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# Gold River Messenger

VOLUME 11 • ISSUE 11 *Serving Gold River and Sacramento County* NOVEMBER 2023

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## Chamber Shines on in 60th Year

*Annual Awards Included Third-ever Hall of Fame Induction*



The 60th Anniversary Gala Committee really outdid themselves for this year's celebration. In the image from left to right: Andréa Nelson, Fozia Ferozali, Kristen Holihan & Sheryl Smith. Photo courtesy of Rancho Cordova Chamber of Commerce

### Rancho Cordova Area Chamber of Commerce

**RANCHO CORDOVA, CA (MPG)** - The Rancho Cordova Area Chamber of Commerce hosted a Celebration Gala on October 19, 2023, to recognize its 60th Anniversary and honor local businesses and individuals.

Over 250 guests attended the sold-out evening of fine cuisine, entertainment, and connections at the

Platinum Palace in Rancho Cordova. The gala was the culmination of a year of celebration, including a blood drive, unique items sold by businesses, community service, and more.

"The Chamber's 60th Anniversary was one for the history books," said Joey Penneman, Board Chair. "Not only was it a look back at the life-changing and staggering impact of the Chamber, but it also showed how many are committed to paving

the way forward as we begin the next 60 years."

The Chamber also recognized local businesses and individuals for supporting the community and larger region this past year. The most distinguished award was a surprise third-ever induction into the Chamber Hall of Fame: Dawn Hall! The Hall of Fame was established several years ago, and unlike the

*Continued on page 2*

## County Clerk/Recorder to Consolidate and Relocate to New Office



The new central office is located at 3636 American River Drive in the unincorporated part of the County near Watt Ave and Hwy 50. Photo courtesy of Sacramento County

### Sacramento County News Release

**SACRAMENTO COUNTY, CA (MPG)** - The County Clerk/Recorder's (CCR) office is consolidating and relocating two of its three offices by early 2024. CCR will be consolidating the downtown office (600 8th Street, Sacramento) and the East Area Service Center location (5229 Hazel Avenue, Fair Oaks) and taking over a 26,952 square foot central office located at 3636 American River Drive in the unincorporated part of the County.

"We are excited for this change!" said Donna Allred, Sacramento County Clerk/Recorder. "This new location will provide a more streamlined customer experience in an updated and more spacious facility."

The first move will come with the closure of the eastern location in mid-November. Due to deliveries and installations needed at the new American River Drive location, an exact date has not been confirmed yet for when the East location will close. An updated SacCounty News story will be posted when that information becomes available.

CCR continuously analyzes their structure, efficiencies, public service levels and office configurations for their programs, staff and public. Advancing technology has changed business needs, with more services now offered electronically. CCR determined that a consolidation of two locations into one singular and more centralized location is more efficient for operations.

To learn more about the consolidation and relocation, visit the County Clerk/Recorder's website. For questions or concerns, contact CCR at (916) 874-6334. ★



## It's Getting Out of Hand



More working Californians slipped into poverty as pandemic aid expired. Poverty rose to 14% among construction workers in spring 2023. Photo by Larry Valenzuela, CalMatters/CatchLight Local

### By Alejandra Reyes-Velarde, CALMatters.org

California's poverty rate climbed in the first quarter of 2023, the latest quarter measured by the Public Policy Institute of California. Poverty increased from 11.7% in 2021 to 13.2%, the institute said, with 5 million people living in poverty.

Safety net programs played a major role in recent shifts in the state's poverty rate.

During the pandemic, the federal government expanded such social

safety net programs as tax credits for families with children and emergency food assistance, which lowered poverty rates nationwide. Poverty rates jumped when those expansions expired late last year and earlier this year, said Caroline Danielson, a researcher at the institute.

"We're seeing an uptick in poverty. That's not because the economy is worse—it's actually improving—but it's because we temporarily, using federal funds mainly, had expansions of safety net programs," she said.

About 3.2 million more

Californians would be in poverty without any safety net programs, Danielson said. Expanded CalFresh food assistance alone kept 1.1 million people out of poverty in the first quarter of 2023, when that expansion expired, the report said.

Latinos make up about half of Californians living in poverty, despite being 39.7% of the population. By comparison, about 10% of white Californians live in poverty.

