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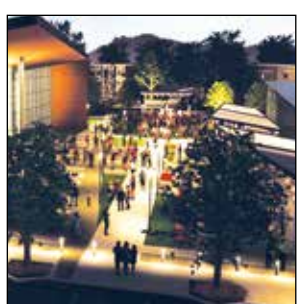


Gold River Messenger

VOLUME 8 • ISSUE 07 *Serving Gold River and Sacramento County* SEPTEMBER, 2020

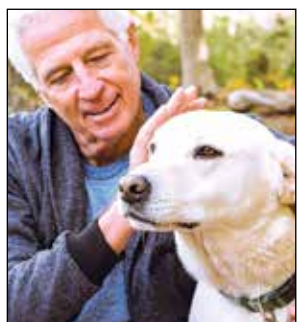
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'GOLDEN YEARS' CAN FEEL OPPRESSIVE



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OPERATION BACKPACK PROVIDING SUPPLIES



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PRSR STD
ECRWSS
U.S. POSTAGE
PAID
EDDM RETAIL

*****ECRWSS*****

Local Postal Customer

Rio Del Oro Breaks Ground



Above: Groundbreaking at Rio Del Oro! From left to right: Price Walker, Vice President of Project Development for Elliott Homes; Councilmember Donald Terry; President and Owner Harry Elliott III, Rancho Cordova Mayor David M. Sander Ph.D., Vice Mayor Garrett Gatewood, Councilmember Robert J. McGarvey, Councilmember Linda Budge and City Manager Cyrus Abhar. Photo by Rick Maness Right: Rancho Cordova Mayor David M. Sander Ph.D. (left) and President and Owner of Elliott Homes Harry Elliott III survey the Rio Del Oro development site. Photo by Patrick Larenas

City of Rancho Cordova

RANCHO CORDOVA, CA (MPG) - On August 14, 2020, Elliott Homes, Inc. and the City of Rancho Cordova broke ground on Rio Del Oro, the largest development in the city's history.

Rio Del Oro spans 3,800 acres in Rancho Cordova and could fit Downtown Sacramento in its footprint. The development will feature thousands of new homes, over 7.6 million square feet of commercial, professional and industrial space, one of the largest parks in the region at 130 acres, and the city's next high school.

"Elliott Homes is proud of our new Rio Del Oro community," said Price Walker, Vice President of Project Development, "and excited to finally begin this long-awaited project. Despite the challenges of Rio Del Oro's size, the efforts

in this first phase will result in the construction of model homes by the end of 2021."

The City of Rancho Cordova is a thriving, safe and fun community where people live, work, learn and play. Rio Del Oro is the result of a long-term partnership between owner and developer Elliott Homes and the city and project plans have been in the works for more than 10 years.

"Today marks a milestone in the City of Rancho Cordova," said Rancho Cordova Mayor David Sander. "We are proud to join Elliott Homes and celebrate the start of construction for Rio Del Oro. This development will expand our housing options, attract new business, generate job

opportunities, establish new roadway connections, and provide additional education and recreation spaces."

The development area is east of Sunrise Boulevard and between White Rock Road and Douglas Road. The first phase of Rio Del Oro begins with construction of new single-family homes adjacent to the White Rock Road corridor.

For progress updates on the development, sign up for the city's e-newsletters at CityofRanchoCordova.org/news or follow the city's social media channels. ★



Scammers Targeting SMUD Customers

SMUD News Release

SACRAMENTO REGION, CA (MPG) - SMUD urges customers to be on the lookout for scammers claiming to represent SMUD and threatening disconnection if immediate payments are not made.

A common scam currently being used works like this:

Scammers contact a customer – sometimes from a phone number that appears to be SMUD's customer service number – and threaten disconnection if a payment is not made immediately via a pre-paid debit card, often at a pay station such as CVS or Safeway stores (not authorized SMUD pay stations). Some scammers have even asked for a cash payment to be made in person at a public location;

Then the scammer demands that the customer call back a non-SMUD number with payment details; When the customer calls the number, it is answered with a recording of SMUD's phone-based customer service menu; When the customer chooses a menu option, the call will go to voice-mail or will be answered by a scammer posing as a SMUD employee.

Please note that SMUD representatives will never call a customer and direct them to a non-SMUD payment facility or require a specific method of payment such as cash, wire payment or money card.

A list of authorized SMUD pay stations can be viewed by visiting SMUD.org/Pay. The following are not SMUD authorized pay stations: CVS, RiteAid, Walgreens and Safeway. Also, SMUD does not accept payment via Green Dot, Money Pak, MoneyGram or Reloadit.

If customers receive a suspicious call, SMUD asks them to ask for a name and number, then hang up and call SMUD at one of the following published numbers:

Residential customers: 1-888-742-SMUD (7683)

Business customers: 1-877-622-SMUD (7683)

Customers can also email SMUD at scamreporting@smud.org with the same information.

To learn more about how to protect yourself from fraud, visit SMUD.org/Scam. ★

Bike Patrol Hits the Trails

By Ken Casparis, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - This past February, the Sacramento County Board of Supervisors voted to authorize the establishment of the American River Bike Patrol to watch over the bike trails on the American River Parkway. The volunteer Bike Patrol, organized by the National Ski Patrol (NSP), has recruited and trained members and began patrolling the trails in July.

The patrol's 55 volunteer members were trained by the NSP in first-aid, CPR and basic bicycle repair. Regional Parks Rangers helped to train volunteers on expected trail etiquette. All volunteers are required to wear a volunteer bicycle patrol uniform, distinguishing themselves from regular users of the trail. NSP coordinates bicycle trail volunteer schedules with Regional Parks.



Volunteer bike patrollers are now providing service along the 32-mile American River Parkway multi-use trail from Old Sacramento to Beals Point at Folsom Lake in California. Photo: American River Bike Patrol

"We are excited for these volunteers to hit the trails to help teach trail users about trail safety and etiquette," said Liz Bellas, Director of Regional Parks.

"We have seen an increase in new trail users this year and these new users don't always know proper trail etiquette, which can be dangerous for other trail

users. The Bike Patrol members will be great educational resources."

"We are delighted to be part of the Parkway team
Continued on page 3

Cooley Honors Local Equestrian Center as Small Business of the Year

Heroes of Human Services Award Nominations



Tarzan, Misty on the left, Brittney Chambers owner and founder of CBC Therapeutic Horseback Riding Academy, and Maverick (right). Photo: Office of Assemblyman Ken Cooley

By Marianne Conarroe, Office of Assemblyman Ken Cooley

RANCHO CORDOVA, CA (MPG) - On Monday, July 27, Assemblyman Ken Cooley (D-Rancho Cordova) announced Brittney Chambers, owner and founder of CBC Therapeutic Horseback Riding Academy, LLC as his Small Business of the Year 2020.

Every year, members of the California State legislature take time to honor a small business from their district. Prior to the Coronavirus Pandemic, the Salute to Small Business event provided space for small businesses to learn of resources and meet with other small business owners from across the state. The annual event is sponsored by the California Small Business Association, a volunteer-driven, non-partisan organization with the mission to provide small businesses with a meaningful voice with policy-makers in state and federal government. This year, the in-person event is postponed to a later date.

"I actually knew in January who I wanted to honor as my small business of year," said Assemblyman Cooley. "Understanding the reasons for the postponement of the in-person event, I still wanted to publically salute the great work of Brittney Chambers and her riding academy. Brittney created a niche service to help disadvantaged youth, veterans experiencing PTSD, and people struggling with addiction or mental health issues find a certain solace while communing with Brittney's horses."

CBC Therapeutic Horseback Riding Academy is located in southern Sacramento County and is adjacent to Deer Creek. Ms. Chambers has over 20 years of experience with horses. She has ridden several different disciplines and specializes in Rider Biomechanics, and both English and Western Fundamentals. Brittney combined her education and experience in the human services field with her passion for horses after earning degrees in social science and alcohol and drug counseling, and a Master Degree in criminal justice administration. She confidently

serves at risk youth, individuals who have mental health or addiction issues, the developmentally and physically disabled, veterans, individuals who are involved in the criminal justice system, and anyone who just wants to become involved with horses. More about CBC: <https://www.cbcequine.com/>

"It is an honor to be receiving this recognition. I am so happy that I am able to help those in need by introducing them to a new way of healing, said Brittney Chambers. "It is always such a great experience when you get to see the moment at which one connects with the horse for the first time. It is truly amazing. I appreciate all of the support I receive from the community in order to help change lives, by the touch of a horse."

