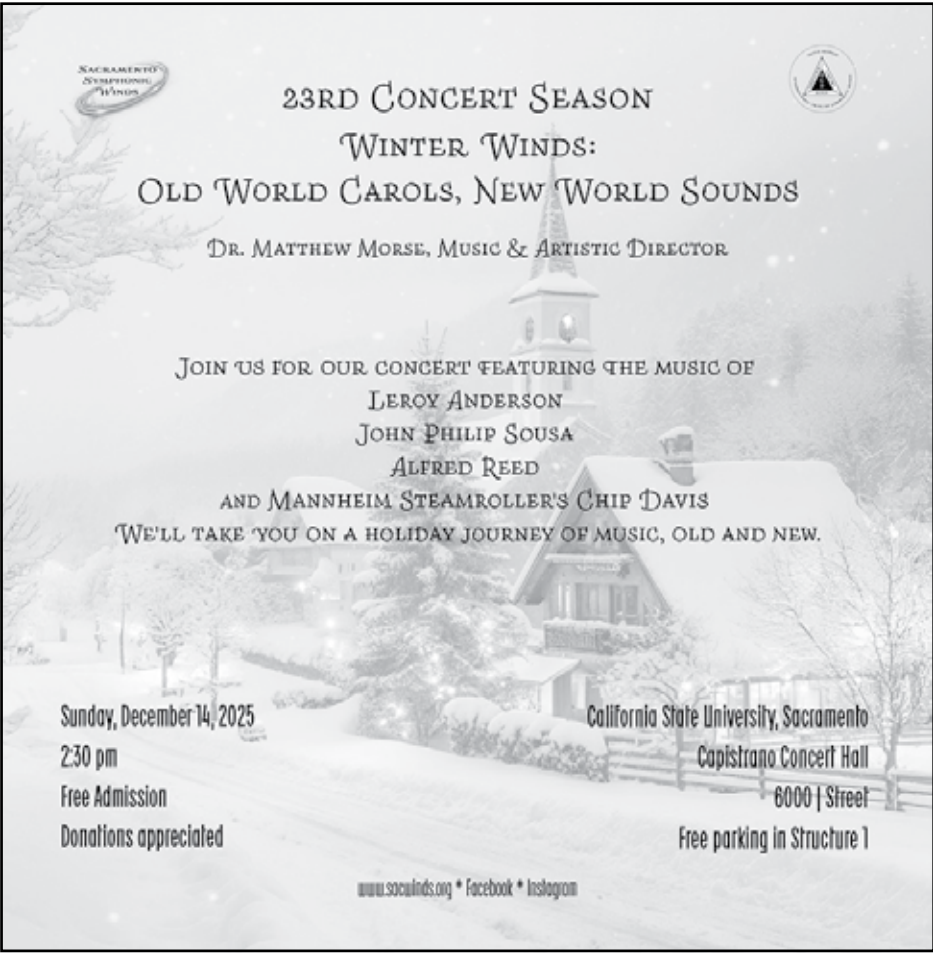


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you say...

Jesus says...

I can't figure this out

I will direct you

I'm not enough

You are more than enough

I can't keep going

I will carry you

I'm not strong enough

I am

I'm too tired

I will give you rest

I can't forgive myself

I forgive you

I hate myself

I love you

He is the solution to every problem.
Let Him help you.



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Publisher,
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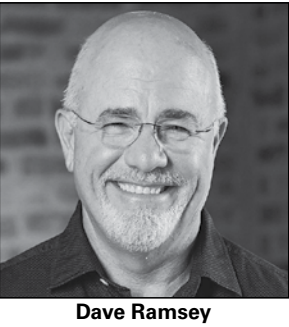
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Call (916) 773-1111 for more information.

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Dave Ramsey Says She'll Be Just Fine

like she's not planning on using this money, but using the income *from* the money. If that's the case, she won't whittle it all down to nothing. So, if she's in good mutual funds—not single stocks—I think she'll be just fine.

Now, let's talk about the mortgage. I would absolutely recommend she go ahead a pay it off. If she can do that at age 76 and still have \$540,000 left, that's the way to go. Let's pay off the house, and then she can start taking her income off a percentage of the remainder. She won't need much with the house payment out of the way, because she won't be sending money to the bank to pay the anymore.

– Dave

The Best Laid Plans...

Dear Dave,

My wife and I have been talking about paying off our mortgage in the next two or three years. Do you think we should make this happen by paying extra toward the house, or invest that money on top of the 15% we're putting into retirement?

– March

Dear March,

If I were in your shoes, I'd pay extra on the house.

On the other hand, you're not really doing a *bad* thing by putting the extra cash it into retirement, either.

But here's the deal. No matter how well you plan, you never know exactly what will happen over the upcoming years of your life—or the life of your investments. You might *think* you know. You may even believe you've taken every possibility into account. The hard, cold truth, though, is even the best and smartest plans don't always work out the way we think they will—or the way we want them to.

And if something unplanned or unforeseen happens, it sure would be a nice thing to own your home free and clear, wouldn't it?

– Dave

Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★



Closing the Illegal Camping Loophole

By Supervisor Rosario Rodriguez

Over the last several years, homelessness in Sacramento County has changed dramatically. Much of this began after a Ninth Circuit court decision made it essentially legal for people to camp on public property unless enough shelter beds were available. Cities and counties across the West Coast felt the impact, including ours.

Camps grew along our parks, trails, and the American River Parkway, and local governments were left with very limited tools to address it. COVID then intensified the problem. More people fell into crisis, service providers were stretched thin and encampments expanded into places we had never seen before. Even when deputies and outreach teams worked to offer services, they were often stuck in a legal gray zone where enforcement was not permitted.

In 2024, the United States Supreme Court issued a ruling that reversed the old Ninth Circuit decision. For the first time in years, Sacramento County once again was able to enforce rules against camping on public property. The county immediately began work to restore safety and access to parks, open spaces, and trails while continuing to offer supportive services as the first step in every contact.

As enforcement on public land increased, many illegal encampments shifted to private property. Some owners posted signs or signed a "602 notice," which allows the Sheriff's Office to enforce trespassing laws when the owner is not present. But many owners do not have these notices and the challenge becomes even more difficult on vacant parcels or when the owner lives far away and cannot be reached.

This created a frustrating situation for neighborhoods and law enforcement. Businesses cannot monitor their property around the clock and deputies have limited authority without the proper legal tools. Meanwhile, surrounding communities deal with the impacts that come with unmanaged camps, including trash, fires, unsafe conditions and blocked walkways.