Child poverty leaped from 9% in 2021 to about 14% in early 2023,

*Continued on page 3*



# Chamber Shines on in 60th Year



Chamber 60th Anniversary ambassadors were: (From the left) Carmen Meeks, Jenn Alton, Leona LaRochelle, Diann Rogers, Matthew Hontz, Elizabeth Keyser, Andréa Nelson & Anjelica Strijaus. Photo courtesy of Rancho Cordova Chamber of Commerce

*Continued from page 1*

annual recognition of Chamber members, it is only awarded for achievements above and beyond.

“Dawn came to the Chamber as a volunteer when there were discussions of the Chamber dissolving,” said Diann Rogers, President & CEO. “She went on to serve as a staff member for 14 years and continues to run Leadership Rancho Cordova. We are honored to recognize Dawn and ensure her role in the Chamber’s history is never forgotten.”

The Chamber also has a Rising Star Award for the business of the year to watch. Chris Tabieros, owner of CTubbz Detailing, was recognized for becoming an Ambassador,

graduating from the Minority Business Assistance and Recovery Kickstart Program, and joining this year’s Leadership Rancho Cordova Class 17.

Other annual business awards included Bee Embroidered, Micro Business of the Year; Express Employment Professionals, Small Business of the Year; Language World, Medium Business of the Year; Elliott Homes, Large Business of the Year; and California Capital Airshow, Nonprofit of the Year.

Other annual individual awards included Andrea Nelson, Colliers, Ambassador of the Year; Sheryl Smith, Smith Real Estate Services, Chairman’s Award, and Outgoing Board

Members; Mike Luca, CBRE, Sheryl Smith, Smith, Smith Real Estate Services and Price Walker, Elliott Homes.

“Our business community has been through a lot over the past few years,” said Sheryl Smith, 60th Anniversary Committee Chair. “Taking the time to celebrate and recognize the impact of businesses of all sizes is essential and a reminder of businesses’ critical role in our community’s well-being.”

It takes a village to host such a significant event. The 60th Anniversary Committee included Fozia Ferozali, Chamberlain University; Kristen Holihan, First Northern Bank; and Andréa Nelson, Colliers. The Chamber thanks its event sponsors: Republic Services,

Firecode Safety Equipment Inc., City of Rancho Cordova, Golden State Water, Five Star Bank, Wood Rodgers, Hyatt Place, Teichert Construction, KP International Market, Assemblyman Josh Hoover, Explore Rancho Cordova, CBRE, True Color Litho, SAFE Community Credit Union, California American Water, RC Hospice and Palliative Care, Afisha Media Group & Ethno. FM radio, d’primera mano Magazine, The Grapevine Independent, Russian American Media, ABSO Technologies, Clutch, Elliott Homes, Guardian Protection Force Inc., Morton & Pitalo, SMUD, SSL Innovations, and Visit Rancho Cordova.

The Chamber offers opportunities to get involved as a

member, volunteer, or serving. Stay tuned by signing up for its e-newsletter at RanchoCordova.org or following it on social media.

*The Rancho Cordova Area Chamber of Commerce has been promoting economic growth, creating jobs, and improving the business climate for six decades. It supports over 400 members and 12,000 employees in over 270 business categories in Rancho Cordova, Gold River, Rosemont, Mather, Rancho Murieta, and the surrounding region. As the business community’s voice, the Chamber creates extraordinary opportunities and prosperity through advocacy, business connections, and promotion. Learn more: RanchoCordova.org* ★



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## Holiday Craft Faire

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# It's Getting Out of Hand 'Tis the Season for Scams: 5 Ways to Protect You and Your Family

*Continued from page 1*  
largely due to the expiration of social safety net expansions. In 2019, the child poverty rate was about 18%.

Senior Californians also experienced a higher poverty rate at 15%, compared to about 13% for adults ages 18 to 64.

Poverty rates also varied significantly by region, with San Diego and Los Angeles counties experiencing the highest poverty rates, about 15%, while the Central Valley and Sierra counties experienced the lowest, about 11%.

A big reason for that, Danielson said, is the high cost of living in Southern California counties and demographic differences among the regions. Los Angeles and San Diego counties have high populations of Latino and immigrant communities that experience higher rates of poverty.

The Public Policy Institute's California Poverty Measure includes such things as the value of government assistance and a region's cost of living,

which the federal poverty rate does not consider.

Social safety net programs make less of a dent on poverty in counties with higher costs of living. That's because poor Californians in these counties may earn incomes too high for federal poverty thresholds and so don't qualify for as much aid.

