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# Gold River Messenger

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Serving Gold River and Sacramento County

AUGUST, 2021

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## Airshow Cleared for Take-Off

Limited Tickets Available to this Year's Event



Above: The Snowbirds will be sporting their Canadair CT-144 Tutors at this year's California Capital Airshow. Left: Kids learn to dream and adults get some real entertainment in the skies of Sacramento. Photos by Mark Loper



By Nancy Mallory, California Capital Airshow

SACRAMENTO REGION, CA (MPG) - The California Capital Airshow (CCA), presented by Sacramento County

long-awaited ticket release is preparing to launch.

Returning to Sacramento County's Mather Airport for its 15th year, the Airshow offers more than four hours of thrilling flying performances on

Saturday (Sept. 25) and Sunday (Sept. 26). Additionally, massive military aircraft will be on display and interactive STEM (Science, Technology, Engineering, and Math) experiences for kids and families to enjoy from 9:00 a.m.-5:00 p.m. each day. But that's not all; buckle up for the addition of an all-new third day of Airshow excitement on Friday (Sept. 24)!

With limited capacity for this year and pent-up public demand, the CCA team developed an alternative to the more traditional event, a drive-in Airshow for Friday ONLY that will take place from 3:30-7:00 p.m. This unique event is likely the first and last of its kind. The performances, narration, and music will be different from Saturday and Sunday's events, and more than 25 military jets will soar above in just three hours.

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## Water Safety Mural Coming to Sunrise Rec Area



The new mural will act as a reminder to parkway visitors to wear life jackets and take safety precautions while enjoying the area's local waterways. Photo by Elaine Bernadine Castro from Pexels

By Ken Casparis, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Last weekend as part of its "Life Looks Good on You" water safety campaign, the Sacramento County Department of Regional Parks is having a large mural painted on the restroom near the raft launching parking lot at the Sunrise Recreation area. This new mural will act as a reminder to parkway visitors to wear life jackets and take safety precautions while enjoying the area's local waterways.

"This mural installation is expected to be completed by Saturday, July 31," said Liz Bellas, Director of Regional Parks. "We are excited about the chosen design because of the way it complements the surrounding park area and features happy rafters and kayakers wearing life jackets as they float down the American River."

The Life Looks Good on You campaign was born after the summer of 2015, which saw 16 confirmed drownings in Sacramento area rivers. Since its inception, drowning rates have dropped considerably. This campaign aims to combat the "I'm a strong swimmer" mentality while addressing risky behavior and focusing on the positive aspects of water safety.

The next time you head out to the river, remember: Life Looks Good on You! Stay safe and have fun with your life jacket on.

To learn more about this campaign, including helpful water safety tips, visit the Regional Parks water safety webpage. ★

## CRPD Receives Award for Senior Programs

By Shelby Golden, Cordova Recreation & Park District

RANCHO CORDOVA, CA (MPG)

- The Cordova Recreation & Park District (District) is honored to be the recipient of the California Association of Recreation and Park Districts (CARPD) Award of Distinction for Outstanding Activity or Special Event for the District's Senior Drive-Thru Programs. The District was presented with the award during the CARPD Annual Conference on June 24, 2021.

The need for healthy nutrition and play for seniors did not cease during the pandemic. In fact, the need may have been even greater than before. With this mind, District staff developed the Green Thumb Lunch TO GO program and Parking Lot



From the left, Cordova Recreation & Park District (CRPD) Director of Parks & Recreation Jill Nunes, Recreation Supervisor Heather Schelske and General Manager Patrick Larkin with the California Association of Recreation and Park Districts Award of Distinction for Outstanding Activity or Special Event. Photo: CRPD

Bingo to keep seniors safe, provide seniors with a healthy lunch and provide community entertainment fun. The District also partnered with the City of Rancho Cordova in the

Great Plates program to produce and deliver meals to an at-risk population.

These programs gave the seniors something to look forward to and a safe event for them to attend

where they can socialize with their friends from a safe distance. Imagine seeing a row of cars lined down the block where seniors can wave to one another.

Continued on page 5



# 15 Percent Water Reductions Urged throughout Region



**Stress Your Lawn and Save Your Trees. Try reducing lawn watering times by two minutes.** Image by Mrs G from Pixabay

## Regional Water Authority Press Release

**SACRAMENTO, CA (MPG)** - The Regional Water Authority (RWA) Board of Directors unanimously adopted a resolution urging its 20 water provider members to take actions to voluntarily reduce water use by a minimum of 15 percent.

The action follows RWA's call for 10 percent conservation in May and Gov. Gavin Newsom's July 8 executive order that expanded the drought to 50 of the state's 58 counties and asked residents to reduce water use by 15 percent.

"This is the worst drought since 1977," said RWA Executive Director Jim Peifer. "Water providers are doing a good job of shifting to environmentally-friendly and sustainably-managed groundwater for water supplies, but continued dry weather into winter could pose a challenge."

Folsom Lake levels are currently at 27 percent. Natural inflows into Folsom are zero and expected to remain that way through September. "For comparison, even in 2015 during California's most recent drought, water was still naturally flowing into Folsom," Peifer said.

Local water providers are asking customers to consider taking the following actions:

**Stress Your Lawn and Save Your Trees.** Try reducing lawn watering times by two minutes, but remember to take steps to protect your trees. Lawn can handle less water

and eventually recover while trees can be lost forever. You can find tips and videos for efficiently watering trees at [BeWaterSmart.info/trees](http://BeWaterSmart.info/trees) or [sactree.com](http://sactree.com); **Check soil moisture** with a moisture meter before turning on sprinklers – *saves 80 gallons of water per day*; **Water plants early** in the morning to reduce evaporation – *saves 50 gallons of water each time you water*; Begin the **transition to a beautiful low-water garden** by removing half of your lawn this summer. You'll be ready to add low-water native plants and drip irrigation this winter – *saves 90 gallons of water per day per 1,000 square feet of lawn removed each time you water*; **Contact your water provider about rebates** to replace older irrigation equipment, fixtures and appliances with high-efficiency models, including rebates on smart sprinkler timers, high-efficiency sprinklers, drip irrigation and more. Many have increased rebate amounts to help offset costs.

