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Gold River Messenger

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Serving Gold River and Sacramento County

APRIL, 2021

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Ready to Get Out There?

Stretch out and Volunteer with Cordova Community Council



Melody Mayer and Marie Beckstaiger led volunteers in staging hundreds of flags on Folsom Boulevard on Memorial Day. If this appeals to you, volunteers will be needed for this Memorial Day display, too. Photo provided by Cordova Community Council

**By Shelly Blanchard,
Cordova Community Council**

RANCHO CORDOVA, CA (MPG) - Ready to shake off the quarantine cobwebs? Did months in front of the television get you thinking that “there must be more?”

If so, you are not alone. Being cooped up by the coronavirus has made most of us yearn for some physical activity, friendly conversation and a chance to share skills. The Cordova Community Council is encouraging you to become a volunteer and chase

the COVID Blues away.

“Things are beginning to open up and we’re getting ready to have fun in our community again,” said Marie Beckstaiger, Volunteer Coordinator for the Cordova Community Council. “And we would love to have you help us make it happen.”

The Cordova Community Council has been organizing community volunteers for fun events for more than six decades. But the coronavirus era has made even the most ardent volunteers go underground.

But as the organization looks to

moving from drive-thru events like December’s Holiday Lights Drive-Thru Experience and the Kids Day Drive-Thru Safari Adventure coming up on April 24, to more active events, it’s time to replenish the volunteer roster.

“Volunteers are what make all of these community events fly,” said Beckstaiger. “You are invited to help us set up and tear down events, to take tickets, direct traffic and everything else in between.”

Volunteers will be needed to

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Local United Way CEO to Step Down

**By Kristin Thebaud,
Thebaud
Communications**

SACRAMENTO, CA (MPG) - Stephanie McLemore Bray, president and CEO of United Way California Capital Region, will leave her position in mid-April as she transitions to her new role as chief engagement officer for Seattle Foundation in May. Amber Lovett, chief resource development and marketing officer at United Way California Capital Region, will transition to interim president and CEO on April 1 while the organization undergoes a nationwide search.

“It has been a privilege to lead United Way California Capital Region for the past seven years,” Bray said. “I am proud of our work to end poverty, starting at school, by removing barriers to student success for low-income children. Through our partnerships with non-profits, government, school districts, donors and community members, we have helped many families move from crisis to thriving. Our local United Way is well-positioned for its next leader to continue that great work.”

Bray launched United Way’s Square One Project in 2015, which continues to show improved education outcomes for low-income children in the region. She also completed a successful merger with Woodland United Way and brought in more than \$16 million since March 2020, including a \$10 million gift from renowned philanthropist MacKenzie Scott.

As chief engagement officer for Seattle Foundation, the Seattle region’s community foundation, Bray will oversee engagements and relationships with the organization’s hundreds of philanthropists, investors and donors. With more than \$1 billion in charitable assets and committed bequests, Seattle Foundation awards more than \$100 million annually to nonprofit organizations working to make Greater Seattle a stronger, more vibrant community for all.

“Stephanie has been a tireless advocate for people who are marginalized in the greater Sacramento area, and Seattle is fortunate to have her join the community,” said Steve Lins of SMUD and chair of United Way’s board of directors. “We are grateful for all she has done for United Way, and we know she is leaving us in an outstanding position to continue accomplishing important change in our community under a new leader.”

For nearly 100 years, United Way California Capital Region has brought local people

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Sacramento Life Center Awarded \$15,000 by American River Bank and Kelly Foundation

**By Kristin Thébaud,
Thébaud Comm.**

SACRAMENTO REGION, CA (MPG) - The Sacramento Life Center has received grants of \$10,000 from American River Bank and \$5,000 from Kelly Foundation to provide free health care, resources and needed items for Sacramento-area low-income pregnant women and new moms as the COVID-19 pandemic continues into 2021.

“Because of the pandemic and resulting unemployment, we are seeing double the number of patients needing items from our baby needs closet, as well as increased demand for our free maternal health care during and after pregnancy and Medi-Cal sign-up assistance,” said Marie Leatherby, executive director, Sacramento Life Center. “We are grateful to Kelly Foundation and American River Bank for recognizing the needs of pregnant women and new moms in



The Suarez family receives an ultrasound at the Sacramento Life Center, which recently received grants from American River Bank and the Kelly Foundation. Photo: Thebaud Communications

our community during this trying time and giving so generously.”

The Sacramento Life Center provides free health care services, including pregnancy tests, STI tests, ultrasounds, well woman exams and more. Every woman who comes into the

center meets with a patient advocate to determine resources and supports needed, from housing to food and clothing. For pregnant women who do not have health insurance, patient advocates help them enroll in Medi-Cal’s Presumptive Eligibility

for Pregnant Women so they can have coverage when they go to a clinic for prenatal care. The center provides low-income pregnant women and new moms with supplies needed during pregnancy and for up to two years after birth, including prenatal vitamins, formula, diapers, wipes, baby clothing and more.

The Sacramento Life Center’s mission is to offer compassion, support, resources and free medical care to women and couples facing an unplanned or unsupported pregnancy. The Sacramento Life Center’s licensed Sac Valley Pregnancy Clinic includes a primary clinic and mobile clinic that provide all services for free, including pregnancy tests, STD tests, ultrasounds, patient advocacy for men and women, education and resource referrals. In 2018, the Sacramento Life Center achieved accreditation by the Accreditation Association

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DWR Adjusts State Water Project Allocation

California Department of Water Resources

SACRAMENTO, CA (MPG) - As California experiences a second consecutive dry year, the California Department of Water Resources (DWR) announced an adjustment to its initial State Water Project (SWP) allocation for the 2021 water year. The department now expects to deliver 5 percent of requested supplies this year, down from the initial allocation of 10 percent announced in December.

