

Caring for Pets **During Hot** Weather PAGE 2

Fitness Centers are Safe and Essential to Combat America's Health Crisis



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Serving Gold River and Sacramento County VOLUME 8 • ISSUE 07

AUGUST, 2020

GOVERNOR'S MINIMUM WAGE DECISION A CASE OF CONTINUING AMNESIA



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GAINES STRONGLY OPPOSES PROP. 15 "SPLIT ROLL" INITIATIVE



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ERICA DIAS NAMED 2020 OWL **AWARD WINNER**



PAGE 2

Aquatic Center Paddling Back to Business



Water sport fans can now push off from the Aquatic Center on Lake Natoma.

Story and photo by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) - After nearly four months of locked gates, the Sacramento State Aquatic Center reopened early this month. The most popular hub for water sport and recsummer programs as the COVID crisis struck. Located on Lake Natoma and Orangevale borders, the sevenlimited on-water activities.

advance can enjoy kayaking, physical and mental well-being of

canoeing, stand-up paddling, sailing and single-shell rowing. As no classes or lessons are allowed, equipment renters must be previously qualified by center instructors.

A current trickle of about 100 users daily compares to 1000 on also been a heartbreak for our athpre-COVID summer days. "We usu- letes," Dulgar says. "Rowers have reation in Northern California, the ally serve 50,000 people a year," missed opportunities for national facility had to scuttle spring and says facility associate director Cindi championships - and the possibility Dulgar. "We're now running at one of scholarships – that they'll never tenth of capacity. But we're relieved and straddling Gold River, Fair Oaks just to be open. It's great to see people exercising in fresh air and acre aquatic campus is now offering sunshine again. One lady came back and finished her first row with tears Customers who reserve in in her eyes. Many people need the and CSUS in association with the

being on water. We feel we have an essential business here."

The center's long closure has been tough on about 100 staffers (mainly college students) who depend on paychecks to fund their studies. "It's have again. Our regattas benefit the whole community; teams and spectators come from all over the country. We fill hotels and restaurants."

Run by Associated Students Inc. Continued on page 3

Licenses for Drivers 70 and Older are **Extended**

California Department of Motor Vehicles

SACRAMENTO, CA (MPG) -

The California Department of Motor Vehicles is providing an automatic one-year extension to Californians age 70 and older with a noncommercial driver license with an expiration date between March 1 and December 31, 2020. This action delays the requirement for this population to visit a DMV office during the COVID-19 pandemic.

The DMV previously provided 120-day extensions to senior drivers with noncommercial licenses expiring in March through July. While the new extensions are automatic, drivers will not receive a new card or paper extension in the mail. As an option, drivers can request a free temporary paper extension online beginning July 15 through DMV's Virtual Field Office to document the extension, though it is not needed to drive. Californians with a suspended license are not eligible.

California law requires drivers age 70 and older to visit a DMV field office to renew their license but gives the DMV authority to issue extensions. The DMV has alerted California law enforcement of the extensions. The TSA accepts driver licenses for a year after the expiration date.

Commercial licenses, including those for drivers 70 and older, expiring between March and September are extended through September 30, 2020, to align with federal guidelines.

The one-year extension for senior drivers is the latest action to help Californians avoid or delay a DMV office visit during the COVID-19 pandemic. The DMV has issued extensions for expiring driver licenses and permits, expanded eligibility to renew a driver license or identification card online or by mail, and created new digital options for transactions that previously required an in-person office visit. The DMV continues to streamline its processes to limit the time customers spend at

Continued on page 6

Travel & Tourism Executive **Receives CDME Designation**

By Leena Riggs,

Rancho Cordova Travel & Tourism RANCHO CORDOVA, CA (MPG) - Marc

Sapoznik, Executive Director of Rancho Cordova Travel & Tourism has earned the Certified Destination Management Executive (CDME) designation, the only integrated executive program specifically designed for the destination management industry. The focus of the program is on vision, leadership, productivity, and the implementation of business strategies. This year's CDME class was recognized during Destinations International's Annual Convention which was held virtually July 14-15, 2020.

tourism industry's highest individual educational achievement. The



Marc Sapoznik, Executive Director of Rancho Cordova Travel & Tourism. Photo courtesy of the City of Rancho Cordova.

program is designed to better pre-The CDME designation is the pare senior destination organization professionals to become more effective organizational and community

leaders and to identify and respond to the constant change and increasing competition in the industry.

"Congratulations to those who have earned their CDME credential, the tourism industry's highest individual achievement." said Don Welsh, president and CEO of Destinations International. "These leaders are now equipped with the knowledge needed to adapt to and manage the increasing change and competition facing our industry."

"The communities that we serve can't afford to stand still, and neither can we as destination leaders," said Maura Gast, FCDME, Executive Director of the Irving Convention and Visitors Bureau and the CDME Board Chair. "The CDME program pushes Continued on page 6



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Caring for Pets During Hot Weather Named 2020 OWL Award Winner



Always supervise pets when swimming either in a pool or in waterways. Photo courtesy

By Allison Harris, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Every year, Sacramento County residents do their best to keep cool during the summer heat. Failing to keep cool in extreme temperatures can cause adverse health effects for residents—both human and animal.

Unlike humans, cats and dogs cannot sweat to keep cool; they cool their bodies off through panting and the pads of their feet. As a pet owner, it's important to take measures to keep them cool during the high temperatures.

