

Beat a Cyberbully: How Parents Can Help

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Saving Calaveras



Above: Animal rescuers Laura Morin and Ben Nuckolls captured injured bald eagle "Calaveras" at Lake New Hogan, near Jackson. Right: The survivor swoops in liberated flight.

Story and photos
by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) - The efforts of 30 people recently saved a single bird's life. Early this summer, Fair Oaks-based animal rescue partners Ben Nuckolls and Laura Morin responded to reports of a grounded bald eagle at New Hogan Lake (Calaveras County). The pair searched the lake shore and at nightfall, found the small male. He was near death: scored all over with raptor-fight wounds and unable to fly.

His worst injury was a crater that extended almost the breadth of his skull. After days on the ground, the raptor was being eaten alive by maggots. He was also starving and dehydrated but according to Ben Nuckolls, our national bird still had fighting spirit left. "When I flung the net over him, he resisted," explained Nuckolls. "Laura and I got him into a kennel and drove 45 miles to Acorn

Hills Animal Center (Sutter Creek). The vet, Alison Pillsbury, came in after hours. We saw the fight still in him and that gave us hope."

Sheer fight saw eagle "Calaveras" through four months of healing, courtesy of Tri County Wildlife Care in Jackson. The raptor's head wound was so deep that a quarter-size chunk of skull was exposed. Though fish-skin graft was considered, the eagle was deemed too stressed for surgery. Tri County founder Susan Manning and fellow volunteers eventually healed the wound with Silver Sulfadiazine cream. As skin regenerated over exposed skull, Manning wondered if his beautiful white pompadour could return. "I feared he might always be a truly 'bald' eagle," she considered.

"But at last, tiny quills pimpled the new skin. White feathers began to fill in. They have such an amazing capacity to heal."

Eagle Calaveras was soon winging powerfully around a 100-foot flight chamber loaned by bird rehabilitator Pat Benik. Angler Wally Gallagher caught fish and delivered them live to nourish the survivor. With returning health came feist; born free, the captive was going nuts in captivity. He crashed at chamber walls. He damaged wings and face in efforts to escape. "We didn't want to release him while his head was still healing," explained Manning. "But

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Enhancing the Board ... and the Name!

By Chris Ching

RANCHO CORDOVA, CA (MPG) - Continuing to ensure full transparency when the city grants Community Enhancement Fund monies, the Council met Tuesday, October 12, and appointed four new members to the oversight board for the fund. A name change of the Community Enhancement Fund itself was also a topic of conversation at the Special Session.

The Measure H and K funds go toward community projects, COVID-19 recovery opportunities, infrastructure, public safety, community/economic development, legacy projects, affordable housing/homelessness, and other programs. Funds come from 1/2 cent local sales tax measures approved by Rancho Cordova voters in November 2014 and 2020.

The job of the oversight board is to review where the money is going and offer feedback. In operation since 2018, the board is made up of 9 city residents including students. The three adult applicants were Deane Burk, Karen Doll and Travis Hughes. The two student applicants were Mitchell Rumsey and MaryEllen Faulconer. There were only two open member slots for the three adults to vie over.

During her presentation, Enhancement Fund Manager Stacey Delaney stated the city staff recommendations on choosing between the three "qualified" adult applicants: "We take one member who lives north of Highway 50 and one member who lives south of the highway which would broaden the diversity of where the individuals live and represent the city of Rancho Cordova." Delaney mentioned choosing a man would also improve diversity as the current board is primarily female. She also mentioned the benefits of having an assembled body with differences in their amount of time spent as residents.

Looking specifically at the two applicants who lived north of Highway 50 (Burk and Doll), the Council heavily weighed the fact that Burk had come before the Council to reiterate his interest in board membership - something neither of the two other adult applicants had done that night. Councilmember Terry also spoke of Burk as a resident who goes "above and beyond" in helping his community. The fact that Doll also lived north of Highway 50 appeared to seal her fate as the Council approved the appointment of Burk, Hughes and the

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An Extraordinary Exhibit of Hats

By Shelly Blanchard,
Cordova Community
Council

RANCHO CORDOVA, CA (MPG) - When Rancho Cordova resident Barbara Alfidi began hunting through antique shops in search of a perfect hat to finish off her Gold Rush era costume for a history event back in the 1980s, she could not have known that she had embarked on an adventure that would lead to the Mad Hatter exhibit now on display at the Mills Station Arts and Culture Center (MACC).

"Mad Hatter" is open to the public Thursdays and Fridays from 3-8 p.m. and Saturdays from 11-4 p.m. from Oct. 21 through Nov. 20 at the MACC, 10141 Mills Station Road. Admission is free of charge. It features more than 800 hats collected



Barbara Alfidi with the first hat she ever acquired - a black velvet hat. Photo provided by Cordova Community Council

by Alfidi over decades. From her single days working for the Los Angeles Herald Examiner, Alfidi

always had an interest in fashion. But, hats? Well, to her, hats are special - even an art form.

"I appreciate old hats and the workmanship it takes to make one that is beautiful," she said. "I started collecting them because of my interest in history." Today she continues to seek out hats at thrift stores and antique shops because she sees a need to preserve a sliver of hat history.

Whether worn to protect from sun or snow, or to make a statement, the wearing of hats dates back to the earliest of times. And while a well-styled hat is a must today for the Queen of England, the decline of hat-wearing by modern women is traced to changes in the Catholic Church, which dropped Mass hat wearing requirements in

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Festival of Flowers

By Anil Reddy,
Sacramento Telangana
Association

RANCHO CORDOVA, CA (MPG) - Bathukamma, meaning "Mother Goddess come alive," is the floral festival of life and togetherness celebrated predominantly in the Indian state of Telangana, and its annual celebration is quickly becoming part of Rancho Cordova's diverse cultural landscape.

Festive Bathukamma flowers were arranged with different seasonal flowers at Labyrinth Park in Rancho Cordova on Saturday, October 9th. With seven concentric layers forming the shape of a temple tower, the stage center of the newly developed park hosted dancers synchronizing claps and steps while singing folk songs.

In the last 4 years, Bathukamma has played a crucial role in our cultural integration which has helped strengthen a sense of community in Rancho Cordova. This year many new residents and first-time participants actively participated in Bathukamma with revived excitement and vigor. As new housing developments continue, we expect this festival to grow bigger each year. Based on yearly participation, Bathukamma is the second biggest social event next to the 4th of July Celebration. This is a truly democratic festival welcoming everyone and isn't restricted to any community, culture, or religions.

