

Share Your Corner of America PAGE 4



VOLUME 11 • ISSUE 5 Serving Gold River and Sacramento County

MAY **2023**

SEE INSIDE

CRPD Celebrates with You!

AMERICAN RIVER RUNNING COLD AND SWIFT



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DOUBLE CHECK Everything



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TEACHER PENSION FUND BETRAYS ITS MISSION

Environmentalists and Senior Resource Fair Goers Make Friends



A member of CRPD's Teen Adventure Group (TAG) walks through the celebration. Photo courtesy CRPD

By Patrick Owen, CRPD News Release

RANCHO CORDOVA, CA (MPG) - On April 22, 2023, community members gathered out at Lincoln Village Community Park for Cordova Recreation & Park District's Earth Day Celebration & Senior Resource Fair! We loved seeing addition to environmental conservation activities, there were over a dozen vendors tailored exclusively for senior resources.

Thank you once again to our sponsors Aetna, SMUD, FiberCity, Alignment Health, Golden Pond, RC Healthcare and Nivano Physicians for making this a worthwhile community approaching! Whether you're looking to clean out your closets or searching for your next treasure, join us on Saturday, May 6 from 8 a.m. - 2 p.m. at Lincoln Village Community Park for a great deal!

Cordova Recreation & Park District is one of the largest independent special districts in Northern California serving

Kitten Season Begins, Fosters and Donations Needed

Sacramento County News Release

SACRAMENTO, CA (MPG) -Animal shelters around the country are gearing up for what is known as "kitten season," when cats begin to give birth to countless kitten litters. Typically beginning in late spring and continuing throughout summer, kitten season stretches the already-thin resources animal shelters and rescues have when the influx of unwanted cats and kittens crowd shelter and kennel space.

The Bradshaw Shelter's Foster Care Program helps save lives and space during this hectic season.

"We call our foster care providers 'life-saving heroes' because they give animals who are too young, sick, or injured to be available for adoption a second chance," said Annette Bedsworth, Director of Sacramento County Bradshaw Animal Shelter. "Fosters provide safe and loving temporary homes where animals can thrive until they are ready for adoption." Residents interested in becoming fosters should submit a foster application to foster@saccounty. gov. The shelter provides all food, bedding, supplies, toys and more at no cost to the foster. Fostering is a great way to help alleviate the impact of kitten season at your local shelter and can provide temporary companionship for those still working from home. The shelter is most in need of fosters for bottle babies: kittens who have been orphaned or abandoned and are too young to eat on their own. If you've never fostered a bottle-fed kitten before, the foster team will teach you everything you need to know. Fosters are also needed for kittens that just have a little bit of growing left to do, as well as for sick or injured kittens and cats. The time commitment for fostering can be anywhere from one to eight weeks, depending on the kitten's size at the time of fostering. For more information about fostering, including fostering FAQs, visit the Sacramento County Bradshaw Animal Shelter website. To learn more about what to do if you find a kitten or litter of kittens, visit the feral cat information webpage. Donations of essential kitten season supplies are also needed, including: Small litter pans, Heating Continued on page 7



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our community take part in environmental conservation activities whether it was free bike repairs at the Bike Lab Sacramento repair station, car-free transportation courtesy of Bicycling Advocates for Rancho Cordova's bike valet or recycling paper thanks to Red Dog Shred's mobile paper service! In event!

One of our favorite things is hosting fun community events such as this, so remember to always check our website www.crpd.com/recreation/special-events for new events at a park near you! Our next event, the Community Yard Sale, is fast over 128,00 residents and four school districts in the greater Sacramento area. CRPD provides over 43 parks and recreation facilities, a full-service 18-hole golf course, as well as youth & adult sports, camps, enrichment classes, education programs and special events for the community.

Attorney Sentenced for Filing False Tax Returns

By Thomas J. Sullivan

SACRAMENTO REGION, CA (MPG) - Scott Norris Johnson, 61, of Carmichael, an attorney known throughout Northern California for suing under the Americans with Disabilities Act (ADA) has been sentenced in federal court to 18 months of home detention after having pleaded guilty to filing false tax returns. Johnson was also ordered to pay \$250,000 in restitution and a \$50,000 fine.

The plea before U.S. District Judge John A. Mendez in Sacramento federal court closes the books on a three-count tax indictment against Johnson from 2019, when he was still operating at the height of his time visiting businesses and suing over alleged violations of the Americans with Disabilities Act.

Johnson's attorney, Malcolm Segal, said his client's plea agreement involves a dispute over tax returns, not any charge involving his serial ADA lawsuits. Neither Johnson nor Segal responded to a request for comment.

Johnson, a quadriplegic who uses a motorized wheelchair, is well known in the Northern California business community for suing retailers for alleged violations of the federal disability-access law. His complaint letters frequently arrive in flurries at numerous businesses in a single town or neighborhood, leaving owners to settle or risk likely higher costs of litigating his allegations.

As of 2020, Johnson had filed approximately 4,000 suits, according to documents filed with the United States District Court for the Eastern District of California. The majority of those lawsuits were settled.