Initial allocations are based on conservative assumptions regarding hydrology and factors such as reservoir storage. Allocations are reviewed monthly and may change based on snowpack and runoff information. They are typically finalized by May.

"We are now facing the reality that it will be a second dry year for California and that is having a significant impact on our water supply," said DWR Director Karla Nemeth. "The Department of Water Resources is working with our federal and state partners to plan for the impacts of limited water supplies this summer for agriculture as well as urban and rural water users. We encourage everyone to look for ways to use water efficiently in their everyday lives."

Ongoing drought conditions require the coordination of federal, state and local agencies. Today, the U.S. Bureau

of Reclamation, which operates the Central Valley Project, is also expected to adjust its initial CVP water supply allocation accordingly. The State Water Resources Control Board mailed early warning notices to approximately 40,000 water right holders urging them to plan for potential shortages by reducing water use and adopting practical conservation measures.

As a result of the persistent drought conditions, and in accordance with its permit for the long-term operation of the State Water Project, DWR has submitted a revised Drought Contingency Plan to the California Department of Fish and Wildlife. The plan provides updated hydrologic conditions and outlines areas of concern for the joint operations of the State Water Project and the Central Valley Project, water quality, and environmental impacts.

DWR does not anticipate the need to pursue a Temporary Urgency Change Petition (TUCP) to allow for temporary changes to the water quality and outflow requirements for the Sacramento-San Joaquin Delta.

The severity of the situation is particularly evident in the North State. Lake Oroville is currently at 53 percent of average. The Feather River watershed, which feeds into Lake Oroville, has seen significantly less precipitation this year than normal, on track for its second driest year on record. Following a below average 2020 water year,

California's major reservoirs are at 50 percent of capacity.

California is better prepared for drought than in the past. Following the 2012-2016 drought, DWR enacted many programs focused on managing the state's water through a strategic, integrated approach with a strong emphasis on water use efficiency and conservation. The state provides assistance and tools to local water agencies to help them reduce their drought vulnerability. DWR's Water Use and Efficiency Branch (WUE) provides agencies and individuals assistance for improving water use efficiency and developing and meeting efficient water use requirements.

The 5 percent allocation amounts to 210,266 acre-feet of water, distributed among the 29 long-term SWP contractors who serve more than 27 million Californians and 750,000 acres of farmland.

Allocations represent the amount of SWP water that DWR will deliver for the year and are reviewed monthly based on several factors, such as water in storage, environmental requirements, and rain and snow runoff projections. For 2020, the initial SWP allocation was 10 percent and the final allocation was 20 percent in May.

For information on current water conditions at the state's largest reservoirs and weather stations, visit the California Data Exchange Center website at cdec.water.ca.gov/snow_rain.html ★

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 \$2.99 /can Nestle La Lechera Original	 \$3.99 /jar Nutella	 \$4.99 /jar Nestle Hazelnut Spread	 \$2.99 /2 Liters El Campesino Grapeseed Oil	 \$2.99 /box Cocoa Krispies
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ASIAN GROCERY

 \$3.59 /2 lb Vietnamese Noodle	 \$1.39 /box Chaudoc	 \$2.59 /2 Liter Coconut Milk	 \$1.79 /box Sunlee	 \$1.39 /box Lucia
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EUROPEAN GROCERY

 \$3.29 /400 gr Manoulin Brand Corned Waters	 \$4.29 /300 gr Woolite Fine Drops	 \$2.49 /500 gr Eligorriaga Cocoa Biscuits	 \$2.99 /680 gr Marinated Cucumbers	 \$1.69 /800 gr Semeny Zakarna Millet
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KOREAN/JAPANESE GROCERY

 9.99 /15 lb box Blue Crab Egg	 12.99 /5.5 lb Tilda Super New Premium	 2.99 /5.5 lb CJ KT Purple Wheat Flour	 2.99 /2.5 lb Toshi Chips	 4.99 /5 x 120 oz Santitas Ramen Broth
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FROZEN & FISH DEPT

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Dignity Health Launches Gratitude Campaign

By Yessenia Anderson, Dignity Health

RANCHO CORDOVA, CA (MPG)

- One year ago this month, a global pandemic began claiming the lives of what would end up being more than 500,000 Americans. In an effort to keep themselves, their loved ones and their communities healthy and safe – health care workers began doing the impossible. This included innovating on their feet to treat a virus we knew very little about; wearing layers of protective gear not normally needed to carry out their job; in some cases, isolating themselves to reduce exposure at home; and, not to mention, adjusting to the pandemic's byproducts of lockdowns and distance learning. While no amount of "thank you's" will ever be enough, Dignity Health wants to honor our thousands of extraordinary health care workers for going above and beyond the call of duty. From that desire, the #OrangeRibbonHeroes campaign was born.

The multiphase campaign began this month with the erecting of large signs expressing gratitude for health care workers, now on display at Sacramento-area Dignity Health hospitals and select clinics. The second phase will provide an opportunity for community members to share their appreciation by

submitting notes/comments on either a specific care team member, department or facility. The messages will be featured across Dignity Health hospital social media pages, videos and some will be printed and turned into lawn signs.