Assemblyman Ken Cooley represents Assembly District 8 which includes the communities of Arden-Arcade, Carmichael, Citrus Heights, Herald, Rancho Cordova, Rancho Murieta, Rosemont, Wilton and other portions of unincorporated Sacramento County. For more information, please visit <http://asmdc.org/members/a08/>

By Andrea Sandoval, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - The Heroes of Human Service Awards recognition was created to honor those who have touched the lives of others through their advocacy, dedication, service and support throughout Sacramento County.

We are looking for individuals/groups who have demonstrated outstanding involvement and commitment to human services. Human services are broadly defined as community services that support and protect individuals and families. Examples include efforts not limited to: Social work; Mental health care; Dependent care; Job training; Shelter services; Health programs; Mentoring; Financial assistance; After school programs; Nutrition services; Substance abuse services; Legal and criminal justice services; Recreation services.

A person/group may be nominated for extraordinary efforts exhibited by commitment, dedication and dependability over a period of time OR a person/group may be nominated for a one-time specific situation or incident that exhibited extraordinary effort. ALL nominations will be considered.

Who is Eligible?

Nominees must have demonstrated a commitment to human services through efforts to provide residents of Sacramento

County with the resources, services, supports, or opportunities needed to enhance quality of life and social functioning.

Nominees may be from a volunteer organization/ club or committee: Examples should be reflective of efforts that go beyond the scope of their regular employment.

Nominees may be from a place of employment: Examples should be reflective of extra-ordinary work that they do at their place of employment that is beyond performing their regular work duties

Selection and Notification

A panel representing the Sacramento County Board of Supervisors and the Human Services Coordinating Council will make the selection of honorees and those selected will be notified by their respective County Supervisor's office.

How do I Nominate?

Fill out the nomination form and return it to the Human Services Coordinating Council by the deadline. You may attach extra pages if needed to answer questions. Please only nominate one person or group per form. Submission deadline is Sep. 4, 2020.

Submission form

For questions regarding the nomination process please contact:

Gloria Bedford
Human Services
Program Planner
916-875-1344
bedfordg@saccounty.net ★

First Generation Farmers Return to their Roots

City of Rancho Cordova

RANCHO CORDOVA, CA (MPG) - In 2018, husband and wife, Greg and Alex Kerezek returned home to Rancho Cordova after living in San Jose where they attended college in the years after they graduated from Cordova High School. After returning home, they soon founded their urban organic farm, Rancho Roots.

Located in the historic Hachiya Persimmon Orchard just behind the Cordova Baptist Church and Preschool on Coloma Road, Rancho Roots is home to a variety of culinary herbs, fruits and leafy greens such as rainbow

chard and kale. The farm is also home to quail, chickens, and even 40 rabbits who play a particularly special role in their farming process.

"We like to say that we are bunny owned and operated. And they really are great companions," said Alex.

Early on in their farming journey, Greg and Alex learned that to make sure the soil had proper nutrients to continue to produce well, they needed a healthy, organic compost. After some trial and error, further research led them to rabbits. The rabbits live in hutches constructed from completely repurposed materials and help by eating the remains of crops after they've

been harvested, and provide healthy manure for an organic compost that feeds the next crop.

Alex and Greg practice a regenerative agricultural philosophy which mimics nature and feeds the soil naturally to produce all organic crops. In fact, the farm, which is on two-thirds of an acre, is planted underneath and between the existing orchard's rows.

You can visit Greg and Alex (and the bunnies) at the Rancho Roots Farm Stand every Saturday from 9 AM - 1 PM and every Tuesday from 2 PM - 6 PM at 10527 Coloma Road. Learn more about Rancho Roots at RanchoRoots.com or find them on Instagram at @RanchoRoots.



Rancho Roots Farm's success provides plentiful yields thanks to its furry colleagues. Photos: City of Rancho Cordova

Election Information

November 3, 2020 Presidential General Election

Keep Yourself Safe. Vote Early and Vote by Mail.

Oct 5

Oct 19

Oct 24

Oct 31

Nov 3

Ballots begin being mailed. Ballot Drop Boxes open.

Close of registration. Register today!

Some Vote Centers open through Election Day.

All Vote Centers open through Election Day.

Election Day! Last day to turn in your ballot.

Vote Early! Don't wait for Election Day
Take advantage of early voting and **avoid the lines!** You can return your ballot in the mail, at any Ballot Drop Box, or at any Vote Center. No postage necessary.

Planning on voting in person?
Voters should anticipate long lines
Social distancing will be enforced at all Vote Centers (6 feet of clear space)
Gloves, hand sanitizer, masks, and one-time use only pens will be made available to voters
No voter should have to choose between their health and participating in the November 3, 2020 Presidential General Election.

Vote Early! Vote by Mail.

Visit www.elections.saccounty.net or call Toll Free (800) 762-8019

Operation Backpack Provides School Supplies to Area Children

By **Christie Holderegger, Volunteers of America Northern California & Northern Nevada**

SACRAMENTO REGION, CA (MPG) - Operation Backpack, Volunteer of America's (VOA) annual school supply drive for students in need, collected over \$97,000 in a virtual drive to purchase school supplies for more than 2,100 children through a collaborative effort between 19 local businesses, 9 corporate sponsors, and 1,000 donors.

COVID-19 has presented many challenges and changes to education for students everywhere, and it has been especially difficult for those living in transition from homelessness, in foster care, or in low-income communities. Operation Backpack provides supply-kits with brand new, grade-appropriate school supplies to all of the families and children in VOA's shelters and programs. Additional supply kits will be distributed to 14 partner agencies, nonprofits and school districts, including Sacramento Food Bank & Family Services, Healthy Start Family Resource Center, and the Youth



Operation Backpack provides supply-kits with brand new, grade-appropriate school supplies to all of the families and children in VOA's shelters and programs. Photo courtesy Pexels

Service Bureau. VOA's longstanding partnerships in the community ensure as many children as possible get the tools they need to start the school year off on the right foot.

"Having new school supplies provides confidence and helps a child's self-esteem," says Ana Bankert, Director of Development, VOA. "Feeling prepared alongside every other child in the classroom is crucial to their ability to thrive. VOA is very grateful to work with sponsors, partners, volunteers, and donors who understand the importance of

this cause and the children it supports."

Operation Backpack would not be possible without the support and generosity of campaign partners CBS, CW13, and Good Day Sacramento and sponsors Sutter Health, Niagara Bottling, American River Bank, Kids Care Dental, Phoong Law, and Anthem Blue Cross Blue Shield as well as individual donors and businesses who have hosted fundraisers.

Founded locally in 1911, the Northern California & Northern Nevada office of Volunteers of America is one of the largest providers of social services in the region. The professional paid staff operates more than 50 programs: homeless services and shelters; substance abuse treatment and mental health services; senior, veteran, and family services; transitional, permanent supportive, and affordable housing. Volunteers of America provides shelter or housing to 4,500 men, women and children every night in Northern California and Northern Nevada. Learn more about Volunteers of America Northern California & Northern Nevada at www.voa-nccn.org. ★

Sac County Medicare Counseling Available, Despite COVID-19

By **Kathleen Newton, Northwest Media Consultants**

SACRAMENTO COUNTY, CA (MPG) - Although local HICAP Medicare counseling offices are currently closed due to COVID-19, free one-on-one sessions with local state-registered counselors are still available via telephone and video conferencing.

HICAP (the Health Insurance Counseling & Advocacy Program) is administered by the California Department of Aging. Its trained volunteer counselors are working from home, but are still

available by phone and video-conferencing to answer questions and help seniors and other eligible recipients understand their Medicare rights and benefits. HICAP counselors can provide information about Medicare supplemental insurance (Medigap policies); Medicare Advantage plans; employee and retiree coverage; long-term-care insurance and how to appeal coverage denials.