Under the ADA, someone suing for violations, particularly if the suit is settled, gets at least a portion of that settlement. Yet according to the plea agreement, from 2012 through 2014, Johnson did not declare some of that income to the IRS.

During those years, Johnson received settlements anywhere from \$93,000 to more than \$1 million. As such, he owed more than \$250,000 to the federal government.

Johnson will have a year of supervised release, according to a previously announced plea agreement. While on probation, he won't be able to apply to be reinstated to the California Bar. During the period of home confinement, Johnson won't be able to file ADA lawsuits in federal or state courts.

News of Johnson's recent sentence came as no surprise to Carmichael attorney Catherine Corfee of the Corfee Stone Law Corp. (Corfee Stone) which has for years been actively cautioning local businesses in Fair Oaks and Sacramento County to be pro-active and responsive to potential ADA lawsuits which may be filed against them. "His (Johnson's) sen-

tence is just a slap on the wrist," she said. "This may take Johnson out of circulation for a while, and I suspect he'll be back."

In her observation, the number of ADA compliance cases filed in both federal and state court has been increasing each year, she said.

Johnson and his corporation, Disabled Access Prevents Injuries Inc., filed approximately 4,000 lawsuits in California's Eastern and Northern district courts under the ADA and related California laws between 2003 and April 2020, according to the U.S. Attorney's Office.

Signed into law in July 1990 by President George H.W. Bush, the Americans with Disability Act (ADA) aims to make buildings and transportation accessible *Continued on page 7*

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"This Is So Needed!"

Non-profit HomeShare American River Celebrates Dozens of Happy Housemates



Two years in, HomeShare American River is proven as a powerful, versatile tool to unlock rental income and affordable housing. Left to right: Lynn Nelson, Rev. Virgil Nelson, Sofia de Melo, Justin Ellerby, Tara Benavides, Steve Davis. Photo courtesy of HomeShare American River.

HomeShare American River News Release

SACRAMENTO REGION, CA (MPG) - In July 2021, interfaith non-profit Placer People of Faith Together (ppoft.org) launched a powerful, versatile tool to unlock both rental income and naturally-affordable housing throughout the Greater Sacramento livework area. More than 50 such non-profit supported homesharing programs have been valuably serving their communities throughout the US, some for as long as 50 years. But there was no such service in our region until PPoFT decided to start HomeShare American River.

Almost two years later, non-profit housemate-matching and -support service HomeShare American River (HSAR) has matched up dozens of happy housemates across the region into safe, fair, valuable, and durable arrangements. HSAR makes matches in homes (whether owned or rented) located within an hour's drive of Roseville, including Nevada City, Placerville, Lodi, Dixon, Yuba City, and Marysville. HSAR provides help for potential "Hosts" and "Guests" throughout the entire arrangement: screening, matchmaking (including facilitating exchanges of household services for lowered rent), and active support/trouble-



shooting. And while Hosts set the rents they charge, HSAR doesn't charge them or their Guests anything for its service, including the background checks. Instead, HSAR is entirely funded by the Agency on Aging/ Area 4 and a generous private donor, meaning that HSAR is beholden to neither Host nor Guest... just to its social mission to serve both of them equally for as long as they live together. (PAID CONTENT)

Since launching, HSAR has made 24 matches from Nevada City to Elk Grove. Matched Hosts and Guests vary widely in age (22-84), rents paid (\$550-900, including utilities), income, and walks of life, but all have the most important thing in common: they make "great neighbors down the hall" to each other. And that also means HSAR has effectively created many new units of housing, without hammering a single nail!

As Executive Director and Co-Founder Justin Ellerby says, "Two things tell me that this service can make a dent in a lot of big problems. One: The gratitude and relief I hear from our happily-matched clients. Two: Almost everyone I tell about this service reacts with almost the exact same words: 'This is SO needed!'"

Potential Hosts and Guests can learn more about HSAR at homeshareamericanriver.org/apply or by calling (916) 360-0074. Partners and supporters will find much more information at homeshareamericanriver. org/collaborate.



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sparetimesportsclubs.com

Offer expires May 31, 2023 and is a first visit joining incentive. Monthly savings varies by membership type and location. Annual savings requires 12-month agreement. Other membership offers available. See Club for details. Requires a one-time \$29 initiation fee. Cannot have been a member in the past 60 days to be eligible. Other restrictions may apply.

Virtual Dementia Tour

Experience first-hand what it is like to Live with Dementia!

Summerset Senior Living presents a unique experience with its Virtual Dementia Tour. This FREE series offers education, instruction, expert tools and a "hands on" experience to assist in dealing with a loved one afflicted with dementia.

Thursday, May 18th at 3:00 pm

Join us for an individualized 20-minute hands-on experience that will help you feel better equipped to assist and understand your loved one's diagnosis. Our trained staff will guide you through this eyeopening experience.