"Over the past year, there has been an overwhelming amount of support shown by our communities for our health care workers, and what we found to be most moving for them, were the words of encouragement and messages of appreciation," said Dr. Todd Strumwasser, Northern California Division President for CommonSpirit Health. "We want to keep that momentum alive and create visual reminders of these heartfelt sentiments. Our hope is that as they walk into work every day, these words inspire them as they continue to carry out their critical work."

As the last phase of the campaign, Mercy Foundation, Sierra Nevada Memorial Hospital Foundation and Woodland Healthcare Foundation will be providing opportunities to send messages of gratitude accompanied by a donation. Funds will be used uniquely by each foundation and include the purchase of cancer center equipment, employee appreciation and wellness, and more.

"Like everyone, health-care workers navigated their

own COVID losses and struggles, but with an armor of PPE gear, the uncertainty of their own safety, and the fear they could harm their families just by coming to work. This past year has felt like an eternity at times," said Dr. Nicole Braxley, Mercy San Juan Medical Center Emergency Room Physician and Medical Director. "Words of encouragement and the heartfelt thanks from the community kept us going through the darkest days. This campaign is a wonderful way to give your thanks to the heroes behind the masks."

To participate in the campaign, follow local Dignity Health hospital pages and watch out for #OrangeRibbonHeroes posts. We encourage the community to share messages of gratitude with us and you might just see your sign up at a local Dignity Health hospital/clinic near you. If people would like to make a gift in honor of our Orange Ribbon Heroes, and have your message of gratitude shared with them, please visit the following websites:

Mercy Foundation supporting Mercy General Hospital, Mercy Hospital of Folsom, Mercy San Juan Medical Center and Methodist Hospital of Sacramento; Sierra Nevada Memorial Hospital Foundation; Woodland Healthcare Foundation. ★

Got a Room or House for Short-Term Rental?

By Laurie Slothower, Sacramento County



Short-term/vacation rentals are defined by stays of less than 30 days. MPG file Photo

SACRAMENTO COUNTY, CA - Got a room or a home you want to list, or are listing, on Airbnb or a related service? Sacramento County would like to remind homeowners that prior to accepting guests, short-term/vacation rentals require a permit and a business license, and they must register to pay transient occupancy taxes for visitors.

Short-term/vacation rentals are defined by stays of less than 30 days. Sacramento County updated its regulations in 2018 to clarify that houses and apartments cannot be used exclusively for short-term/vacation rentals. Rentals must be an "accessory use" to the property, meaning the owner must live in the house for at least six months of the year.

The Board of Supervisors adopted this requirement to make

sure short-term rentals do not disrupt neighborhoods and to limit traditional rental units from being converted to short-term use.

Stays of 30 days or longer do not require a permit.

If you are using your primary residence as a short-term rental, or are thinking of taking the plunge, please follow these steps:

Review the guidelines and application materials for a Short Term Rental Permit; Apply for a General Business License. You will need to set up an account

with the Department of Finance to complete the application. Please do not submit until after you have received your Short Term Rental Permit; Register with the Tax Collector's Office for Transient Occupancy Tax returns once you have your business license.

For more information, please contact the Office of Planning and Environmental Review at sacplan@saccounty.net or the Business Licensing Division of the Department of Finance at BusLicense@saccounty.net. ★

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CHM PLU 365

BONUS COUPON
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• All Varieties 3 Oz.
Limit 2 Pkgs With Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 4/7/21 - 4/13/21
\$1.39
CHM PLU 569

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Limit One Coupon Per Family
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Effective 4/7/21 - 4/13/21
ON SALE Everyday
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Couldn't Stomach Another Failed Diet

By Gold River Resident
David Dickstein

Being the type of person who could lose 20 pounds in order to skydive, only to gain all that back and another 30 over the next three years, I knew what had to be done after seeing my big, fat figure in the bathroom mirror as I stepped on the scale and read a big, fat "300" in digital figures.

What I did after witnessing both unpleasant visuals wasn't to start another carb-counting diet or go back on Jenny Craig for the nth time. What was the point as none of those regimens and weight-loss programs ever stuck due to a head, heart and stomach that weren't ready for a lifestyle makeover to last a lifetime?

Reaching that noncelebratory milestone of 300 pounds is what led this average-height food lover to the operating table in late-February. For me, sleeve gastrectomy, which involves removal of 80 percent of the stomach, was a safe last resort if I were to ever get back to my "happy weight" of 185. That's what I remember being on my wedding day 30 years ago and what my surgeon has projected for me in a year if I use the tool of bariatric surgery wisely. I have lots of plans for the 10 years this procedure will supposedly add to my life, but gaining back pounds isn't one of them – not after what I went through before, during and since the size of my stomach changed from that of a football to a banana.

I share the story of my trade-in of a Wilson to a Chiquita with you not as a self-motivational exercise, though making my journey public does hold my own feet to the proverbial fire. And this is no confessional – there's nothing to get off my chest except excess fat



That should be me with my son, Max, in the front of a rollercoaster in Branson, Mo., but I was too fat to fit on the ride pre-bariatric surgery. Photo by David Dickstein

deposits. Why I'm candidly revealing details on my weight, up to now being the most sensitive of subjects personally, is to inspire those who also found dieting as a fruit- and exercise-filled fruitless exercise.

The pandemic hasn't helped with the stress of uncertainty and grief causing people to turn to high-calorie foods. Shelter-in-place orders increase access to a kitchen and decrease physical activity. An American Psychological Association survey conducted during the pandemic found that more women gained weight than men, 45 to 39 percent, but men reported a higher average gain, 37 to 22 pounds. I guess I was lucky to have capped at 25.