Early in my first year on the board,

I was briefed on this gap in our laws. I immediately began asking why the county could not step in on private property when an encampment created a clear nuisance or danger.

After raising these questions, I convened meetings with county counsel and law enforcement to understand the underlying issue. Through that work, we learned that the county already has a nuisance abatement process for hazardous conditions on private property but illegal camping had never been formally connected to it.

This missing link is what we are now working on to fix. On Dec. 16, the Board of Supervisors will consider a change to the unlawful camping ordinance that closes this loophole. If adopted, it will allow the county to begin abatement when a private property owner is absent, unreachable or unwilling to act, using the same nuisance abatement process that already exists for other dangerous conditions.

Law enforcement supports this update because it provides a clearer path to protect neighborhoods from blight and unsafe conditions. Deputies will continue to offer services first and help people connect with housing, mental health support, substance use treatment and other resources. For individuals who refuse services and continue to seek ways around the law, our communities deserve stronger tools that keep neighborhoods clean and safe.

This ordinance is an important step in restoring order and accountability. I look forward to the board's discussion on Dec. 16 and to continuing our work on solutions that support both public safety and public compassion.

If you'd like to share your thoughts or concerns with me, you can always reach my office at 916-874-5491 or email me at SupervisorRodriguez@sacounty.gov.

Sacramento County Supervisor Rosario Rodriguez represents the 4th District, which includes all or part of the communities of Citrus Heights, Folsom, Orangevale, Antelope, Rio Linda, Elverta, Gold River, Rancho Murietta, North Highlands, Carmichael, Foothill Farms and Fair Oaks.

 ★

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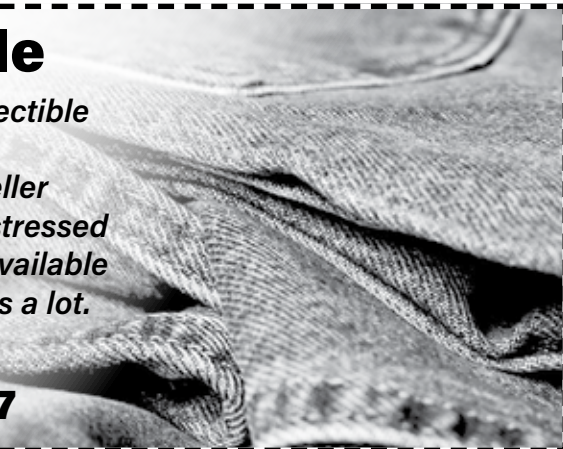
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Apply Now for 2026-27 Sacramento County Grand Jury

Continued from page 1

The deadline to apply to be on the grand jury is Jan. 2. The 2026-27 Sacramento County Grand Jury will be empaneled next June.

Grand jurors receive a small stipend for their volunteer work.

For more information about the Sacramento County Grand Jury, applicant criteria and how to apply, visit online <https://bit.ly/SCGrandJury2627>. Or call 916-874-7828 or go online to saccourt.ca.gov for more information.

 ★



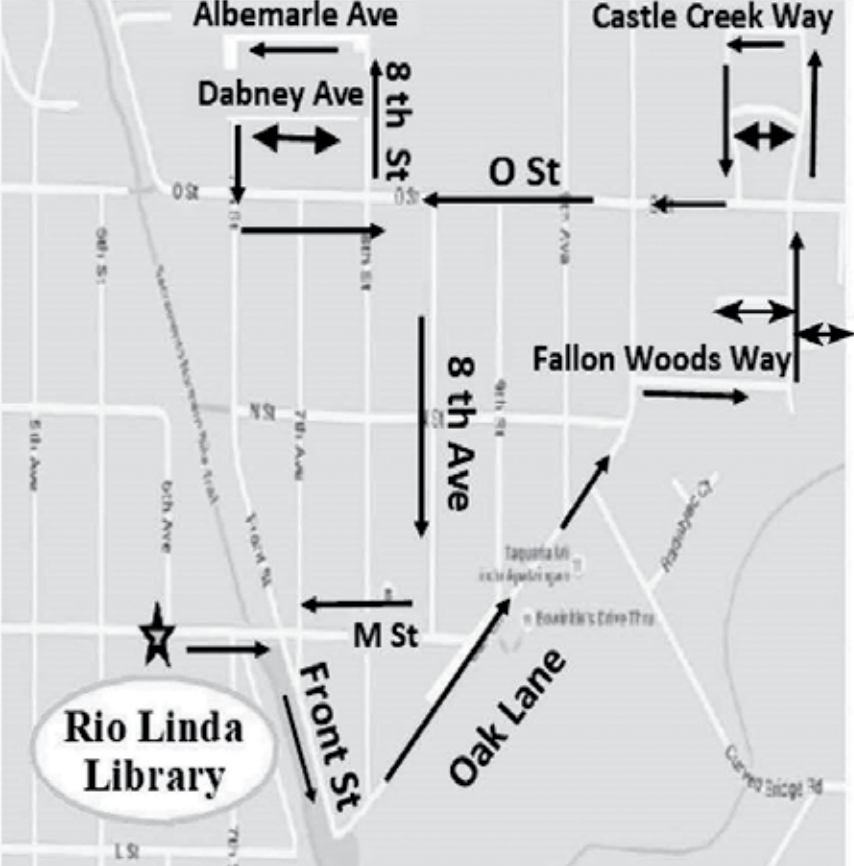
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Saturday December 6th - Noon

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See you there!!!

Kings Korner

By V.G. Harris



Will the real Sacramento Kings please stand up. Yes, Kings fans, it’s been a conundrum to say the least, and in spite of a 5 and 16 record to start the season, bright spots have actually surfaced.

Stuck with 3 paltry wins just one week ago, the Sactown boys went into the city of Denver, and handed the first place Nuggets a surprising 128-123 defeat. Perhaps equally surprising was the 117-112 win over the Timberwolves just 2 nights later before a roaring crowd at Golden One Center. Both victories came with big man Domantas Sabonis sidelined with a knee injury, leaving fans and pundits wondering what can these guys do if they play like this at full strength?

Well, that’s certainly a good question, but we can all remember what the team looked like 3 seasons ago when Domantas arrived in Sacramento and led the Kings to 48 wins and a playoff berth. That team led the NBA in scoring but also had a vaunted point guard by the name of DeArron Fox.