Here are some tips for keeping your pet safe from the heat:

Never leave your pet in a parked car: Even cracking a window won't protect your pets. It is against the law in California and could be punishable by a fine or imprisonment. A car can reach 120 degrees in just minutes; even if the windows are slightly open the car can still reach 102 degrees. A dog's normal temperature is 101.5 degrees; at 120 degrees your pet can suffer from heat exhaustion and die and at 107 degrees brain damage occurs. Check out this video on how hot it gets in cars;

Avoid extreme heat: When temperatures get above the 90s, take your pet inside. For outdoor pets, be sure to provide them with plenty of fresh, cold water in a tip-proof water dish and shade for them to cool down;

Don't exercise with your pets when it is too hot: Older and certain long-haired dogs can be particularly susceptible to heat, and hot asphalt can burn their paws. Exercise in

the early morning or cool evenings and make sure both of you have plenty of water.

Use sunscreen: Pets get sunburned just like people, and if your pet has light skin or fur, they can be particularly susceptible to a painful burn, and even skin cancer. Use sunscreen on sensitive areas, such as ears or nose to make sure your pets are protected.

Secure your dog during transport: Make sure your dog is secured safely in your vehicle. Cross-tethering your dog with a rope or containing them via kennel in the bed of your truck will help prevent the dog from falling or jumping from the vehicle. Also, please note that truck beds can get hot when exposed to the sun and that can severely burn dog footpads. Transporting animals on a public highway or public roadway without properly securing them could be punishable by a fine.

Be your pet's lifeguard: While swimming can help pets get exercise without overheating, always supervise pets when swimming either in a pool or in waterways. Dogs can get tired swimming, particularly in rivers where they have to fight against currents. To avoid drowning, make sure they wear life jackets and keep them out of the water when flows

If pets have been exposed to high temperatures ... Be alert for signs of heat stress including heavy panting, glazed eyes, a rapid pulse, unsteadiness, staggering gait, vomiting, or a deep red or purple tongue.

Immediately move your pet to the shade to gradually lower their temperature. Apply cool (not cold) water to the pet, and provide lukewarm or cool water to drink. Take your pet to a veterinary hospital immediately. It could save their life.

For more tips on keeping pets safe in hot weather, visit the Hot Weather Pet Tips page. For other animal issues and pet owner resources, visit the Bradshaw Animal Shelter

Don't have a pet? The Bradshaw Animal Shelter is now offering adoptions by appointment. To start the adoption process, visit the Adoptable Animals webpage, then call 916-875-2287 Tuesday through Sunday (except holidays) between 9:30 a.m. and 3:30 p.m. to schedule an appointment.

For a list of available animal care services, including walk-in licensing and how to report a lost or found pet, visit animalcare.saccounty.net.

SAFE Credit Union's Erica Dias



Erica Dias SAFE Credit Union's Vice President for Marketing, Community Banking, and Communications. Photo: SAFE

By Carole Ferguson, SAFE Credit Union

SACRAMENTO REGION, CA (MPG) - When Erica Dias was hired as SAFE Credit Union's Vice President Marketing, Community Banking, and Communications in April 2019, she brought a gamechanging strategy that not only reshaped the departments she led but also a fundamental shift in how the entire \$3.5 billion credit union approaches goalsetting and corporate strategy.

She supports SAFE Credit Union's growth through an omni-channeled approach including advertising, marketing, in-person outreach, targeted social media, and other opportunities as they arise. She pulled from her years of leading marketing and sales efforts at some of the larger employers in the Greater Sacramento area to lead these improvements at SAFE. That diversity of experience and nimbleness acquired through a career of various challenges and opportunities fuels Dias' expertise in helping SAFE navigate the multi-pronged health, safety, and financial issues the COVID-19 pandemic poses to SAFE members and the community.

For her business and community achievements, Dias was recently named the Executive Woman Award Winner at the 2020 OWL Awards granted by the

the National Association of Women Business Owners.

"It's such an honor to be recognized among my peers," Dias said about the OWL Award. "I believe it's essential that women raise each other up and support one another to ensure that our voices are heard and we can bring our effective, collaborating style of leadership to our businesses and organizations."

Dias takes her role as a leader seriously in her career and in the community, understanding that it's important to show up and be present to effect necessary change to bring equity, pay parity, and for all women to have a greater voice in their communities. She tirelessly works toward those goals by serving as campaign chair of the 2020 Women on Boards Sacramento, as a director on the board of PBS/ KVIE, and as Chair of the Santa Clara University Alumni for Others. She helps shape the next generation of entrepreneurs and business leaders through her work as an adjunct professor and guest lecturer on HR Management, Marketing, Economics, Entrepreneurship as well as being a coach for Social Venture Partners' Sacramento Fast Pitch.

She directly serves the community through her volunteerism and board positions with the Salvation Army Women's Auxiliary, and Saint John's Program for Change.

Dias finds synergy between her personal commitment to improving the well-being of her community with SAFE Credit Union's mission focused on people helping people. SAFE is dedicated to the financial well-being of its members and the communities it serves. Dias directly works with the SAFE teams that oversee direct philanthropy to local organizations promoting

Sacramento Valley chapter of health, education, and veterans services, as well as providing no-cost financial education to Sacramento-area residents and to staff at some of the region's largest employers. The credit union also is providing direct relief to its members during the pandemic with no- to lowcost personal loans, deferred loan payments, waived fees, a convenient appointment setting system, and expanded financial education programs to help those experiencing financial challenges.

> SAFE works with local nonprofits to match credit union leaders with open board positions to help deepen SAFE's commitment to the community as well as lend its staff's expertise to nonprofits'

The OWL Awards were established by the National Association of Women Business Owners (NAWBO) Sacramento Valley chapter to acknowledge and celebrate exemplary women leaders within the business community. The event has become a regional tradition, paying tribute to top women entrepreneurs and corporate leaders who have advanced the status of entrepreneurial excellence and community leadership.