Bathukamma is an integral part of Telangana culture which brings people together in much the same way as a social revolution. Bathukamma's music played



New Rancho Cordova residents and first-time participants joined in the growing Bathukamma Festival of Flowers with a revived excitement and vigor after the COVID-19 shutdown. Photo provided by Anil Reddy/Sacramento Telangana Association

a crucial role in India fighting for a separate Telangana state. Evoking human emotions such as sorrow, joy, and revolt against suppression, its themes have educated and motivated the masses to be part of socio-economic movements demanding political change.

After the formation of the State of Telangana, the festival gained worldwide recognition with even heads of the states joining in the celebration. New Zealand Prime minister Jacinda Ardern was the first Prime Minister of a country to attend a Bathukamma Festival. The festival has continued to spread worldwide with celebrations in many countries across the globe. The festival's nature-oriented themes correspond with our increased awareness of climate, and the changes which threaten the existence of all who live in our planet.



Civic and community leaders attending from left to right: Surrender Devrapalli, Treasurer of STA; RC Councilmember Siri Pulipati; Anastasia Gaspay with President and CEO of RC Travel and Tourism Marc Sapoznik; FCUSD Trustee, Chris Clark; STA-Co Founder Anil Reddy with son; FCUSD Trustee Chris Clark; RC Mayor Garret Gatewood and Media Director Sateesh Moola. Photo provided by Anil Reddy/Sacramento Telangana Association

Bathukamma reminds us that protecting our environment is critical, and that all life comes from nature and goes back to nature.

In 2019, we saw over 2000 community members participating in the festival, and organizers were anticipating lower participation (around

500) this year, but a community outpouring of more than 1200 attended the event! I believe our community was looking for an occasion to meet with family and friends after the year-long COVID lockdown. One attendee said, "we are celebrating the festival with a lot of joy this

year because last year we could not celebrate due to the COVID-19 pandemic."

City of Rancho Cordova Mayor Garret Gatewood, City Councilmember Siri Pulipati, Folsom Cordova School Board Trustee Chris Clark, Rancho Cordova Park District Chairperson Rick

Sloan, and President and CEO of Rancho Cordova Travel and Tourism Marc Sapoznik were part of the attendees along with their families. New residents of the city and their guests who witnessed the Flower festival for the first time thanked the Sacramento Telangana Association for bringing a wonderful festival to the city. STA Organization President Laxma Reddy thanked his board members, board of Trustees, volunteers, sponsors, and media partner Swara Media for the passion, creativity, and team-building spirit which helped make this festival a grand success.

Mayor Gatewood and Councilmember Pulipati addressed the community reiterating their continued support for the funding of the festival, which is one of the largest in the region, helping to promote a positive image of Rancho Cordova. ★

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An Extraordinary Exhibit of Hats



Barbara Alfidi's collection includes 826 head coverings of every style, color and material imaginable. Photo provided by Cordova Community Council

In 2019, during a visit to a yard sale at her home in search of Halloween decorations, Cordova Community Council staff members stumbled upon the magnificent hat collection, and later, acquired it for this exhibit. It includes a stunning 826 head coverings of every style, color and material imaginable, each lovingly acquired during Barbara Alfidi's hat search forays.

While hats are a passion, Alfidi has other extraordinary collections. They include antique buttons, hundreds of hand-held fashion fans, Italian Christmas ornaments and other Italian artifacts. Proud of her Italian heritage, she also started a collection of Pinocchio dolls and other items, which now reaches into the hundreds. She owns more than 400 men's ties.

She collected Rudolph Valentino memorabilia because her father was once an extra in one of his movies, and a collection of antique mourning attire and objects has been assembled which she hopes will end up in a Sacramento museum someday.

Her hat collection, now the property of the Cordova Community Council Foundation, is the real show stopper, however. Her passion for hats endures, and she continues to comb through thrift stores and antique shops to find hats to rescue, admire and cherish. When she is not in search of hats to acquire, she watches old movies, including silent films, to catalogue the hats worn in each in a continuing labor of love.

"When I see what happens to hats in thrift stores, I see history being destroyed," she said. "I think of workers in little sweat shops, and all the work that went into it... and I have to save it." ★

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1983. Nevertheless, Alfidi's passion had been ignited, and over the next 40 years, she collected an unknown quantity that is likely more than 1,000—along with hundreds of hat boxes, hair pins and more.

Alfidi grew up in Southern California, graduating from high school and later Woodbury College. Upon graduation she went to work as a secretary for the Herald Examiner, a job which brought her close to the glamour of Hollywood, including two trips to the Academy Awards and another two to the Emmies. Her interest in fashion took hold.

She met and married her husband in 1971, and his job as an engineer for the California Department of Water Resources, eventually brought her to Rancho

Cordova. Three sons — Michael, Joe and Tony James eventually followed.

Alfidi's interest in history prompted her to join the Sacramento Living History Society, for which she needed a period hat, and the rest, as they say, is history.

Later, as she searched for hats to decorate for a Sons of Italy fashion show, her hat stash grew. In the years that followed, her extensive collection filled shelves and closets of her Rancho Cordova home, then spilled over onto bookcases and more. Pillars of hat boxes grew in every room.

Alfidi said she does not have a favorite hat, but she does have that first hat she ever acquired — a black velvet number that ties under the chin with a ruffled grosgrain ribbon. It includes rose-colored feathers and, if you look hard enough, a bird to match.

Saving Calaveras



Eagle Samaritans included Fish and Wildlife Rangers, Tri County Wildlife Care volunteers and rescue experts. After tending "Calaveras" for four months, the group celebrated his release. Tri County Wildlife Care founder Susan Manning is seated, front.

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we feared he'd do terrible damage to himself. We had to let him go." On a recent Saturday, Calaveras was driven back to his beloved home shores.

And not a moment too soon: parole glittered in the warrior's yellow eyes. As Morin and Park Ranger Sam Schutz unclasped his cage, a powerful talon rammed the door wide open and out shot a bat from hell. Calaveras rocketed along a gully and clamped yellow feet on a high pine branch, 250 yards from his release site.