I think it’s important to take a closer look at these back-to-back wins that the Kings recently put together and try to find a common thread. It’s actually very obvious. In both wins the Kings shot remarkably well from the free throw line, something that has been seemingly impossible for this team to do. Against the Nuggets the Kings went 22-23 missing amazingly only one shot the entire night. Two nights later against the Timberwolves the Kings went 26-28 from the line missing only 2 shots.

Now compare that with Sunday night’s game against the Grizzlies. 59% from the free throw line in a tight game converting on only 13 of 22 attempts in a 115-107 loss.

Unfortunately, the game against the Grizzlies has been the pattern we’ve seen all too often when the Kings put together that alarming 8-games losing streak.

So, even with Domantas Sabonis sidelined, the Kings are capable of taking down some of the best teams in the NBA, but making their free throws is absolutely critical!

Unfortunately, the Kings are among the worst shooting NBA teams when it comes to free throws, and as we’ve seen, if wins are to come that pattern has to change. Doug Christie can talk all he wants to

about defense and playing for 48 minutes, but if his team can’t convert from the line the stats don’t lie.

But the Sacramento Kings can only play the players on the court, and this year’s pattern of substitutions has been a head scratcher. Last year’s first round draft choice Devin Carter has been all but forgotten as he sits game after game on the pines. A solid defender, good rebounder, and efficient scorer around the rim, Devin appears not to be in the Kings future and fans want to know why.

The coaching staff talks about a youth movement while second year player Isaac Jones was recently cut from the team. 6’9” with a huge wingspan, Isaac was scooped up by the first place Detroit Pistons almost immediately, and it won’t surprise me to see them utilize Jones moving forward.

The number 1 problem has been identified and it’s the inability to shoot free throws with any consistency, but what is #2?

The coaching staff and entire franchise can’t evaluate talent! Drafting talent over the years, and talent that resides already on the team.

Allowing Jonas Valanciunas to get away was a huge mistake, and one that has benefited the Denver Nuggets greatly.

No one could see or even imagine a Kings team with Domantas at the #4 and moving Valanciunas to the #5.

Any way you look at it, the Kings shot themselves in the foot when they let Jonas walk away.

Defensive standout Keon Ellis is getting less and less playing time, logging all of 6 minutes in the loss to the Grizzlies, and fans attending home games have taken to collectively calling, “we want Keon, we want Keon!”

This is not a good look, but it begs the question, why? Why do fans have to beg the coach to play a player that could obviously help the team?

Player evaluation, it’s as simple as that. Don’t put all the blame for a 5-16 record solely on the players and give the coaching staff a pass.

All the best!
Your thoughts are always welcome at
vgharriskingsfan@gmail.com. ★

New Studies Gives Lowdown on California’s Sky-High Living Costs



By Dan Walters, CALMatters.org

We Californians know, or should know, that while living in this state has many positive aspects, we are paying through the nose for the experience.

A flurry of recent studies drives home how deeply California residents must dig to meet costs of living that are either at or near the highest of any state.

One comes from the Legislative Analyst’s Office, the Legislature’s advisor on the state budget, delving into the astronomic costs of buying a home.

The LAO study found “California home prices far exceed the rest of the country.” Mid-tier homes, those roughly in the middle of the price range, are more than twice as expensive as the typical mid-tier home elsewhere in the U.S. Monthly payments for such homes run about \$5,500 in California, 74% more than what they were 25 years ago.

The study also found that the annual household income needed to qualify for a mortgage on a mid-tier California home in September was about \$221,000 — more than two times the median California household income in 2024, which was \$102,000.

For a bottom-tier home, about \$136,000 in annual income is needed to qualify for a mortgage — about 33%

higher than median household income was in 2024.

The data illustrate why California has the second lowest rate of home ownership in the nation. Just 55.3% of Californians live in homes they or their families own, slightly higher than New York’s ownership rate.

It’s not surprising that hundreds of thousands of California residents, unable to aspire to home ownership, have decamped for more affordable states, such as Texas, where home prices are a fraction of California’s.

Those who do migrate to other states find not only are houses much less expensive but fuel for their cars and utilities to light, heat and cool their homes are markedly less expensive.

The Center for Jobs & the Economy, an offshoot of the California Business Roundtable, continuously monitors energy costs in California and other states. Its latest report says gasoline, averaging \$4.64 a gallon in California, is as much as \$1.50 a gallon higher than in Texas and other states. California’s electrical power rates are roughly twice as high.

Another take on California living costs comes from the Transparency Foundation, a conservative economic think tank.

It gathered a wide variety of factors and calculated living costs for an upper-middle class California family with a \$130,000 annual income. It concluded the family would pay \$29,753 more per year than the national average for housing, utilities, health care, taxes and other costs of living.

“This report should be a wake-up call to all Californians, that they are

being unfairly punished by the bad policies imposed on them by their politicians — and they are literally paying the price for it,” Dave McCulloch, the foundation’s chairman, said in a statement about the report.

A new poll by the Public Policy Institute of California confirms that Californians worry about living costs. Nearly a third of those polled said they, or someone in their household, have reduced food purchases to save money.

The California Farm Bureau revealed that a traditional Thanksgiving dinner for 10 people will cost a California family \$72.61, well above the national average of \$55.18.

Finally, there’s a new report from WalletHub, a website devoted to personal finance, implying that Californians are taking on more debt to pay their rising bills.

In this year’s third quarter — July through September — the average California household added \$880 in new debt, increasing the total owed to \$259,773, second only to residents of Hawaii.

All together, Californians’ personal debt increased by \$11.8 billion during the quarter.

Now it’s nearly \$3.2 trillion, just a bit lower than their \$3.6 trillion in annual personal income.

A truly staggering number.

Dan Walters is one of the 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. ★

Social Security Matters

Is Social Security Really a “Good Deal?”



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: You’ve said in the past that most people recoup their SS contributions within five years of starting benefits, thus Social Security “is an exceptionally good deal.” Your calculation is correct but misleading; if it were not, SS would have been insolvent long ago. I will, in fact, get “my” contributions back in about five years, but my employer’s contributions will take another five years, and that is money that my employer could have been paying me, so they are really “my” contributions. But even that ignores the time value of money. I did a calculation as if my contributions, along with those of my employer, were invested in an account earning 5% per year. That would provide me the equivalent of SS income for 24 years, approximately what my life expectancy was when I retired. So, it’s not a bad deal, but it is hardly exceptional. It is roughly the equivalent of me investing that money throughout my career and using the total to buy an annuity.