Speaking of numbers, about 80 percent of sleeve gastrectomy patients are women, Oprah Winfrey, Mariah Carey

and Aretha Franklin among them. I won't speculate as to why that is, but as I try to encourage overweight people of all walks of life to consider surgery if they feel hopeless and defeated, I'd be remiss in not noting that as with any elective surgery, the bariatrics variety isn't for everyone. There's a lifetime of work and sacrifice that goes with stopping the normal function of one's digestive system. Add to that the fear of going under the knife and, with gastric sleeve patients, an uncomfortable first month of liquidy recovery that will have you hating your blender and bladder. Finances can be another deterrent. Most health insurance companies won't cover weight loss surgery for patients who have a BMI below 40 or a measurement lower than 35 without major weight-related medical problems such as diabetes. Methodist Hospital of Sacramento told me that had I not qualified with a BMI just north of the coverage minimum, I'd be paying roughly \$53,000 instead of the \$100 deductible. That's a lot of bread due to eating a lot of bread, and fast food and fried food and cookies and

I went cold turkey on all that and my once-beloved coffee with a 10-day pre-operative liquid diet. The payoff was a 24-pound loss by showtime. As I write this 6 weeks later, I'm down 50 pounds and firmly back in my 250s. By summer I should have dropped another 30. Autumn is when my weight should fall below 200. That's what happens when it takes just a few bites of the right foods to feel full.

Losing 50 pounds in just over a month is a great feeling and I'm feeling great. I'd be doing even better if not for a bout with gout and plantar fasciitis that started in my feet right a few days after surgery. My general practitioner said the foot problems are probably caused by having gained 50 pounds in my 50s. Ballooning that much put me in what the medical community classifies as "morbidly obese," and that no doubt contributed to other health issues including sleep apnea, edema and quadriceps tendonitis. Throw in wheezing

and shortness of breath when just climbing a flight of stairs or simply putting on my shoes and socks.

Not to jinx me, but every one of those above conditions except the foot flare-ups has vanished with my significant weight loss. My excellent surgeon, Dr. Afshin Eslami of Folsom-based Slim Life Solutions, said he's not surprised as weight-related issues often resolve themselves with bariatric surgery. My prediabetes is no longer a concern thanks to my operation, and my blood pressure was low enough at a recent med check that my hypertension medication was cut in half. Dollars to doughnuts I'll soon be off all meds for high blood pressure and cholesterol.

Better make that dollars to low-fat Triscuits. Doughnuts and a lack of willpower helped get me here. So did all those detours to Wendy's, Burger King and Taco Bell after work when I felt deserved of a snack en route to a home-cooked dinner. So did the times I'd eat both Sausage McMuffins when McDonald's had a 2-for-\$4 deal. If my wife brought home Oreos or Fig Newtons, I'd polished off the entire package in three days as if the apocalypse were coming in four. I trust that more than a few of you can relate to this weakness – one that I vow is behind me like the cellulite nicely receding from my rump.

People say I should be proud of myself for the steps I've taken over the past couple of months, but I'm not patting myself on the back too hard. The BMI I reached would be normal for someone 7-feet-8, and I'm 5-feet-10. I'm disgusted that weakness and inherited fat genes got me to the point where I was too heavy to horseback ride with my wife, go skydiving again with my oldest son and ride on certain rollercoasters with my youngest. I started wearing size 48 pants and 3X shirts, for God's sake.

Today, cross my less-taxed heart, I fit in the relaxed-cut 42s and XL tops that were optimistically stored for years on a closet shelf. With continued progress, one day I'll allow myself to feel proud. Not there yet emotionally, and part of me actually hopes the scarring of five small incisions Dr. Eslami made to my abdomen region never fully heals so I'm reminded of the time this quasi-control freak was not master of his domain. Never have been drunk, never smoked, never did illegal drugs, never stole, never been unfaithful – my vice has been food, glorious food.

Now equipped with a new attitude that came with the new stomach, I have a better sense of direction in a journey with no fast-food fixes and other cheating on the itinerary. And if I'm able to help others along this path to wellness by sharing my story, that will satisfy me more than any Whopper or Chalupa Supreme ever did.

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. ★



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Is California Driving Business Away?



By Dan Walters
CALMatters

Is California killing the golden goose with taxes and regulations that drive businesses and their jobs to more hospitable states?

That question has been debated for years without a definitive answer, flaring up whenever there's a high-profile move out of the state.

With the recent relocation of several well-known firms to Texas, along with one famous billionaire, Tesla's Elon Musk, the question once again reverberates in political circles.

Musk first threatened to shift locales last year after his manufacturing facility in the Bay Area was hit with a pandemic shutdown order.

"Frankly, this is the final straw," he tweeted last May. "Tesla will now move its HQ and future programs to Texas/Nevada immediately."

"F*ck Elon Musk," Assemblywoman Lorena Gonzalez, tweeted in response. Gonzalez, a San Diego Democrat and the Legislature's most outspoken proponent of unionization, later added, "California has highly subsidized a company that has always disregarded worker safety & well-being, has engaged in union busting & bullies public servants. I

probably could've expressed my frustration in a less aggressive way. Of course, no one would've cared if I tweeted that."

In December, Musk announced his personal move to Texas and his plans to expand activities in that state.

Last week, the Center for Jobs and the Economy, an arm of the California Business Roundtable, offered new grist for the debate by launching "CaliFormers," a running list of companies that have relocated from California or expanded operations elsewhere.