This photographer found him minutes into blessed freedom; poised with furrowed head down in hunting mode. As an Air Force poet once described, the warrior had "slipped the surly bonds of earth and danced the skies on laughter-silvered wings."

Who can project this eagle's fate? Suffice to say the effort of 30 human angels



A foot in the door: Bald eagle Calaveras launches his great escape.

had saved a noble icon from death. "His recovery was touch-and-go," said rescuer Laura Morin. "His big wound took ages to heal, and dozens of people worked hard to help him. Ben and I are involved in many animal rescues; we don't always see happy endings."

At the lakeside release site, Susan Manning regarded his transporter. "An empty cage is a good thing," she considered. "Without Ben and Laura, this guy

would not have survived another day. He left us, flying free — the majestic eagle he was meant to be."

Non-profit Tri County Wildlife Care and self-funded rescuers Ben Nuckolls and Laura Morin save hundreds of injured wild animals every year. Supporters may assist the Tri County agency at pawpartners.org. Donate to help Ben Nuckolls' rescues via Wildlife Rescue by Ben Nuckolls at GO FUND ME. ★



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Beat a Cyberbully: Here's How Parents Can Help



With just a click, cyberbullies can taunt, harass and threaten relentlessly, even reaching into the home via cellphone or computer. As a result, victims report feeling hopeless, isolated and even suicidal. Photo by Andrea Piacquadio from Pexels

By Alejandro Feria, Jehovah's Witnesses Northern California

SACRAMENTO REGION, CA (MPG) - While remote learning during the COVID-19 pandemic lowered reported instances of bullying, parents fear that, for some students, going back to school will mean going back to being bullied.

"Bullying is something we worry about, especially with the beginning of each new school year," said Zury Bourque of her family of four in Cypress, Texas.

Now 15 years after the inception of National Bullying Prevention Month in October, technology's ever-greater presence in children's lives has given bullying a new outlet. With just a click, cyberbullies can taunt, harass and threaten relentlessly, even reaching into the home via

cellphone or computer. As a result, victims report feeling hopeless, isolated and even suicidal.

What can parents do to protect their kids? Taking an interest in their children's online world can make a difference, says the National Parent Teacher Association.

This interest does not necessarily require parents to become tech experts. Instead, the federal stop-bullying.gov site advises parents to watch for subtle clues that something is wrong, such as their child becoming withdrawn, hiding their screen when others are nearby or reacting emotionally to what is happening on their device.

For Zury Bourque and her husband Chris, that has meant being keenly aware of what "normal" looks like for their two boys, ages 12 and 10.

"Knowing my children's

moods is very important because I can then detect shifts or changes in their personalities that might signal something is going on," Chris said.

Talking with kids openly - and often - helps too. "The more you talk to your children about bullying, the more comfortable they will be telling you if they see or experience it," UNICEF says in its online tips for parents.

As their two daughters enter their teens, Houston parents Thiago and Auboni Cordolino have found that talking less and listening more works best. "We try to focus on being approachable and listening actively without reaction," Thiago said.

Beyond talking, listening and observing their kids, parents should not be afraid to make and enforce rules for online activities, experts say. ★

Keep Your Pets Safe During a Disaster

By Allison Harris, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - As pet parents, we all understand the importance of providing our pets with the proper nutrition, exercise and care in order to ensure their health and happiness. Often overlooked, however, is the significance of planning for your pet's safety and care in the event of an emergency.

Here in Sacramento, we know the threats and dangers associated with flooding, wildfires and earthquakes; and although many families are prepared for these events and may have detailed and practiced plans in place if a disaster were to strike, these plans frequently do not include specific instructions for making sure the family pet is looked after.

Pet parents should follow seven quick steps to ensure their pet's safety during an emergency:

(1) Ensure your pet can be identified by both a microchip and collar ID tag and that contact information is up-to-date; (2) Prepare a



Being prepared is the best step families can take to ensure people, and their pets, are ready to face an emergency together. Image by Gerhard G. from Pixabay

"Pet Emergency Go-Kit" of pet supplies that is readily accessible in an emergency; (3) Display a pet rescue decal on your front door or window to let first responders know there is a pet in the house. Include your veterinarian's contact information; (4) Learn where your pet likes to hide in your house when frightened. Finding your pet quickly will help you evacuate faster (5) Identify a location to take your pet if you need to leave your immediate area. Keep in mind that disaster shelters for people may not be open to pets. Scout hotels

and motels with pet-friendly policies in advance and ask relatives or friends if they could house you and your pet; (6) Carry a picture of your pet in the event of separation; (7) If you need to evacuate, consider taking a pet carrier or crate for transport and safe-keeping.

Being prepared is the best step families can take to ensure people, and their pets, are ready to face an emergency together. Families looking to learn more about disaster preparedness and safety for their families (including pets) can visit the Ready Campaign website. ★

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By Bob McGarvey

And Another Thing

Dedication of the Mather Veterans Village

Last Tuesday, October 12, 2021 we had the last ribbon cutting and dedication of the Mather Veterans Village. All three phases are complete and they are all occupied. Many individuals who represent organizations, ones who worked with us for years, were there for the ribbon cutting too. Those homes (apartments) were built for the former homeless Veterans who live there now. There were many cameras and a newspaper were there. Channel 3, 10, 13, Fox 40 were there, along with the Grapevine Independent. Passing the information on to educate the public about the former homeless Veterans being helped and given a home is extremely important. There is nothing like what we have done anywhere else in the Sacramento region. I am glad that I was able to work with some great people and got it done. We'll see what the future has in its hands.

I am looking forward to the coming rainy season. Now I know that I am just hoping the rain will come here and the snow we need in the Sierra will come. According to the weather forecasters we should get about one tenth of an inch of rain this evening (Sunday), about six inches of snow in the Sierra, and maybe they are correct. Well, what a nice evening. It is raining right now and it is about 8:45 PM. What a nice way to start our rainy season.

On October 19 (Tuesday) I will be at the Sacramento-Yolo Mosquito & Vector Control District board meeting. The District's West Nile season is about over. We typically only see a few positives throughout October and then will cease testing operations over the winter. Staff is following the Mosquito Borne Disease Management Plan to help respond to the remaining positive locations. The behavior of the Aedes Aegypti mosquito will also slow down as the weather cools.