> LIMITED SPOTS! MUST RSVP For more information and to reserve your spot

> > Call (916) 330-1300 "Slot times begin at 3 pm"

Summerset Senior Living 2341 Vehicle Drive Rancho Cordova, CA 95670 RCFE#347005361

Take a Walk on the Wild Side at the Sacramento County Fair!

Sacramento County Fair News Release

SACRAMENTO, CA (MPG) - Get ready for a jungle adventure with A Walk on the Wild Side exhibit at the Sacramento County Fair! This Memorial Day weekend, the Cal Expo Fairgrounds will be filled with the sights and sounds of the jungle as A Walk on the Wild Side brings exotic species of wild animals up close and personal.

This immersive experience allows fairgoers to enter through a rain forest and be transported to destinations all over the world. From reptiles to jungle cats, A Walk on the Wild Side showcases the amazing diversity of animal life and inspires an interest in preserving the lives of these fascinating creatures.

A Walk on the Wild Side is an organization dedicated to helping all species of wild animals who, for various reasons, find themselves without a place to live. They are the most diverse exotic non-profit animal refuge of its kind in the State of Oregon and in addition to housing unwanted exotic species, they take pride in educating the public about responsible animal ownership. Their ambassador animals each have their own story to tell and lessons to teach.

"The Walk on the Wild Side exhibit is an experience like no other. Families will have a chance to interact with and learn from exotic animals that they might not otherwise have a chance to see," says Matt Cranford, CEO of the Sacramento County Fair. "A Walk on the Wild Side is a wonderful organization, and we are proud to partner with them again this year, as the mission of the Fair is to not only provide wholesome family-friendly fun to kids of all ages, but also provide our guests with unforgettable learning opportunities."

Pre-Fair Discount Tickets for the Fair and premium Grandstand events are available for purchase online at www.sacfair.com or at the Sacramento County Fair office. Adult tickets are only \$10.00, kids 12-17 are \$8.00 and, of course, kids 12-and-under are FREE every day of the fair! Join over 100,000 guests and experience more than 30 carnival rides, dozens of free exhibits, musical guests, and activities all Memorial Day Weekend.

Use Caution: American River Running Cold and Swift



Sacramento County warns those wanting to get in the waters of the American Rivers that cold waters combined with swift flows are a recipe for disasters. Photo by Dave Dawson

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - With temperatures on the rise this weekend, swimming in the American River may sound like a great way to beat the heat, but, with the snowmelt causing the river to run so cold and swiftly, Sacramento County Regional Parks is advising residents to find other ways to beat the heat.

"Cold rivers are dangerous rivers, and right now the American River is running colder than most people realize," said Liz Bellas, Director of Regional Parks. "Water flowing through the American River right now is in the low 50 degrees. We typically see water in the high 50-/low 60-degree range at this time of year."

According to the National Weather

Service, "Cold water drains body heat up to four times faster than cold air. When your body hits cold water, 'cold shock' can cause dramatic changes in breathing, heart rate and blood pressure. The sudden gasp and rapid breathing alone creates a greater risk of drowning even for confident swimmers in calm waters."

Flows out of Nimbus Dam into the American River this weekend will be around 8,000 cubic feet per second (cfs), which is quite high. A typical Sacramento summer sees outflows into the American at around 2,000 cfs or less.

The cold water combined with the swift flows are a recipe for disaster. Don't be bold, the water is cold, so please stay off the river. For more water safety tips, visit LifeLooksGoodOnYou.org.

"Kids Helping Kids" Raises \$150K

Kids Helping Kids News Release

SACRAMENTO, CA (MPG) - Kids Helping Kids Sacramento hosted its Ninth Annual Signature Gala, with a concert headlined by the Grammy award winning rock band, Switchfoot. The night also included an opening act by Brendan James and former Sac's Got Talent winner, Kendra Dantes. Along with the benefit concert, the gala included silent auction bidding and a raffle for Taylor Swift concert tickets and a diamond bracelet. Proceeds raised by this event will go directly towards families with children who are battling pediatric cancer.

Kids Helping Kids is an entirely student-run, non-profit organization made up of juniors and seniors from Del Campo High School. They put on their Signature Gala, along with several other events, to raise money for the populations they serve. They support children battling pediatric cancer and their families by providing financial resources during their medical treatment. Kids Helping Kids aids families in paying for expenses which are directly caused by the massive cost of treatment for their child. Each year, they raise \$50,000 to help 100 families battling pediatric cancer and this year they hope to generate even more so they can reach even more children.

On April 29th, Kids Helping Kids raised \$150,673 through their Signature Gala. By using the online platform of GiveSmart, the organization raised a majority of their money from their silent auction.

Headlining the gala is legendary rock band, SWITCHFOOT, who received a grammy for 'Best Rock Gospel Album'. Switchfoot has sold almost 10 million copies worldwide of their twelve studio albums and performed sold-out tours with over 5 million concert tickets sold in over 40 countries around the world. Through their unique blend of emotionally intelligent and uplifting brand of alternative rock, the Gala was a night of both soulful music and changing children's lives. ★



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Poppoff!