The NAWBO Sacramento Valley Chapter is the region's premier organization and voice for women business owners and is affiliated with a number of the area's business and community organizations. Its goals are to provide women business owners with appropriate educational, social, economic and political programs to assist them in making effective changes in their business culture, including, building strategic business alliances and affiliations, influencing opinion makers and strengthening the wealth building capacity of our members. *

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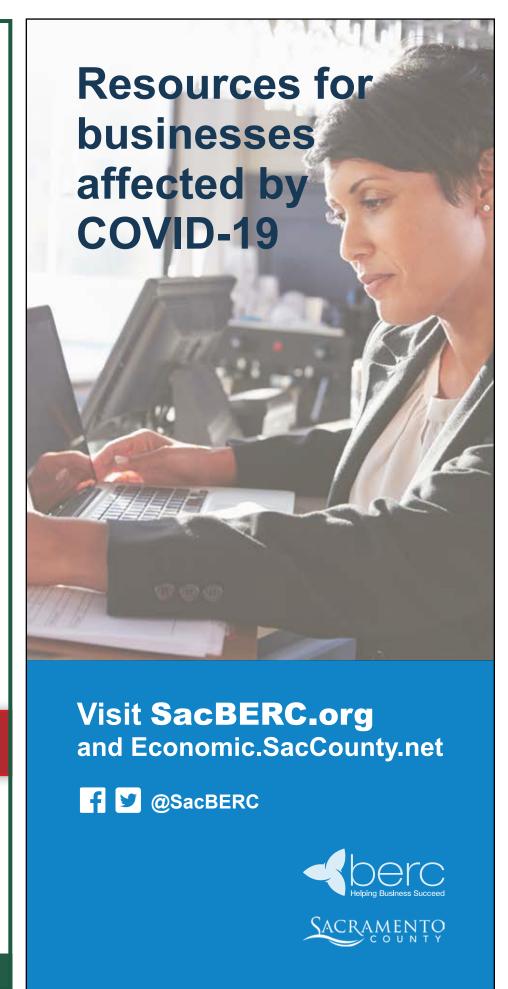
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AUGUST, 2020 GOLD RIVER MESSENGER • 3

Bera-Led SAFE Act Passes House Foreign Affairs Committee

Affairs Subcommittee

on Asia, the Pacific, and

Nonproliferation. "The

Coalition for Epidemic

Preparedness Innovations

is helping to lead those

efforts by funding sev-

eral vaccine candidates. I

believe in American inge-

nuity but we need to take

a portfolio approach to

vaccine development.

There's no guarantee that

a U.S. backed vaccine

will be developed first

and or be effective for all

Americans. By joining

CEPI, we will help ensure

that we have access to

vaccines the international

community is develop-

ing. We also know that

until this virus is defeated

around the world, we will



By Travis Horne, Office of Congressman Ami Bera

WASHINGTON, DC (MPG)

- The House Foreign Affairs Committee passed Congressman Ami Bera's (D-CA) Securing America From Epidemics (SAFE) Act, which would authorize U.S. participation in the Coalition for Epidemic Preparedness Innovations (CEPI), a public-private partnership developing vaccines for coronavirus and other highly infectious pathogens.

"I'm honored that the

House Foreign Affairs not be safe here at home. Committee passed the Our world and our economies are simply too SAFE Act. It is critically important that we interconnected." join international efforts to defeat COVID-19," said Rep. Bera, Chairman of the House Foreign

The SAFE Act was also included in Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act, which passed the House of Representatives in May 2020.

Rep. Bera has been a leader in Congress on global health security and the COVID-19 pandemic. He chaired the first congressional hearing on the coronavirus on February 5th, sounded the alarm after the Trump Administration disbanded the global health security office in the National Security Council in 2018, and is a member on the CSIS Commission on Strengthening America's Health Security, which in November 2019 made a series of recommendations to prevent pandemics. ★

Governor's Minimum Wage Decision a Case of Continuing Amnesia

National Federation of Independent Business

SACRAMENTO, CA (MPG) - The state's leading small-business association minced no words in slamming Gov. Gavin Newsom's announcement that he would not use his authority to suspend a scheduled Jan. 1, 2021 increase in the state's minimum-wage rate.

"It has to be asked if the governor even cares about small business," said John Kabateck, California state director for NFIB. "Small businesses in California are dying, so what is the Golden State doing to stanch the flow of the carnage? It hits them with increased costs in paid family leave programs, increased workers' compensation premiums via rebuttable presumption, zero fixes to a deeply flawed independent contractor law, and now a scheduled increase in minimum wages. We have an official economic policy in California, and it's to completely annihilate small businesses."

Everything the governor and Legislature have done has been for the employee and nothing for the people who have to bring in the money to pay the employee, according to Kabateck. "It's as if they are expecting the COVID-19 crisis to vanish tomorrow," he said. "As someone whose job it is to support the opening and sustaining of small businesses, I never thought I'd be advising small-business owners to do neither. You don't have your state government in your corner."

Keep up with the latest on California smallbusiness at www.nfib.com/california

For more than 77 years, NFIB has been advocating on behalf of America's small and independent business owners, both in Washington, D.C., and in all 50 state capitals. NFIB is a nonprofit, nonpartisan, and member-driven association. Since its founding in 1943, NFIB has been exclusively dedicated to small and independent businesses and remains so today. For more information, please visit nfib.com

Nick Sadek

Sotheby's

Paddling Back to Business

Continued from page 1 California State Parks Department, the center is observing health protocols prescribed by all its governing bodies. Masks and social distancing are required on shore; picnic areas are taped off. Normally open to all comers, the center's Hazel Avenue gate is now guarded. Only two visitors (or families) with reservations are admitted every 15 minutes; this metered pace allows equipment to be

cleaned – then sterilized – before reuse.