*Information about how to implement these actions, additional water-saving tips and a continuously updated map with watering guidelines for each agency are available at [BeWaterSmart.info](http://BeWaterSmart.info).*

*The Regional Water Authority (RWA) is a joint powers authority representing 20 water providers serving 2 million people in the greater Sacramento region. Formed in 2001, its primary mission is to help its members protect and enhance the reliability, availability, affordability and quality of water resources. Learn more at [rwah2o.org](http://rwah2o.org). ★*

# Animal Center Opens



**Lead gift contributor, Zoe K. McCrea provides keynote remarks at the June 23rd event, along with Sacramento City Mayor Darrell Steinberg, Sacramento City Councilmember Katie Valenzuela, Allison Otto, Executive Vice President Otto Construction, and Sacramento SPCA CEO Kenn Altine.** Photo by Yuki Lkhagvasuren

## Sacramento SPCA Press Release

**SACRAMENTO COUNTY, CA (MPG)** - On June 23rd, 2021, the Sacramento SPCA celebrated the completion of the Zoe K. McCrea Animal Health Center – home to the state's largest high-quality/high-volume spay neuter clinic.

During a special open house hosted in front of the new 10,000 square foot state-of-the-art animal hospital located at the Sacramento SPCA, state and local public officials joined Sacramento SPCA CEO Kenn Altine, staff and other special guests to commemorate this life-saving accomplishment and tour the new medical facility.

Although the new health center just opened in late January, The Sacramento SPCA's commitment to providing extraordinary veterinary service on behalf of animals and celebrating the human-animal bond has already been recognized by the California Veterinary Medical Association (CVMA). Kenn Altine, Sacramento SPCA CEO, accepted the CVMA's Meritorious Service Award at the organization's virtual conference last week and was also recently featured in the California Veterinarian Magazine.

Opening the Zoe K. McCrea Animal Health Center has already increased surgery capacity at the Sacramento SPCA this year and positioned the organization to meet the growing needs of pets and the people who love them in our community by doubling surgery capacity over the next 5 years.

As of June 30, 2021, more than 8,100 animals have been altered in the new Zoe K. McCrea Animal Health Center, including animals waiting for a new home at the Sacramento SPCA, publicly owned animals, community cats, and animals from other local shelters and rescues.

Beginning Friday, July 2nd, the Sacramento SPCA is hosting a special




**See who is available today for adoption at [SSPCA.org/adoptable](http://SSPCA.org/adoptable) and help us spread the word!** Photo courtesy Pixabay

adoption event to help large dogs and adult cats find new homes. For the month of July, the adoption fee for all dogs who weigh 50 lbs or more will be \$50 (normally \$110) and adult cats who are 7 months and older can be adopted for \$5 (normally \$45). In addition, the fee to adopt rabbits will also be reduced to \$5 (normally \$45).

See who is available for adoption at [sspc.org/adoptable](http://sspc.org/adoptable) and help us spread the word! Sacramento SPCA is located at 6201 Florin Perkins Road, Sacramento. ★

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# United Way Helps Launch Three-Year Digital Equity Program

By Kristin Thébaud, Thébaud Communications

**SACRAMENTO COUNTY, CA (MPG)** - United Way California Capital Region launched its three-year digital equity partnership with the City of Sacramento, SMUD, City of Rancho Cordova and community nonprofits to close the local digital divide – unequal technology and internet access – that has expanded during the pandemic. Building on its pilot project with the City of Sacramento in fall 2020, United Way and its partners are working to address the issue of digital equity long-term both inside and beyond the city limits.

“The digital divide is not new, but it has expanded rapidly with the pandemic when so many parents began working from home and kids began learning remotely,” said Amber Lovett, interim president and CEO, United Way California Capital Region. “We need to address this issue immediately, and we need to be looking at how we can continue working toward digital equity long after the pandemic ends. This program is doing exactly that, and we are grateful to have so many community partners who recognize that this is a systemic issue and critical for achieving equity across the region.”

United Way is partnering with select community-based nonprofits to identify and triage households eligible for broadband assistance, computers and devices, and basic digital literacy. These selected nonprofits will work with digital champions – community residents with technological skills who speak multiple languages – to provide outreach and case management in targeted geographic areas. Other partners, including local school districts, will provide outreach and referrals. Community hub partners, such as social service providers, will provide outreach, direct assistance and basic digital literacy and will work with the digital champions.

“Closing the digital divide is crucial to ensuring that everyone in our region can access educational and economic opportunity,” said Mayor Darrell Steinberg. “I’m proud that as a city, we have invested nearly \$200 million over the past three years directly in community programs like these, working with dedicated partners like United Way, SMUD and

our many nonprofits that work tirelessly to make Sacramento a more equitable place.”

With more than 24 million unconnected households nationwide, the digital divide disproportionately affects minority and low-income populations. According to the Federal Communications Commission, 35 percent of adults who do not use broadband at home are older, poorer, less educated, more likely to be a racial or ethnic minority, and more likely to have a disability than those with a home connection. In Sacramento, there are neighborhoods where 25 percent of households have no internet access.

“SMUD’s goal is to improve the lives of our customers, and we’re doing that through innovative partnerships that serve those in greatest need,” said SMUD Director Gregg Fishman. “Our Sustainable Communities program is working throughout the region to provide equity and access to under-resourced communities so everyone has the same opportunity to thrive. Closing the digital divide will play a key role in uplifting our community.”

Eligible households can complete an initial screening application, and once approved, will be considered for a variety of services, including internet access for up to 2,000 households a year, refurbished desktop computers for up to 500 people per year and digital literacy training through online resources and classes. Through the program, households will receive a year of free internet access either through Comcast Digital Essential Services’ broadband or through an AT&T hot spot, with priority given to low-income households with children and senior citizens. Those in need of digital literacy will receive a list of online sites or may be referred to partner nonprofits with access to virtual or in-person classes. The program’s digital champions will provide basic digital literacy support including web forms, email set-up, internet research and access to resources. For eligibility requirements: [YourLocalUnitedWay.org/Digital](http://YourLocalUnitedWay.org/Digital) or 211.

Over the course of three months in fall 2020, United Way’s pilot program with the City of Sacramento, which was spearheaded by Sacramento City

# CHP Cadets Graduate ... Finally!

By Jaime Coffee, California Highway Patrol

**SACRAMENTO REGION, CA (MPG)** - The long-awaited graduation of California Highway Patrol (CHP) Cadet Training Class I-20 took place on Friday, July 16th at the CHP Academy. The CHP’s 119 newest officers (18 women and 101 men) received their badges following a swearing-in ceremony 75 weeks after their training began.