"California policies have created the highest in the nation cost-of-living and strictest in the nation regulatory costs which have caused jobs in key sectors such as manufacturing to start-up, scale or relocate in other lower-cost states, sometimes just across the border from California," the CaliFormers announcement declared.

"As we look to the future of our post-pandemic economy," it added, "the shift of the tech industry and the movement of its executives and investors will significantly impact the stability and solvency of our general fund since the state's progressive tax structure relies heavily on taxes paid by California's highest earners."

CaliFormers arrives on the scene not only as the perpetual debate heats up again but as the Legislature considers a new spate of bills that would impose additional costs on business and/or levy new taxes on business or wealthy individuals such as Musk.

CaliFormers gives the perpetual debate a factual underpinning, but it also falls short of a much-needed comprehensive analysis of the issue. Jerry Nickelsburg, who runs the Anderson Forecast, an economic research organization at UCLA, quickly criticized it for lacking context.

"The list does not sort by year or normalize by u-rate or employment," Nickelsburg tweeted. "It does not track moves to CA. (e.g if a company adds 200 jobs in CA and moves 100 to TX it appears on the table as a move of jobs to TX). So, a nice graphic, but not very useful as an analysis."

Nickelsburg makes a valid point. Obviously the issue is an important one. California depends on a vigorous private sector to provide jobs and indirectly provide revenues for the services that Gonzalez and other politicians want to expand. In fact, those one-percenters at the very top of the income ladder, such as Musk, are paying half of the state's income taxes.

It's so important that it deserves far more serious analysis. Gov. Gavin Newsom and the Legislature have immense research capabilities at their command and should order up a comprehensive and independent examination of whether California is becoming toxic to vital business activity. It's time to settle the argument once and for all.

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



By County Supervisor
Sue Frost

Through the generosity of the Gold River Messenger, this column serves to provide an update about matters affecting the unincorporated community of Gold River.

As we work toward what will hopefully be the end of this now year-long pandemic, a natural discussion topic is around vaccines. Through the roller coaster of the COVID-19 response, for many people the vaccines offered hope for bringing all of it to an end. Understandably, since the first doses of vaccines became available, I have heard from countless constituents frustrated with how challenging it is to access the vaccine or even get connected with information on the process. I get it. Some of the challenges in this process fall on the county. We could have come out with a better website and had a more thought-out plan for distribution. Like many of the struggles we have all gone through over the last year, I am afraid that the leading cause of our woes is the state once again.

When vaccines first became available, there was a simple explanation of why there were not enough vaccines to go around: limited supply. Not all of the vaccines that are available today were even approved for distribution back in January. The ones that were approved and in circulation were limited and had to be stored under specific conditions. Of course, there is also the

GOLD RIVER COMMUNITY UPDATE

Shortchanging Sacramento County on Vaccines

fact that both the Moderna and Pfizer vaccines required recipients to receive two doses, limiting the supply even further. Thanks to the approval of the Jansen vaccine, the total supply is increasing. Unfortunately, the state's increase in supply being distributed does not necessarily benefit Sacramento County residents hoping to get their dose(s).

The inconsistency in distribution became blatantly apparent in February when the state's total vaccine supply rose 20%, and Sacramento County's allocation dropped by 18%. Unfortunately, this has become a pattern. In January, Sacramento County received 2.83% of the state's total distribution of doses. Since then, we have seen that percentage steadily decrease. On March 8th, even with the newly available Jansen vaccine, Sacramento County's allocation from the state fell to just 1.65% of total doses distributed. There is some explanation for this, including that Sacramento County's population of eligible or priority populations is lower than neighboring counties. The best explanation I've heard came from our Acting Director of Public Health. During the March 9th Board of Supervisors Meeting, he said that what is essentially happening is that the governor changes his mind every two weeks. The distribution formula changes, and it never benefits Sacramento County.

At this point, are any of us surprised? The state's response to the pandemic has been a series of changes based on state officials' whims uninterested in looking at challenges at the

local level. As other counties take larger percentages of the state's distribution of doses, they are blazing past Sacramento County through the tiered system of eligible vaccine recipients. Meanwhile, my office is still receiving calls from individuals eligible since the first dose was administered, struggling to access the vaccines that will bring them peace of mind or closer to normalcy. At the same time, Sacramento County's public health officials have to spend their time advocating to the state for a distribution method that accounts for the fact that Sacramento County is a regional distribution hub, and even with 3% of the state's population, we have never received 3% of the state's distribution.

I think everyone that wants the vaccine should be able to get the vaccine. I understand the challenges with rolling out an emergency vaccine amid a global pandemic, and I knew it was never going to be easy. However, the reality of what is going on at the local level continues to be an afterthought for the state, and it seems Sacramento County is somewhere in the far back.

Thank you for reading – and as always, if you want to contact me, call me at 916-874-5491, or e-mail me at SupervisorFrost@saccounty.net.

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

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Ask Toni

Why Are Medicare Part D Rules So Confusing?



Toni King

Hello Toni:

I received my payment invoice from the Medicare Part D plan I recently enrolled in, and I am simply confused. It shows for February, 2021 premium \$7.30 and February Late Enrollment Penalty \$7.60. I had enrolled in Medicare Part B after losing my job due to COVID-19 layoffs.

I applied for Medicare Part B with the Medicare form CMS-L564 "Request for Employment Information" signed by my HR department and to begin January 1st. My Medicare Part A began June 1, 2018 when I turned 65 and I have been covered with employer benefits including prescription drug plan until December 31, 2020 when my company insurance ended. I do not understand any of this!