No school vacation programs are yet scheduled. "We're trying to get some going," explains Dulgar. "But we'll have to wait and see what's allowed. We feel great empathy for families whose kids have been coming here every summer for years. We miss them, too. I keep hearing people saying we're all in the same boat. Well, I feel it's more like we've all been in the same

storm together.

"But being open again is the best thing that's happened to us in months. We hope our programs will bounce back when everyone's confident we can provide a safe environment, on and off water."

The Sacramento State Aquatic Center is located at 1901 Hazel Avenue, Gold River. Users must reserve arrival time slots. For more information, visit www.sacstateaquaticcenter.com/

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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4 • GOLD RIVER MESSENGER **AUGUST, 2020**

CRA Program Invests \$80 Million in 2020 JAILBREAK! Gavin Newsom is Releasing

By Ken Casparis, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - In late February 2020, the Sacramento County Department of Finance put out a call for applications for the Community Reinvestment Act (CRA) program. This year, the County Treasury invested a record amount of money in financial institutions with a local presence that meet the credit needs of the community.

In addition to putting out a call for applications, the Department of Finance actively reaches out to all banks operating at least one branch in the County to let them know that the CRA Program is accepting applications.

"This year, we awarded four banks with deposits," said Dave Matuskey, Sacramento County Investment Officer. "Each bank received \$20 million for a total investment of \$80 million. This is a

big increase from the \$30 million total that went to the same number of banks in the program last year."

The increased investment amount is due in part to a change that was made that allow regional and community banks to more easily qualify for larger deposits.

The CRA Program authorizes the placement of public deposits from the County's Pooled Investment Fund in oneyear, fixed-rate certificates of deposit with qualified financial institutions that meet the credit needs of the community. including credit unions and community

The four banks that were awarded deposits this year are: Bank of the West, Banner Bank, East West Bank, Five Star

To learn more about the CRA Program, view the online brochure or check out the Department of Finance's Investments page.

18,000 Criminals onto Our Streets



Governor Newsom Orange County Republicans

Press Release

our communities.

ORANGE COUNTY, CA (MPG) - Governor Newsom is releasing roughly 18,000

convicted criminals into

In what the Newsom administration calls "decompression measures"

the Los Angeles Times reports that 10,000 criminals have been released and an additional 8,000 will be released by the end of August.

This move places every California family in danger. In Orange County a public warning was sent by District Attorney Todd Spitzer and Orange County Board of Supervisors Chairwoman Michelle Steel regarding the release of Cary Jay Smith into the community of Costa Mesa. Smith has admitted to killing three children and claims to have molested 200 children while very publicly claiming he has no hesitation to do it again.

He is only one of 18,000 dangerous criminals the Democrats will release.

It is unconscionable that the Democrats while advocating for defunding the police would place an additional burden on local police departments and cities already struggling due to the Governor's erratic shut down orders.

The Republican Party is the party of Law and Order. We support our men and women of law enforcement and stand with Orange County residents' rights to be safe in their homes. The Democrat Party is rabidly seeking to defund police departments and Governor Newsom is using Covid-19 as an excuse to ignore his most basic responsibility of keeping Californians safe.

Unsecured Property Taxes due August 31st

Sacramento County Press Release

SACRAMENTO COUNTY, CA (MPG) - Annual bills for Sacramento County unsecured personal property taxes for fiscal year 2020-July 17, 2020, and are paypenalties through Aug. 31, 2020.

Unsecured personal property tax bills are mailed to all owners of unsecured property in July of each year. If you owned unsecured personal property in Sacramento County, such as a boat, jet ski or aircraft; or leased or owned fixtures and equipment related to a business on Jan. 1, 2020 and do not receive a tax bill by Aug. 7, 2020, please contact tion cost will be added. website.

Tax Collector's Unsecured Property Tax Unit at (916) Monday – Friday, excluding holidays.

NONRECEIPT OF 2021 will be mailed on A TAX BILL DOES EXCUSE able without delinquent DELINQUENCY OR ALLOW THE TAX COLLECTOR CANCEL PENALTIES OR COLLECTION COSTS.

Tax bills become delinquent if not paid in the Tax Collector's Office by 5 p.m. on Aug. 31, 2020, or received by mail bearing an Aug. 31, 2020 For credit/debit or postmark.

by the delinquency date, a 10% penalty and collec-

the Sacramento County DMV registration may be withheld on watercraft if unsecured property taxes 874-7833, between the are reported delinquent. If hours of 9 a.m. and 4 p.m., a tax bill remains unpaid after Oct. 31, 2020, additional collection costs and monthly penalties at the rate of 1.5% will be added to the base tax.

Payments may be made by mail or in person at the County Tax Collector's Office located at 700 "H" Street, Room 1710, Sacramento, CA 95814, between the hours of 8 a.m. and 5 p.m., Monday - Friday, holidays excluded. eCheck payments please If the tax bill is not paid visit the Sacramento County Property Tax Bill Information System

BOE Member Gaines Strongly Opposes Prop. 15 "Split Roll" Initiative



Ted Gaines

By Betsey Hodges, California State Board of Equalization

SACRAMENTO, CA (MPG) - Board of Equalization (BOE) Member Ted Gaines held an informational hearing that considered both the pros out in forceful opposition to the measure.

"California is straining under the coronavirus. Millions are unemployed, businesses are closed. and the last thing we need right now is \$12 billion in new taxes put on the backs of struggling families. We are a resilient state and I'm convinced we will recover but for that to happen we need a business climate that promotes prosperity. Proposition 15 does the opposite. It will crush agriculture. It will hurt the mom and pop shops who are already at of Prop. 15 indicates that risk and scared for their rural areas may end up futures. It will drive businesses out of our state." Gaines said.