Traditionally, cadet training at the CHP Academy takes place over 29 weeks. However, a little more than a month after arriving at the academy on February 10, 2020, safety precautions necessitated by the COVID-19 pandemic led to the closure of the live-in training facility in West Sacramento. While away from the academy, cadets were assigned to CHP Area offices throughout the state to observe a wide variety of activities and tasks performed by officers routinely, enhancing the knowledge they had gained in the classroom. Cadets also participated in online learning for the first time.

“To say these cadets have been well-trained would be an understatement,” CHP Commissioner Amanda Ray said. “Today’s graduates persevered through challenging circumstances over a lengthy period of



Cadet Vanessa Sanchez receives her badge to become a new California Highway Patrol Officer. Photo: CHP

time, demonstrating their commitment to serving the people of California.”

At the CHP Academy, cadet training starts with nobility in policing, leadership, professionalism and ethics, and cultural diversity. Cadets also receive instruction on mental illness response and crisis intervention techniques. The training also covers vehicle patrol, accident investigation, first aid, and the apprehension of suspected violators, including those who drive under the influence of alcohol or drugs. The cadets also

receive training in traffic control, report writing, recovery of stolen vehicles, assisting the motoring public, issuing citations, emergency scene management, and knowledge of various codes including the California Vehicle Code, Penal Code, and Health and Safety Code.

Upon graduation, these uniquely trained cadets will be reporting for duty to CHP Area offices throughout the state.

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

Councilmember Angelique Ashby, distributed 949 laptops and 266 hotspots and trained 115 participants, creating the foundation for the broader partnership.

“Bridging the digital divide is a moral imperative,” said Mayor Pro Tem Angelique Ashby. “Championing this effort during the pandemic has been an honor and has created a path forward to continuing the work of connecting our

neighborhoods to affordable, fast, reliable access to the internet.”

The program is funded through City of Sacramento, SMUD, City of Rancho Cordova and United Way California Capital Region. The portion of funding from United Way comes from the \$10 million gift it received from renowned philanthropist MacKenzie Scott in December 2020. ★



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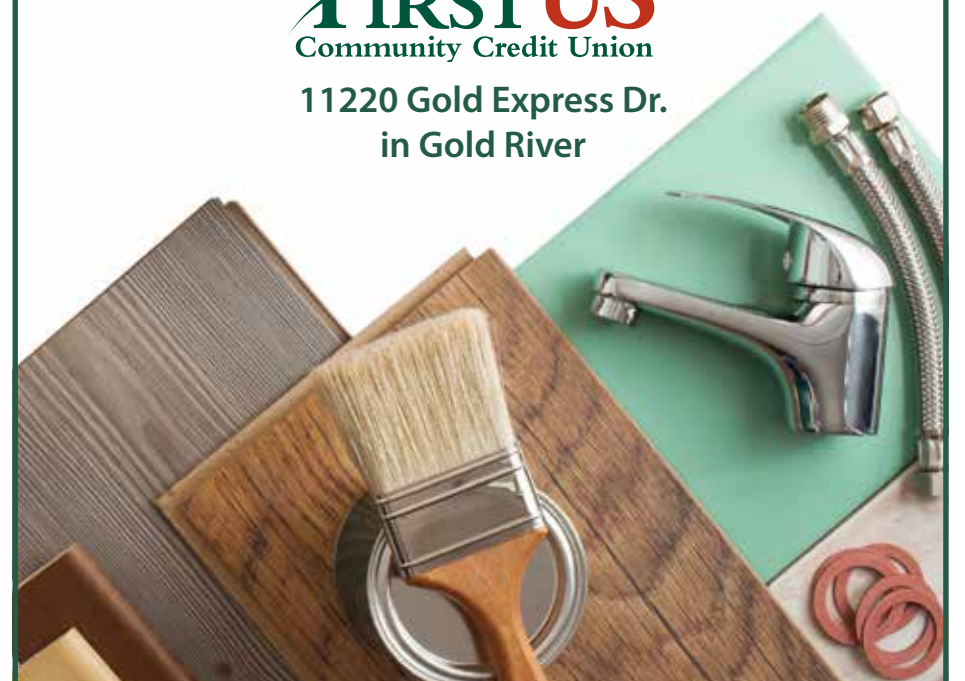
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# Gold River Needs an Official Song

By Gold River Resident  
David Dickstein

After scouring the Web, I'm surprised to learn that not only is the "Theme from 'New York, New York,'" not the official song of the Big Apple, but that the Empire City doesn't even have one. Same with the toddlin' town of Chicago that claims two Frank Sinatra standards. Los Angeles, the music recording capital of the world, also is sans song, though Randy Newman's "I Love L.A." gets an unofficial nod.

The nation's three most populated cities don't have an official song, but others that do include San Francisco, which certified Tony Bennett's heart-leaving 1962 signature single in 1969, and San Antonio, naming a tune titled - here's a stretch - "San Antonio" in 1985 as its distinguished ditty.

What about Gold River? True, it's not a city, but the fact that our unincorporated community doesn't have an official song is one of the world's great injustices, like robocalls not being illegal or our closest Tommy Bahama outlet store being all the way in Vacaville.

With all that Gold River has to offer, penning an official song would be easy, especially if it borrows the melody of a tune everyone knows. Like the Andy Williams classic, "Moon River." If we took Henry Mancini's melody, changed Johnny Mercer's lyrics and retitled it "Gold River," the song could go something like this:

Gold River, wider than a mile,  
We love our calm lifestyle each day.  
Oh, dues taker, you rules breaker,  
Defy GRCA and you're going to pay.

Two neighbors, feuding 'bout a fence,  
There's such a lot of fence to fix.  
We walk on the same nature trails, saying hi  
in just emails,  
Leaving out details, Gold River and me.

Pretty, but that's probably too slow to represent the fast pace of Gold River. So, let's work up something using the melody to one of the greatest rock songs of all time, "Bohemian Rhapsody."

Is this the real life?  
Is this just fantasy?  
Caught in Gold River,  
No escape from reality.



Open your eyes,  
On this side of Sunrise and see.  
I am so blessed, I need no sympathy,  
Because it's easy come, easy go,  
Next to a river with water so low.  
Any way the board blows,  
Doesn't really matter to me, to me.

GRCA, just fined a man,  
Put a lien against his house,  
For unauthorized work that louse.  
Mama, the dry rot job had just begun,  
But now the lumber's gone and thrown away.

Mama, ooh,  
Didn't mean to break the rules,  
If I'm not back again this time tomorrow,  
Sell the house, sell the house, as if nothing  
really matters.