There was extensive media coverage regarding

the increased number of service requests relating to yellow jackets as well as the many nests found along the American River Parkway. A press release was issued on September 28th and media outlets were very interested in covering the story. The district coordinated with Control Operations to be able to go out to the area along the river where more than 40 yellow jacket nests had been treated and removed in a single day.

The best media coverage was from the Sacramento Bee and it included a great video story and interview. It was a unique opportunity to showcase the work our district also does with yellow jackets. I can just imagine how much the former homeless Veterans who lived along the river appreciate getting away from the yellow jackets.

We just looked outside of our home at 09:45 PM this evening, and how wonderful hearing and feeling the rain. I hope there will be more rain than the weather forecasters said, and more snow too.

From Bob McGarvey, God bless, and we'll see you next time. ★

Here's What "Everyday Low Prices" Can Teach Us About Health Care



Commentary by Sally C. Pipes

"Everyday low prices" are coming to health care. Walmart recently launched its own analog insulin, a synthetic form of the hormone that's genetically modified to be released rapidly or slowly, depending on a person's needs. It will be manufactured by pharmaceutical giant Novo Nordisk – but cost 75% less than brand-name analog insulin.

The deal stands out as proof that markets can deliver outcomes that work for producers and consumers alike – if we let them.

Generally speaking, the "market" for medicines is dysfunctional. It bears little resemblance to the markets for groceries or electronics, where consumers can compare prices and product reviews, shop around for the best deal, and purchase what they want.

Instead, patients typically pay for prescription drugs through their insurance plans. They may be

responsible for a co-pay or co-insurance – a set percentage of a drug's nominal price – and their insurer pays the rest.

The exact co-pays and co-insurance are determined by entities called pharmacy benefit managers – middlemen hired by insurers to administer drug plans and negotiate drug prices with pharmaceutical companies.

Because PBMs decide which medicines are, and aren't, available through a given plan, they have immense leverage over pharmaceutical companies. Three PBMs handle more than 70 percent of prescriptions filled in the United States.

That leverage allows them to extract deep discounts from drug manufacturers. If drug makers want to have their products included on an insurer's formulary, they have to pay up. If they don't, the PBM will simply go with a drug maker that will.

In the market for insulin, PBMs routinely extract discounts exceeding 70%. They pocket some of that money and pass the bulk along to insurers.

Patients, meanwhile, pay a percentage of the insulin's full list price, which is many times higher than what the PBM negotiated with the manufacturer.

Consider the insulin made by Sanofi. From 2012 to 2019, its list price increased

140%, from about \$150 to more than \$350 per vial. But the amount of net revenue that Sanofi received, after paying discounts to insurers and PBMs, declined 41% during that time period.

Those insurers and PBMs didn't share those rebates directly with the people buying insulin. Instead, consumers had to cover for co-pays and co-insurance based on the escalating list price.

A patient with a 25% co-insurance requirement on a \$350 drug got a bill for \$87.50 at the pharmacy. That co-pay is greater than Sanofi actually received in total.

By cutting out these middlemen and selling directly to retailers like Walmart, drug makers can maintain or even increase their profit margins. The retailers charge a small mark-up, just as they do for everything they sell.

And in this case, patients save money, too.

Middlemen siphon billions of dollars out of the healthcare system each year – while providing questionable value to consumers. As the deal between Walmart and Novo Nordisk shows, market principles offer a better way.

Sally C. Pipes is President, CEO, and Thomas W. Smith Fellow in Health Care Policy at the Pacific Research Institute. Follow her on Twitter @sallypipes. ★



City of Rancho Cordova Notice of Public Hearing

NOTICE is hereby given that on **Monday, November 1, 2021 at 5:30 p.m.**, or as soon thereafter as the matter may be heard, the City Council of the City of Rancho Cordova will hold a Public Hearing at the **Rancho Cordova City Hall, located at 2729 Prospect Park Drive, Rancho Cordova**, to consider the following:

CALIFORNIA NORTHSTATE UNIVERSITY PARCEL MAP - TENTATIVE PARCEL MAP—PROJECT NO. PLND-0921-0004:

REQUEST: The Applicant is requesting a Tentative Parcel Map (TPM) to divide an existing 5.84 acre parcel into two separate parcels of Parcel 1 at 2.89 acres and a "Remainder" parcel at 2.95 acres. The property is zoned Office Professional Mixed Use (OPMU) and currently consists of an existing building and parking lot. The parcel split is to separate the parking lot area to its own parcel for future development. The project is only for the division of the property and does not involve any physical improvements to the property at this time.

OWNER

West Taron Holdings
9700 West Taron Drive
Terrace
Hillsborough, CA 94010

APPLICANT:

Cindy Zheng
30 Crystal Springs
Elk Grove, CA 95757

LOCATION/APN: 2926 Prospect Park Drive / APN: 072-0600-073-0000

ZONING: Office Professional Mixed Use (OPMU)

ENVIRONMENTAL: Exempt per Section 15315 "Minor Land Division" of the California Environmental Quality Act Guidelines (CEQA)

PROJECT PLANNER: Nicholas Sosa, Associate Planner

The City of Rancho Cordova encourages interested parties to attend public meetings and comment on the issues being discussed. If you wish to provide testimony and are unable to attend the meeting, written comments that are delivered to the City Clerk's office prior to the time of the hearing will be made a part of the public record.

Questions regarding this matter should be directed to the City of Rancho Cordova Planning Department at (916) 851-8750.

NOTICE REGARDING CHALLENGES TO DECISIONS

Pursuant to all applicable laws and regulations, including without limitation, California Government Code Section 65009 and/or California Public Resources Code Section 21177, if you wish to challenge in court any of the above decisions (regarding planning, zoning and/or environmental decisions), you may be limited to raising only those issues you or someone else raised at the public hearing(s) described in this notice/agenda, or in written correspondence delivered to the city at, or prior to, this public hearing.

ADA COMPLIANCE STATEMENT

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the City Clerk's Department at (916) 851-8720. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting.