For example, researchers found that social safety net programs reduced poverty the most in inland areas, where poverty rates are lower. Without the programs, poverty would be 14.4 points higher in the Central Valley and Sierra region, but only 4.3 points higher in the Bay Area, the report shows.

The Public Policy Institute looked closer at working Californians and found that most Californians in poverty are working and even full-time employment didn't keep some residents from poverty.

More than 8 in 10 of California's 1.3 million working poor were employed year-round; nearly half worked full time and 37% part time.

Part-time workers had higher poverty rates than full-time workers.

Workers in service industries — janitors, landscapers, cosmetologists, housekeepers and other service jobs — and workers in agriculture tended to experience poverty at higher rates than other labor sectors. People in building and grounds maintenance, for example, have a 20% poverty rate, followed by workers in food preparation and service who endure a 16% poverty rate.

The report also highlights how the working poor spend their money. They cohabit with family members to make ends meet; 82% of Californians in poverty live with other adult family members.

People use most of their earnings for everyday expenses and bills. On average, working poor adults make \$28,000 annually.

Danielson said this underscores the need for policies that increase wages and improve training and educational opportunities for the working poor. ★

## From StatePoint

**SACRAMENTO REGION, CA (MPG)** - In today's hyper-connected digital universe, cyber criminals have more information than ever before, with the ability to reach you through unsecure public Wi-Fi, your email inbox, via text message, and more.

According to a Scam and Robocall Report from T-Mobile, Americans lost an estimated \$39.5 billion to phone scams in 2022. Lucky for you, there are several ways to protect and safeguard your personal information to help prevent scammers from scammin' this holiday season.

1. Avoid Public USB Ports: Traveling by plane this holiday season? The FCC warns that cyber criminals can download malware to public USB charging ports to gain access to your information. Prevent this by using an AC power outlet instead.

2. Beware of Charity Scams: It's the season of giving, but the FCC warns many cyber criminals take advantage by creating fake charities staged as real non-profit organizations to gain access to your payment information. Woof. To prevent this, don't click on suspicious email or text links and verify the organization is registered at the National Association of State Charity Officials or Better Business Bureau's Wise Giving Alliance before donating this holiday season.

3. Screen Your Calls: Scammers are continuously upping their game, with total robocall attempts up 75% from 2021 to 2022. Detecting whether an



Screen your calls: Scammers are continuously upping their game. Photo courtesy of Statepoint

incoming call is a potential scam isn't always easy, but T-Mobile's Scam Shield app makes it simple. Free to all T-Mobile customers, Scam Shield enhances your scam-blocking protections so you can say goodbye to scam calls. In 2022 alone, Scam Shield identified or blocked 41.5 billion scam calls in the T-Mobile network. That's a whopping 1,317 calls identified or blocked every second. With Scam Shield, when the network detects a potential scam call, it is flagged and displayed as "Scam Likely" on your device. Customers who want even more protection can download the Scam Shield app or dial #662# from their T-Mobile smartphone to enable Scam Block, which automatically blocks any calls that match the database of scam calls. Take that, tricksters. To learn more, visit [t-mobile.com/scamshield](http://t-mobile.com/scamshield).

4. Shop Smarter Online: According to Statista, 57% of holiday shoppers plan to use their smartphone to make holiday purchases this year, and scammers are onto them, ramping up activity during the two weeks before Christmas. To minimize any cyber Grinches

trying to steal your personal info, monitor your financial accounts regularly for suspicious charges and sign up for your bank or credit card company's text or email notifications to stay on top of fraudulent activity.

5. Use Secure Tools: Safeguard your online accounts with Multi-Factor Authentication, which requires users to enter two different kinds of information to log in, like a password and one-time PIN code. It's like having a digital bouncer to make sure only you get into your accounts. Another protection is a password manager, giving you the ability to securely store passwords across multiple platforms and websites. The tool also provides an autofill password function and a new password generator.

To learn more about the industry's top fraud trends and how to stay protected from scammers year-round, check out T-Mobile's Scam Shield Report found at [t-mobile.com/news](http://t-mobile.com/news).