Too late were my fees this month,  
Should have used that auto pay,  
Now I'll live on Winding Way.  
Goodbye, everybody, I've got to go,  
Gotta leave my quiet village and face the truth.

Mama, ooh,  
I don't want to move,  
I sometimes wish I'd never lived here at all.

Instead of finishing that song, let's try one more. Hum the melody of John Lennon's "Imagine" to these localized lyrics:

Imagine there's no villages,  
It's easy if you try.  
No river rock below us,  
Above us only sky.  
Imagine all the people,  
Living in Gold River ... Aha-ah ....

Imagine there's no GRCA,  
It isn't hard to do,  
No one to stop garage bands,  
From playing way past 2.  
Imagine all the people,  
Living life without rules ... You ....

You may say I'm a homeowner,  
But I'm not the only one.  
I hope someday you'll join us,  
And Gold River will be as one.

Imagine no overnight parking,  
In driveways or the street.  
Except in non-Powell villages,  
Where lower is the heat.  
Imagine all the people,  
Sharing CC&Rs ... You ....

You may say you don't want all the rules,  
And you're not the only one.  
But that's how Gold River works, so sorry,  
Hope you find happiness in Folsom.

I don't know about you, but I think we've got the makings of an official song for Gold River. I'd be shocked if this weren't the top "new business" agenda item at the next meeting of the GRCA board of directors.

David Dickstein is a Gold River resident, award-winning writer and principal at the PR firm Prose & Comms Inc. He can be reached at [daviddickstein1@gmail.com](mailto:daviddickstein1@gmail.com). ★

# Airshow Cleared for Take-Off

Continued from page 1

"We know how much the community loves the airshow, and wow, what a show we have planned this year - we can't wait 'til gates open!" said Darcy Brewer, executive director of the California Capital Airshow. "The flying performances, mighty jets, music, and narration will be epic -- you won't want to miss out on the high-flying fun! So get ready for an action-packed, one-of-a-kind event that will have fans on the edge of their seat!"

The public can score Airshow tickets, get the inside scoop, and get discounts by becoming an Airshow Insider. Sign up for free at [CaliforniaCapitalAirshow.com](http://CaliforniaCapitalAirshow.com). Ticket quantities have been significantly reduced (up to 50%) this year to provide ample space for all our attendees. Tickets go on sale to the general public beginning Monday, July 19 PDT via the Airshow website. With limited capacities for 2021, the Airshow expects an early sell-out, and no

tickets will be available onsite Airshow weekend.

The following sponsors and community partners have generously contributed to getting this year's Airshow off the ground: Sacramento County, City of Rancho Cordova, Sacramento Jet Center, Lasher Dodge, Keurig Dr. Pepper Snapple Group, Markstein Beverage, Atlas Disposal, Fox 40, and iHeart Media.

Established in 2004, the California Capital Airshow 501(c)3 plans and operates the exciting,

family-friendly annual event designed to honor the Sacramento region's rich aviation heritage and veterans while using the power and magic of flight to inspire young people. CCA gives back to the community through scholarships, charitable group donations, and exciting educational youth programming throughout the year. For more information about the Airshow, performers, and discount tickets, please visit [CaliforniaCapitalAirshow.com](http://CaliforniaCapitalAirshow.com). ★



The Snowbirds will be sporting their Canadair CT-144 Tutors at this year's California Capital Airshow. Photo by Mark Loper

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# California Educators Battle Over Woke Math



By Dan Walters  
CALMatters

The modern world runs on mathematics.

From balancing a checkbook to calculating rocket trajectories, human beings rely on their ability to understand and use mathematical tools, and we expect our schools to develop those tools in their young charges.

But how and when?

For the past eight months, a philosophical war has raged in California education circles over a plan to sharply, even radically, change math instruction at all grade levels.

In January, the state Instructional Quality Commission released a draft “mathematics framework” that would shift instruction from the traditional, and somewhat linear, approach to one steeped in race and culture, or “woke” in contemporary parlance.

The draft declares that traditional math instruction, in which students progress from counting and simple arithmetic into geometry, algebra, trigonometry and eventually calculus as they advance through the grades, “has much to correct (because) the subject and community of mathematics has a history of exclusion

and filtering, rather than inclusion and welcoming.”

“There persists a mentality that some people are ‘bad in math’ (or otherwise do not belong), and this mentality pervades many sources and at many levels,” the draft continues. “Girls and Black and Brown children, notably, represent groups that more often receive messages that they are not capable of high-level mathematics, compared to their White and male counterparts.”

To counter that perceived shortcoming, the proposal would have students of all innate abilities remain together well into high school, essentially eliminating accelerated moves into higher-level mathematics, such as calculus, by those who exhibit desire and aptitude.

Moreover, math instruction would be reoriented from the linear manipulation of numbers into a tool for social justice.

“Mathematics educators have an imperative to impart upon their students the argument that mathematics is a tool that can be used to both understand and change the world,” the draft declares.

The draft generated a backlash from advocates of traditional math, including an open letter signed by hundreds of academics.

“California is on the verge of politicizing K-12 math in a potentially disastrous way,” the letter declared. “Its proposed Mathematics Curriculum Framework is presented as a step toward social justice and racial equity, but its effect would be the opposite – to rob all Californians,

especially the poorest and most vulnerable, who always suffer most when schools fail to teach their students. As textbooks and other teaching materials approved by the state would have to follow this framework and since teachers are expected to use it as a guide, its potential to steal a promising future from our children is enormous.”

Rather than reframe math in social justice terms, the critics contend, California should do a better job of teaching math skills that students will need in the real world, particularly students from disadvantaged backgrounds.

The conflict mirrors a previous dustup over an ethnic studies curriculum as well as the current nationwide debate over whether “critical race theory” should be taught in school or banned.

Advocates of the new curriculum are playing with the lives of millions of children and the state’s economic and societal future. Implicitly they are shifting blame for the state’s embarrassingly low scores in nationwide math achievement tests from themselves to the traditional way math has been taught.

How, then, do they explain why kids in other states and nations are thriving with traditional math? Can they prove that their proposal will improve real world outcomes, or are they just indulging their ideological fantasies?

Dan Walters has been a journalist for nearly 60 years, spending all but a few of those years working for California newspapers. ★

# CRPD Receives Award for Senior Programs

Continued from page 1

another and still be able to have a sense of community while having safe fun outside of their home. When you can bring food and play together safely during a pandemic for the vulnerable population, in addition to lots of smiles, you know you have

formed a connection.