~ Brad from Salt Lake City, Utah
Brad:

America is not aware that Medicare Part D prescription drug plan's penalty date starts when Medicare Part A begins not when Medicare Part B starts. Brad your Part A started June 1, 2018 and that is when your Medicare Part D penalty began.

After you enrolled in your current Medicare Part D plan, you should have received a letter that requested you to inform that specific Medicare Part D plan what type of "creditable" prescription drug coverage you had from June 1, 2018 to January 1, 2021.

This letter explains what you should do to inform Medicare what prescription drug coverage you have had by either calling an 800 number or the letter has a form describing what type of coverage you had which you can mail back to the Medicare Part D plan you enrolled in.

Many fail to open this letter or understand the importance of notifying the Medicare Part D plan regarding what type of "Creditable" prescription drug coverage they were enrolled in.

I believe this is what happened to you, Brad because there is a specific time limit

to respond, or you will receive a "Late Enrollment Penalty" not for one month but for as long as you are enrolled in a Medicare Part D plan.

The Medicare & You handbook states: "Creditable prescription drug coverage could include drug coverage from a current or former employer or union, TRICARE, Indian Health Service, the VA or health insurance coverage. Your plan must tell you each year if your non-Medicare drug coverage is "creditable coverage". This information may be sent to you in a letter or included in a newsletter from the plan."

Medicare does not acknowledge discount prescription drug cards or low-cost generics programs such as GoodRX as "creditable coverage" and enrolling in one cannot keep you from the "Late Enrollment Penalty".

Brad, your "Late Enrollment Penalty" may have been because you waited past the 63-day window to enroll in a Medicare Part D plan and was without creditable prescription drug coverage after leaving your company benefits. Maybe your company's prescription drug benefits (not health benefits) which you left last year was not creditable as defined by Medicare and that caused the "Late Enrollment Penalty". These are two different ways may have caused you to receive the Part D penalty listed on the invoice from February.

****Reader Alert:** Please open all mail from Medicare, Social Security, or Medicare insurance plans which you have enrolled in because you never know what they are requesting from Medicare. Contact the Toni Says® office for questions regarding Medicare enrollment issues. We are happy to guide you through the Maze of Medicare! **

2021 Confused about Medicare Zoom webinar is Thursday, April 29th at 4:00 PM. Visit www.tonisays.com to sign up for Toni's new webinar event.

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. Have a Medicare question? Call 832/519-8664 or email info@tonisays.com. ★

The Silver Lining of Proposition 19



Senator Ted Gaines

Commentary by Ted Gaines

Proposition 19, The Home Protection for Seniors, Severely Disabled, Families, and Victims of Wildfire or Natural Disasters Act, was passed by voters last November, enacting significant changes to California's property tax law. One provision of the measure – that concerning "parent-child" and "grandparent-grandchild" exclusions – triggered a massive property tax increase that took effect February 16.

Unfortunately for homeowners, the statute in its current state is a confusing mess. As a State Board of Equalization Member and dedicated taxpayer advocate, I continue to work closely with state legislators and county assessors to provide clarity and answer as many questions as possible for taxpayers affected by these provisions.

While Proposition 19 has some serious shortcomings – increasing taxes on tens of thousands of California families and making it more difficult and expensive to pass on property and family farms to your children and grandchildren – it does offer noteworthy tax

benefits to homeowners who are nearing retirement, severely disabled or victims of natural disasters. Beginning April 1, 2021, qualified homeowners can transfer their low Proposition 13 tax base year value to a replacement home of any value, in any of California's 58 counties. Homeowners who want to downsize, move closer to family, or relocate for any other reason can blend the taxable value of their old house with the purchase price of a new, and possibly more expensive home, reducing the property tax burden they would otherwise face.

When voters overwhelmingly passed Proposition 13 in 1978, it was to rein in property tax rates that had spiraled out of control as county governments routinely raised property taxes, in many cases forcing families from their homes. The landmark ballot initiative placed restrictions on how much a homeowner's taxable value could increase every year, even if a home's market value grew substantially.

California voters later passed Propositions 60, 90, and 110, which extended Proposition 13 protections to homeowners 55 or older and people with severe disabilities by giving them a one-time opportunity to retain their Proposition 13 tax base if they moved to a home of equal or lesser value within the same county or to one of the 10 counties with an intercounty agreement.

Proposition 19 further expands Proposition 13 benefits by allowing eligible homeowners to

transfer their base year value up to three times. It also gives property owners whose homes were damaged or destroyed by a wildfire or other natural disaster the ability to transfer their Proposition 13 base year value to a new home. These provisions of Proposition 19 take effect on April 1, 2021 and give homeowners two years to transfer their base year value to a replacement residence in any county.

I support the base year transfer provisions of Proposition 19 because they allow more homeowners to take advantage of Proposition 13 protections that continue to be widely supported by California voters. While some of Proposition 19's provisions hurt California taxpayers at a time when they need economic security the most, it's always nice to have a silver lining.

Visit my website at boe.ca.gov/gaines for more information on Proposition 19. I encourage all homeowners to check with their County Assessor for specific county regulations, policies, and any paperwork associated with base year transfers.