While cyber threats are on the rise, you can sleigh scams by staying vigilant and incorporating these best practices into your life this holiday season. ★

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# Safe Sleep Baby Education: A Lifesaving Initiative

**Sacramento County  
News Release**

**SACRAMENTO COUNTY, CA (MPG)** - Sacramento County's Safe Sleep Baby Education Campaign is a testament to the power of community-based initiatives. The program has made a significant impact on the lives of many families since its inception in 2014. In honor of National Baby Safety Month, Sacramento County's Department of Child, Family and Adult Services is sharing the life-saving efforts of the Safe Sleep Baby Education Campaign and how it's reducing the prevalence of baby sleep-related deaths.

On average, 27 babies die from sleep-related deaths in Sacramento County each year. These deaths are especially prevalent among African American babies, who are three times more likely to experience infant sleep-related fatalities than their non-African American counterparts. The goal of the Safe Sleep Baby Education Campaign is to reduce infant sleep-related deaths, especially within the African American community. These heartbreaking deaths are preventable when parents are equipped with the knowledge and tools to ensure their babies sleep safely.

"Every other week in Sacramento County, an infant dies of a sleep-related death, half are African American babies. However, these are nearly all preventable when a parent understands and uses the six steps to safely sleep their baby every time the baby sleeps. Every infant sleep-related death is more than a tragic statistic; it's a deafening silence in a home, first steps that will never be taken, future laughter that will never be heard, and dreams unfulfilled. Through Safe Sleep Baby, we are not just disseminating information but reclaiming the promise of life itself for every child in our community," says Child Abuse Prevention Center Chief Program Officer Stephanie Biegler.

The six steps Stephanie refers to are part of the program's core mission to educate parents and caregivers about safely putting a baby to sleep. Remember: Alone, Back,



The Safe Sleep Baby Education Campaign is actively working to break generational and cultural misconceptions about safe sleeping practices. Image by PublicDomainPictures from Pixabay

Crib Always when sleeping a baby. These are the six steps:

Sleep the baby ALONE; Sleep the baby on their BACK; Sleep baby in a CRIB; Put nothing in the baby's sleep area; Do not overdress the baby; Do not smoke anything around the baby.

The Safe Sleep Baby Program does more than just provide parents and caregivers with these safety steps. Rather than simply distributing brochures, the program's model involves parents connecting with home visitors for at least an hour to go through a comprehensive PowerPoint presentation. The personal touch ensures that parents receive accurate information and have the opportunity to ask questions. The program goes above and beyond to break barriers and help families in need. If the family does not have a place to safely sleep their baby, the program can provide them with a portable crib. One new parent shared, "The Safe Sleep Baby workshop not only pertained to sleep but covered several topics that are imperative to keeping your baby safe, happy, and healthy. Reach one, teach one, is being fulfilled by Safe Sleep Baby to set a foundation for generations to come."

Data shows that since the Safe Sleep Baby Program started, Sacramento County infant sleep-related deaths decreased by 54% among African American infants, and the disparity gap in deaths between African American infants and all other racial groups has decreased by 60%.

Safe Sleep Baby education is imperative for infants with a

Sacramento County Child Protective Services (CPS) referral. From 2010-2019, the infant sleep-related death rate was nearly four times greater for infants with CPS referrals compared with those infants who had no history of CPS.

In addition to reducing deaths, the Safe Sleep Baby Education Campaign is actively working to break generational and cultural misconceptions about safe sleeping practices. Staff from the program say parents they've worked with express gratitude and feel empowered. The campaign also works with hospitals to make sure nurses and doctors are actively modeling safe sleep behaviors.

Through education, outreach, and collaboration with service providers, Sacramento County's Safe Sleep Baby Education Campaign is keeping babies safe while empowering parents and caregivers. Initiatives like this one make a lasting impact in our community. With knowledge, resources, and dedication, we can protect Sacramento County's most vulnerable children and communities.

While most parents and guardians who participate in the Safe Sleep Baby Program are referred to the program, any parent/caregiver with an infant under the age of one in Sacramento County can take the one-hour education training. To learn more about the campaign or for assistance, contact the Information & Referral Line at (916) 244-1900. Together, we can ensure every baby in Sacramento County sleeps safely and soundly. ★

# Sacramento Zoo Says Goodbye to Chimpanzees

**Sacramento Zoo  
News Release**

**SACRAMENTO, CA (MPG)** - After 75 years of housing chimpanzees, The Sacramento Zoo shares that in participation with the Association of Zoos and Aquariums (AZA) and the Chimpanzee Species Survival Plan (SSP), our four individuals have settled in wonderfully at two new homes. Dougie and Pablo have fully integrated into the troop housed at the Kansas City Zoo in Missouri. Amelia and Maria have arrived safely at an accredited zoo. In both cases, the duos have relocated to new habitats that are much larger and give them greater socialization opportunities with other chimpanzees. Current AZA standards recommend a minimum of eight chimpanzees to a troop. The chimpanzee SSP consists of 229 animals distributed among 33 AZA facilities.