Mom Love

With Mary Jane Popp

Do we really understand MOM LOVE? We expect it and it's given freely because a real mom wants the best for her kidlets. There is sacrifice to make us happy...no new dress, instead a new toy. There is joy in her face when we achieve something new, no matter how small. She gives us tender loving care when we don't feel well, and sheds tears when she can't make us feel better. Of course there is so much more than we know she does because she hides some of the pain when we become belligerent or uncaring. Why? Because she IS MOM! So, on this Mother's Day just let her know you care for all she has done. I don't mean you have to buy expensive gifts and flowers and dinners. It can be as simple as a card that promises her some task you can do for her. Pick some flowers from your garden and arrange them in a simple vase. I think she would appreciate the effort instead of having a professional do it for you.

Memorializing moms dates back a long way. The ancient Greeks honored Rhea, mother of the gods, on a special day. The Romans honored Cybele, their mother of the Roman gods. Christians name the fourth Sunday of Lent as a day to honor Mary, the mother of Jesus. By the 19th century, the English transformed that day into Mothering Sunday and declared it a holiday for the servants to visit their mothers with freshly baked cakes in hand.

For the Mother's Day that we celebrate, we have to credit Julia Ward Howe with first suggesting a day to honor American mothers and celebrate peace in 1872. She is known for writing the words to "Battle Hymn of the Republic" and organizing Mother's day meetings in Boston. Then in 1907 Anna Jarvis urged her mother's church in West Virginia to remember her mother on the second Sunday in May, which was the second anniversary of her mother's death. But she didn't



"Getting old is not for wimps." So very true! If your mom is still with you, give her a big hug and tell her how much she means to you.

stop there. She began lobbying local and national politicians to formalize the day. She met with Presidents Taft and Roosevelt and finally in 1913, the House of Representatives adopted the resolution to wear white carnations in honor of mothers on the second Sunday in May. President Wilson made it official in 1914.

My mom passed away quite some time ago, but I do remember a few things that still resonate for me on Mother's Day. I can still hear her laughter, a laughter that came from her soul. You could pick out here joy in any crowd and it was infectious. And as she got older I remember the many times she said to me, "Getting old is not for wimps." So very true! If your mom is still with you, give her a big hug and tell her how much she means to you. Three simple words will make her day complete and it doesn't cost a thing. Just tell her "I love you mom." It will mean more than any fancy gift! \star



Commentary by Ted Gaines

If you think that CalSTRS, the behemoth pension system that supports California's retired teachers, is focused on pensions, you are wrong. The largest teacher-focused pension system in the country is abandoning its core fiduciary role to chase left-wing political goals. Its mission creep will hurt teachers, taxpayers, and students alike.

In April, CalSTRS issued an extraordinary press release stating their priorities for the companies they invest in, including corporate greenhouse gas disclosures. CalSTRS is interested in achieving a "net zero" emissions portfolio. Of course, CalSTRS is also interested in corporate diversity, and states: "CalSTRS will vote against an entire board of directors that does not include at least one woman and against a board's nominating and governance committee if at least 30% of its board members are not women. Furthermore, CalSTRS will vote against the nominating and governance committees of Russell 3000 companies that do not disclose their board members' diversity characteristics."

Betrays Its Mission

Teacher Pension Fund

CalSTRS' Board has morphed into Alexandria Ocasio-Cortez with a \$300-billion billy club to swing at businesses that aren't sufficiently Progressive.

If you were scouring the news for a few words about supporting corporate boards trying to grow profits, entering or creating new markets, utilizing innovation, expanding geographically, then CalSTRS is not the investment entity for you.

Who has time for the actual business of business when you can be leading a social revolution?

CalSTRS might want to check out the work of Bjorn Lomborg, who shows that the climate catastrophists claims about global warming deaths, costs, hurricanes, polar bears, forest fires, etc. are routinely contorted to further the policy agenda of the anti-fossil fuel crowd.

They might want to ask teachers if they themselves are willing to pay out of their own pockets for these political goals.

They might want to ask parents if they are willing to take dollars out of their children's classrooms to diversify corporate boards.

Because the problem with CalSTRS lifting its leftist political banner above all others is that the organization has an actual role, which is fiduciary. Its job isn't to be in the political vanguard but to caretake and grow its investments to meet its payout obligations. CalSTRS pension payments are funded by payments from the state, from teachers and school districts. If investment gains fall short, contributions need to increase.

The system was already facing a serious insolvency threat in 2040, which is a blink of an eye for a pension system. In 2014, the legislature crafted a plan to stave off the problem and mandated increased contributions from all parties.

California has seen an explosion of education spending in the past decade. Parents hope and assume that their taxpayer dollars go towards classroom enrichment, student activities, training that increases student performance, and so on. Some of it surely has.

But when investments fall short, school spending will go to backfilling pension obligations. That has also been the case. What good is that increased school spending if it doesn't benefit students?

Women and minorities should, of course, be welcome on every corporate board without a discriminatory roadblock. But their presence should indicate merit, not government fiat or race-and-gender box checking. Diversity itself should not be the goal for corporate governance.