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Crossword Puzzle on Page 8

B	I	R	D	S		D	I	S		A	T	O	M			
L	O	I	R	E		O	R	E		A	B	H	O	R		
O	W	N	E	R		O	A	T		S	E	E	P	S		
C	A	D	A	V	E	R		A	P	P	L	E	S			
			R	E	V		M	E	R	E						
G	P	O		D	A	T	A		Y	C	L	E	P	T		
H	A	R	D		N	O	R	M		T	I	L	E	R		
O	S	L	O		S	U	G	A	R		T	O	R	I		
S	T	O	R	M		T	A	K	A		E	P	I	C		
T	E	N	P	I	N		Y	E	T	I		E	L	K		
					D	A	I	S		I	T	S				
			C	L	O	W	N	S		C	O	S	T	U	M	E
A	L	O	H	A		S	O	L		E	R	G	O	T		
B	A	L	M	Y		U	F	O		L	I	L	A	C		
A	W	L	S			E	F	T		F	A	I	T	H		

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CROSS

- Hitchcock's 1963 movie, with The
- Bad-mouth
- H or O in H2O, e.g.
- France's longest river
- Bauixite, e.g.
- Opposite of adore
- Proprietor
- Quaker Man's cereal
- Oozes
- *Corps
- "Bopping for what?", pl.
- One time around
- Bébé's mother
- General Post Office
- Actuary's concern
- Named, in bygone era
- Not easy
- Accepted behavior
- Kitchen floor layer?
- Northern European capital
- *Overly consumed on Halloween?
- Actress Spelling
- Nature's rage
- Bangladeshi currency
- Colossal
- Bowling prop
- Famous Himalayan
- Bugling ungulate
- Valedictorian's spot
- Possessive of "it"
- *Pennywise and Joker, e.g.
- *Traditional Halloween garb
- Honolulu greeting
- Costa del _____
- Plant fungus
- Mild and pleasant, weather-wise
- E.T. transporter
- Popular spring flower
- Hole-making tools
- Young newt
- Country singer _____ Hill

Crossword Puzzle Solutions on Page 8



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Sudoku Puzzle on Page 8

8	1	6	5	7	3	9	4	2
2	5	7	9	4	1	6	3	8
3	9	4	2	8	6	5	1	7
5	4	1	3	9	7	2	8	6
7	3	2	8	6	5	4	9	1
9	6	8	1	2	4	3	7	5
1	2	5	4	3	8	7	6	9
6	8	3	7	5	9	1	2	4
4	7	9	6	1	2	8	5	3

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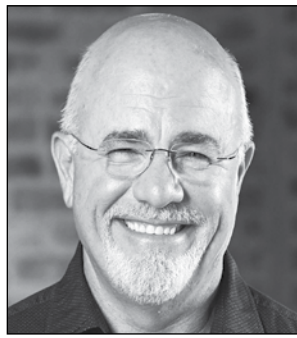
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SUDOKU

			7	3	9	4		
	7							8
9	4				5	1		
4			9	7				6
	2				4			
9			1	2			7	
2	5				7	6		
6						1		
7	9	6	1					

Solutions on Page 8



Let's Tweak that Idea a Little

Dear Dave,

I am on Baby Step 2, and I started a YouTube channel earlier this year that led to a new opportunity to make additional income. I try on and review clothing, and I'm paid \$30 for each clip that's anywhere from 30 seconds to two minutes long. Right now, I have about 1,000 viewers. This requires me to buy items from several brands. I usually return the items when I'm through filming, but I'm currently funding this with a credit card I only use for this project. I only pay the minimum each month until I get the refund, so at any given time there can be up to \$4,000 on the card in rotation. I make about \$86,000 at my normal job, so is this an okay way to fund my project and chalk it

Dave Ramsey Says

up as a business expense?

– Amber

Dear Amber,
You're taking a risk here, from a business perspective, by playing around with \$4,000 in debt to make \$30 a pop. That's inordinate. And you shouldn't be paying for the clothes in the first place. These brands should be giving you clothes to review – that you keep – for the marketing exposure, but I'm not sure you've got enough eyeballs on you yet to justify them giving you the clothes for free.

Basically, it sounds like you're trying to put yourself in a position to be an influencer. And the way influencers get paid is by monetizing eyeballs. Obviously, YouTube and other platforms will pay you if you can get the eyeballs. But 1,000 viewers really aren't a lot these days. You're getting there, though, and I'm glad you're working at it and trying to make things happen.

You make good money, Amber. I want you to set aside \$2,000 or \$3,000 for this business, maybe out of the business income, and

prime the pump one time. By that, I mean open a separate checking account that's for your clothing exchange process only. Here's the thing, let's say you bought \$1,000 worth of stuff from one of these companies, and they suddenly decide they're not taking it back. You just ate that \$1,000. And guess what else? Now, you really have credit card debt.

There are three things you can always be sure of in business. One, it's going to cost twice as much as you think it will. Two, it's going to take twice as long as you think it will. And three, you are not the exception to these things. While we're at it, add this to the list of stuff you can always be sure of – you'll never find me advising or endorsing credit card debt!

– Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of *The Ramsey Show*, heard by more than 18 million listeners each week. Morning, He also serves as CEO for Ramsey Solutions. ★

Biden Administration on Parents' Right to Engage Elected Officials'

The Republican Party of Sacramento County

SACRAMENTO, CA (MPG) - Democrat leaders from Washington to Sacramento took a stand against a parent's right to protect their child. First, Governor Newsom announced mandatory vaccines for school children, regardless of natural immunity, and then President Biden's Administration weaponized the FBI and the DOJ against those who speak out against education officials engaging in indoctrination and politicized healthcare mandates.

During at-home schooling, parents saw firsthand how their kids were being taught, and now they're engaging their elected school boards to demand change. "SacCountyGOP is on record as strongly opposing any acts of violence or intimidation to advance a political agenda, regardless of the cause," said Sacramento County Republican Party Chair Betsy Mahan.

"This announcement by AG Merrick

Garland is an attempt to discourage parents from standing up for the most important thing in their lives - their kids. Actions being taken by politicians at the local, state and federal levels have provoked a passionate response from moms and dads from all political parties, and no one should be surprised," said Mahan.

The Sacramento County Republican Party encourages parents to express their opinions and influence decision makers without crossing the line of violence. "Threats and intimidation will only lead to closed minds and spreading a false narrative that we are politically motivated rather than caring about our kids' health and future," said Mahan. "Now is not the time to be silenced, and civil discourse must continue."