To learn more, visit <https://crpd.com/about/crpd-awards-recognition/>.

Cordova Recreation & Park District is one of the largest independent special districts in Northern California serving over 130,000 residents and four school districts in the

greater Sacramento area. CRPD provides over 42 parks and recreational facilities, a full-service 18-Hole course at Cordova Golf Course, as well as youth & adult sports, camps, enrichment classes, educational programs and special events for the community. ★

# IRS Refunds Nearly \$4 Million for Unemployment Compensation Overpayments

By David A. Tucker II,  
IRS Media Relation

WASHINGTON D.C. (MPG) - The Internal Revenue Service began another round of refunds to nearly 4 million taxpayers who overpaid their taxes on unemployment compensation received last year.

The American Rescue Plan Act of 2021, which became law in March, excluded up to \$10,200 in 2020 unemployment compensation from taxable income calculations. The exclusion applied to individuals and married couples whose modified adjusted gross income was less than \$150,000.

Refunds by direct deposit began the week of July 14 and refunds by paper check began on July 16. The IRS previously issued refunds related to unemployment compensation exclusion in May and June, and it will continue to issue refunds throughout the summer.

To ease the burden on taxpayers, the IRS has been reviewing the Forms 1040 and 1040SR that were filed prior to the law’s enactment to identify those people who are due an adjustment. For taxpayers who overpaid, the IRS will either refund the overpayment, apply it to other outstanding taxes or other federal or state debts owed.

For this round, the IRS identified approximately 4.6 million taxpayers who may be due an adjustment. Of that number, approximately 4 million taxpayers are expected to receive a refund. The refund average is \$1,265, which means some will receive more and some will receive less.

Most taxpayers need not take any action and there is no need to call the IRS. However, if, as a result of the excluded unemployment compensation, taxpayers are now eligible for deductions or credits not claimed on the original return, they should file a Form 1040-X, Amended U.S.

Individual Income Tax Return.

Taxpayers should file an amended return if they:

Did not submit a Schedule 8812 with the original return to claim the Additional Child Tax Credit and are now eligible for the credit after the unemployment compensation exclusion;

Did not submit a Schedule EIC with the original return to claim the Earned Income Tax Credit (with qualifying dependents) and are now eligible for the credit after the unemployment compensation exclusion;

Are now eligible for any other credits and/or deductions not mentioned below. Make sure to include any required forms or schedules.

Taxpayers do not need to file an amended return if they:

Already filed a tax return and did not claim the unemployment exclusion; the IRS will determine the correct taxable amount of unemployment compensation and tax;

Have an adjustment, because of the exclusion, that will result in an increase in any non-refundable or refundable credits reported on the original return;

Did not claim the following credits on their tax return but are now eligible when the unemployment exclusion is applied: Recovery Rebate Credit, Earned Income Credit with no qualifying dependents or the Advance Premium Tax Credit. The IRS will calculate the credit and include it in any overpayment;

Filed a married filing joint return, live in a community property state, and entered a smaller exclusion amount than entitled on Schedule 1, line 8.

Taxpayers will generally receive letters from the IRS within 30 days of the adjustment, informing them of what kind of adjustment was made (such as refund, payment of IRS debt payment or payment offset for other authorized debts) and the amount of the adjustment. ★

# Social Security Matters

## Disability vs. Survivor Benefit



By Russell Gloor,  
AMAC Certified Social Security Advisor

**Dear Rusty:** I have a question regarding Social Security. I’m 54 and applying for disability. I’ve had rheumatoid arthritis since I was 19. My son, 16 years old, receives survivor benefits from my deceased ex-husband. We were married for 20 years. I was told by Social Security that my monthly payments, if they found me eligible for disability, would be \$1418 a month. When would I be eligible to collect my ex-husband’s Social Security benefit? He made considerably more income over the years and his benefit will be a good deal more than my projected \$1418. **Signed: Disabled Widow**

**Dear Disabled Widow:** Your Social Security Disability Insurance (SSDI) benefit is based upon your own lifetime work record up to the point you became disabled. If awarded, the \$1418 amount would be equal to the benefit you would have been entitled to on your own at your full retirement age (FRA) of 67. At your FRA,



survivor benefit will be permanently reduced. The reduction is 4.75% for each full year earlier than your FRA that the survivor benefit is claimed to a maximum reduction of 28.5%.

So, if your SSDI is awarded you will have a choice - to take your smaller SSDI benefit and allow your survivor benefit to continue to grow, or to take your survivor benefit early and accept the permanent 28.5% reduction to that survivor benefit. You will need to compare those two benefit amounts to decide which course to take. For clarity, you can switch to your higher survivor benefit at any later time, but you shouldn’t wait beyond your FRA (when the survivor benefit reaches maximum) to claim it.

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

your SSDI benefit will automatically convert to your SS retirement benefit at the same amount. However, if your SSDI is awarded you will be also eligible to apply for your survivor benefit at any time.

Normally, age 60 is the earliest a survivor benefit can be claimed, but those who are disabled can apply for survivor benefits as early as age 50. Whether to apply for your survivor benefit from your ex-husband this early is a question you should carefully consider, because the amount of your survivor benefit will be reduced by 28.5% if you claim it now. And to be clear, if you have remarried and remain married you are not eligible for a survivor benefit from your deceased ex-husband (even though your minor son is).

Your survivor benefit from your ex-husband will not reach maximum until you have reached your full retirement age. At your FRA you would be entitled to 100% of the benefit your ex-husband was receiving (or entitled to receive) when he died but taken at any age earlier than your FRA your

# Society for the Blind Receives \$15K from Union Bank Foundation

By Kristin Thébaud,  
Thébaud Communications

SACRAMENTO, CA (MPG) - Society for the Blind recently received \$15,000 from the MUFU Union Bank Foundation to provide alternative independent living and employment skills for youth and working-age adults with vision loss so they can continue their career paths or begin employment. The grant will fund the group’s employment services that include its core blindness skills program and its CareersPLUS program with tracks for youth and adults.

“Though unemployment skyrocketed during the pandemic, most people are surprised to hear that unemployment for people with vision loss has been a whopping 70 percent for decades,” said Shari Roeseler, executive director, Society for the Blind. “At Society for the Blind, we always say that people with vision loss can still do almost anything they want – they just have to adapt to do it another way. The same is true in the workplace. We are grateful to the MUFU Union Bank Foundation for helping us expand our employment training skills so we can raise the number of people with vision loss who are gainfully employed.”