HICAP serves clients in El Dorado, Nevada, Placer, Sacramento, San Joaquin, Sierra, Sutter, Yolo and Yuba counties, regardless

of income or age.

To schedule a free, one-hour phone or video-conference appointment with a state-registered HICAP Medicare counselor in Sacramento County: Call – (916) 376-8915 or email – hicap@lsnc.net

Once your appointment is scheduled, you will receive an appointment reminder by phone, email or text prior to your appointment. If you need to cancel an appointment for any reason, you are asked to call (916) 375-3763.

For more information, go to www.HICAPservices.net. ★

Bike Patrol Hits the Trails

Continued from page 1 and our agenda focuses on safety; safe cycling, safe walking and family enjoyment on the trail," said Jim Cheng, Bike Patrol Representative.

Members of the Bike Patrol will act as trail ambassadors providing directional advice, equipment assistance, safety

insights and bike safety programs, assistance with events and first-aid services.

Similar volunteer trail programs exist throughout the state, including the American River Parkway Equestrian Patrol, Fort Ord Friends, East Bay Regional Park District Volunteer Trail Safety Patrol, Oakland Bike Patrol, Santa Monica

Mountains National Recreation Area Mountain Bike Patrol, Marin Open Space Bike Patrol, and Tahoe Bike Patrol.

If you see one of the Bike Patrol members while out on our trails, make sure you wave and say hello as you pass! For more information on the bike patrol, visit their website. ★

Kathryn A. Tyler – REALTOR®

Attorney at Law, LEED AP, SRES®, ePRO®, SFR®, PSA

Real Estate Broker Associate at Nick Sadek Sotheby's International Realty

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In addition to being an Attorney, I have earned advanced designations and certifications from the National Association of Realtors as a Seniors Real Estate Specialist, e-PRO, Pricing Strategy Advisor, and Short Sales and Foreclosure Resource. I am also a Green Building certified Accredited Professional in Leadership in Energy and Environmental Design.



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5 Ways Seniors Can Safeguard Against Cyber Criminals

By Ashley Pontius,
News and Experts

As the use of personal computers and cell phones has grown over the last two decades, identity theft has surged. One study found that over 14 million consumers were victims of identity fraud in 2018, and that their out-of-pocket costs totaled \$1.7 billion.

Seniors have been particularly vulnerable in recent years to online scams and telemarketing tricks. Unfortunately, another negative effect of COVID-19 has been scammers targeting seniors and the elderly by developing coronavirus hoaxes that prey on fears of the virus.

The growing problem of identity theft for all age groups makes it vital for consumers to develop a strategy to protect their devices, and those of their loved ones, although no system is perfect, says Chris Orestis (www.retirementgenius.com), a senior care advocate known as the "Retirement Genius" and president of LifeCare Xchange.

At a minimum, no one should give out their Social Security number to a stranger and should never click a link in an email from an unknown source. But cyberthieves have many ways to steal your identity, invade your computer, or raid your bank account and credit cards. What should you do to protect yourself from these scam artists and criminals?

"First, it's important to understand that identity-theft protection services don't actually stop identity

theft," Orestis says. "There is no fool-proof way to stop identity theft from happening; there are just too many different types of valuable information and avenues for cyberthieves to hack them."

"The Federal Trade Commission actually prohibits identity-theft services from using the word 'prevention,' and if a company is promoting that as part of their service they should not be trusted. But regardless of any service you might use, no one can be disengaged from protecting their own identity. It's important to take care of your identity and credit health with smart and regular maintenance, just like you do with your physical health."

Orestis offers a five-step plan to help protect your identity:

Register for fraud alerts. "You want these alerts on credit cards and bank accounts so you can be notified quickly of any suspicious activity on your accounts," Orestis says. "With fraud alerts, data security companies and financial services will text, email or phone you if there is a suspected security breach, or if they detect spending on a card or account that doesn't align with your spending habits or your location."

Review accounts regularly. Vigilance of your identity protection means you should go over your monthly bank and credit card statements and review online account activity weekly. "Immediately notify your bank or credit companies if you detect fraudulent activity," Orestis says. "Either freeze your account or cancel your

card. If you believe there could be a problem with your credit, you can place a credit freeze by phone with each credit agency's customer service line."

Monitor your credit reports. Orestis says monitoring credit reports from Experian, Equifax and TransUnion is another way to find discrepancies that may indicate fraud.

Don't leave a paper trail. "It's a good idea to get rid of physical private records and statements that include personal or financial data," Orestis says. "Identity thieves get into mailboxes and trash. They can use receipts to piece together your personal data, so it's smart to shred those and avoid any kind of paper trail."

Create strong passwords. Orestis suggests mixing upper and lowercase letters with numbers and symbols, and to avoid using the same password for every account. "Not having a strong password on your smartphone or computer is like leaving your house with the front door wide open," Orestis says. "Identity thieves are counting on people to use the same or similar passwords for their electronic devices and financial accounts. Mix up your passwords, and change them whenever you suspect an account has been compromised."

"Identity theft and cyber security are a very real threat in today's internet-connected world," Orestis says. "We all live online and are exposed to a lot of risk if we don't do the right things to protect ourselves." ★

Civic Center Partners Up



Rendering from Griffin Swinerton of the company's proposed development of the Rancho Cordova Civic Center. Image provided by City of Rancho Cordova

City of Rancho Cordova

RANCHO CORDOVA, CA (MPG) - The City of Rancho Cordova is making great progress toward its goal of developing a civic amenity for our community. On July 20, 2020, the Rancho Cordova City Council voted to select Griffin Swinerton/Related Housing as a private partner to develop a 10-acre parcel located on Folsom Boulevard adjacent to Folsom Lake College/Rancho Cordova Center and across the street from the Mills Station Arts & Culture Center (The MACC).

"This is a pivotal moment in our progress towards developing a civic center in the City of Rancho Cordova," said Deputy City Manager Micah Runner. "We look forward to working alongside Griffin Swinerton to take further steps to bring this project to life and hope that it will be a catalyst for future

investors," he added.

As you might recall, the City Council held four public work sessions with residents, businesses and interested parties to refine the vision for the project, select a location, and review various site layouts. The City Council, after much public input and discussion, has prioritized the potential uses for this project to a space for performing/visual arts, a recreational and housing space, a space to accommodate meetings, and an outdoor area for community gatherings.

City staff will continue to work with the Griffin Swinerton team to develop several options for the 10-acre parcel and will present to the City Council in early 2021.

Learn more about the Civic Center project at CityofRanchoCordova.org or sign up to receive our e-newsletter at CityofRanchoCordova.org/ENews. ★

West Nile Virus Activity on the Rise

By Luz Maria Robles,
Sac-Yolo Mosquito & Vector Control

SACRAMENTO REGION, CA (MPG) - The Sacramento-Yolo Mosquito & Vector Control District announced that the first signs of West Nile virus activity have been detected in Yolo County as 13 mosquito samples have tested positive for the disease. At the same time, West Nile virus activity continues to gradually increase throughout north Sacramento County as more mosquito samples and dead birds tested positive this week from areas near Carmichael, Fair Oaks and Arden-Arcade. "With the warmer temperatures we've seen recently West Nile virus activity is steadily rising," said Gary Goodman District Manager. "To date, the amount of West Nile virus activity has been lower than other seasons, however we are in the middle of summer and this can quickly change, therefore, it's extremely important that residents continue taking proper precautions to protect themselves from mosquitoes," added Goodman.

In response to the recent findings, the District will continue to monitor all West Nile virus activity through widespread mosquito trapping and testing as well as perform ground treatments in areas where positive mosquitoes have been found to quickly decrease populations and protect public health.

Another ongoing concern is that last year the invasive mosquito *Aedes aegypti* was detected in Citrus Heights within Sacramento County. Invasive mosquitoes pose a significant health

threat because they can transmit dangerous viruses including Zika, dengue fever and chikungunya. To date, invasive mosquitoes have not been discovered within our District area; however neighboring San Joaquin County recently announced that invasive mosquitoes have been found this week in Stockton after their initial detection in 2019.