Prop. 15 would undo valuable taxpayer

protections provided by California's landmark passed in 1978. Prop. 13, among other changes, implemented a predictable, stable property tax regimen in California, where commercial and residential properties are taxed at 1-percent of their purchase prices and increases in property tax are capped at 2-percent a year from that purchaseprice valuation.

Under Prop. 15, many commercial properties would be subject to reassessment annually, or at least every three years, opening the door to the unpredictable property tax spikes that forced and cons of Proposition seniors out of their homes 15, California's "Split in the 1970s and contribballot. Following the hear- Prop. 13. It is referred to ing, Member Gaines came as "split roll" because it treatment of residential and commercial properties

in the property tax roll. In addition, under the measure's definition of "real property used for commercial agriculture," fixtures and improvements such as irrigation systems, barns, tasting rooms and even fruit trees would be subject to reassessment, exposing the agricultural sector to a wave of new and higher taxes. Additionally, the nonpartisan Legislative Analyst's Office review losing money overall if the initiative passes, even as their agricultural interests pay more in taxes, providing a double blow

to these communities.

Gaines hosted today's Prop. 13, which was Prop.15 informational hearing, convening initiative supporters and opponents, assessors, the Legislative Analyst's Office, Board of Equalization personnel, as well as tax professionals involved in the property tax appeals process. The hearing was non-partisan and did not call for the Board to take a position on the measure. It was designed to give Board Members deeper insight into the alleged need for the initiative, how it would be implemented, and how it would affect property tax administration in the state. However, the day's testimony made clear to Gaines that the measure Roll" initiative that will uted to the taxpayer revolt would be a disaster for appear on the November that ended in passage of California taxpayers and businesses.

"When will California would lead to different taxpayers ever catch a break? They pay the highest gas taxes, highest state sales tax, highest income taxes, highest corporate tax in the western states; it's never ending. If this Initiative were to be successful, I have no doubt that Prop. 13 homeowner protections would be the

next target. "I support Prop. 13. For four decades it's been the bedrock protection for homeowners and business property owners. As a taxpayer advocate, I oppose split roll and every other effort to raise California

Elected in 2018, Ted Gaines represents nearly ten million people as a Member of the Board of Equalization.

Thank A Veteran Today



Legislative Democrats Kill Opportunity to Help Millions of Frustrated Californians

By Jacqui Nguyen, California Senate Republicans

SACRAMENTO, CA (MPG) - The Governor's mandated shutdown has left more than six million Californians unemployed and shuttered businesses. Senate Republican Leader Shannon Grove (R-Bakersfield) released the following statement after the Joint Legislative Audit Committee (JLAC) announcing the cancellation of a crucial hearing on August 11, that would have been an opportunity to audit the Employment Development Department

Last month, legislative Republicans asked JLAC to audit the EDD after unemployed individuals shared their horror stories about the state agency, including cases of clerical errors that resulted in

longer wait times for financial relief and 150 redials with no results. The Los Angeles Times recently published an article on July 11, 2020, "It takes 150 redials': Horror stories from Californians filing unemployment claims, getting no results".

Signed by Republican members from both the Assembly and Senate, the letter to JLAC is a bicameral effort to demand answers from EDD.

"California Democrats killed an opportunity to audit the EDD which would have helped millions of frustrated Californians. This audit would have been an opportunity to get answers instead California Democrats blocked that effort. Republicans will continue to fight for our residents because California deserves better," Senate Republican Leader Shannon Grove (R-Bakersfield).

AUGUST, 2020 GOLD RIVER MESSENGER • 5



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Emergency supply kit checklist

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Non-perishable food, including baby and pet food

Tools and utensils

Batteries

Radio

Flashlight

First aid kit

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portable charger

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and clothing

Children's activities



Toiletries

Important documents



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To learn more ways to keep you and your community safe, visit safetyactioncenter.pge.com.

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Ask Joni

Baby Boomers Stressed Out Trying to Understand Medicare??



Toni King

Toni:

I am a confused Baby

Boomer who needs to make my Medicare decision this October when I turn 65. I am current on an individual health plan that has a terrible high deductible.

I do not know where to start or what to do? Can you please simplify this ordeal? ~ Thanks Jennifer from Memphis, TN

Jennifer:

Do NOT feel alone because there is "one" Baby Boomer entering Medicare every 8 seconds every day for the next 15 years. Which calculates to about 10,000 Americans turning 65 every day! Most are completely stressed out because they know that one wrong move can jeopardize their 401K that they worked so hard for and is all they have left for their retirement days.

Below are a few facts explaining what every American should know regarding their Medicare:

1) Enroll on time: The only way Medicare is automatic for those turning 65 is when one is already receiving their Social Security check. If you are not receiving your Social Security check and not working full time with true company benefits from either you or your spouse's work, then you will want

to enroll in Medicare Parts A and B via online at www.socialsecurity. gov/medicareonly. Those working full-time with true company benefits or are covered under their spouse's benefits may want to delay enrolling in Medicare Parts A and B until they finally retire or happen to be laid off from their current employment.

2) Different Parts to Medicare...Parts A, B, C & D: Medicare Parts A and B cover hospital, medical and provider expenses. Medicare Part C known as Medicare Advantage plan is another way of receiving your Medicare benefits. Part **D** is Medicare Prescription Drug plans that can be enrolled as a stand-alone plan with a Medicare Supplement with Original Medicare or bundled in a Medicare Advantage plan.

3) What Medicare covers: Medicare Part A covers in-patient hospital, skilled nursing facility care, home health and hospice care. Medicare Part B covers physicians' services, outpatient surgery/services, lab/X-rays, MRIs, durable medical equipment, and preventative services, etc.