Senator Ted Gaines (Ret.) was elected in November 2018 to represent the Board of Equalization's First District. He is a leading taxpayer advocate and is committed to providing trustworthy and transparent representation for nearly ten million constituents in 30 counties of northern, eastern, and southern California. For more information, visit boe.ca.gov/Gaines. ★



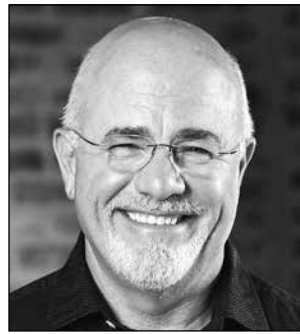
HOPE

Easter has come and gone. It's a beautiful time of awakening and renewal and a new beginning. What better time to reflect where we have been with this horrible pandemic and where we will go from here with the hope that there will be an end to the tragedy so many are facing every single day. This last year has brought so much pain and suffering. It has taken countless lives and caused strife on so many levels. Isolation has caused pain. There has been heightened hate and discord. I think that tells us we really need each other. But do we really care about each other? It reminds me of the words from an old Simon and Garfunkel song called "Sound of Silence," "People talking without speaking...people hearing without listening." Sound familiar? But we must not be silent and fear must not be our guide. We have to come together, help each other, and give hope that it CAN and WILL be a better world if we just take one day at a time and give of ourselves.

Easter is about celebrating the one who gives us hope that something awaits us when this life is done. It's a joyous day. But we can make something special of the life we are living right now. Easter has all the earmarks of what we must do to achieve that new life. All you have to do is look at the symbols of Easter. Who is hoppin' down the bunny trail? It's the Easter Bunny and its association with fertility, new life and spring. What about

the fabulous array of flowers during this holiday. Easter flowers are often a central theme to religious celebrations, but also part of secular Easter festivities too. Look at Easter Lilies? These pure white flowers are thought to symbolize purity, and as such, represent the resurrection of Christ. That's new life. Tulips symbolize passion, belief and love. And white tulips have special meaning. White tulips represent forgiveness. Much needed today. Irises represent faith, wisdom and hope. Hyacinths represent peace of mind. Why can't we merely reflect on these symbols and incorporate them into our lives?

Let's be honest. I can't totally understand all you have gone through in your life any more than you can totally understand mine. But we can still share and speak in understanding, not accusing voices. Even though Easter is done. Let's not forget what it's all about for the rest of the year. We don't need symbols to care. We don't need symbols to choose renewal. We don't need symbols to believe in hope. Hope comes from within. Dig deep into your own heart and soul and let Easter be a time for your own renewal and hope for a better life because you truly believe it can be a better life. Just one day at a time can make a big difference. Make your own symbols and let the love in your life be your guide. Happiness begins within and shared without! You don't need material symbols to SHARE LOVE!!! ★



Dave Ramsey Says

Not Really an Emergency

Dear Dave,

My husband and I are close to having our home paid off and being completely debt-free. Can we dip into our emergency fund to pay off the house?

–Enid

Dear Enid

I'm not sure I'd recommend doing this. I might think about it if your emergency fund is way too big, plus you have a very small amount left to pay on your home. But remember, your emergency fund should be three to six months of expenses – not income. On top of that, paying off your home a few months earlier isn't exactly an emergency.

Believe me, I understand the feelings that go along with being so close to becoming completely debt-free. It can be tempting to throw a bunch of money at your house, and get rid of the mortgage payments. Still, even as much as I hate debt, I

wouldn't put my emergency fund at risk to make it happen.

When you do things like that, Enid, you're just begging for Murphy to come visit. The moment you write a big check and weaken your emergency fund for something that isn't an emergency, the transmission in your car will go out or you'll have to replace the central unit on your home. It's not worth the risk!

–Dave

Getting Started

Dear Dave,

Should I catch up on my past due bills before saving up \$1,000 for Baby Step 1?

–Sharyn

Dear Sharyn

That's exactly what you should do. Get current or make payment arrangements with everyone who's willing to work with you first. In the process, make sure you're keeping your own living necessities in mind – food, shelter, clothing, utilities, and transportation.

After you've done that, and saved a beginner emergency fund of \$1,000, start your debt snowball and pay off all your debts from smallest largest, except for your home. That's Baby Step 2. In Baby Step 3, you'll

save up and increase your emergency fund from \$1,000 to a full three to six months of expenses. Once you reach this point, you can really start looking toward the future.

In Baby Step 4, start investing 15 percent of your income into Roth IRAs and other pre-tax retirement plans. College funding for the kids, if there are any, is next in Baby Step 5.

Baby Step 6 is a big one, because this is where you pay off your home early. But Baby Step 7 is the real deal. This is when you're completely debt-free, and you're able to build wealth like crazy and give with outrageous generosity!

–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 16 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. He also serves as CEO for Ramsey Solutions. ★

Social Security Matters

Will My Widow's Benefit Replace My Own Social Security?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: My husband is 76, retired for 4 years, and receiving Social Security. I am only 59 and still working. We are both in good health and I'd like to think we still have many years to enjoy retirement. My question: Is it true that if I start SS at 62, I can switch to my husband's SS when he passes? If this is true (and his amount is slightly higher than my FRA amount), wouldn't it make sense for me to begin collecting at 62? **Signed: Younger Spouse**

Dear Younger Spouse: Yes, it is true that if you start your reduced personal SS benefit at age 62, and your husband (collecting a benefit higher than your own) predeceases you, you can switch to his higher benefit amount. But there are some other factors which come into play when dealing with survivor benefits, especially with an age difference:

- You must be at least 60 years old to claim your survivor benefit (or 50 if you are disabled).
- Your survivor benefit will be reduced if you haven't



yet reached your own full retirement age (FRA) when you claim it. The reduction is 4.75% for each full year earlier than your FRA that you claim the survivor benefit.