"The Sacramento Zoo collaborated with colleagues throughout the AZA and specifically members of the Chimpanzee SSP to identify the best new homes for our individuals, and to work, plan for, and ensure, a safe and successful transfer," states Matt McKim, Director of Animal Care, "Although it is difficult to see these beloved animals leave the Sacramento Zoo, their new homes and troops will provide excellent well-being for many years to come."

"We are excited to welcome Pablo and Dougie to the Kansas City Zoo and our existing troop of nine



Dougie. Photo courtesy of The Sacramento Zoo

chimpanzees," said Courtney Murray, Animal Curator with the Kansas City Zoo. "Our Zoo's chimpanzee habitat is about 3 acres and encompasses a forested section with large, mature trees for climbing and plenty of territory for the troop to carry out natural behaviors and social interactions. The addition of Pablo and Dougie will be beneficial to balance out troop dynamics and increase the diversity of the troop's gene pool."

Female chimpanzees, Amelia and her daughter, Maria, have moved to another AZA-accredited zoo that has cared for chimpanzees for more than 20 years. Their new zoo home is eight times larger than Sac Zoo's, and includes a waterfall, stream, and a variety of climbing structures. The habitat also has trees and more than 40 edible plants

for foraging, as well as rocks that are cooled in the summer and warmed during the winter. The pair are currently undergoing a quarantine period while under the care of the primate and vet health teams prior to their introductions to their new troop.

"Chimpanzees have been some of our most popular animals for generations at the Sac Zoo," states Sacramento Zoo Director Jason Jacobs. "While we will certainly miss these charismatic apes, it is important for the community to understand the context in which these decisions are made. Advances in the care of great apes in zoos clearly demonstrate that these animals thrive in social troops in larger habitats. I commend our incredible team of passionate caregivers for coordinating these transfers to new facilities." ★

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# Military spouses also have to 'volunteer'

Veteran's Day gives me a lot to think about every year.

This Veteran's Day I couldn't help but think the day in 2008 when I brought a documentary home for my wife, Becky.

My wife doesn't especially care for documentaries, particularly the news this one brought. "Baghdad ER" is a documentary that HBO.com says "captures the humanity, hardships and heroism of the U.S. military and medical personnel of the 86th Combat Support Hospital..."

"I want us to watch this movie together," I said.

There was nothing subtle in my approach. My wife saw I was carrying some news of my own. Before she could respond, I answered the question I read on her face.

"The Air Force needs a chaplain volunteer for their hospital at Balad Air Base in Iraq. The hospital is specifically requesting a 'hospital-trained chaplain' for a four-month deployment."

I hurried to add: "It's a Level I trauma center, which does over 1,200 surgical procedures each month. They help everyone — military, civilians and contractors as well as Iraqi soldiers, police, civilians and even detainees."

She stared into me, stuck on one word: "volunteer."

The thoughts of the military spouse upon hearing the word "volunteer" aren't normally as altruistic as those of the military member.

Who could blame her if



**Spiritual Care**

BY NORRIS BURKES

she suddenly exclaimed, "What makes you think I'm not the volunteer here? I would be volunteering for four months of solo parenting! I'll be volunteering to be single for four months!"

Instead, Becky simply said, "We'll watch it after dinner."

Afterward, we talked about the mutual meaning of the word "volunteer." We talked about everything from kids to car problems.

We talked about updating our wills. I tried to soothe her with the fact that there hasn't been a chaplain killed in the line of duty since the Vietnam War.

Not surprisingly, she found that factoid devoid of comfort.

I told her the pay would be great — especially with hazardous duty pay.

Again, I got nowhere, not even when I mentioned the \$3.33 per day separation pay.

"Why do you want to do this?" she asked.

Ah, the "why" of a thing. "If I retired, I wouldn't have to go." I said giving a commonly offered solution in the conflict between military members and their spouses.

She wasn't biting. "Why?" she repeated. "Why do you want to go?"