To see a complete map of the WNV findings and for current information about District activities, please visit <https://www.fightthebite.net/media/west-nile-virus-activity/>

Residents may also subscribe to mailing lists to receive email notifications for upcoming mosquito treatments by zip code. To sign up, go to Spray Notifications on the website at www.FIGHTtheBITE.net.

2020 West Nile Virus Activity Update:

Sacramento County: 27 mosquito samples and 42 dead birds have tested positive for West Nile virus to date.

Practice the District D's of Mosquito Prevention: **DRAIN** standing water that may produce mosquitoes; **DAWN** and **DUSK** are times to avoid being outdoors; **DRESS** appropriately be wearing long sleeves and pants when outside; **DEFEND** yourself by using an effective insect repellent. Make sure to follow label directions! **DOOR** and window screens should be in good working condition; **DISTRICT** personnel are also available to address any mosquito problems. Call them at 1-800-429-1022 or visit www.FIGHTtheBITE.net. ★

Tips for Cleaning Your Property of Wildfire Ash

By Matt Robinson,
Sacramento County

SACRAMENTO COUNTY, CA (MPG) - The Sacramento area has been surrounded by wildfires and the effects have been smoky skies and falling ash. Breathing the bad air has been tough enough, but what's been falling from the sky is adding another environmental problem for our waterways.

Ash contains wood and vegetation, but also chemicals from homes and other buildings caught up in the flames then sent adrift to fall over the Sacramento region. We can help keep more from ending up in the water by being careful about how we remove the ash on our property.

If ash covers your home, walkway or vehicle, avoid breaking out the hose and washing it down the gutter. That untreated ash can pollute the storm drains and

eventually the creeks and rivers. Sweeping up the ash from around your home and depositing it in your trashcan is the best way to remove the pollutants.

When it comes to cleaning your vehicles, you should get rid of the ash on your vehicle as soon as possible because it can harm the paint. Taking your vehicle to a carwash will keep wastewater out of the storm drain system by diverting the wastewater to the sanitary sewer system or to a landscaped area where it will not pollute our creeks, rivers and waterways.

The cleaning up after the fires has both the U.S. and California Environmental Protection Agencies developing plans on clearing the ash without causing damage to creeks and rivers.

You can find more information from the United States Geological Survey (USGS) on the effects of ash in the waterways. ★

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PROJECT STIPEND

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ENHANCEMENT FUND

RANCHO CORDOVA

PREPARING FOR A PUBLIC SAFETY POWER SHUTOFF

Public Safety Power Shutoff (PSPS) is a statewide effort to prevent wildfires by proactively turning off power to communities when severe winds and dry weather conditions are forecast. While turning off the power helps prevent wildfires, we also know it will disrupt lives and cause hardship for our customers. That's why PG&E does not make this decision lightly and will only call a PSPS to help keep customers and communities safe.

HERE ARE 5 WAYS TO PREPARE FOR A PSPS:



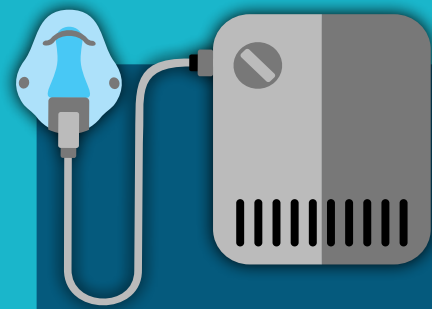
Make sure PG&E can reach you before a PSPS by updating your contact information at pge.com/mywildfirealerts.

1



Pack or restock your family's emergency kit including food, water, batteries, masks, radio and a first aid kit.

2



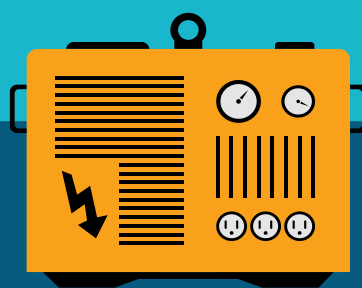
Make preparations for anyone in your family who depends on electricity for medical needs.

3



Practice manually opening your garage door (if you have a garage).

4



Ensure any backup power sources are ready and safe to operate.

5



For translated support in over 200 languages, please contact PG&E at 866-743-6589.



To learn more ways to prepare for a PSPS and any emergency, visit safetyactioncenter.pge.com

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SAFE Credit Union Employees Star in Quirky Ads



SAFE Financial Educators Gina Richardson, left, and Jason Fonseca, far right, film an ad at Ohana Moon Yoga in Cameron Park with owner Gretta Smith. Photo: SAFE CU

By Carole Ferguson,
SAFE Credit Union

SACRAMENTO REGION, CA (MPG) - SAFE Credit Union created a unique – and affordable – way to showcase its dynamic financial education experts and promote free, community workshops on social media. An ad-hoc team of do-it-yourselfers writes, directs, shoots, and stars in a series of quirky ads that provides quick financial education tips while teasing upcoming seminars.

The series stars financial educators Gina Richardson (LinkedIn: Gina Richardson) and Jason Fonseca (LinkedIn: Jason Fonseca) who bring their larger-than-life personalities to the spots. They believe that people better learn and incorporate the changes that help them improve their financial well-being through workshops that are engaging, interactive, and presented with personal truth and reality.

“SAFE Credit Union takes its mission to provide quality financial education to the community seriously, but that doesn’t mean that the workshops are stuffy,” says Carrie Johnson, who manages the financial education team in SAFE’s Workplace Financial Wellness program. “We are so fortunate to have Gina and Jason lead our workshops. They bring so much energy and genuineness to the workshops that really help people relax and feel open to learning important life-changing lessons.”

Financial education is at the heart of SAFE’s mission to help our members and the community improve their financial well-being. Just last year alone, SAFE financial educators connected with nearly 4,500 employees in the greater Sacramento area through the Workplace Financial Wellness program. And about that same number also took mini financial courses at SAFE’s online Financial Fitness Academy. They also helped 1,227 students gain real-world financial insights through financial literacy events held on high school campuses.

The video series touches on a series of free community webinars SAFE

launched in response to the COVID-19 pandemic: Navigating Your Debt During Challenging Times; Managing Your Finances During Challenging Times; and Mindfulness and Money. They also promote SAFE’s popular First-Time Home Buyers webinar.

The video series team is comprised of Fonseca, who writes the scripts as well as directs and edits the episodes; Richardson, who joins Fonseca in the leading roles; and Steve Joves, who helps coordinate the locations, shoots the scenes, and provides a final edit of the videos.

The no-frills production is an all-hands on deck enterprise. “The fun part about the production process is if you’re not on camera, you’re part of the crew,” Fonseca says. “You’re holding the boom mic. You’re setting up the camera, and someone else may be hitting record.”

In every script, Fonseca includes a financial education fact shared in one of the workshops that people may not know. Then he adds a funny twist. Visual humor is also incorporated, with Fonseca and Richardson wearing professional business attire in incongruous situations, such as striking a yoga pose in a yoga studio or sitting poolside in inflatable floats.

“My thought was to put our financial educators in real-life situations because what we teach in our workshops applies to everyday life,” Fonseca says.

Joves helps find the locations with an eye on supporting local businesses, including Ohana Moon Yoga featured in the Mindfulness and Money video.

Richardson says the secret to the videos is the use of comedy to make it fun and accessible for viewers. “It works to be personable,” she says about the videos and what she brings to her financial education webinars and workshops. “You have to bring it to where people are. We make it real. We talk about our own stories, how we went through it, how we became accustomed ourselves to being mindful about money in our own lives.”

For more about SAFE’s Workplace Financial Wellness program, go to safecu.org/employers. ★

Sacramento CARES Act Funding



Written by
Sacramento County
Supervisor Sue Frost

In recent days, Sacramento County and other local governments have been under the spotlight regarding how we have used our portion of the Coronavirus Relief Fund (CRF) money from the federal government via the CARES Act. Sacramento County received \$181 million, and I want to take this opportunity to explain to you how Sacramento County is spending this money and to clear up some confusion that people may have.