- You do not need to take your survivor benefit immediately upon your husband's death. Your survivor benefit as your husband's widow reaches maximum at your FRA, and you can choose to delay claiming your widow's benefit until you reach your FRA (to get the maximum amount).
- If you claim any SS benefit before your FRA (your own or your survivor benefit), and you are working, you'll be subject to Social Security's "earnings test" which limits how much you can earn before SS takes back some of your benefits.

Considering the above, if your eventual benefit as your husband's widow will be the highest benefit you will be entitled to, then claiming your personal SS benefit at age 62 may be a prudent strategy. It allows you to collect your own benefit earlier (albeit reduced) until your higher survivor benefit kicks

in to replace the smaller amount. However, your plans for working prior to your full retirement age are key to deciding if you should claim benefits earlier. If you exceed the earnings limit (\$18,960 for 2021), SS will take away some of your benefits, which could mean you go without benefits until they recover what you owe. Indeed, if your earnings are high enough, you may find that you would get no SS benefits because the amount you owe for exceeding the earnings limit would completely offset your Social Security benefit.

So, as you can see, if you are working with a high income, the earnings limit might imply that waiting until your FRA to claim any SS benefit is the smartest move. But if you don't work after you claim SS then taking your own benefit early and later switching to your higher widow's benefit at or after your FRA would be a sound choice.

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). To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org. ★

Ready to Get Out There?

Continued from page 1

install signage and giant inflatables for Kids Day, and post hundreds of American flags on Folsom Boulevard for Memorial Day. Plans are coming together for a return of Fourth of July festivities and summer outdoor movies and concerts, with the Rancho Cordova Sports Hall of Fame, Heartstoppers Haunted House and holiday activities like the Christmas Tree Lighting and Holiday Lights Experience later in the year as the coronavirus vaccine kicks in and special events roll out.

Are you ready to join the Cordova Community Council Volunteers? The journey begins by visiting cordovacouncil.org and clicking the "Be a Volunteer" link. Fill out the form, which includes a menu of activities from which to choose, and as events draw near, you will get the call.

"People volunteer for a lot of reasons," said Beckstaiger. "It makes you

feel good, it gets you out of the house, it helps you meet new people and have fun being part of a team. But the number one reason people volunteer is that somebody asked them to volunteer. And we're asking."

Most Cordova Community Council event commitments are for activities held outdoors. The normal commitment is six hours. Volunteers are provided with water and snacks, any needed tools and other benefits which vary from event to event. Volunteers under the age of 18 are eligible with a signed parental permission form if they are serving as part of an adult-supervised organization or when accompanied by a parent.

Volunteers are also needed to serve as docents at the Mills Station Arts and Culture Center (MACC). Learn more at rmacc.org.

For more information or questions, email or call 916-273-5701. ★

Local United Way CEO to Step Down

Continued from page 1

together to make community change happen. Today, the nonprofit is bringing people together across Amador, El Dorado, Sacramento, Placer and Yolo counties for its

Square One Project, a 20-year promise to significantly increase the number of students in our region who graduate from high school ready for success in college and beyond. United Way believes ending

poverty starts in school and is working to ensure kids meet important milestones and their families receive support and resources. To learn more and make a donation, visit YourLocalUnitedWay.org. ★

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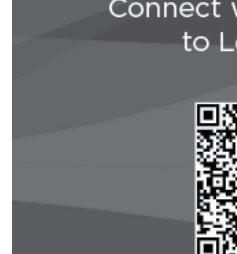
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“Mosquito Fern” Abundant This Year

By Ken Casparis,
Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Many parkway visitors have noticed a dense fern covering much of the pond at Sailor Bar this year. This floating fern is in the genus Azolla, often called mosquito ferns, and is believed to be native to California.

While non-toxic or otherwise dangerous, a dense population of Azolla can block light from the water and deplete water oxygen

levels as they decompose. “In California, the general consensus is that we have two species present – Azolla filiculoides, or ‘Common Mosquito Fern,’ and Azolla microphylla, also known as ‘Mexican Mosquito Fern,’” said Carl Rothfels, a biology professor with UC Berkeley. “This latter species is sometimes called Azolla mexicana -- it’s not clear whether A.microphylla and A.mexicana are separate species.”

Both species of Azolla are thought to be native to California, although they have boom-and-bust population cycles that make them seem like they are invasive. It seems that this year the populations in the Sacramento area are unusually large.

The Department of Regional Parks is currently working with Rothfels to determine why this fern is so abundant this year and what, if anything, we can do to curb its growth. ★

Sac Life Center Awarded \$15,000 by American River Bank and Kelly Foundation

Continued from page 1
for Ambulatory Health Care, which ensures the group has met nationally recognized standards for the provision of high-quality health care. The nonprofit also offers a 24-hour hotline and program for women who have experienced pregnancy

loss. For more information about the Sacramento Life Center’s Sac Valley Pregnancy Clinic, visit www.svpclinic.com. For more information about the Sacramento Life Center or to make a donation, visit www.saclife.org.

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Sac Native Prepares COVID-19 Vaccine Aboard US Navy Warship

By Rick Burke,
Navy Office of
Community Outreach

SAN DIEGO, CA (MPG) - Hospital Corpsman 3rd Class Jessica Young, a native of Sacramento, California, prepares the COVID-19 vaccine aboard Nimitz-class nuclear aircraft carrier USS Carl Vinson (CVN 70). Vinson is currently pier-side in its homeport of San Diego.

U.S. Navy photo by Mass Communication Specialist Seaman Mason



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