Through its core blindness skills program, Society for the Blind offers orientation and mobility training to help people navigate with and without a white cane, computers and assistive technology training, Braille literacy, and alternative techniques for cooking, cleaning, shopping, home maintenance, organization, personal finance and more. Society for the Blind’s CareersPLUS program includes tracks for youth and adults, providing comprehensive, age-appropriate career readiness, career exploration activities, workshops and a mentor program for teens and young adults experiencing

vision loss. Society for the Blind has been expanding its employment-readiness program for youth and working-age adults, even more rapidly when the pandemic hit and services became remote. In addition to its in-house programs, the group is now partnering with the Blind Institute of Technology in Colorado.

“Helping provide these adaptive skills greatly enhances the opportunities for success in career and life for these individuals,” said Ashley Abenoja-Bocek, MUFU Union Bank Foundation relationship manager for Northern California. “Additionally, this assists the business communities with developing qualified local talent to meet their growing needs.”

For 67 years, Society for the Blind has created innovative ways to empower individuals living with low vision or blindness to discover, develop and achieve their full potential. Society for the Blind has grown from a dedicated group of volunteers to a nationally recognized agency and the only comprehensive rehabilitative teaching center that provides services for a 27-county region of northern California. The nonprofit provides low-vision eye care, life and job skills training, mentorship, and access to tools to maintain independence for nearly 6,000 youth, working-age adults and seniors experiencing vision loss each year. For more information or to make a donation, visit [SocietyfortheBlind.org](http://SocietyfortheBlind.org). The MUFU Union Bank Foundation strives to build stronger communities around the world in providing financial and volunteer resources and business expertise in the areas of affordable housing, community economic and youth development, social services and environmental stewardship. Initiatives include strengthening diversity, inclusion and social justice programs in many communities served. ★

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**Crossword Puzzle on Page 7**

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

**STATEPOINT CROSSWORD • HAPPY HOUR**

Crossword Puzzle Solutions on Page 7

CLUES

ACROSS

- Sail support
- \*Percentage of alcohol, acr.
- Cheesy sandwich
- Oil, in Italy
- What refugees do
- Noble one
- \*Moscow \_\_\_\_
- Wrinkly fruit
- Cereal killer
- \*Non-alcoholic cocktail
- Elementary particle
- Old and feeble
- American cuckoo
- \_\_\_\_ tunnel
- Create a misnomer
- \*Tap choice
- Tooth cover
- A wedge in golf, e.g.
- Wesley Snipes' 1998 movie
- Notable time
- Fancy neckwear
- Denim innovator
- \*Beer \_\_\_\_, or biergarten
- Before, archaic
- Particular marking on a butterfly
- Neuter in language, e.g.
- Red Cross bed
- Ile de la Cité river
- Lump of stuff
- \*18th Amendment, a.k.a. \_\_\_\_ Act
- Assemblage of members
- D'Artagnan's weapon
- Freight horse cart
- "It's Always \_\_\_\_ in Philadelphia"
- Wooden pegs
- \*Margarita garnish
- Lend a hand
- \*Not sweet
- Sun rising direction

DOWN

- May honoree
- Homecoming guest
- Farmer's storage type
- Steel on a work boot
- Relating to aquarium scum
- Misrepresent
- Bride screen
- \*Often served dirty, pl.
- Cogito \_\_\_\_ sum
- Rumpelstiltskin's weaver
- \*Half whiskey, half absinthe cocktail
- Pointless
- Chili con carne legumes
- Between 10 and Queen
- Breathing matter
- C in CNN
- Stray cat's home
- Plunder
- \*Fermented honey and water
- Formed a curve
- "Fahrenheit 9/11" documentary director
- Go in
- \*Straight from the bottle
- Make a blunder
- \*One appeal of happy hour
- About or concerning, archaic
- "\_\_\_\_ Milk?"
- Knights' breastplates
- Dorothy's sleeping aid
- Conifer attribute
- Deep sleep
- Lament for the dead
- \_\_\_\_ hub food takeout service
- Solitary

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**Sudoku Puzzle on Page 7**

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

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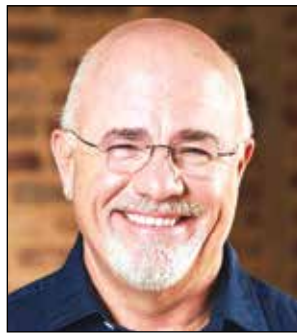
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6								9
	3			1		2		8
7			2	9			5	
9				4		6		
				3		9		
		3		6				7
	6			7	8			4
2	4		5			6		
1								5

Solutions on Page 7



## Dave Ramsey Says

to make that purchase – period. I’m not trying to beat you up or anything, but it’s way too soon for you two to be thinking about buying a home. I mean, for starters you’re just engaged right now.

When a lender requires a co-signer, it basically means they don’t believe you’ll pay back the money. And besides, you two don’t need a house now or right after you get married. The two of you should get married, and live in a decent, inexpensive apartment for a while. During that time, you both need to work hard on paying off all your debt. After that, save up an emergency fund of three to six months of expenses. Then, start setting aside cash for a down payment on a modest home.

When it comes time to buy a home, I recommend a 15-year, fixed rate loan with a down payment of at least 10%. Twenty percent is better, because it will help you avoid having to pay PMI (private mortgage insurance). Make sure

the monthly payments on the loan are no more than 25% of your combined take home pay. Keeping the payments at 25% or below will make it easier to address other important financial issues, like saving and investing.

Your aunt and uncle are obviously generous people, Evan, but they’re a little misguided in their offer. At this point, helping you two buy a house – something you obviously can’t afford – would be a huge burden instead of a blessing.

– 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. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives.* ★

### If you Need a Co-signer, You’re Not Ready

Dear Dave,

My fiancée and I want to make an offer on a house. She has a lot of late payments and a bad credit record, though, but she is working hard to manage her money better and get out of debt. I don’t make enough money to get a home loan by myself, and I have some debt to pay off, too. In order to help us out, my aunt and uncle said they are willing to co-sign a mortgage loan for us. What do you think of that idea?