Of course, Social Security does have the advantage of certainty, at least until it goes broke. My portfolio

would not earn a steady 5% every year, though that is at the low end of what financial managers would expect over a long period. And it does force people to save, many of whom would otherwise make no provision for retirement. **Signed: Realistic Senior**

Dear Realistic: Thanks very much for your feedback on my previous article. I think it’s important to draw a distinction for SS contributions made by an employer, because that is not money the individual personally pays, but rather an obligation for employers to help fund the Social Security program. Without that federal obligation, it is doubtful that employers would, instead, provide employees with equivalent additional compensation, so the thought that these are really your contributions is not a fair assessment. Indeed, they are contributions which happen to be tied to your earnings level (to a cap), for which employers receive relief on their corporate income tax, and likely would not make if not required by law.

As you have noted, Social Security has the advantage of certainty, something which is lacking when it comes to investing the equivalent amounts in the financial markets. And, as you have hinted, there exists a substantial failure by future American retirees to save adequately for their retirement, a problem well known in most financial circles. Thus, the certainty of Social Security makes it a crucial part of everyone’s retirement planning — and it will be there! Despite all the

angst attributed to the current financial issues facing the program, there is little doubt that Social Security is here to stay. The question is — what reform is needed to make the program fully solvent for generations of future Americans? The Association of Mature American Citizens (AMAC) has developed a proposal to sensibly reform Social Security and avoid the currently projected 2033 date that the SS Trust Funds are expected to be depleted (which will necessitate an across-the-board cut for everyone). We have little doubt that the reform needed will happen (it would be political suicide for Congress if it did not), and hopefully soon. You can read about AMAC’s proposed solution at this link: www.amac.us/social-security-guarantee.

Again, thank you for your feedback and commentary. Please know that we very much appreciate your thoughts and are always willing to discuss these issues.

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. ★



It’s not what you know, it’s who you know -- even if you may have committed terrible crimes. That’s the Jeffrey Epstein version of the famous line about success. The massive tranche of Epstein emails released by the House Oversight Committee didn’t reveal any smoking guns about Donald Trump, but they did highlight a vast conspiracy to help the disgraced financier thrive despite his guilty plea to sex charges involving a minor in 2008.

This conspiracy wasn’t the work of the Deep State, or Israel, or the Jews. No, it was more pedestrian and damning than that. An element of the American elite embraced Epstein as one of its own, thanks to his wealth and his connections. The conservative thinker Russell Kirk once quipped of conspiracy theories about Dwight Eisenhower that Ike wasn’t a communist; he was a golfer. In a similar vein, Jeffrey Epstein wasn’t a Mossad agent; he was a networker.

The implausible populist narrative about the Epstein case is that the government -- at all levels and up to today -- has protected him and others who participated in his crimes because too many powerful people have too much at stake, or because it’s too dangerous to reveal Israel’s role in the scandal, or both. Perhaps these interpretations will gain factual support as more is revealed, but it seems unlikely.

The Epstein Conspiracy in Plain Sight

Regardless, populists have a different narrative at hand that is consistent with the known record. Namely, that some of the most privileged members of our society -- at the very top of the financial, academic, political, media and social worlds -- had no standards or ethics, and embraced Epstein as a friend and consigliere.

Epstein knew influential people, so influential people felt that they should know him. They considered him fun, and useful -- for advice, for banter, for introductions, for information and for donations. The emails suggest that Epstein missed his calling as a high-level, seamy advice columnist to the rich and powerful.

Want to know more about the reputation of the woman you are having an affair with? Seeking advice on how to gain political influence in Europe? Wondering how you’re handling your interactions with a potential mistress? Looking for insights about Donald Trump? Trying to survive sexual harassment allegations? Need a reference for a gastroenterologist? Well, then, ask Jeffrey Epstein.

He emailed with former Harvard president Larry Summers, the linguist Noam Chomsky, venture capitalist Boris Nikolic, Emirati businessman Sultan Ahmed bin Sulayem, Trump activist Steve Bannon, the journalist Michael Wolff, the artist Andres Serrano, the department store scion Jonathan Farkas and former White House counsel Kathryn

Ruemmler, among others. It’s not as though Epstein was particularly insightful, but if he knew so many important people, he must know something, right?

As for his scrape with the law, clearly all had been forgiven and forgotten. If he was in the good graces of the social wrangler Peggy Siegal, whose job was to get bold-faced names to accept invitations, he must be OK. For some of Epstein’s correspondents, it was part of his appeal that he was disreputable. Larry Summers, who leaned on Epstein for romantic advice, asked him at one point: “How is life among the lucrative and louche?”

Epstein’s social currency is one reason that he got off so easily the first time he was prosecuted -- he hired the best, most connected defense attorneys, who outclassed and intimidated his prosecutors.

As for Trump, he is guilty of enjoying Epstein’s company a couple of decades ago, presumably for the same reason so many others did. But he had a falling out with Epstein long ago. Trump didn’t have anything to do with him at the time that so many others in these emails were socializing with Epstein, confiding in him and asking him for insight on Trump. That’s a disgrace, and it’s always been in plain sight. In the Epstein story, it’s not so much follow the money -- although that’s important and still mysterious -- as follow the social network.

Rich Lowry is editor of the National Review.
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MATCHING 12-5-25

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WESTVIEW 12-5-25

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CALIFORNIA 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08032
Sacramento Based Adult Day Services, Inc, 620 Bercut Drive, Sacramento, CA 95811 is doing business under the Fictitious Business Name(s) "Kingdom Living ADHC/Kingdom Living Adult Day Health Care" 620 Bercut Drive, Sacramento, CA 95811. Filed with the Clerk of Sacramento County October 28, 2025
Publish: Nov 14, 21, 28, Dec 5, 2025
KINGDOM 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08161
Ruslana Shylo, 3660 Rollins Way, Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Dreamland" 3660 Rollins Way, Antelope, CA 95843. Filed with the Clerk of Sacramento County November 3, 2025
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DREAMLAND 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07834
Tilford Enterprises LLC, 9280 Greenback Lane, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "TE Auto Sales" 9280 Greenback Lane, Orangevale, CA 95662. Filed with the Clerk of Sacramento County October 21, 2025
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TE 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07981
Pacheco Water Trucks, 19960 Cold Springs, Reno, NV 89508 is doing business under the Fictitious Business Name(s) "Pacheco Water Trucks" 19960 Cold Springs, Reno, NV 89508. Filed with the Clerk of Sacramento County October 27, 2025
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PACHECO 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08268
Jennifer Tracy and Nancy A. Tracy, 1764 4th Avenue, Sacramento, CA 95818 is doing business under the Fictitious Business Name(s) "Woven Web Designs" 1764 4th Avenue, Sacramento, CA 95818. Filed with the Clerk of Sacramento County November 5, 2025
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WOVEN 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08123
Mic Locker LLC, 6616 Vierna Court, Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "DelCampo Sound" 6616 Vierna Court, Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County October 30, 2025
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DELCAMPO 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08265
Francisco Javier Cano, 8727 Lakha Circle, Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "The Stable 916" 8727 Lakha Circle, Sacramento, CA 95828. Filed with the Clerk of Sacramento County November 5, 2025
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STABLE 12-5-25