Every single California government activity should not be Progressive activism. CalSTRS should honor the teachers, parents, taxpayers and students who are all affected by its decisions and stick to its fiduciary job.



Share Your Corner of America Make a difference in the life



of an international exchange student!



Host Dad shares a laugh with his exchange students. Photo courtesy of IStock

ACIE Special News Release

SACRAMENTO REGION, CA (MPG) - Have you ever felt like the world needs more understanding, peace, and connection? Open your heart and your home to an exchange student! American Councils is a non-profit public diplomacy organization funded (in part) by the US Department of State. They are searching for loving host families for the 2023-24 high school academic year.

All American Councils students are recipients of merit-based scholarships. Selection is based on English language proficiency, academics, teacher recommendations, leadership qualities, maturity, and adaptability. On program, students develop global leadership skills and understanding of civic responsibility, diversity, and cross-cultural competency.

Who are these students? Fayzali, 17, is from a small town in Tajikistan. He is

fascinated with all things cars, especially sports cars! He has even designed his own car brand and recently worked as a part-time mechanic. Fayzali's other hobbies include soccer and basketball, mixed martial arts, reading, and learning new languages. He hopes for a future career in the aviation industry. An only child, Fayzali happily does household chores to support his mom and extended family. He is eager to share his Tajik culture: "a sunny country with friendly and kind people on the other side of the earth!"

Ilyass, 15, is from Morocco. He describes himself as "sociable and energetic and the type of person that can make you laugh when you're sad." He adores time with family: "My parents encourage me and give me all the love I need. We sometimes go to the movies, picnics, walks, or watch soccer together." At home, Ilyass is responsible for his pet cat Blanche. He is passionate about track and field, particularly (PAID CONTENT)

discus and javelin. He has a dream "to represent [his] country" in international sporting events one day! When he is not training or competing, he reads self-help books and volunteers. Ilyass is excited to experience new activities and appreciates that a host family would "make [him] a part of their household" and hopes to cook them traditional Moroccan dishes! A common misconception is that a student needs a traditional family experience with customary holidays and foods. The rich diversity of our country is for many students, uniquely American! Anyone who has a desire to open their home could be a potential host, including military families, retirees, single parents, and LGBT+. Please contact Megan Timmens: call/text 202-375-0777 or email

mtimmens@gmail.com. Website: https://inbound. americancouncils.org/ mission. Please note the deadline to enroll in SJUSD is May 15. ★

Dave Ramsey Says

Social Security Matters About Social Security Benefits for My Minor Children



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I will be 62 in 2024 and am considering starting benefits at that time. I will have two children under the age of 18. One of them will be 10 and the other 15. Will they be able to draw benefits in addition to my benefits? Signed: Father of Two

Dear Father of Two: Yes, if you claim your Social Security retirement benefits at 62, your minor children will be able to get benefits from you until they are 18 years old (or up to 19 if still in high school). You will likely be designated as Representative Payee for those benefits and will be obligated to use them only for your children's behalf (which could include simply saving the money for their future). But there's more to consider.

Normally, a minor child is eligible for 50% of the parent's full retirement age (FRA) entitlement (even if you claim at 62), but Social Security's Family Maximum will likely restrict each child's benefit to make it less than 50%. Then, once the 15 year old ages-out of eligibility at 18 (or 19), the younger child's benefit will increase to the full

50% of your FRA amount. That is - unless you are married and your wife will also be collecting a spousal benefit on your record. In that case the Family Maximum will limit payments for all of the dependents receiving payments based on your SS record (both your children and your wife). Generally, the Family Maximum is between 150% and 188% of your FRA entitlement, from which your own FRA entitlement is subtracted, leaving 50% to 88% of the Family Maximum for your dependents.

It's important to remember that by claiming your own SS retirement benefit at age 62 your monthly payment will be cut by 30% (you'll get 70% of your FRA entitlement), and that is a permanent reduction. So, you may wish to evaluate whether the money your children will get until they are 18 will offset the lifetime reduction to your own benefit payment. Your life expectancy is important when making that decision, and if you wish to estimate your potential longevity I suggest using this tool: https://socialsecurityreport.org/tools/

life-expectancy-calculator/. It's also important to remember that claiming benefits before your full retirement age will mean that, if you work, you'll be subject to Social Security's "earnings test" which limits how much you can earn before some of your benefits are taken away. The earnings limit changes annually (it's \$21,240 for 2023) and, if the limit is exceeded, SS will withhold \$1 in benefits for every \$2 you are over the limit. They will withhold future benefits to recover anything you owe for exceeding the earnings limit and, if your benefits are withheld for this reason, your dependents' benefits will also be withheld for those same months. So, your plans for working should be weighed carefully in deciding whether to claim your Social Security benefits early.

To summarize: If you won't work full time after age 62 and you're comfortable with 70% of your FRA benefit entitlement for the rest of your life, then claiming at 62 will also entitle your children (and possibly your wife) to dependent benefits (restricted by the Family Maximum). But, if you continue to work full time. Social Security's earnings test will likely mean neither you nor your dependents can receive full Social Security benefits at this time. And for clarity, the earnings limit no longer applies after you reach your full retirement age.