– Evan

Dear Evan

Here’s a simple, solid piece of advice for anyone looking to make a purchase of any kind. If you need a co-signer, you’re not ready



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**ibp.**

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			1.29

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## Ask Toni

# Need Help Disenrolling from a Medicare Advantage Plan Mistake!



Toni King

Toni:

The first week, my wife and I moved to Houston from Oklahoma, I had a wonderful surprise in my front yard and there was your Medicare column discussing different Medicare

option for someone with health issues.

I am 70 years old and am seeking medical care from MD Anderson for colon cancer. I have been informed that MD Anderson does not accept the Medicare Advantage HMO plan I enrolled in when I was in Oklahoma and that I could transfer to a Houston doctor when I moved in May. Now that I have moved I find out that MD Anderson does not accept this Medicare HMO plan.

I did not realize I could have chosen a Medicare Supplement instead of a Medicare Advantage plan when my Medicare Part B began this May after losing my job with company benefits. Your article explained that a 6-month Medicare Supplement open enrollment period because I am new to Medicare and just enrolled in Part B.

I am confused on how to disenroll from this Medicare Advantage plan and return to Medicare with a Medicare supplement. Time is ticking because my cancer treatment needs to begin soon. I need to do this fast!!

Thanks, James from Spring Branch area  
Hi there, James:

Thank you for the great compliment!! I know how overwhelming it can be to understand the rules of Medicare, especially when you are mentally stressed due to a serious illness.

Below is how the Toni Says® Medicare team help clients who contact the office and want to disenroll from their Medicare Advantage plan and return to Original also known as Traditional Medicare.

There is a "Special Enrollment Period or SEP" to help you qualify for a change from your Medicare Advantage plan. A Special Enrollment Period or SEP is a certain situation when you are able to join, switch and drop a Medicare Advantage Plan. The special situations are:

- **Moving Out of Area:** Is when you have moved out of your area such as when James moved from Oklahoma to the Houston, TX area. Qualified James for a SEP to disenroll from his Medicare Advantage Plan and return to Original Medicare
- Other SEPs are:
- Enrolled in Medicaid.
- Qualify for Extra Help for prescription drugs.
- Moving into a long-term care facility such as:
- Skilled nursing facility
- Assisted living facility,
- Personal care home
- Alzheimer's assisted living facilities
- Loss of creditable prescription drug coverage.(insurance through your employer)

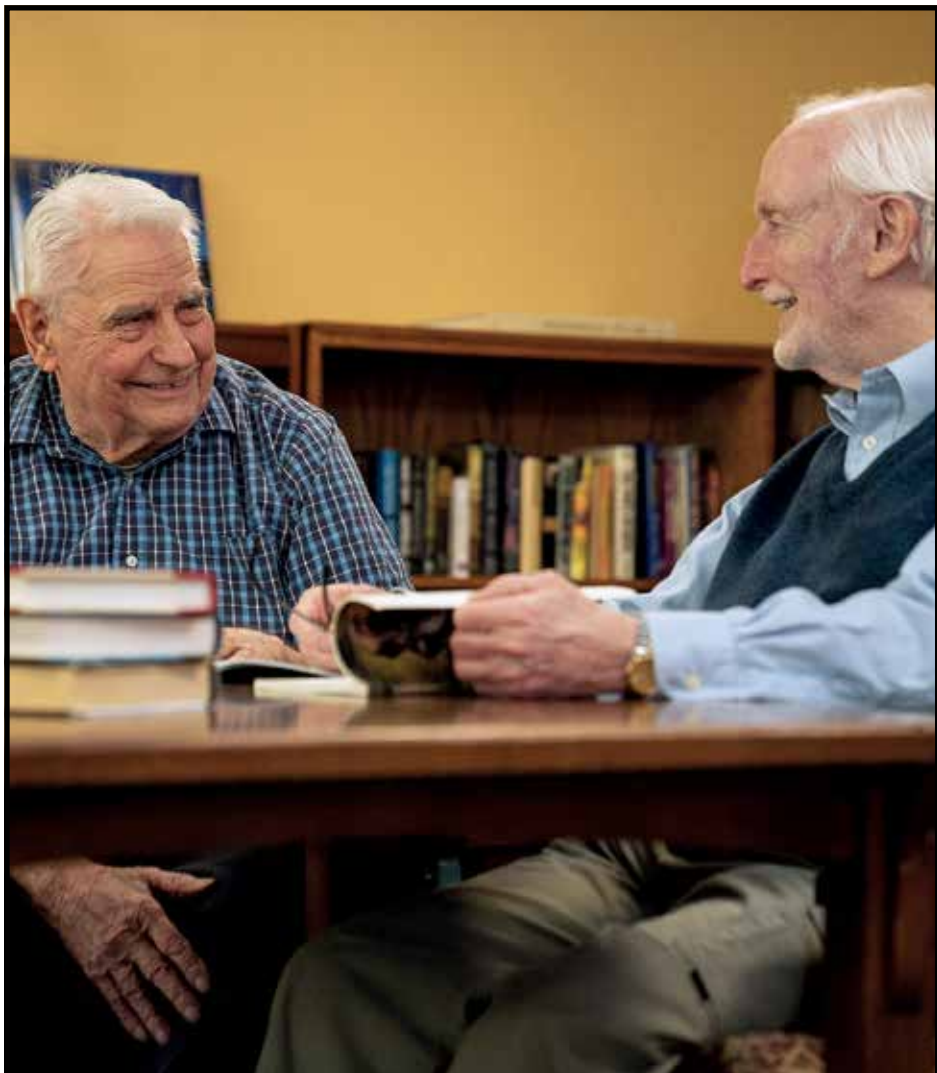
The trick to disenrolling from a Medicare Advantage Plan when a SEP is granted is to enroll in a Stand-alone Part D plan and automatically you are disenrolled from your Advantage plan and back to Original Medicare. Returning to Original Medicare will be effective on the 1st of the next month.

**Receiving Medigap/Medicare Supplement Open Enrollment:** James because you enrolled in Part B this May and are within your 6-month Medigap/Medicare Supplement open enrollment period which ends on October 31 when your 6-month winds down and you can receive guaranteed issue. Medicare's definition for guaranteed issue is that your acceptance in any Medicare Supplement plan is guaranteed during your Medigap/Medicare supplement open enrollment period which lasts for 6 months beginning the first day of the month in which you are either age 65 or older and have enrolled in Medicare Part B.

Wait past 6 months from enrolling in Part B and you must qualify with having to answer medical underwriting questions.

For Medicare enrollment questions call the Toni Says Medicare hotline at 1/888-TONI-SAY (888-866-4729) and talk with the Toni Says® Medicare team or email [info@tonisays.com](mailto:info@tonisays.com) for help.