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Mark Mroz, 6733 Lincoln Oaks Drive, Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Winsko Group" 6733 Lincoln Oaks Drive, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County November 5, 2025
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WINSKO 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08263
Caitlin Mae Schullstrom, 3399 Egmont Way, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Mae Babe Studio" 3399 Egmont Way, Sacramento, CA 95827. Filed with the Clerk of Sacramento County November 5, 2025

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MAE 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08278
Alexander David Martin, 7919 Tanana River Court, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Trusted Care Pest Control" 7919 Tanana River Court, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County November 6, 2025
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TRUSTED 12-5-25

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Surinder Singh, 1730 Harwood Way, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "GHS Trans" 1730 Harwood Way, Sacramento, CA 95835. Filed with the Clerk of Sacramento County November 6, 2025
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GHS 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08243
KVLash Rancho LLC, 9000 Caselman Road, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "K&V Lash Studio" 10364 Rockingham Drive, Sacramento, CA 95827. Filed with the Clerk of Sacramento County November 4, 2025
Publish: Nov 14, 21, 28, Dec 5, 2025
KV 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08244
KV Lash LLC, 9000 Caselman Road, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "K&V Lash Studio" 6833 Stockton Boulevard Suite 425-435, Sacramento, CA 95823. Filed with the Clerk of Sacramento County November 4, 2025
Publish: Nov 14, 21, 28, Dec 5, 2025
LASH 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08245
KV Lash LLC, 9000 Caselman Road, Sacramento, CA 95829 is doing business under the Fictitious Business Name(s) "K&V Lash Studio" 6611 Folsom-Auburn Road Suite F, Folsom, CA 95630. Filed with the Clerk of Sacramento County November 4, 2025
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KVLASH 12-5-25

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Imani Muhammad-Hernandez, 1001 15th Street, Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Crowné" 1001 15th Street, Sacramento, CA 95814. Filed with the Clerk of Sacramento County October 15, 2025
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CROWNE 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08162
Inna Suzanska, 4308 Mascon Drive, Folsom, CA 95630 is doing business under the Fictitious Business Name(s) "Lady and Gentleman Kids" 4308 Mascon Drive, Folsom, CA 95630. Filed with the Clerk of Sacramento County November 3, 2025
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LADY 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08285
Harjinder Singh, 3812 Water Mist Way, Sacramento, CA 95835 is doing business under the Fictitious Business Name(s) "HSK Trucking" 3812 Water Mist Way, Sacramento, CA 95835. Filed with the Clerk of Sacramento County November 6, 2025
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HSK 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07944
Prinze Foundational Planning, Inc., 2377 Gold Meadow Way, Suite 100, Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Guidestone Wealth" 2377 Gold Meadow Way, Suite 100, Gold River, CA 95670. Filed with the Clerk of Sacramento County October 24, 2025
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GUIDESTONE 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07923
Michelle Lancashire, 9708 Latana court, Elk Grove, CA, 95757 is doing business under the Fictitious Business Name(s) "Capital Hair Studio" 1500 7th Street Unit 1C, Sacramento, CA 95814. Filed with the Clerk of Sacramento County October 23, 2025
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CAPITAL 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07965
Block Pro Services LLC, 4032 Senate Avenue, North Highlands, CA 95660 is doing business under the Fictitious Business Name(s) "Cubby Colors/Cubby Colors LLC" 4032 Senate Avenue, North Highlands, CA 95660. Filed with the Clerk of Sacramento County October 24, 2025
Publish: Nov 14, 21, 28, Dec 5, 2025
CUBBY 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08232
Christian Bruce and Jordan Cote, 3631 Truxel Road, Sacramento, CA 95834 are doing business under the Fictitious Business Name(s) "OneCity/One City" 3631 Truxel Road, Sacramento, CA 95834. Filed with the Clerk of Sacramento County November 4, 2025
Publish: Nov 14, 21, 28, Dec 5, 2025
ONE 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07630
Victor Al Richard Mendoza, 110

Globe Avenue, Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Step by Step Innovations & Remodeling" 110 Globe Avenue, Sacramento, CA 95815. Filed with the Clerk of Sacramento County October 14, 2025
Publish: Nov 14, 21, 28, Dec 5, 2025
STEP 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08180
Dmytro Lyushenko, 730 1st Street, Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "Dmytro Lyushenko Immigration Consulting/Lyushenko, Tuholukov Immigration Consulting" 730 1st Street, Sacramento, CA 95814. Filed with the Clerk of Sacramento County November 3, 2025
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DMYTRO 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08267
Alekozay LLC, 8929 Paulhaus Way, Elk Grove, CA 95758 is doing business under the Fictitious Business Name(s) "American Gas & Liquor" 5682 Main Avenue, Orangevale, CA 95662. Filed with the Clerk of Sacramento County November 5, 2025
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AMERICAN 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07945
Oksana Stasyuk, 3330 Bryant Court, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Next Chapter" 3330 Bryant Court, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 24, 2025
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NEXT 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07781
Bruceville Softball LLC, 8302 Arroyo Vista Drive, Sacramento, CA 95823 is doing business under the Fictitious Business Name(s) "Civic Empowerment Group" 8302 Arroyo Vista Drive, Sacramento, CA 95823. Filed with the Clerk of Sacramento County October 17, 2025
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CIVIC 12-5-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08279
Leslie Ann Murphy, 3849 Hollister Avenue, Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "AMR Art/Annie Murphy-Robinson Artist" 3849 Hollister Avenue, Carmichael, CA 95608. Filed with the Clerk of Sacramento County November 6, 2025
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AMR 12-12-25

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Claudia Rogus, 3350 Sierra View Lane, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "WoWMom Bakery" 3350 Sierra View Lane, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 30, 2025
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WOWMOM 12-12-25