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Just Pile Up Money, And Go Do It

Dear Dave,

I plan to buy another investment property with cash in the next year or two. Currently, I have \$83,000 sitting in a highyield savings account at 4% interest. My goal is to save another \$50,000 to \$70,000 in the upcoming months. Right now, 4% is good, but I want to make sure I'm maximizing my returns. Should I be doing something else with the money?

– Brett

Dear Brett,

I like the way you're doing things. Right now, you're simply parking the money short term for

a purchase a few months down the road. If you invest it, you might make a little more, but you're taking more risk too. If I'm you, I'm parking the cash.

Here's the deal: The money you'll have to purchase another property won't come from a return on the investment. It'll come from you putting money in the account. The investment isn't the secret sauce in this scenario you are. If you invested the money and made 10% rather than 4% over two months, let's say, that amounts to about a 3% difference. That's nothing in your case. You're not within a couple thousand dollars of doing a deal at the moment. Your deal is a \$150,000 deal. Your return on investment isn't going to make this happen, or keep it from happening. See what I'm saying? Just keep doing what you've been doing and park the money. That's what I'd do. People who are math nerds, like us, always look for things to fix an investment. But sometimes the thing that fixes the investment is you. You are the one doing the investing. You are the one putting money in the account. So, in this case, don't try to fix it. Just pile up money and go do it.

Great question, Brett!

– Dave

Dave Ramsey is an eighttime national bestselling author, personal finance expert and host of "The Ramsey Show," heard by more than 18 million listeners. He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, He also serves as CEO of Ramsey Solutions.





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Relieve Headache Pains

Reduce Chronic Back Pains

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(Dr Stirton)...is wonderful and attentive. He is very knowledgeable and I feel wonderful after my adjustments! Richard C (google review)

 \star \star \star \star

More than just an adjustment. Dr Stirton helped...with my shoulder pain...made it so I can enjoy what I do... without chronic pain. Rebekkah F (yelp review)

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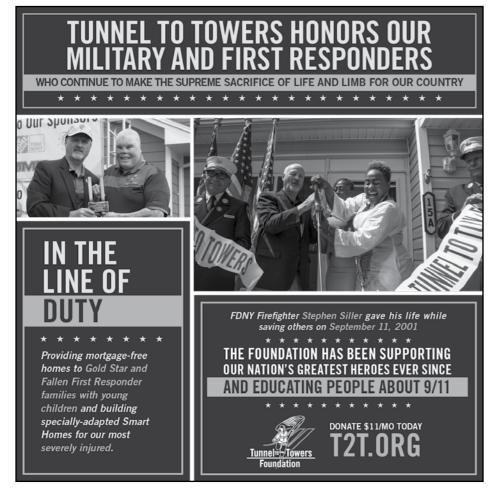
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ARREST LOGS UPDATED DAILY



Attorney Sentenced

Continued from page 1

for those with disabilities and to protect them from discrimination in employment. Store owners and restaurants can often face a fine of \$4,000 for each individual ADA violation.

In her blog, Corfee outlines active steps which local business owners and restaurants should be taking to protect themselves against serial ADA filings.

Corfee, a graduate of UC Berkeley and the McGeorge School of Law, has been in professional legal practice since 1991. She has practiced ADA and California disability access law since 1985 and has published case law on the subject. She also worked for two prior United States Magistrate judges in the Eastern District Court of California.

Many ADA cases can become a "game" for attorney's fees as the disabled person's attorney tries to protract litigation to earn more money in fees to later reclaim such in a

settlement, a motion, and/or at trial.

Corfee said she recommends business owners retain the services of an ADA compliance expert, such as a Certified Access Specialist (CASp), to physically inspect their business or commercial facility to provide specific access recommendations.

'We can also prepare for our business clients ADA policy and procedural manuals, much like an employee handbook," she said.

Visit the Corfee Stone Law Corp. on the web at: corfeestonelaw com

Local business owners with specific questions regarding the Americans with Disability Act (ADA) or compliance with law can call Catherine Corfee directly at (916) 487-5441, or by cell phone at (916) 812-7322 between 10 a.m. and 5 p.m. to schedule a minimum one-hour business consultation. She is also available by email at corfee.catherine@gmail. com or corfee.assistant@gmail.com.

Kitten Season Begins, Fosters and Donations Needed



The Bradshaw Shelter's Foster Care Program helps save lives and space during this hectic season. Photo by Jan Mallander from Pi

Continued from page 1 pads, Small nursing bottles, Miracle nipples, Kitten dry food and wet food. Donations are accepted

at the Sacramento County Bradshaw Animal Shelter's Animal Admissions Door at 3839 Bradshaw Road, Tuesday through Sunday, between 12 p.m. and 5 p.m. For a complete list of supply needs, visit the shelter's Amazon Wishlist or the donation website.