The confusion stems from an article in a local Sacramento newspaper that misleadingly stated that Sacramento County is using most of the CRF funding to pay for law enforcement. The article downplayed some simple truths that need to be pointed out and left people with the incorrect belief that we hired more public safety officers instead of spending money on much needed public health priorities.

As a direct response to the COVID-19 pandemic, we activated the County Office of Emergency Services and our

Countywide Emergency Operations. All departments were instructed to submit their COVID-19 expenditures as the crisis evolved. Expenditures that were eligible for CRF money were approved, while others were eligible for other State and Federal funds. Importantly, all requests submitted by the Department of Health Services (which includes Public Health) were approved. Our number one priority was the health and safety of the people of Sacramento County, and nothing got in the way of that.

Additionally, CRF money only covered existing positions in qualified classifications. We prioritized CRF requests to General Fund relief so that we could preserve those General Fund dollars for future needs. Public Safety and Health did not receive funding for new positions from the \$132 million. Rather, the County used \$132 million of Coronavirus Relief Fund money for payroll that would have come from our General Fund. The reason the Sheriff’s office received so much money is that the Sheriff’s office happens to be by far the largest percentage of our general fund payroll. That is the case for a variety of reasons, chiefly being that you usually cannot use state/federal money to pay for it. It’s that way for other public jurisdictions also.

The County is now able to use that \$132 million to avoid significant reductions in services from General Fund Departments, such as

Child and Adult Protective Services, Health Services, Public Safety, Human Assistance, In-Home Supportive Services, and Homeless Services. General Fund dollars are more flexible than CRF dollars, so we are being strategic in where we spend them so we can free up other money elsewhere.

With law enforcement being a majority of our general fund, they are also likely the one that gets cut the most during economic downturns. With the County projecting, a loss of over \$160 million in revenue, not putting the \$132 million into payroll could have meant laying off a devastating amount of Sheriff’s Deputies and staff. That is a grim reality that I do not wish upon the communities of Sacramento County, under any circumstance.

We still have around \$33 million left to spend out of our CRF money. You have my promise that I will continue to advocate for funding public health, public safety, and all other vital departments who are on the front line during this crisis.

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 ★

Enough Subsidies for Electric Vehicles

Commentary
by Robert L. Bradley Jr.

Americans are naturally wary of electric vehicles (EVs). Salespeople may pitch battery-powered cars as the future, but most drivers see them as an expensive, chancy alternative to petroleum-fueled automobiles. This has been true for more than a century.

Electric cars once stood on their own. “In the late 1890s, at the dawn of the automobile era, steam, gasoline, and electric cars all competed to become the dominant automotive technology,” wrote David Kirsch in *The Electric Vehicle and the Burden of History*. “By the early 1900s, the battle was over, and internal combustion was poised to become the prime mover of the twentieth century.”

In 1896, in fact, when a young Henry Ford asked Thomas Edison about electricity for his horseless carriage, Edison banged the table with a “no,” citing reduced driving range from a heavy battery and inconvenient recharging.

Today, government policies have put EVs back into the market – for the elite. There are federal write-offs of \$7,500 per vehicle and 30 percent for EV refueling stations. Car dealers use EV credits to average down regular SUVs to meet Corporate Average Fuel Economy (CAFE) standards too.

Still, range is poor and recharging time-consuming for EVs, not to mention searching for scarce refueling stations. And far from emission-free, EVs are “elsewhere emission” vehicles since nearly two-thirds of U.S. electricity is generated from natural gas and coal.

Throwing good money after bad, states are handing out subsidies to EV buyers. New Jersey recently instituted rebates of up to \$5,000 per car. California offers up to \$7,000 in electric vehicle rebates, while Oregon provides \$2,500.

Will this change true ways of driving? New Jersey officials believe their plan will increase electric vehicles to 330,000 in just five years. By 2040, lawmakers hope that electric motors will power 85 percent of light vehicles sold or leased in the Garden State.

That’s fantasy. Electric vehicles only accounted for 2 percent of new vehicle sales nationwide in 2019 even with a host of tax bribes. In fact, EV sales have stagnated; California, which provides the strongest incentives for purchasing electric vehicles, saw sales decline in 2019.

It should be no mystery. While gas-powered cars can travel up to 500 miles on a single tank, electric vehicles get a mere 100 to 300 miles per battery charge. Winter heating and summer cooling

drain batteries, leading to “range anxiety” wherein drivers fear the engine might die before reaching its destination.

Future battery costs are unsettling to buyers. The Nissan Leaf, for example, requires a new battery every 10 years at a cost of as much as \$8,500. This is one reason why the average new EV loses more than half of its value in just three years, with some losing almost 70 percent. By comparison, the average three-year depreciation for all vehicles is just 38 percent.

Inexpensive gasoline and diesel have made traditional cars even more desirable. Advances in drilling and other technologies were behind gasoline’s drop to below \$3 a gallon. Today, regular unleaded averages below \$2 per gallon nationally.

Post-pandemic, when oil demand returns to normal levels, gasoline will remain far below \$4 a gallon price in the summer of 2008, thanks to the shale-oil revolution. Car emissions, too, have significantly declined since the 1970s.

Environmentally conscious regulators and prudent lawmakers can let Americans buy regular cars. Taxpayers will be thankful too.

Robert L. Bradley Jr. is the founder and CEO of the Institute for Energy Research. ★

United Way Covid-19 Relief Fund Helps 1,145 Families

By Kristin Thébaud
Communications,
Thébaud Communications

SACRAMENTO REGION, CA (MPG) - In a span of three months, United Way California Capital Region’s COVID-19 Local Relief Fund raised \$572,000 to provide 1,145 families in need across the region with a one-time \$500 distribution to help offset costs of rent, bills and other basic needs. United Way worked with 11 nonprofit partners in Amador, El Dorado, Placer, Sacramento and Yolo counties to identify low-income families whose lives were disrupted by the pandemic and ensure they received the help they needed. The fund closed at the end of June, but the structure remains in place in case of a second wave.

“Stories continue to pour in from families across our region who have received help through our Local Relief Fund,” said Stephanie Bray, president and CEO, United Way California Capital Region. “The vast majority of those we served lost income during the stay-at-home order and needed help paying rent and bills. With so many families in our region just one paycheck away from homelessness,

gifts to our fund helped avert an immediate crisis for these families and our community.”

The fund’s nonprofit partners included 3 Strands Global Foundation, Amador Tuolumne Community Action Agency, Birth and Beyond, Black Child Legacy Campaign Neighborhood Centers, Empower Yolo, International Rescue Committee, Kids First, Lighthouse Community Counseling, Opening Doors, RISE Inc. and Yolo County Children’s Alliance.

In addition to individual and corporate donations to the fund, all dollars donated to Donate4Sacramento’s Support Families area were distributed to Sacramento families through United Way’s fund. For a full list of donors to the Local Relief Fund, visit YourLocalUnitedWay.org.

“It’s very meaningful to me to receive this funding because I can continue paying my bills and provide food and clothing for my children,” said Nayely, a Local Relief Fund recipient in Sacramento. “When I learned that the funds come from people in the city, I was very grateful to see how they care about the community and that they are always willing to help others during hard times.” ★

Ask Toni

Social Security Scam Alert!!! Hang UP on Bogus Calls!!



Toni King

Reader Alert: This week, I, Toni King received a letter from the Social Security office regarding my special needs sister's benefits and an amazing **SCAM ALERT** was on the back of the envelope that her Social Security letter was in. I felt it was my duty to America and the Toni Says newspaper article readers to let you know what Social Security is saying.

Here is what is written on the back of the Social Security envelope which I received **"!!!SCAM ALERT!!!** Scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal actions. Do not be fooled! If you receive a suspicious call:

1. **Hang Up!**
2. **Do Not Give Them Money Or Personal Information!**
3. **Report The Scam At OIG.SSA.GOV."**

On March 27, 2020, Inspector General Gail Ennis of Social Security released a news release from the Social Security Administration warning about new Social Security Benefit Suspension Scams that America needs to be aware of. She said: "Today, I am warning the public about fraudulent letters threatening suspension of Social Security benefits due

to COVID-19 or coronavirus-related office closures. Social Security will not suspend or discontinue benefits because Social Security offices are closed.