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Maria Stramnova, 2740 Fulton Avenue, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "FaceTypo Agency" 2740 Fulton Avenue, Sacramento, CA 95821 . Filed with the Clerk of Sacramento County November 3, 2025
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FACETIPO 12-12-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08367
Travis Harrington, 7344 Filbert Avenue, Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Faded Red Friday Publishing" 7344 Filbert Avenue, Orangevale, CA 95662. Filed with the Clerk of Sacramento County November 10, 2025
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FADED 12-12-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07086
Ascend Beverage Co., 8 The Green, Suite B, Dover, DE 19901 is doing business under the Fictitious Business Name(s) "Sungod/Sungod Balanced Hardwater" 314 Chimney Rock Road, Stateline, NV 89449. Filed with the Clerk of Sacramento County September 22, 2025
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SUNGOD 12-12-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08128
Robert Warwick, 12800 Herringbone Way, Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "The Law Offices of Robert Warwick/Resilience Wildfire Law/The California Wildfire Law Firm" 12800 Herringbone Way, Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County October 30, 2025
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LAW 12-12-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08371
Pacific Cities Management Inc., 11344 Coloma Road Suite 155, Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Westcal Management" 11344 Coloma Road Suite 155, Gold River, CA 95670. Filed with the Clerk of Sacramento County November 10, 2025
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WESTCAL 12-12-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08402
F.O.A.M Collective Females/Fellas on A Mission LLC, 8465 Elk Grove Florin Road Suite 100 #2025, Elk Grove, CA 95624 is doing business under the Fictitious Business Name(s) "F.O.A.M Luxe Events/F.O.A.M Collective Apparel" 2108 N Street, Sacramento, CA 95811. Filed with the Clerk of Sacramento County November 12, 2025
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FOAM 12-12-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08389
Apex Group International Inc., 1618 Alhambra Boulevard Suite 2635, Sacramento, CA 95816 is doing business under the Fictitious Business Name(s) "Attract-X/Apex Labs" 1929 P Street Unit A, Sacramento, CA 95816. Filed with the Clerk of Sacramento County November 12, 2025
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ATTRACT 12-12-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08228
Matthew Smith, PO Box 276794, Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Smith Custom Stoneworks" 3435 Roulter Road #76, Sacramento, CA 95827. Filed with the Clerk of Sacramento County November 11, 2025
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SMITH 12-12-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07514
United Construction Management Corp, 1225 8th Street Suite 210, Sacramento, CA 95814 is doing business under the Fictitious Business Name(s) "United ECM/United Engineering & Construction Management" 1225 8th Street Suite 210, Sacramento, CA 95814. Filed with the Clerk of Sacramento County October 8, 2025
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UNITED 12-12-25

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NCA 12-19-25

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AKAAX 12-19-25

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WELLS 12-19-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07892
LJPB, LLC, 2209 Coroval Drive, Sacramento, CA 95833 is doing business under the Fictitious Business Name(s) "Matua BJJ" 3039 Kilgore Road #190, Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County October 22, 2025
Publish: Nov 28, Dec 5, 12, 19, 2025
MATUA 12-19-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-07804
Ryan Maupin, 2919 Naples Street, Sacramento, CA 95826 is doing business under the Fictitious Business Name(s) "Pixl Strategies" 2919 Naples Street, Sacramento, CA 95826. Filed with the Clerk of Sacramento County October 20, 2025
Publish: Nov 28, Dec 5, 12, 19, 2025
PIXL 12-19-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08158
Pride Auto Wash LLC, PO Box 734, Isleton, CA 95641 is doing business under the Fictitious Business Name(s) "Pride Auto Wash/Wash With Paw" 712 Annemarie Way, Isleton, CA 95641. Filed with the Clerk of Sacramento County November 3, 2025
Publish: Nov 28, Dec 5, 12, 19, 2025
PRIDE 12-19-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08281
The Sacramento Valley Symphonic Band Association, PO Box, 60537, Sacramento, CA 95860 (CA Corp C1262537) is doing business under the Fictitious Business Name(s) "SVSBA/Amador County Concert Band/Brassy/Gold Country Band/Elk Grove Community Concert Band/Joyous Brass/Pittsburg Community Band/Sacramento Concert Band/Sacramento Symphonic Winds" 5150 Sunrise Boulevard Suite B6, Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County November 6, 2025
Publish: Nov 28, Dec 5, 12, 19, 2025
SVSBA 12-19-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08498
Tinas Home of Care LLC, 7521 Twin Oak Avenue, Citrus Heights, CA 95610 is doing business under the Fictitious Business Name(s) "Tinas Home of Care" 7521 Twin Oak Avenue, Citrus Heights, CA 95610. Filed with the Clerk of Sacramento County November 18, 2025
Publish: Nov 28, Dec 5, 12, 19, 2025
TINAS 12-19-25

FICTITIOUS BUSINESS NAME STATEMENT FBNF2025-08129
Atlas Edge LLC, 2740 Fulton Avenue Suite 223, Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Bizefile/Azadi Tax" 2740 Fulton Avenue Suite 223, Sacramento, CA 95821. Filed with the Clerk of Sacramento County October 30, 2025
Publish: Nov 28, Dec 5, 12, 19, 2025
AZADI 12-19-25

STATEMENT OF ORDER TO SHOW FOR CHANGE OF NAME

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#25CV027375

Ivan Asuncion Gutierrez Martinez has filed a petition with this court for a decree changing the name(s) of Isabella Gutierrez Munoz to Isabella Gutierrez Munoz.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on April 28, 2026, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

Dated: November 13, 2025
Christopher E. Krueger, Judge of the Superior Court
Publish: Nov 21, 28, Dec 5, 12, 2025
MARTINEZ 12-12-25

SUPERIOR COURT OF CALIFORNIA
COUNTY OF SACRAMENTO
ORDER TO SHOW CAUSE
CHANGE OF NAME
#25CV021358

Scarlett Rose Nielsen has filed a petition with this court for a decree changing the name(s) of Scarlett Rose Nielsen to Syrus Rose Nielsen.

IT IS ORDERED that all persons interested in the above-entitled matter appear before this court on February 9, 2026, at 9:00 a.m. in Department 54, located at 813 6th Street, Sacramento, CA 95814, and show cause, if any, why the petition for Change of Name should not be granted.