4) What Medicare does not cover: Medical services not covered are vision, hearing or dental expenses as well as Long Term Care.

5) No Network with Original Medicare (Medicare Parts A & B) and Medicare Supplement/Medigap:
Your healthcare profession or facility bills Medicare

not an insurance company.

6) Medicare Advantage (Medicare Part C) May Be a Good Option: Know that you can chose between Original Medicare (Parts A & B) or Medicare Advantage plans (Medicare Part C) offered by private insurance companies which has an insurance network which you health-care professionals or facilities should be a part of to receive network lower

rates.

7) Medicare is NOT free: Medicare covers a lot and there is a cost associated with Medicare Parts A and B. You have been paying tax dollars for Medicare and the premium for Part A is at no cost. Medicare Part B has a premium which is means tested depending on how much you have earned for that year. Each year, the Medicare Part A and B costs. deductibles and premiums change.

8) When one visits, the Toni Says office for a Medicare consultation, we tell them to forget everything they know about their old health insurance plans because Medicare is totally different!

Toni Says Confused about Medicare Online Zoom Webinar: Wednesday, August 19 th at 4:00pm. Online webinar reservations are limited and enrolling link is available at www.tonisays.com.

Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book and bundle packages for the Toni Says® newspaper article readers at www. tonisays.com. ★



Travel & Tourism Executive Receives CDME Designation

Continued from page 1

us to 'think beyond our mandate and act beyond our tenure' and to see our roles in our communities' viability as something much bigger, and something much more integral to the community fabric."

"In addition to the educational components of the CDME program, the opportunity to collaborate with some of the best minds in the industry was incredibly valuable," said Marc Sapoznik, Executive Director for Rancho Cordova Travel & Tourism. "I am truly honored to place CDME behind my name."

For more information about CDME or Destinations International, visit www. destinationsinternational.org.

Destinations International is the world's largest resource for official destination organizations, convention and visitors bureaus (CVBs) and tourism boards. Destinations International is about serving destination marketing professionals first and foremost. Together with more than 4,700 members

and partners from nearly 600 destinations in approximately 15 countries, Destinations International represents a powerful forward-thinking, collaborative association; exchanging bold ideas, connecting innovative people and elevating tourism to its highest potential. For more information, visit www.destinationsinternational.org.

Visit Rancho Cordova serves as the tourism bureau for Rancho Cordova. With 17 lodging properties within the city limits, offering economy to Four Diamond accommodations, Rancho Cordova is the ideal basecamp to explore Gold Country and northern California. Rancho Cordova's Barrel District offers a bevy of craft breweries, distilleries and a meadery. and Sacramento International Airport is located 25 miles away. With 880,000 visitors annually, tourism in Rancho Cordova delivers nearly \$200 million in economic impact annually. For more information on Rancho Cordova, visit www.visitranchocordova.com.

Licenses for Drivers 70 and Older are Extended

Continued from page 1

an office. Customers are encouraged to fill out the online application and upload their documents before they come to the office. The DMV is also contemplating other ways to safely serve seniors.

Summary of California Driver License extensions:

Age 70 & older (noncommercial) expiring between March-December of 2020 – Extended one year from original expiration date; Age 69 & younger (noncommercial) expiring March – July 2020 – Extended until July 31,2021 (renew online or by mail); Commercial (all ages) expiring March – September 2020 – Extended to September 30, 2020; Learners permits expiring March-August 2020 – Extending six months

or to a date 24 months from the date of application.

DMV field office employees are assisting customers with appointments at the specific office or with limited transactions that require an in-person visit. Last month, offices began offering additional services, including vehicle inspections and behind-the-wheel drive tests. The DMV continues to recommend that customers use its online services, expanded virtual services and other service channels to complete transactions, including eligible driver license and vehicle registration renewals. Customers can use the Service Advisor on the DMV website to learn their options to complete DMV tasks. Visit WWW.DMV.CA.GOV for more info. ★



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AUGUST, 2020 GOLD RIVER MESSENGER • 7



Dusting off a 21-Year-Old Soapbox

By Gold River Resident David Dickstein

Last month marked the 21st anniversary of my family's move to Gold River. We were in San Antonio for just under a year before a great opportunity with Intel in Folsom had us back in our native California. Residing in Texas' Hill Country had a lot going for it - the cheaper existence and barbecue are still sorely missed but living out a reverse "Beverly Hillbillies," in which we left Beverly Hills for the country in the Lone Star State was, as the locals say, like putting socks on a rooster. In other words, we had challenges fitting in.

That's not to say living in Gold River is a picnic. One adjustment was having to deal with those who take the CC&Rs too seriously and those who don't take them seriously enough. After all, there's a fine line between ignoring the rules and acting like a vigilante. Met a lot of people on both sides of that line when I served on my village's board. Best two years of my life if I were a masochist.

In the two decades living here, I have seen the good, bad and ugly of Gold River. For all but a few of those years, I've shared my thoughts and opinions with you through this monthly column. So, why stop now? Without further ado, here's



The site of the closed Applebee's would make a great place for an Aisle 1 gas station. Photo by David Dickstein

some fresh and freshened ramblings swirling in my mind:

- Waiting for someone to demand that Bret Harte, Carson Creek, Crocker Grove, Huntington, Marshall, Stanford Court and Sutter villages get new names based solely on the fact that they commemorate men of the Gold Rush era who were white and privileged, and thus clearly vehement racists.
- Sacramento is the "Almond Capital of the World," "America's Farm-to-Fork Capital, "Big Tomato," "City of Trees," "Sacratomato" and "Sactown." Gold
- River also needs a nickname. Here's my suggestions: "Crossroads to Rancho Cordova," "Brown House Capital of the World," "The Town that Never Sleeps (Except Between 9 p.m. and 8 a.m.)" and "Gold River: We're Sandwiched Between Two ARCOs!"
- I'd like to see the abandoned Outback Steakhouse become a restaurant so elegant and classy that it blows away The Kitchen and French Laundry. Either that or a Hooter's.
- I think we're nearing a third year of my cluster mailbox being broken. Can't be upset with
- the US Postal Service because it's the village's responsibility. Tried fixing the broken hinge myself the other month, but I'm as much a handyman as Don Lemon is a journalist.
- If you're turning onto Sunrise from Coloma to eventually take the U.S. 50 west onramp, for the love of God don't use the far-left lane.
- The people I see not wearing face masks at Bel Air and other public places are a bunch of COVIDiots.
- One of the world's greatest mysteries is why there isn't a multi-tenant monument sign for Gold

River Town Centre along

- Sunrise Boulevard.
 Change "Gold River Town Centre" to "Gold River Town Center." The place isn't fancy enough to be a "Centre."
- Demolish the closed Applebee's and build a Raley's Aisle 1 gas station where Bel Air customers can use their fuel discount. After that, how about removing some of the grassy area around Wells Fargo for a drive-thru ATM?
- Rubio's made it easy not to be missed by going downhill long before the home of "Fresh Mex" got that spiffy interior. Remodeling that

- mismanaged restaurant was like putting lipstick on a Mexican pig.
- What's with the excessive numbers on Gold River home addresses? Take my house for instance. I live on a street with 16 homes and yet my house has a five-digit address. Five? Really? Two would have sufficed.
- Bummer that Robert Powell wasn't visionary enough to trademark "Gold River" when he developed the community.
- Several Gold River families are dealing with parking issues due to their college kids being unexpectantly home because of COVID-19. While we would hope that the GRCA, village boards and fellow residents be as tolerant and understanding as possible, perhaps these inconvenienced families can work with neighbors who have extra space in their multi-car garages. Good way to make money and/or better neighbors!
- Taking bets on which will come first: a vaccine for COVID-19 or a tenant where Hallmark was.

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

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A Family Stare Off Competition

By Rev. James L. Snyder

During the last several months, the Gracious Mistress of the Parsonage and I have spent some quality time together.

One night we had just settled down to watch a movie, and at the commercial, I got up to go to the bathroom. As I was getting up, my wife said, "While you're up, could you get me a cup of coffee?"

Without thinking, which is my modus operandi, I said, "Sure. I'll be right back."

I went to the bathroom, then got her a cup of coffee, and took it in to her.

"Thank you," she said with her beautiful smile, "this will just hit the spot."

Then another commercial came. As I was getting up my wife said, "While you're up, could you get me a refill on my coffee, please?"

Following my MO, I picked up her coffee cup, went into the kitchen, refilled it, did what I planned to do, and then brought it back to

With the most infectious smile, she said, "Thank You, I really appreciate this."

The next commercial came, and my wife said, "While you're up, could you bring me some cookies from the kitchen?"

I got up, went to the

brought them back to her, and she said, "Thank you, I appreciate this so much."

Walking to my chair, I tried to remember what I got up to do. For the life of me, I could not figure out what I went into the kitchen to do or

At the next commercial, my wife said, "While you're up, could you bring me some more cookies from the kitchen? They were delicious."

Again, I got up, went to the kitchen, got some more cookies, and brought them back to her. Again she said, "Thank you, I appreciate this so much."

When I sat down in my chair, I tried to figure out once more why I got up and went to the kitchen. I know I got her some cookies, but why did I want to go there in the first place?

Suddenly, I had such a euphoric experience. My wife was playing me, and I did not know it. She was trying to see how much she could get me to do for her without knowing what I was

When the next commercial came, she got up to go to the bathroom, and I said to her, "While you're up, could you get me some more coffee?"

She stopped, turned around

kitchen, found the cookies, and stared at me as I've never been stared at before.

> "What did you say?" At moments like this, it is very difficult for me not to break out in hilarious laughter. I held my cool and said, "While you're up..."

> She interrupted my conversation and said, "You figured me out, didn't you?"

We had a little staring contest for a moment, and then simultaneously, we broke out into laughter.

She went to the bathroom and then to the kitchen and brought me back a fresh cup of coffee. Then she said, "Let's call a truce and just enjoy the rest of the evening together."

It's rare that I catch on to her schemes, but I try to enjoy it when I do.

I thought of what Solomon wrote, "Whoso diggeth a pit shall fall therein: and he that rolleth a stone, it will return upon him" (Proverbs 26:27)

Whatever you do to others has a way of coming back

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 jamessnyder2@att.net. The church web site is www. whatafellowship.com.



There's is no limit to the amount of information at your fingertips. You roborated from multiple are seconds away from independent trustworthy information on virtually anything. However, what do you do with all of the information collected? Without the wisdom to use it, information is worthless.

Information is the accumulation of facts and data. Information may or may not be accurate or reliable. Wisdom is the ability to evaluate, select, and use knowledge in a positive manner to accomplish a specific objective.

It is possible to be educated (acquiring lots of information) but yet have little wisdom (not knowing how to use the information.). So, a complete education must include apply the information you have obtained.

The amount of available information is overwhelming. Wisdom enables you to identify exactly what information you need. Wisdom allows you to filter out false, worthless, or inaccurate information. Making decisions based on erroneous information leads to undesirable results.

Constantly holding information up to scrutiny is wise. A healthy level of skepticism works to your benefit. Information should never be blindly accepted. All information you encounter must accuracy. Sources need to lifetime pursuits. be verified for truthfulness. Discard any information

Successfully getting test for accuracy and reliability. Information is reliable when it can be corsources.