"I want to go because I want to help," I said, unable to state it more profoundly than that. "They need hospital chaplains. I'm one. I can't sit here while they declare they need someone. It's a need I know how to fill."

After nearly a week of discussion, she said, "You need to go. You need to feel you've done your share. I understand."

It was at that point, I composed my e-mail accepting the assignment.

I called her to the computer and let her proofread the e-mail.

Then I asked her to do a difficult thing.

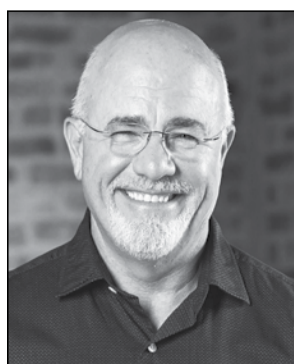
"I want us to share this decision. Would you be willing to press the 'send' button?"

Her index finger hovered over the keyboard in hesitation. Then, she clicked "send" with a definitive push.

She did understand. So this month, I have a favor to ask. As you offer a grateful handshake to a veteran, turn to the spouse and say, "Thanks for your understanding."

After all, most of them have certainly done more than they ever "volunteered" to do.

*This column is excerpted from my book "Hero's Highway." Buy all my books, including my latest book, "Tell It to the Chaplain" on my website, Amazon or by sending me \$20. Send comments to comment@thechaplain.net. Leave recorded comments at (843) 608-9715 or write 10556 Combie Rd Suite 6643 Auburn, CA 95602. ★*



**Control Your Own Destiny**

Dear Dave,

I read where you recommend saving 15% of your income for retirement. Should I count my employer's contribution to my retirement plan as part of that 15%?

— Carlotta

Dear Carlotta,

That's a great question. Employer contributions do not count toward the 15 percent I recommend setting aside for retirement. It's great if you work for a company that offers perks like that, but I want you putting 15 percent of your money into retirement. Whatever your company matches, whatever its pension may be, or even having a military retirement package, none of that enters the equation. I want your

## Dave Ramsey Says

money in your name.

Baby Step 4 of my plan says to put 15 percent of your income into retirement accounts. The first thing you should put money into is a matching retirement account. If you've got a 401(k), a Roth 401(k) or a 403(b) and your employer offers a match, you should do that up to the match before anything else.

Let's say your employer will match three percent. Since the goal is 15 percent, that still leaves you with some work to do. You've got three percent of your own money already going into retirement, so then you could look at a Roth IRA. If the Roth, plus what you invested previously to get the match doesn't equal 15 percent, then you could look at a 403(b), or go back to your 401(k) to hit the 15 percent mark.

And remember, if you're going to reach your retirement goals, you can't do it alone. King Solomon, one of the wisest men who ever lived, wrote: "Where there is no counsel, the people fall; But in the multitude of

counselors there is safety" (Proverbs 11:14 NKJV). That's why you need a quality financial advisor—one with the heart of a teacher—to help you navigate complicated financial issues, and guide you toward the kind of retirement you want.

Do you see what I'm saying here, Carlotta? I want you—not the company you work for—to control your financial destiny. I want you to be able to retire with dignity, and enjoy life after working hard and saving. The responsibility for making that happens falls to you!

— Dave

*Dave Ramsey is an eight-time national best-selling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for the company Ramsey Solutions. ★*

# Flood Preparedness in Sacramento County

## Sacramento County News Release

**SACRAMENTO COUNTY, CA (MPG)** - This is a good time to make sure residents know what to do in case we have a repeat of last January's storms.

It is important for you to know the flood risk to your home or business. After years of drought, the floods of 2023 were a stark reminder about the County's location in a floodplain. The County's Department of Water Resources has information to help residents understand the threat flooding may pose to property. Go to [www.stormready.org](http://www.stormready.org) and click Flood Zone Information to learn more about your flood risk.

If you live in a flood zone, you can reduce the potential for damage to your property by being proactive.

1. Before the rain falls, remember to clear storm drains of leaves and debris to ensure the water freely flows away from your home. Clogs can cause localized flooding to streets that could eventually back up to your doorway.
2. If you come across street flooding, call 3-1-1 to have County crews come out and clear the clogs.
3. Don't drive through flooded streets. Turn around, don't drown!
4. If you see items dumped into nearby creeks, call 3-1-1 and report it. It's important to clear those areas before the rain to avoid problems.