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Construction Company Owner Sentenced to Prison

FBI News Release

WASHINGTON, DC (MPG) - A construction company owner in California was sentenced to 78 months' imprisonment and ordered to pay \$984,699 in restitution for his role in a bid-rigging and bribery scheme involving California Department of Transportation (Caltrans) improvement and repair contracts.

According to a guilty plea entered on Nov. 14, 2022, in the U.S. District Court for the Eastern District of California in Sacramento, Bill R. Miller engaged in a conspiracy from April 2015 through as late as December 2019. As part of the conspiracy, Miller recruited others to submit sham bids on Caltrans contracts, including co-conspirator William D. Opp, a former business partner who pleaded guilty in the case on Oct. 3, 2022.

In addition to pleading guilty to bid rigging, Miller also pleaded guilty to paying bribes to Choon Foo "Keith" Yong, the former Caltrans contract manager who managed the contracts involved on behalf of Caltrans, a California state agency that receives significant federal funding. On April 11, 2022, Yong pleaded guilty for his role in the bid-rigging and bribery scheme. According to Yong's plea agreement, Yong received the bribes in the form of cash payments, wine, furniture and remodeling services on his home. The total value of the bribes that Miller paid to Yong was nearly \$1 million. Miller is the first defendant to be sentenced in the case.

"This sentence sends a strong message that criminals who corrupt the competitive bidding process will face stern consequences," said Assistant Attorney General Jonathan Kanter of the Justice Department's Antitrust Division. "Protecting infrastructure spending and taxpayer dollars remains a top priority for the Antitrust Division and our Procurement Collusion Strike Force partners."

"A lengthy investigation and a series of

guilty pleas has led to the sentencing today for a bid-rigging and bribery conspiracy," said U.S. Attorney Phillip A. Talbert for the Eastern District of California. "But our work is not done. Anticompetitive practices harm taxpayers and legitimate businesses alike. My office will continue to investigate and prosecute such conduct."

"Fair and free competition is essential to ensure taxpayer money is only obligated and spent on essential services and contracts," said Special Agent in Charge Sean Ragan of the FBI Sacramento Field Office. "The FBI is committed to working with our partners to investigate such allegations, and bringing to justice those who conspire to enrich themselves by cheating the American public as a whole. We hope this sentence serves as ample warning to anyone contemplating a scheme to falsely influence a government bidding process for personal gain."

Today's sentencing is the result of a joint investigation that was conducted by the Antitrust Division's San Francisco office, the U.S. Attorney's Office for the Eastern District of California, and the FBI's Sacramento Division as part of the Justice Department's Procurement Collusion Strike Force (PCSF). Trial Attorneys Christopher J. Carlberg and Tai S. Milder and Assistant U.S. Attorney Lee S. Bickley prosecuted the case.

In November 2019, the Department of Justice created the Procurement Collusion Strike Force, a joint law enforcement effort to combat antitrust crimes and related fraudulent schemes that impact government procurement, grant, and program funding at all levels of government - federal, state and local. To contact the Procurement Collusion Strike Force, or to report information on market allocation, price fixing, bid rigging and other anticompetitive conduct related to construction or infrastructure, go to https://www.justice.gov/ procurement-collusion-strike-force

Art Group Helps People Heal at Turning Point

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - A program through one of Sacramento County's Community Outreach Recovery Empowerment (CORE) centers is helping people heal through art.

interaction with other clients," said Turning Point CORE Program Director Eric Llorente.

The mental health art group started about four years ago. Clients meet on Thursdays to socialize with each other while expressing themselves through paint-

immediate support. The CORE Community Wellness Centers serve as a walk-in entry point for individuals contemplating mental health services and ongoing support for individuals transitioning from the Mental Health Plan. The Wellness Center serves as a hub for individuals seeking meaningful activities. Turning Point also provides an opportunity for those who reach their recovery goals to volunteer or seek employment with the centers. There are several CORE centers throughout Sacramento County. You can read more about who is eligible and the services provided by CORE at the Sacramento County Department of Health Services website. ★

FBI Specialist Says, "Double Check Everything"

Story and photo by Margaret Snider

RANCHO CORDOVA, CA (MPG) - Gina Swankie, FBI public affairs specialist from the Sacramento FBI was in Rancho Cordova on April 21 for the monthly luncheon at City Hall. She spoke there on the subject of cyber crimes. "If you or anyone you know has ever received a scam call, raise your hand," Swankie said. It appeared that everyone's hand was up. "If you or anyone you know has been a victim of a scam, raise your hand," she said. Most in the audience raised their hands.

The total loss in 2022 in the Sacramento region was \$163.677.304 lost to cvber-enabled fraud. The Sacramento area goes from the Oregon border all the way to Benicia in Solano County, and east to Reno. "It's a pretty broad swath – that's still a crazy number," Swankie said. The figure for the whole United States in 2022 was \$14,917,590,960.

"The best thing I can tell you is, you can prevent that," Swankie said. The red flags are: (1) If you get unsolicited communication, you didn't ask for it, you didn't contact the company directly; (2) If it's urgent, you must do it "right now," for whatever reason; (3) If they are asking for an untraceable form of currency, which is gift cards, or bit coin; and (4) If they tell you not to tell anybody, or only use this link that I give you to reach out to your bank."