> Wisdom helps you decide whether or not action is warranted. Once you have verified information to be accurate, you must next determine how it applies to you. The same information impacts different people in different ways.

Wisdom helps you select the most appropriate path. In order to ascertain this, you have to identify your ultimate destination. Unless you know where you want to go, you won't be able to obtain the most pertinent information needed.

Wisdom is learning from experience. Wisdom learning how and when to is learning from your mistakes. More is learned when things go wrong than when all goes as planned. As a wise person, you strive to repeat successful behavior while eliminating unsuccessful actions. You don't make the same mistake twice.

> Self-monitoring is a key component of wisdom. It's an awareness of where you are and where you are headed. It is assessing the impact of what you are doing. You strive to continually assess if you are on your desired path. You make course corrections in response to any deviations.

Maintain an open mind. Observe those around you. be tested for validity and Education and wisdom are

There is always more to learn. Thinking that you which does not pass the know it all is a trap. There

is always room for growth.

A wise person admits to what they don't know and then seeks to get the necessary information and answers. As good a teacher as experience is, someone else's experience is an even better teacher. Study those who are already where you want to be. You can learn from their mistakes, saving you from having to make them yourself.

You can take steps to continually enhance your wisdom. Since wisdom comes from experience, expand your experiences by trying new things. Doing this requires leaving your comfort zone as well as intentionally doing things you are afraid to do.

You are surrounded by examples of both wisdom and stupidity. Observe others to enhance your understanding of strategies which work as well as mistakes to avoid. This approach is a fascinating way to boost your wisdom.

Think before acting. Anticipate the results of your planned behavior before starting. If you don't think your actions will generate a positive result, alter your plans. Wise people don't act in

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

Fitness Centers are Safe and Essential to Combat America's Health Crisis

By Mary Parra, Randle Communications

SACRAMENTO, CA (MPG) - The California Fitness Alliance (CFA) announced that since reopening on June 12, its members have reported no cases of COVID-19 traced to California fitness centers including health clubs, gyms or studios. CFA surveyed 150 fitness operators, representing 785 locations in California, to demonstrate the implementation of its guidelines and superior safety standards have kept its communities safe while providing an essential service to its members and vital jobs to its employees.

"Our survey results show fitness centers are safe due to the standards we are implementing," said Randy Karr, founding partner of CFA and President and CEO of California Family Fitness. "Survey respondents had more than 5.5 million members check into their facilities between June 12 and July 13, and only .002 percent of those members have tested positive for COVID-19, with no cases reported as a result from visits to fitness centers."

"We support doing the right thing to flatten the curve, but America is facing a physical and mental health crisis and physical fitness is essential to combat this pandemic," said Francesca Schuler, founding partner of CFA and CEO of In-Shape Health Clubs. "This is why the California Fitness Alliance worked with Governor Gavin Newsom's administration to develop standards that would enable fitness centers to stay open safely during the COVID-19 pandemic."

Under CFA's "4-W" program to protect and prevent the spread of COVID-19, our participating fitness clubs have members wear masks, work out 6-feet apart, wash their hands before exercising and wipe down the equipment they use when finished. This is in addition to fully complying with or exceeding strict safety standards directed by state and county public health offices for facilities and staff including frequent cleaning, sanitizing, social distancing, physical separation and new check-in procedures.

One in five Americans experiences a mental health issue and physical fitness can be a critical way to combat these issues according to the Journal of Clinical Psychology. Additionally, heart disease is the leading cause of death in the United States – responsible for 840,768 deaths in 2016 and an annual total cost estimated at \$351.2 billion in 2014-2015. The leading causes of cardiovascular disease are obesity, high blood pressure and lack of physical activity. Forty-seven percent of Americans have at least one risk factor for heart disease.

"Sadly, people with chronic health are spreading."



that since reopening on June 12, its members have reported no cases of COVID-19 traced to California fitness centers. Photo courtesy of Janeb13

issues have significantly higher risk of severe illness or death if they do become ill from COVID-19," said Marc Thomas, CFA advisory board member, Co-CEO of Aspyr Holdings and an Orangetheory Fitness Franchisee. "According to the National Institutes of Health, engaging in regular physical activity is critical to preventing heart disease and Type 2 diabetes among other ailments, confirming once again that fitness is an essential business.'

In fact, Dr. Hemmal Kothary, the Chief Medical Officer for Dignity Health Central California Division, believes fitness is so essential to mental health that he's joined CFA as a medical advisor.

"Now more than ever, people need routine and healthy ways to deal with things like anxiety, depression and the isolation caused by this pandemic," Kothary said. "The communities created within fitness clubs not only help people maintain motivation for their physical fitness but remind us that we are not alone - even when we are safe and physically distant."

"Our industry takes health very seriously, which is why we implemented strict standards. The results of our survey demonstrate these standards work," said Cory Brightwell, CFA advisory board member and CEO of Chuze Fitness.

"The California Fitness Alliance will continue working with the Governor and local governments to demonstrate that fitness centers are not where infections

Senate Republicans Respond to California **Democrats' Economic Stimulus Plan**

By Jacqui Nguyen, California Senate Republicans

SACRAMENTO, CA (MPG) - The statement below is in response to California Democrats' \$100 billion proposed Economic Stimulus Package:

"These summaries are broad strokes and some may sound appealing - but when it comes to California Democrats' proposals, the devil is always in the details. Consider what

they have done since the start of this pandemic. California Democrats have allowed an increase in the gas tax during one of the worst economic crisis since the Great Depression; they've spent billions of dollars on homeless, only to see the situation worsen; ever-changing small business directives and guidelines; and are putting at risk the safety of every California resident by allowing 18,000 convicted felons back into our communities."

California Senate Republican Caucus ★

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