Dated: September 8, 2025
Christopher E. Krueger, Judge of the Superior Court
Publish: Nov 28, Dec 5, 12, 19, 2025
NIELSEN 12-19-25

NOTICE OF PETITION TO ADMINISTER ESTATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF ROBERT BRUCE MCKENZIE
CASE NO. 25PR003868

To all heirs, beneficiaries, creditors, and contingent creditors of and persons who may be otherwise interested in the will or estate, or both, of Robert Bruce McKenzie.

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

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

A hearing on the petition will be held in this court as follows January 8, 2026, 1:30 p.m. in Dept 129; Superior Court of California, County of Sacramento, William R. Ridgeway Family Relations Courthouse, 3341 Power Inn Road, Sacramento, CA 95826.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

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

YOU MAY EXAMINE the file kept by the court. If you are interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and ap-

praisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. The name, address and telephone number of the Attorney for Petitioner is: Soojin Kim, Esq., 1132 Suncaast Lane Suite 8, El Dorado Hills, CA 95762; 916-847-5440
Publish: Nov 28, Dec 5, 12, 2025
MCKENZIE 12-12-25

SUMMONS

SUMMONS (CITACION JUDICIAL)
CASE NUMBER: 25CV010517
NOTICE TO DEFENDANT: Jacqueline L. Davis and DOES 1 through 50, inclusive.

YOU ARE BEING SUED BY PLAINTIFF: Bank of Stockton.

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 your 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 Website (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 días, la corte puede decidir en su contra sin escuchar su version. Lea la informacion a continuacion.

Tiene 30 DIAS DE CALENDARIO 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 copia al demandante. Una carta 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 haya 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 su 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 extensos 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 desear el caso.

The name and address of the court is: (El nombre y direccion de la corte es): Superior Court of California, County of Sacramento, 720 9th Street, Room 102, Sacramento, CA 95814

The name, address and telephone 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): Adam Blair Corren & Spencer D. Sinclair, 3425 Brookside Road, Suite B, Stockton, CA 95219: 209-478-2621
Date: (Fecha) April 30, 2025
Clerk (Secretario) /s/ P. Russel, Deputy (Adjunto)
Publish: Nov 21, 28, Dec 5, 12, 2025
DAVIS 12-12-25

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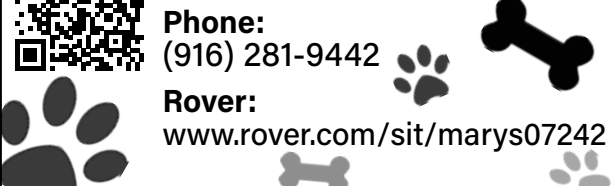
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CLUES

ACROSS

1. Imperfections

6. Part of T.G.I.F.

9. Stark daughter on "Game of Thrones"

13. Kind of print, for short

14. Hula dancer's flowers

15. Kitchen tear-jerker

16. Viva voce

17. Draft beer container

18. Confused

19. *Irreverent Disney nanny

21. *Scar's older brother

23. Famous T-Rex

24. Gardening tool

25. Louisville Slugger

28. Stallion's mate

30. Famous ciphering machine

35. D'Artagnan's weapon of choice

37. Essence

39. Gloomy and drab

40. Containing limestone

41. Scrawny one

43. Purse to match a gown

44. Spot for boutonniere

46. John Oates' partner Daryl

47. Prepare for a rainy day

48. Catch in a snare

50. Rapper LL ____ J

52. ____ Aviv

53. Wholly engrossed

55. Call to Bo Peep

57. *Shere Khan's sworn enemy

60. *Marie's and Toulouse's younger brother

64. Beneficiary

65. Opposite of nothing

67. Pancho's last name

68. Weasel's aquatic cousin

69. "New" prefix

70. *Like Iago in "Aladdin" or Laddy Kluck in "Robin Hood"

71. Karate blow

72. Not safe in baseball

73. Like salad greens

DOWN

1. Part of an envelope

2. *Nani Pelekai's little sister and new pet owner

3. At the summit of

4. Beats, slangily

5. Hypertension sufferer's dietary concern

6. Sorts

7. Driver's aid

8. Fraternity letter

9. Dwarf buffalo

10. Oil field structures

11. Moving meditation practice

12. ____ day now"

15. Hurt or upset

20. Some tides

22. Israel Kamakawiwo'ole's strings

24. Take back

25. *Beast's love interest

26. Bee-related

27. Act like a siren

29. Macaulay Culkin's "Richie ____"

31. Wraths

32. Gain access to (2 words)

33. Shade of violet

34. *a.k.a Little Mermaid

36. Ogler

38. Angel's headgear

42. Geography class prop

45. ____ than life"

49. Chum

51. Immature, as an undeveloped insect

54. Baby grand

56. Full of pep

57. It's drawn to light

58. "I'm ____ you!"

59. Shed tears

60. Soak some ink

61. Hipbones

62. *"I am ____, and I like warm hugs"

63. Goofy or silly

64. *Leader of the seven dwarfs

66. Romanian money

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Sacramento State Volleyball Secures Five Major Big Sky Honors

Sacramento State News Release

SACRAMENTO REGION, CA (MPG) - Sacramento State volleyball's remarkable 2025 campaign continued as the Hornets collected five major awards in the annual All-Big Sky Conference selections, highlighted by sophomore outside hitter Victoria Marthaler being named Big Sky Most Valuable Player.

The Hornets earned four individual specialty honors, the most of any program in the league, with Marthaler taking MVP, senior setter Kate Doorn named Setter of the Year, junior Reese Ampí earning Libero of the Year and freshman outside hitter Keonahi'ilani Solaita selected Freshman of the Year.

In addition, senior middle blocker Ashlynn Archer, one of the nation's top performers at her position, was named first team All-Big Sky.

Marthaler and Doorn joined Archer on the first team, tying the program record with three first-team selections in a single season.

The honors arrive as Sacramento State concludes the regular season with a 19-9 overall record and 12-4 conference mark, finishing second in the Big Sky standings.

Marthaler became the eighth Hornet, and the first since 2023, to earn Big Sky MVP honors. One of the nation's top six-rotation outside hitters, Marthaler leads the Big Sky and ranks sixth nationally with 4.96 kills per set, while adding 5.46 points per set, eighth-best in the country. She has posted double-figure



The honors arrive as Sacramento State concludes the regular season with a 19-9 overall record and 12-4 conference mark, finishing second in the Big Sky standings. Photo courtesy of Sacramento State Athletics

kills in 25 matches, including eight with 20 or more and three with at least 30.

A three-time Big Sky Offensive Player of the Week, Marthaler is averaging 5.72 kills per set in conference play. Her current season average would rank fourth in program history.