The Social Security Office of the Inspector General has received reports that Social Security beneficiaries have received letters through the U.S. Mail stating their payments will be suspended or discontinued unless they call a phone number referenced in the letter. Scammers may then mislead beneficiaries into providing personal information or payment via retail gift cards, wire transfers, internet currency, or by mailing cash, to maintain regular benefit payments during this period of COVID-19 office closures.

As of Tuesday, March 17, 2020, local Social Security offices are closed to the public due to COVID-19 concerns. **However, Social Security employees continue to work. Social Security will not suspend or decrease Social Security benefit payments or Supplemental Security Income payments due to the current COVID-19 pandemic.** Any communication you receive that says Social Security will do so is a scam, whether you receive it by letter, text, email, or phone call."

Toni Says article readers, please be aware that phone numbers referenced in these fraudulent letters are NOT the Social Security office and please **DO NOT CALL THESE NUMBERS AND GIVE ANY PERSONAL INFORMATION!!**

Also, in the press release it stated that Social Security will **never:**

1. **Threaten** you with benefit suspension, arrest, or other legal action unless you pay a fine or fee.
2. **Promise** a benefit increase or other assistance in exchange for payment.
3. **Require** payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card.
4. **Demand** secrecy from you in handling a Social Security-related problem.
5. **Send** official letters or reports containing personally identifiable information via email.

The Inspector General's news release also stated that if you receive a letter, text, call or email that you believe to be suspicious, about an alleged problem with your Social Security number, account, or payments, hang up or do not respond. Social Security is asking Americans to please share this information with your friends and family to help spread awareness about Social Security scams.

Please fill out scam report of a Social Security scam by using the dedicated online form at <http://oig.ssa.gov>. It states on the Office of the Inspector General website that by educating yourself and learning how to identify and report various schemes, then you can stay "several steps" ahead of scam artists!

Toni King, author of the *Medicare Survival Guide*® is giving a \$5 discount on the *Medicare Survival Guide*® Advanced book packages for the Toni Says® newspaper article readers at www.tonisays.com. Have a question regarding Medicare email info@tonisays.com. ★



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The 'Golden Years' Can Feel Oppressive

Association of Mature American Citizens News Release

WASHINGTON, DC (MPG) - "The Golden Years are supposed to be carefree, but sometimes the challenges of growing old can be depressing. At worst, they seem downright unfair," says Rebecca Weber, CEO of the Association of Mature American Citizens (AMAC)

Weber cites, as an example, the complications of what used to be the simple task of getting your driver's license renewed. "It's a breeze for younger drivers. They can get their new licenses by mail or online and in many states their licenses are good for ten years. Not so for too many older citizens. Many states require in person renewal procedures for older applicants in their 60s and 70s and will only issue renewal licenses for a maximum of five years and a minimum of one to two years. Specific state by state license renewal information is available on the Website Insure.Com."

And, the AMAC chief notes that more and more states appear to be planning license renewal restrictions on older drivers. As the National Conference of State Legislatures (NCSL) put it: "While older drivers have lower crash rates reported to the police,



The Golden Years are supposed to be carefree, but sometimes the challenges of growing old can be depressing. MPG file photo

the likelihood of seniors being involved in a fatal crash goes up after age 70. Nine states are considering legislation on older driver issues in 2015, with Nevada and Virginia enacting new laws. A number of states considered legislation dealing with medical fitness."

Meanwhile, notes Weber, seniors seem to be a target of choice not just for scammers but for "legitimate" commercial enterprises. "For example, timeshare predators seem to aggressively target the elderly, using extreme deceptive and exhausting sales practices that coerce customers into signing up for timeshares – a technique that may be particularly effective on the elderly."

But, she warns, even those timeshares that are purchased willingly can be cause for concern due to maintenance fees, which may seem affordable enough at first but,

which can become onerous as the years go on.

As consumer advocate Dave Ramsey describes it: "The average annual maintenance fee is \$1,000. But the surprise comes when you find out the fees go up every year, often much faster than the normal inflation rate. The latest numbers say the increase averages around 4% a year. So, in hard numbers, your original \$1,000 fee could be \$1,477 by year ten – a total increase of around 48%!"

Excessive fees can make timeshare ownership a nightmare, says Weber, particularly if you are an older owner whose resources may be limited. It is one of the key issues targeted for reform by such organizations as The Coalition to Reform Timeshare. The organization says it is actively seeking to impose "a strict code of ethics and transparency" for the industry. ★

Social Security Matters

Can I Hide My Social Security in A Tax-Advantaged Account?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I will be 62 years of age at the end of this year. Can I start drawing my Social Security at age 62 and have it directly deposited into my IRA (arm's length), not spend it and continue to work without affecting my tax position? I will defer actually using it until a later date **Signed: Curious Investor**

Dear Curious Investor: Regardless of where you have your Social Security benefits deposited, if you continue to work after claiming early benefits, you'll be subject to Social Security's earnings test. The earnings test applies to anyone who collects benefits before they reach their full retirement age (which for you is 66 years and 8 months).

It doesn't matter if you spend your benefits, save them, or invest them; you'll still be subject to Social Security's earnings limit. And, since IRS rules say that only earned income (which excludes Social Security benefits) can be deposited into an individual retirement account (IRA), it is not possible for you to direct-deposit your Social Security benefits into an IRA. In any



case, even if you otherwise save your benefits for later use; you will still be subject to Social Security's earnings limit. For 2020 the annual earnings limit is \$18,240 (the limit changes annually) and if that is exceeded, Social Security will take back benefits equal to \$1 for every \$2 you are over the limit. The earnings limit goes up by about 2.5 times in the year you reach your full retirement age (FRA) and goes away once your FRA is attained.

Social Security gets your earnings information from the IRS when you file your income taxes, and you cannot avoid the earnings test by having the money deposited for later use. The earnings test will still apply, and they will take back some of your benefits if you exceed the limit. For information, by "take back" benefits, I mean they will notify you that they have overpaid you (due to your earnings from working) and will give you the option of either paying them back in full with a lump sum payment, or they will withhold your future benefits until they recover what you owe because you exceeded the earnings limit.

As for your "tax position" on your benefits, that will depend upon your combined income from all other

sources (investments, interest, pensions, earnings, etc.), plus 50% of the SS benefits you received during the tax year, plus any non-taxable interest you may have (combined this is known as your Modified Adjusted Gross Income, or "MAGI"). If you file your income taxes as a single and your MAGI is more than \$25,000 (or if you file "married-jointly and your MAGI is more than \$32,000) then 50% of your SS benefits will become part of your taxable income. And filing single with a MAGI of more than \$34,000 (or \$44,000 if married-filing jointly), up to 85% of your Social Security benefits will become part of your taxable income (by the IRS). Once again, it doesn't matter how you dispose of your benefit payments; they will still be taxable if you exceed the clip levels mentioned above, and you will still be subject to Social Security's earnings test until you reach your full retirement age.

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Dare to Live Without Limits

by Bryan Golden

Take or Make



Give a person a fish and they will eat one meal. Teach a person how to fish and they will eat for a lifetime.

Do you seek how much you can take from life, or do you strive to see how much you can make? What's the difference? You take what someone else offers. You make for yourself by creating the circumstances you desire.

Taking, although tempting, is harmful because it creates a dependency. Those who only eat when someone provides a fish are totally reliant on others for their well-being.

People with a sense of entitlement are takers. They feel they are owed something without having to work for it. These people have a victim mentality in that they do not believe they are responsible for their circumstances. Instead, they passively wait for things to happen rather than making them happen.

You gain control of your future by learning how to fish. This means you are willing to work for your goals instead of waiting for them to be provided. Self-reliance is true independence. Being responsible for your well-being enables you to choose your path and direction. It provides true freedom to build the life you desire.

No one owes you anything. It's up to you to make the life you want. Be willing to do whatever is required for as long as necessary to attain your objectives. Concentrate

on your goals. Maintain a positive can-do, will-do attitude.

Never blame other people or circumstances. You are responsible for your life. You are responsible for making the circumstances you want. Learning how to fish involves acquiring the knowledge, skills, and abilities needed to attain your objectives.