The key point is to double check everything. Question everything. "It's okay for you to cross check," Swankie said. "Don't trust anything, take a moment, it's okay to do that."

From left to right are Rancho Cordova city councilmember and business owner Garrett Gatewood; Gina Swankie, public affairs specialist with the Sacramento FBI and speaker at the luncheon; Pam Garcia, Rancho Chamber of Commerce business development manager, and Chris Clark, FCUSD

scams are especially difficult because a bond is created between the victim and the criminal. "Don't provide any personal information to anyone you have not physically met in real life, and know a heck of a lot about," Swankie said. Investment and crypto scams ask for payment in ways that are not traceable: gift cards, cryptocurrency, not protected by your bank.

If any government entity calls you and says they want money from you, hang up! In business e-mail compromise (BEC), with financial transactions, "Don't be afraid to call your bank to make sure that's accurate," Swankie said. " . . One bad choice due to being too busy to check could cost you."

Gina Swankie joined the FBI's Sacramento Field Office in 2011. She has navigated missing child cases and several high-profile adult kid-Tech support, Swankie napping matters. She is a graduate of California State University and Sacramento Metropolitan Chamber of Commerce Leadership, Sacramento, program. She has 30 years of diverse professional and leadership experience. And, Swankie said, "In the early 2000s I was actually an intern here in the City of Rancho Cordova, for the County of Sacramento, so much of what I have today is thanks to you."

Rancho Cordova city councilmember Garrett Gatewood's company ABSO sponsored the luncheon this month. "What we find with a lot of cyber-crimes anymore," Gatewood said, "it's not so much there's a hacker in a dark room that's hacking your stuff. It's more trained people trying to fake you into entering your username and password."

FCUSD's Board of Education member Chris Clark said the school district is good with relation to scams. "We have a technology workshop, and the kids have a technology form, so if there are any scams they let us know immediately.'

The criminals are smart. This is their full-time day job," Swankie said. "They keep changing what they do, they just don't change the core, which are those red flags." The red flags are – unsolicited, urgency, untraceable, secrecy/ isolation. The most com-

board of education member.



There is a mental health art group helping clients process their issues through art.

The CORE program provides specialty mental health services and supports eligible adults in Sacramento County. CORE offers both on-site and field-based services. The art program is one of the services offered on-site.

"It is meant to help clients self-soothe and use art as a form of coping while also getting social ings and drawings.

"I have witnessed the positive impact art has on our clients. It is one of our most requested groups as it allows clients time to process utilizing something they love," added Llorente.

The mental health art group is just one of the many ways Turning Point helps patients in Sacramento County. All CORE sites provide a 24/7 on-call crisis response system with

said, is the most dangerous scam, because a popup will show up saying something is wrong with your computer. It will say to just click the link, and "they" will help you out. "Don't do it," Swankie said.

Other common scams are the "grandparent scam" in which you are contacted by someone claiming to be your grandchild who needs money immediately. Romance and confidence mon themes of scams are - tech support, lottery sweepstakes, grandparent scam, romance/confidence, investment/crypto, government imposters, and business e-mail compromise.

"Here is your go-to stuff," Swankie said. FBI Internet Crime Complaint Center: IC3.gov. FBI Sacramento: 916-746-7000. FBI Website: www.fbi.gov/ scams-and-safety.





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COBRA, Health Insurance, Covered California, Medicare: Researching Plans By Tim Coughlin



If you've been covered by group health insurance through your employer for a while and now find yourself in need of getting your own health insurance or choosing between COBRA, Covered California, or Medicare, evaluating the numerous options can feel overwhelming.

Determining plan premium costs, Covered California "Premium Assistance" amounts, Medicare costs based on income, plan deductibles, copays, out-of-pocket maximums, and making sure the doctors you want to see accept the plans are essential to making a good decision. Not being familiar with all the rules, enrollment deadlines, provider network, and the pros and cons of each option can result in paying more than you need to or getting coverage that doesn't best meet your needs.

The services of a local insurance agent can help make the process of choosing the right plan easier by saving you a significant amount of time and effort trying to sort out all the options. People new to this process may not know that they don't pay fees for the services of an independent agent. Instead, agents are paid by the insurance companies.

When looking for an agent, you will want to consider what the agent specializes in since insurance agents can represent various kinds of policies as well as how long they have been in the industry. Reading their reviews can help you learn more about their quality of service.

If you work with a "captured" insurance agent who only represents one carrier, you may miss out on more affordable policies or plan options with stronger coverage. By working with an independent insurance agent who represents multiple carriers, you'll be provided with several coverage options to consider. And when you work with your neighborhood insurance agent, you will also benefit from their knowledge of the local market and can count on their services for the years to come.



Tim Coughlin is an award-winning independent agent in Gold River specializing in Medicare and health insurance for over 35 years. He can be reached at (916) 346-4417, by email at tim@summitindins.com, or through the agency website; summitindins.com. (LIC # 0669552)

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