Doorn, the first Hornet ever named Big Sky Setter of the Year, guided one of the league's most efficient offenses. Sacramento State leads the Big

Sky in points per set (17.62) and hitting

percentage (.265) in conference matches, a figure 38 points higher than the next closest team. Doorn averages 9.16 assists, 0.41 aces, 2.38 digs and 0.54 blocks per set, and owns 11 double-doubles this season. In league play, Doorn leads the conference in aces (0.48 per set) and ranks second in assists (10.13 per set).

Doorn is just two assists shy of 3,000 for her collegiate career.



Caden Pinnick Named Jerry Rice Award Finalist



The Jerry Rice Award includes true and redshirt freshmen, and all 13 Football Championship Subdivision conferences are represented by a finalist. The recipient, to be selected by a national voting panel, will be announced on Dec. 3, after press time, and honored at the Stats Perform National Awards Show on Jan. 3 in Nashville, Tennessee. Photo courtesy of UC Davis Athletics

UC Davis News Release

DAVIS, CA (MPG) - No. 8 University of California, Davis football redshirt freshman Caden Pinnick has been named a finalist for the Jerry Rice Award, putting him among the best 25 freshmen in the nation.

Pinnick becomes the first Aggie to be named a Jerry Rice Award finalist since Rex Connors earned the nod in 2022. A multi-national player of the week and conference player of the week honoree, Pinnick ranks among the top quarterbacks in the nation across several categories.

During the season, Pinnick tied a conference

record with three straight Big Sky Offensive Player of the Week awards and twice was named a National Offensive Player of the Week.

The Aggie quarterback ended the year among the best quarterbacks in the Big Sky Conference, racking up 2,527 total passing yards, 24 passing touchdowns and an average of 252.7 passing yards per game in 10 starts. Pinnick had a season completion percentage of 71 percent, rushed for 312 yards and scored three times on the ground.

In the conference, Pinnick finishes the regular season leading in passing yards per completion, passing efficiency, points

responsible for per game and yards per pass attempt.

Pinnick also finishes top five in the conference in completion percentage (second), completions per game (fifth), passing touchdowns (second), passing yards (fifth), passing yards per game (fifth), points responsible for (third) and total offense (second).

Nationally, Pinnick ended the season ranked fifth in the nation in passing efficiency, 10th in passing yards per game, 12th in passing touchdowns and 24th in total passing yards.

The Rice Award, celebrating its 15th anniversary season, is named after legendary Hall of Fame wide receiver Jerry Rice, who starred in the Football Championship Subdivision at Mississippi Valley State University. Past recipients include Cooper Kupp, Chase Edmonds, Trey Lance, Cam Ward and Shedeur Sanders.

The Jerry Rice Award includes true and redshirt freshmen, and all 13 Football Championship Subdivision conferences are represented by a finalist. The recipient, to be selected by a national voting panel, will be announced on Dec. 3, after press time, and honored at the Stats Perform National Awards Show on Jan. 3 in Nashville, Tennessee. ★

Republic FC to Host Open Tryouts on Jan. 10 and 11

Sacramento Republic FC News Release

SACRAMENTO REGION, CA (MPG) - As Republic FC prepares for the 2026 United Soccer League (USL) Championship Season, the club will again host open tryouts, an opportunity for local talent to showcase their abilities in front of professional coaching staff with the goal of earning an invitation to the team's preseason training camp.

This year's tryouts on Jan. 10 and 11 at Bartholomew Sports Park in Elk Grove are open to athletes ages 16 years and older. Players are encouraged to sign up early and take advantage of \$50 off discount that runs through the end of the year.

"We've shown that we can successfully identify top-caliber players for both our first team and academy through tryouts and we look forward to another year of quality competition," said Republic FC President Todd Dunivant.

Open tryouts play a key role in the club's roster development. Since 2014, six players have signed with the first team after impressing at tryouts, often using the opportunity to springboard successful careers.



Each year, at least one person is guaranteed an invitation to join the team for training camp, which provides trialists the opportunity to train alongside professional soccer players and compete against teams from various soccer leagues, further providing exposure to talent scouts. Photo courtesy of Sacramento Republic FC

In 2023, defender Aldair Sanchez attended tryouts after his second college season and launched his pro career after a strong training camp. In two seasons with the Indomitable Club, Sanchez became one of the most consistent young players in the league.

Each year, at least one person is guaranteed an invitation to join the team for training camp, which provides trialists the opportunity to train alongside professional soccer players and compete against teams from various soccer leagues, further providing exposure to talent scouts.

The wide range of

paths was demonstrated by two attendees from the 2025 tryout. Miles Rice, a senior at Chico State, and Tag Chalmers who had formerly featured for Central Valley Fuego, both stayed with Republic FC throughout preseason. Rice went on to sign a short-term contract with USL League One side Charlotte Independence, while Chalmers inked to a USL Academy Contract and trained with Republic FC's first team throughout the year.

For more information on tryout registration and requirements, visit [SacRepublicFC.com/Tryouts](https://clubs.bluesombrero.com/Default.aspx?tabid=1431279) or email Tryouts@SacRepublicFC.com. ★

Registration Now Open for Republic FC's Winter Break Camps

Sacramento Republic FC News Release

SACRAMENTO REGION, CA (MPG) - Sacramento Republic FC has opened registration for its 2025 Winter Break Camps. This December, players ages 4 to 16 can join the club for two fun and engaging camp experiences led by a professional trained and licensed coaching staff.

The only winter soccer camp run entirely by a local professional club, the program will focus on developing individual technical skills in a supportive, development-focused environment.

Each camp will include expert instruction, an official Republic FC camp T-shirt, and a ticket to a 2026 home match at Heart Health Park.



The only winter soccer camp ran entirely by a local professional club, the program will focus on developing individual technical skills in a supportive, development-focused environment. Photo courtesy of Sacramento Republic FC

Players will have the opportunity to gain new skills, meet new friends and prepare for their upcoming season.

The first camp will be held on Monday, Dec. 22 at Promontory Community Park in El Dorado Hills. Players ages 4 to 6 will train from 9 to 10:30 a.m. while players ages 7 to 16 will participate from 9 a.m. to noon. The second camp will take place on Dec. 23 at Woodland Sports Park in Woodland, following the same age groups and times.

Registration for both camps is now open. Families are encouraged to sign up early to secure their spot.

Register online at <https://clubs.bluesombrero.com/Default.aspx?tabid=1431279>. ★