The Sacramento County Republican Party is working with parents, taxpayers, and school board members to make sure those who engage are informed and effective. More information is available on their website at SacCountyGOP.com/Schools. ★

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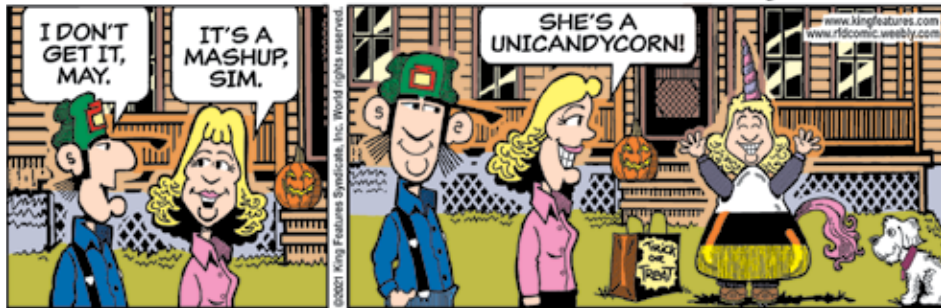


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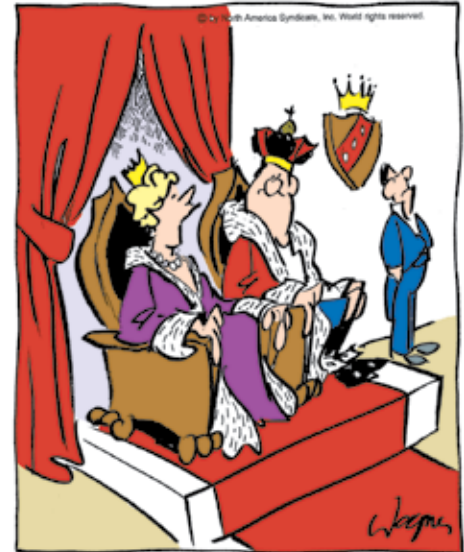
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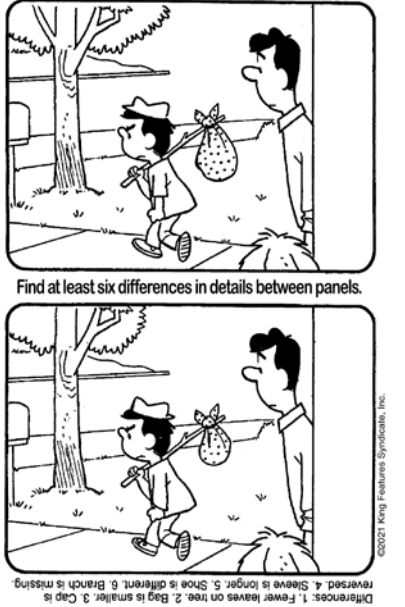


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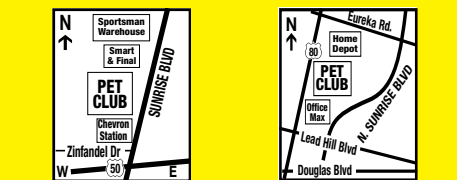
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16 Lb Bag
Limit 2 Bags Per Family
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Effective 10/20/21 - 10/26/21

HI-COUNTRY WILD BIRD SEED
20 Lb Bag
(Kaytee, 20 Lbs - \$9.99)
(Audubon Friends, 20 Lbs - \$7.99)
Limit 2 Bags Per Family
\$8.99
Effective 10/20/21 - 10/26/21

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• Chicken & Rice • Lamb & Rice • Beef & Rice
• Sensitive Skin & Stomach • Lite • Performance
30-35 Lb Bag Limit 2 Bags Per Family
\$5 OFF
OUR REGULAR LOW PRICE

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3 Lb Bag
(Purina One Dry Cat 3 Lb. • Selected Varieties \$7.49)
\$6.49

NATURE'S MIRACLE PREMIUM ORGANIC CORN COB LITTER
Bio-Enzymatic Formula
10 Lb Bag Limit 2 Bags
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EVERCLEAN PREMIUM CAT LITTER
• ES Unscented • US Ever Fresh
25 Lb. Box Limit 2 Boxes
\$13.99

PESTELL CLUMPING CAT LITTER
40 Lb. Bag
Limit 2 Bags
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FANCY FEAST GOURMET CANNED CAT FOOD
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Limit One Coupon Per Family
Price Valid Only With Coupon
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ON SALE
Everyday
CHM PLU 361

BONUS COUPON
JONNY CAT PREMIUM CAT LITTER
10 Lb Bag
Limit 2 Bags Per Family
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 10/20/21 - 10/26/21
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CHM PLU 365

BONUS COUPON
WHISKY TEMPTATIONS CAT TREATS
All Varieties 3 Oz.
Limit 2 Pkgs with Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 10/20/21 - 10/26/21
\$1.39
CHM PLU 569

Enhancing the Board . . . and the Name!

Continued from page 1
two students.

One of those students, Mitchell Rumsey also came forward to meet the council stating, "I'm really happy to have this opportunity and honored to be here to put my work and service in my community which I live in."

The Council also congratulated the present Burk with Councilmember David Sander chuckling, "Welcome Dean to his 80-hour a week job!"

The four new appointees will take their oath of office this month.

Led again by Stacey Delaney, the final topic of the night concerned renaming the Community Enhancement Fund to reflect both Measures H and R.

Staff recommended the name "Community Enhancement & Opportunity Fund" with other ideas offered being "Community Enhancement & Investment Fund," "Community Enhancement & Revitalization Fund" and "Community

Enhancement & Enrichment Fund."

The name change debate stemmed from the desire to encompass both Measure H and R for branding and organizational purposes yet "keep both the measures' spirits." City Manager Cyrus Abhar noted at the end of Delaney's presentation that the expenditures will still be tracked separately.

While the Council (which only included Mayor Garret Gatewood, Vice Mayor Donald Terry and Councilmember Sander due to Council Member Linda Budge's absence and Councilmember Siri Pulipati experiencing Zoom technical difficulties) expressed concerns with getting away from the specific words "Measure H" and "Measure R" which voters would associate with; They finally acquiesced to choosing "Community Enhancement and Investment Fund."

"I can live with it," said Councilmember Sander as the public part of the meeting concluded. ★

Ask Toni

Long Term Care Illness ... Baby Boomers Biggest Retirement Expense



Toni King

Dear Toni:

I read your recent article about the cost of nursing homes nationwide and I am concerned that I may wipeout my 401K or savings if a long-term care need arises.