*Toni King, Medicare author/advocate is giving a \$5 discount to the Toni Says® readers on the new 2021 Medicare Survival Guide® Advanced book at [www.tonisays.com](http://www.tonisays.com). ★*



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### Changes to Organics Recycling Law for Businesses Take Effect July 1



Effective July 1, 2021, all commercial waste generators in Sacramento that subscribe to 2 or more cubic yards of trash and recycling services combined per week are required to subscribe to organic material recycling services. This includes food waste and green waste. This law affects all business types, not just those that sell or make food.

The easiest way to become compliant is to contact your trash hauler and add organics recycling collection service. You may also be compliant if your business has alternative organic service. An Organic Material Recycling Compliance Form will need to be submitted if you recycle your organic material in an alternate way.

Waivers may be available to businesses that generate less than 20 gallons of organic material per week. Businesses who sell or produce food are ineligible to receive a 20-Gallon or Less Waiver. Ineligible businesses include restaurants, theaters, hotels, schools, gas stations, and coffee shops. A full list of ineligible business types can be found at [WasteRightSac.com](http://WasteRightSac.com).

For more information or to complete the Organics Material Recycling Compliance Form for either alternative service or for a waiver please visit [WasteRightSac.com](http://WasteRightSac.com).



# New Home Sales Becoming More Seasonal but Still above Average



Demand for new homes in the Sacramento region remains extremely strong but it appears that sales are beginning to settle into a more normal seasonal pattern. MPG file photo

By John Frith,  
The Write Stuff Communications

**SACRAMENTO REGION, CA (MPG)** - New home sales in the greater Sacramento region remained robust in June as 625 homes were sold, the North State Building Industry Association reported. However, that figure was lower than the 655 sales reported in 2020 – the first time since May 2020 that sales were lower than in the same month the year before.

Michael LaFortune, the BIA's 2021 Chairman, said it appears the market is returning to a more normal pattern after the tremendous increase in sales during the COVID-19 pandemic.

"Demand for new homes in the Sacramento region remains extremely strong but it appears that sales are beginning to settle into a more normal seasonal pattern, unlike the sharp jump that occurred during the second half of 2020," La Fortune said. "June's sales were slightly lower than they were last year, but still well above the monthly average for June."

Since 1997, an average of 392 new homes were sold in June in the region, including Sacramento, Placer, El Dorado, Yolo, Sutter, Yuba and Nevada counties. This year's June total was lower than sales in January through April and slightly higher than in May – a more normal seasonal pattern than found last year when sales dropped off sharply during the early stages of the pandemic but then hit totals during the latter part of the year not reached since the early 2000s housing boom.

North State CEO Michael Strech said while

the economy is beginning to return to normal as pandemic restrictions are eased or lifted, the sales numbers show that there is still a strong demand for new homes in the region, which give families the space and amenities they're looking for.

He cautioned that supply constraints, similar to those being faced in many industries, are causing some delays in construction but that builders are working hard to address them and to keep buyers fully informed of any issues.

And he again called on local governments to take a hard look at the high level of development fees that are ultimately paid by new-home buyers.

"The fee study we released last month shows that government fees average \$95,000 per home in our area – \$40,000 more than comparable fees in the Central Valley and the Inland Empire region in Southern California. We are continuing to work closely with local officials around the region to find ways to reduce these fees and still ensure that new communities include needed amenities."

The North State BIA is the leading advocate for the home building industry in the greater Sacramento region. Representing more than 500 members who provide 55,000 industry jobs, the North State BIA is committed to preserving and furthering the economic interests of its members, while also working to enhance the industry's standing as a significant contributor to the regional economy. For more information, visit [www.northstatebia.org](http://www.northstatebia.org). ★

# BARC is Back at SMF

By Scott Johnston,  
Sacramento County

**SACRAMENTO COUNTY, CA (MPG)** - After an 18-month hiatus, the BARC team is back at Sacramento International Airport (SMF). These special pups' friendly faces and "Pet Me" vests are relieving the stress of travel for many passengers. The program was halted due to the pandemic, but as of July 7, the dogs are making a comeback.

RC – short for the Boarding Area Relaxation Corps – greets guests once they pass through security, with big smiles and wagging tails. Studies show spending time with dogs can reduce blood pressure and anxiety while boosting feelings of relaxation and well-being. Traveling can be stressful for some people – from a fear of flying to worrying about delays or cancellations – BARC dogs provide a furry dose of relief.

Rose Margolis and Sophie, a Cavalier King Charles Spaniel, have been with the program since the beginning. She was looking for a fun activity to do with her dogs and wanted something interactive that gave them both a way to meet people. She knows Sophie helps those who are nervous about flying.

"A little girl was completely terrified and wouldn't stop crying until she laid down with Sophie," Margolis said. "She was so much more relaxed, and we love being able to see that."

Jennifer Baer-Riedhart and Logan, a Great Pyrenees with soulful eyes, is a big hit with even the littlest passengers – even though he's much bigger



With these friendly faces around, passengers can't help but stop, take a breath and relax before continuing their journey. Photo by Andrea Sandoval/Sac County

than they are.

"When he lays down the little ones like to lay on him," Jennifer said. "He is so happy to be here with all the people. I'm so glad we're back."

Colbert, a 14-year-old black Lab, was one of the first dogs in the program and is nearing retirement. He is happy to pose for photos and get in a few snuggles with adults and kids before they head off to their gate. His handler, Jenniene Cheng says the BARC team helps create a sense of security.

"People stop to pet the dogs and then start up conversations and share stories about their dogs," she said. "It's a great way to put people at ease."

BARC dogs have been lifting spirits and calming nerves at SMF since 2015. There are now 27 BARC teams making travel a little less "ruff" in both Terminal

A and B.

"The BARC teams make the airport experience less stressful and more fun," said Cindy Nichol, Director of Airports for Sacramento County. "Travel can be a hectic experience and with these friendly faces around, passengers can't help but stop, take a breath and relax before continuing their journey."

They'll be at SMF on Mondays, Wednesdays, and first and third Fridays. Each dog and its handler are part of the Lend A Heart Animals Assisted Therapy organization, a Sacramento-area non-profit, founded in 1987, provides animal-assisted therapy throughout the region. The organization also has additional teams that visit hospitals, nursing homes and libraries.

"There's nothing better than seeing all these smiling faces," said Cheng. ★

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