Not everything you attempt will work out as planned. When this happens, it's your responsibility to fix it. Don't complain. Figure out what steps are required to get back on track. You learn more from mistakes than when all works out perfectly.

Making excuses for failure inhibits your accomplishments. Excuses justify why you can't, or won't, reach a goal. It's impossible to make a situation work in your favor while you are conjuring up explanations for falling short.

Make things happen today by cutting free from the past. Lamenting about what you could have, should have, or would have done limits future successes. Learn from the past to repeat successful behavior, while eliminating mistakes.

Doing what you love to do facilitates making things happen. Enjoying your pursuit boosts your enthusiasm. Life should not be a constant grind. Looking forward to each day accelerates accomplishment.

Pursuing your passion

also generates happiness, which propels you forward. A positive mindset knows no limitations and heightens your ability to make things happen. Use your self-talk to constantly reinforce all that is possible.

Spend at least 20 minutes each week learning something new. Utilize your knowledge, skills, and abilities in moving forward. Anything lacking in these areas can be acquired, or you can seek out the advice of experts. "No excuses," should be part of your foundation.

Don't procrastinate. Be proactive each day. Utilize your time productively, it flies by all too fast. Capitalize on mistakes by using them as stepping stones. Get right back up whenever you trip and fall.

Let go of fear because it is so detrimental to your progress. Fear is vanquished by doing what you are afraid to do, and going where you are afraid to go. Ignore naysayers. It doesn't matter what other people say, think, or do.

Don't waste any time looking for something to take. Instead, strive to make your own life rich and rewarding.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper. © 2020 Bryan Golden ★

Oh, for a Life like My Kitty

By Rev. James L. Snyder

The other night the Gracious Mistress of the Parsonage and I were watching the news on TV. All it showed was riots, looting, and chaos, which has become the normal. When will they ever get back to broadcasting good news?

After a while, I heard a deep sigh on the other side of the room, and somebody say, "What's wrong with people?"

I just let that go, realizing that there is no way to answer such an inquiry. People will do what people will do. Many of those people are not good people.

Thinking about this, I remembered a little change that came into our house about a month ago.

Getting up one morning as I looked out the glass doors onto the back porch, I saw a little kitty looking at me. It could not have been more than a month old. I had no idea where this little kitty came from. I assumed it was just passing through, and the mama was somewhere around the corner.

As my wife came into the kitchen, I said, "Look at that little kitty on the porch. Isn't it cute?"

Even before she looked,

she said very sternly, "Don't you dare feed that kitten."

After getting up in the morning, I would go to the glass door, look out, and sitting in front of the door looking at me was the kitty. It would look at me, then turn and look at the food dish, which was empty at the time, and then look back at me and meow.

One afternoon I went out to sit on the porch with the kitty to have a conversation.

The kitty lay down, facing me, and I began our little conversation.

"What do you think all of this nonsense and chaos and looting that's going on in the world today?"

The little kitty yawned a big yawn and stretched like it was getting ready to go to sleep. It acted as if it had no idea what I was talking about. It was very calm, cool, and collected and seemed to be enjoying resting on the back porch.

"What do you think about all this mask-wearing people are doing today? Do you understand what that's all about?"

Nonchalantly, the kitty laid his head down on its paws and closed its eyes as though it was no concern.

I had more questions I asked the little kitty and got

the same answers.

Then, the little kitty stood up, looked at me, looked over at the food dish, looked back at me, and softly meowed.

Although the kitty was not too interested in my questions, it was interested in her question, "When are you going to put food in my dish?"

After all, no matter how bad the world was out there, this little kitty could not fix the problems. The only problem this kitty could fix was conning me into giving her food every morning and evening.

Sitting there, watching the kitty, I thought of a verse of Scripture. "Put them in fear, O Lord: that the nations may know themselves to be but men." (Psalm 9:20)

That kitty knows that it is a "kitty." Today's problem is that people do not realize they are "but men" and do not have the solution for the world's problems.

Dr. James L. Snyder is pastor of the Family of God Fellowship, 1471 Pine Road, Ocala, FL 34472. He lives with his wife in Silver Springs Shores. Call him at 352-216-3025 or e-mail jamesnyder2@att.net. The church web site is www.whatafellowship.com. ★

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Gold River Messenger, 7144 Fair Oaks Blvd., Suite #5, Carmichael, CA 95608. The Gold River Messenger is published monthly. Call 916-773-1111 for more information.



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COVID-19 Isn't All Bad

By Gold River Resident David Dickstein

Pets are happier. Families are closer. Traffic is lighter. Restaurants are cleaner. Thank you, COVID-19!

I'll tell you – if it weren't for the 22 million cases leading to 800,000 deaths around the world, a global economic crisis and life being changed for every person in civilization, there's been some real positives coming out of that biocontainment oopsie at China's Wuhan Institute of Virology.

Look at social distancing. I doubt our dear governor thought about this when he commanded his subjects to follow science-ignoring social distancing guidelines, but being forced to stay at least six feet apart while wearing masks has happily reduced the amount of small talk engaged at Gold River's community center, aka Bel Air Supermarket.

Oh, don't get me wrong – I enjoy catching up with many of you when doing my shopping, even more so when nothing is melting in my cart. But interacting with mere acquaintances or complete strangers, not so much.

I say this not to score points with the rude and introverted, but to keep things real in a world that has become too real due to the perfect #S&* storm of a pandemic, economic crisis and anarchy caused by people of all colors whose amount of mattering in this world is equal to the size of the stain left by their physical, emotional and societal destruction.

Rather than continue on this dark path, let's lighten things up with a few examples of what I'm talking about – conversations over the past years that turned a simple trip to the grocery into something surreal.

Here are some real doozies based on real chit-chat at our local grocer. The names have been changed to protect the idiotic.

Me: "Well, if it isn't Judy Murphy. Been a while. How are things?"

Judy: "How are things? How are things? I'll tell you how are things. Bob and I are separated, Little Bob's chances for a tennis scholarship are over because he got into

drugs, I've ballooned as you can see and my company is about to go bankrupt. That's how are things."

Me: "Well, good luck with all that. Great, uh, seeing you."

Bel Air Checker: "Ooh, nice flowers. What did you do to Mimi to get yourself in the doghouse?"

Me: "Who says I'm in the doghouse? And how do you know they're for Mimi?"

Checker: "Then who are they for?"

Me: "My lover. Juan Pablo."

Checker: "You're kidding, right?"

Me: "If I say yes will you stop being so nosy?"

Checker: "Here's your receipt. Have a nice day."

Me: "It's about to get nicer in about five seconds."

Me: "Excuse me, but why is there ham glaze on the table of Passover foods?"

Bel Air worker: "Is that a problem?"

Me: "It is for those who keep kosher."

Worker: "What's kosher?"

Me: "Definitely not the pig the ham glaze goes on."

Ron, an acquaintance: "Hey David! Good column. The wife and I were laughing hysterically."

Me: "Thanks! Which one? The one that came out this week or the one from last month?"

Ron: "Not sure. It had something about you wanting a Gold River jail for homeowners who violate the CC&Rs."

Me: "Ah, that's last month's. What do you think of that idea?"

Ron: "I've got two neighbors I'd like to see locked away right now."

Me: "What CC&Rs are they violating?"

Ron: "None. I just don't like them."

Me: "Well, either way, I don't see a jail ever coming to Gold River. Just wishful thinking."

Ron: "Like turning Applebee's

into a Hooter's."

Me: "Yeah, exactly like that. See ya!"

Checker: "I bought this product and it really helps my dry skin. What do you need it for?"

Me: "Don't you think that's getting a little personal?"

Checker: "Oh, sorry, but it's just moisturizer."

Me: "Would you ask me the same question if I was buying Preparation H?"

Me to a female stranger also looking over the avocados: "Every one of these is soft. I'd expect this at an outlet grocery, but not Bel Air."

Lady: "I'm OK with it because I'm making guacamole."

Me: "But what if you weren't making guacamole?"

Lady: "I only buy avocados to make guacamole, so it doesn't matter."

Me: "Well, then you and Bel Air's avocados are made for each other."