I am a 68-year-old retiree with a wife turning 65 in January. My 88-year-old mother has been living in an assisted living facility with Alzheimer's for 3 years, costing me and my siblings \$8,500 each month. Her health is good, but my mother's mind is slipping, and this situation could continue for years.

Can you please explain various long-term care options that we can apply for to help with LTC needs?

~ Thanks, Paul from Nashville, TN

Paul:

Baby Boomers are concerned about a prolonged illness or chronic condition being one of their biggest retirement expenses if not planned properly.

Medicare pays for a maximum of 100 days of skilled nursing care before retirees must absorb the remaining cost themselves, and you are seeing your mother's nursing home care of \$8,500 per month for the last 3 years with no end in sight.

Because Medicare is controlling healthcare costs, most Medicare beneficiaries are receiving \$0 co pays for days 1-20 in a skilled nursing event and over \$185 for days 21 to 100. But one must be improving to stay in the facility.

A long-term care or chronic illness conditions can be very costly with the average annual cost ranges from \$65,000 to \$90,000 per year for semi-private nursing home stay to \$84,000 to \$96,000 per year for private nursing home stay.

However, depending on the level of assistance that you need, there are inexpensive care options and ways to protect yourself from excessive long-term care costs.

Below are a few options for additional ways

to find affordable long-term care or email info@tonisays.com for more information:

- 1. Traditional Long-Term Care:** Many purchase a Long-Term care policy. The younger you are when you purchase a long-term care policy, the lower the premiums will be. Seek Long Term Care while you are younger and in good health...
- 2. Hybrid Life and Annuity Policies:** Many life/annuity insurance policies have a provision if you need Long Term Care; you can receive a certain amount of Long-Term Care with your life/annuity policy's face amount.
- 3. Aid and Attendance benefits:** The VA can help Veterans with Long Term Care issues. There is over \$20 Billion dollars available for long term care pension money just waiting for Veterans to apply for their Aid and Attendance benefits. You need to have a Long-Term Care issue to qualify. (Recently, I had my own mother qualified for this benefit and an at home care aid is assisting in my own mother's daily care so I, Toni, can help America understand Medicare. Thank You VA for this great service for our Veterans and spouses)
- 4. Medicaid:** Check to see if you can qualify for Medicaid. One must "spend down" to qualify. And do not forget the 5-year income/asset look back period and "MERP" the Medicaid Estate Recovery Program. Where the amount of money the state spends for healthcare can place a lien on the individual's estate for healthcare, at home aid or nursing home care paid for by the state.
- 5. New Short-Term Home Health Care:** Assists with paying for at home care for a maximum of a year. Allowing one to not drain their savings or 401K for an at home recovery.

If you have any Long-Term Care or Medicare questions, please feel free to reach out to Toni and the Toni Says® Medicare team at 832/519-8664 or send an email to info@tonisays.com.

Medicare Open Enrollment Special: \$10 discount to the Toni Says® readers on the 2021 Medicare Survival Guide® Advanced book at www.tonisays.com. ★



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CLG NEWS UPDATES

Provided by Citizens for Legitimate Government (CLG) See legitgov.org

US Treasury deputy sec warns unvaccinated Americans that shortages will continue until EVERYONE is jabbed | 15 Oct 2021 | The deputy secretary at the US Treasury has put Americans on notice that the only way to end the plague of empty shelves around the country is for every resident to be vaccinated. The frank warning came off as a threat to many. Wally Adeyemo, the Biden regime's second-highest official in the Treasury Department, appeared to publicly blackmail the still-sizeable portion of Americans who have not been vaccinated against Covid-19 during a Thursday ABC interview, seemingly blaming them for the ongoing shortages of consumer goods that have led many to mock the president as "Empty Shelves Joe." Despite viral photos depicting thousands of cargo ships lined up at the Port of Los Angeles ready to unload their goods, Adeyemo claimed that the supply chain issues plaguing so many US retailers are an international issue and will only let up when a sufficient percentage of the country has been vaccinated.

78% of Covid-19 Deaths Among Vaccinated, 47% Rise in Teen Deaths After Vaccination, 999 Calls for Cardiac Arrest at All-Time High | 4 Oct 2021 | Public Health England have now been replaced by a new organisation, dreamt up by ex-Health Secretary, Matt Hancock. The new organisation is now known as the 'UK Health Security Agency'. That's a slightly sinister and extremely concerning name isn't it? The new UK Health Security Agency released a report on Thursday, September 30, entitled "Vaccine Surveillance Report - Week 39," and within it they have published the number of alleged Covid-19 cases, hospitalisations, and deaths from week 35 to week 38 of 2021, by vaccination status. Table 2 of the report reveals that between August 30, 2021, and September 26, 2021, there were a total of 699,489 positive test results for the Covid-19 virus recorded in England. Of these, 316,002 cases were among the not vaccinated population, 53,070 were among the partly vaccinated population, and 273,540 were among the fully vaccinated population. This means that the unvaccinated accounted for 45% of Covid-19 cases throughout September, whereas people who had received at least one dose of a Covid-19 vaccine accounted for 47% of Covid-19 cases throughout September.

Biden admin plans to exempt some Taliban-era Afghan civil servants from US terror-related entry restrictions -The Biden administration plans to bring in approximately 95,000 Afghans in this fiscal year | 14 Oct 2021 | The Biden administration is planning to allow some Afghan civil servants who were employed by the 1996-2001 Taliban government to be exempt from terror-related bans on entering the United States, according to a draft document obtained by Fox News. The administration continues to bring in tens of thousands of Afghans as part of the U.S. withdrawal from Afghanistan. The draft U.S. Citizenship and Immigration Services (USCIS) planning document, reviewed by Fox News, outlines how the Department of Homeland Security is planning on issuing a memorandum to allow Afghan civil servants who worked during the Taliban regime to be exempted from terrorism-related inadmissibility grounds (TRIG) if they fulfill other background and screening requirements.

138 State Legislators Have Signed 'New Declaration of Independence' Letter Led By Wendy Rogers - | 15 Oct 2021 | 138 legislators from 38 states across America have signed what Arizona Wendy Rogers called the "new Declaration of Independence," calling for a 50-state-wide audit, decertification where appropriate, and potential convening of the US House of Representatives. Rogers, who revealed the updated figure on Twitter Friday, introduced the letter at the end of the Arizona Audit hearing. In the letter, Rogers and the signatories call for states to audit their 2020 election results and decertify them where appropriate and floats the possibility of a convening of the United States House of Representatives to reexamine the results of the last election.