Lady: "Because I only use avocados for guacamole?"

Me: "No, because Snoop Dogg and Martha Stewart are such good friends and I like shiny, new pennies. Of course because soft avocados make for good guacamole."

Lady: "Bet you're sorry you brought up the avocados."

Me: "You have no idea."

Roger: "Great fireworks show you put on the other day. Family loved it!"

Me: "Thanks a lot. I didn't realize you were there."

Roger: "Yeah, you must have had like 300 people watching. Probably hard to know who's in the audience when it's that large."

Me: "It's easy if they thank me."

Me to a manager: "Hey, Don, that lady at check-out stole a bottle of wine. It's in her handbag."

Manager: "We're not allowed to do anything."

Me: "That's ridiculous. Then let me handle it. I'm not bound by some stupid shoplifting policy."

Manager: "Just let it go."

Me: "But it's so wrong."

Me confronting the thief outside: "I know you stole a bottle of wine. Are you going to put it back or pay for it?"

Woman: "I don't know what you're talking about."

Me: "If I showed you my badge would you go back inside and do the right thing?"

Woman: "If you were a cop, then yeah. But I think you're bluffing."

Me: "OK, so I'm not a cop. But I was a cop reporter."

Woman: "Then write a story as I now walk away with my stolen wine."

Me at the courtesy desk: "I'd like to ship this package media mail. It's a book."

Clerk: "Does the package contain anything liquid, hazardous, perishable or breakable?"

Me: "It's a book."

Clerk: "I still have to ask. Does the package contain anything liquid, hazardous, perishable or breakable?"

Me: "Yes, it's a liquid book. It's a book made of liquid. It's a liquid book that is hazardous, perishable and breakable."

Clerk: "I presume you're joking. If not, there's a whole set of guidelines you must follow."

Me: "Yes, I'm joking. Of course I'm joking. It's just a stupid book. A stupid paper book."

Clerk: "Does the package contain anything liquid, hazardous, perishable or breakable?"

Me: "No, no, no and no. Happy?"

David Dickstein is a Gold River resident. He can be reached at daviddickstein1@gmail.com ★

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Let's Release Butterflies to Support Grieving Children

By Kala Haley-Clark,
Sacramento Children's Museum

RANCHO CORDOVA, CA, (CA) - Honoring grandparents at the 2nd annual Grandparents Butterfly Release on Sunday, September 13th took on a profound, unexpected new meaning considering the coronavirus pandemic. The event, co-hosted by Sacramento Children's Museum (SCM) and Snowline Hospice, invites families to purchase and release butterflies to honor the special role that grandparents play in a child's life.

Many of last year's participants honored a grandparent who died. This year, however, families will also honor the wonderful, vulnerable grandparents our community keeps safe by sheltering in place.

Releasing butterflies on Grandparents Day is an ideal event for families craving a safe but inspiring outdoor event. SCM's drive-through events this summer - including July's PajamaJam and semimonthly ExplorAbility events for children with autism, have been wildly popular with museum attendees.

While the vendor booths, interactive games, and indoor museum experience will not be a part of this year's festivities, attendees can enjoy their own socially distanced space, free giveaways, and outdoor museum programming. Masks are required for all attendees. Families who want to participate, but who don't yet feel comfortable in a group setting, can schedule curbside pickup for their butterflies.

"It's important for us to engage families while we're closed, whether it's outside of the museum or from their homes," says Sharon Stone Smith, SCM's executive director. "We're delighted to bring our museum family together at such a challenging time."

Rene Hamlin, Snowline Hospice's development director, agrees. "This is a wonderful event that brings multiple generations together. Watching a butterfly take flight is an incredibly



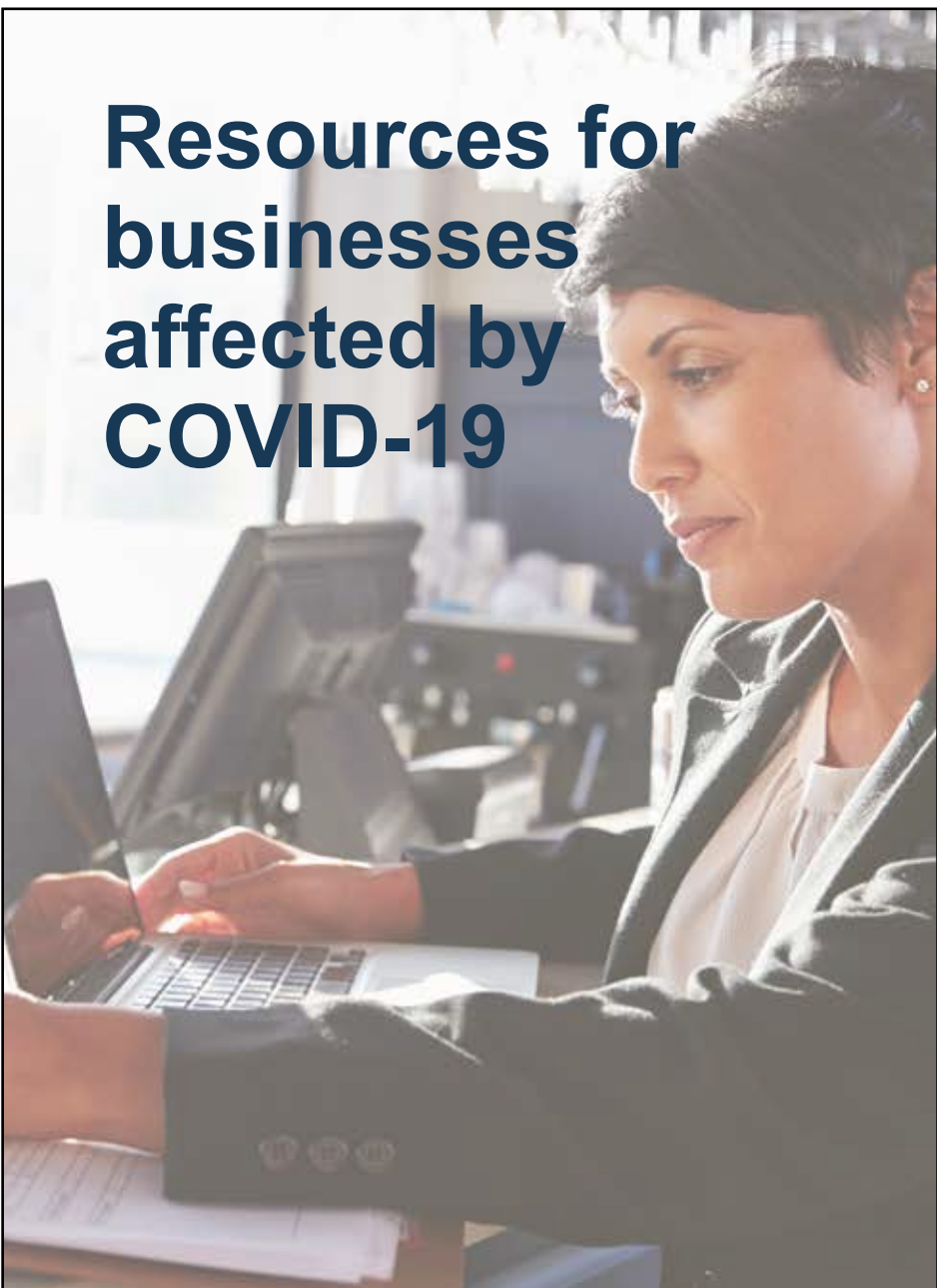
Releasing butterflies on Grandparents Day is an ideal event for families craving a safe but inspiring outdoor event. Photo courtesy Evie-Shaffer

magical, memorable experience that I look forward to every year."

Butterflies are available for \$15 each on the event's Facebook page, and must be purchased by August 30th. Proceeds from the event benefit SCM's distance programming, post-COVID-19 reopening, and Healing All Together (HAT), a program for children dealing with grief.

The 2nd annual Grandparents Day Butterfly Release is on Sunday, September 13th, from 11:30 am to 1:00 pm at 2701 Prospect Park Drive, Rancho Cordova, 95670.

This event is sponsored by Republic Services and McDonald's. ★



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