Australia Building Permanent Covid-19 Quarantine Camps for 'Ongoing Operations' | 15 Oct 2021 | Despite the Covid-19 "pandemic" being pretty much over, at least for the unvaccinated, Australia is busy constructing new "quarantine" camps, which the government states will be needed next year to house people "who have not had access to vaccination." To maintain "ongoing operations" for the "pandemic," Australian officials are funding the construction of massive compounds, one of which reportedly has 1,000 beds and is expected to be completed by the end of March 2022. According to reports, the camp is being split into different zones and will accommodate single, double, and family rooms while being patrolled by police and guards 24/7. ★



DREAM BIG TOGETHER

A Message from your Mayor

By Mayor Garrett Gatewood

October's brisk weather is a wonderful change and marks the beginning of fall. On my neighbors' porches I notice orange pumpkins, scary skeletons, and white ghosts that welcome me home each night.

I was thrilled to meet those of you who attended the Mayor Coffees I hosted throughout the city on October 9, 11, 12, 15, and 16. What an excellent turn out from engaged residents who wanted to discuss development, growth, and new businesses. Participants included all ages and ethnicities, and I appreciate your comments. I try to listen to my citizens and learn about your concerns, so I can address them. One goal for these meetings was to tell you about legacy projects that the City Council has selected which require major planning, staff effort and funding. One completed project is the renovation of the Girls' Softball Fields, close to Mills Middle School. Another project to improve residents' communities includes planning to renovate the existing little league fields at Ahlstrom Park or building new fields at another location. This goal is set to be completed in two to three years. A third improvement, the Rancho Cordova Youth Center that we dedicated in January 2020, is being designed and will begin building this fall. I hope to see you at the grand opening in 2022, and we will have programs and support for Rancho Cordova youth.

A spirited conversation has begun about the Mills Crossing Civic Center. Rancho Cordova acquired this 10-acre parcel in 2018 and has included the community in creating a vision of what this site should include. We have a public-private partnership with Griffin Swinerton and Related in designing this space. The city's goals include a place to enrich residents' lives

and inspire investment to grow the economy. The current concept would include indoor and outdoor spaces, plus new housing and parking. The indoor space would have 80,000 or more square feet to focus on the arts, health, and cultural activities. Suggestions include artist studios, a black box theater, community health clinic and daycare center. The outdoor space would have about two acres for a plaza and park. For-sale townhomes and multi-family housing would bring more new housing choices to our city. The tentative timeline includes breaking ground in 2023 and opening in 2025. Please send City Council your ideas.

I am proud to announce the completion of the beautiful Mather Veterans Village. This is the first permanent-supportive housing in the region for homeless and disabled veterans who have served our great country. This village includes 100 permanent homes and 47 units of transitional housing. Residents have vehicle and bicycle parking, basketball court, community garden, and a dog run, plus wrap-around services including counseling, resource support and social opportunities. Who made this dream a reality? Council Member Emeritus Bob McGarvey was key in championing this effort. Your City Council provided \$1.7 million in funding. Supervisor Don Nottoli worked hard to acquire the land for this project. Reed Flory and Stefan Heisler, city staff members, devoted many hours to this endeavor. Mercy Housing California and Nation's Finest were involved in every part of this project and now are providing onsite services for our veterans. The Rancho Cordova community has a rich military history, and we welcome the veterans as new residents of Rancho Cordova.

Rancho Cordova is such a warm community that tries to help others, and I am so proud to live here. ★

Grant Helps CHP Focus on Aggressive Driving Behaviors

CHP News Release

SACRAMENTO, CA (MPG) - Excessive speed and aggressive driving are a major concern on California freeways. A federally funded grant will continue to help support the California Highway Patrol's (CHP) lifesaving grant campaign targeting dangerous driving behaviors.

The goal of the Regulate Aggressive Driving and Reduce Speed (RADARS) VI grant is to decrease traffic crashes attributed to speed and the number of people killed and injured in these crashes. In federal fiscal year 2018-2019, speed was a factor in approximately 45 percent of all fatal and injury-causing crashes in California. That year, 36,036 speed-related crashes killed 335 people and injured 53,060 others.

"Reckless driving behaviors are a significant threat to all who use California's roadways," said CHP Commissioner Amanda Ray. "The RADARS grant will provide for a focused education and enforcement campaign targeting speeding motorists and aggressive driving behaviors, including street racing and sideshow activities, to help prevent crashes resulting in death or injury."

Since the start of the COVID-19 pandemic in March 2020, CHP has noted a significant increase in incidents of unsafe

driving behaviors: motorists exceeding 100 miles per hour on state highways, illicit street racing and sideshow activities, and speed-related crashes.

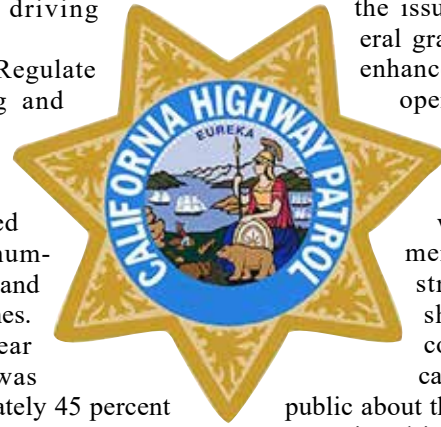
Between April 1, 2020, and September 30, 2021, the CHP issued more than 44,500 citations to motorists traveling in excess of 100 MPH. To address the issue, the CHP used federal grant funding to conduct enhanced speed enforcement operations on state routes with a history of speed-related incidents, collaborated with local law enforcement agencies to create street racing and sideshow task forces, and conducted social media campaigns to educate the

public about the dangers of speeding, aggressive driving, and street racing. The RADARS grant will allow the CHP to conduct a comparable campaign from October 1, 2021, through September 30, 2022.

Funding for this program was provided by a grant from the California Office of Traffic Safety, through the National Highway Traffic Safety Administration.

The mission of the CHP is to provide the highest level of Safety, Service, and Security.

For more information about the Regulate Aggressive Driving and Reduce Speed (RADARS) VI grant efforts in your area, please contact your local CHP Public Information Officer. ★



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