Even in non-disaster years, nearly 20 percent of flood insurance claims in Sacramento County come from moderate to low-risk areas. Residents can obtain flood insurance if their homes or businesses are not in the mapped floodplain. If unchecked, localized flooding can cause a lot of damage. If you live in an area prone to flooding, consider talking to a qualified insurance agent about flood insurance. It takes 30 days for flood insurance to take effect, so don't wait.

Did you know that Sacramento County takes part in a special Federal Emergency Management Agency (FEMA) program that helps reduce the cost of flood insurance? Through FEMA, residents living in a designated Special Flood Hazard Area can save about \$446.00 per year on the full cost of a standard flood insurance policy.

Take the time to develop an evacuation plan for you and your family. This plan will be useful for any potential disasters,



**Flooding on Highway 99 at Dillard overpass last winter.** Photo courtesy Sacramento County

including fires. It's not too early to decide where you will go and what you should take.

What do you take if you need to leave? Remember the "five Ps" you should have ready to go if you need to evacuate:

1. People and pets
2. Papers (important documents)
3. Prescriptions (medication, eyeglasses, hearing aids)
4. Pictures (Irreplaceable memories)
5. Personal computer

Also, have a designated meeting place in case your family is separated. Visit [Stormready.org](http://Stormready.org) to view evacuation maps as well as the region's flooding history.

Need sandbags? On November 1, Sacramento County will open two sandbag locations for residents in the unincorporated area. For those who live in a flood prone area, this will offer up the chance to grab sandbags prior to the rainy season. The County supplies the sand and bags, but bring a shovel. There is a 20-bag limit per visit.

Do you live near a creek or stream? Follow the rise of nearby streams with the Water Resources Rainfall and Stream Level Information System at [www.sacflood.org](http://www.sacflood.org). This system monitors 47 different waterways in the County. If you live by one, it's one way to keep an eye on how high the water is rising.

You can also receive evacuation notices during flood threats by signing up to Sacramento Alert. This Countywide system, run by the Office of Emergency Services, will keep you informed about potential flooding or other emergencies threatening your neighborhood. Be Aware. Be Prepared. Make yourself Storm Ready. ★



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# Turkey Trots and Other Fun for Thanksgiving Week

By Chrissy Rose

## SACRAMENTO REGION, CA (MPG)

The holiday season is upon us, and that means fun events in the Sacramento region are abundant. If you're looking for activities Thanksgiving week, you'll have plenty of options (in addition, of course, to all of the eating and shopping).

Thanksgiving morning the annual Run to Feed the Hungry will be celebrating its 30th anniversary and once again kicking off the largest Thanksgiving Day fun run in the country. The run starts at 8:15 on J Street right outside the Sacramento State campus, with start times varying for times or untimed running, and those choosing the 10k or 5k option. Participants – whether walking or running, going as an individual or as part of a team – can enjoy the camaraderie and beautiful fall foliage as they follow the loop route through East Sacramento. For the competitive runners, the top three finishers in each age group will receive prize money ranging from \$50-\$300. Run to Feed the Hungry benefits the Sacramento Food Bank & Family Services, which has seen an 87% increase in demand for services since the 2020 pandemic. Virtual and in-person race options are available, and adult registration begins at \$35. Strollers are allowed in the untimed races, but dogs in strollers are not; all pets are asked to stay at home.

If you're willing to drive a bit farther, there is the Elk Grove



Participants in the 2022 Run to Feed the Hungry show off their excitement to be running Thanksgiving morning. Many runners have participated for multiple, if not all, of the event's 30 years. Courtesy of Run to Feed the Hungry

Gobble Wobble. This fun event features a 5K race, a Fun Run (1/4 mile) for kids, food, music, raffles, vendor booths, and a fun zone. Virtual and in-person race options are available for the 5K. Registration is \$10 for the kids fun run, \$20 for the virtual 5k, and \$30-\$50 for the in-person 5K (depending on registration date). Registration for the in-person 5k includes a medal and shirt.

Race-day registration is available if the event has not sold out. Check-in begins at 8:00 and the fun run begins at 9:00, with the 5k starting at 9:15. Strollers and well-behaved dogs are welcome. The Gobble Wobble event benefits Chicks in Crisis located in Elk Grove, which supports parents and children by providing resources and support to help families become self-sufficient,

helping all families “cross the finish line.”

Folsom will also be holding its Turkey Trot on Thanksgiving Day. The race has 5K and 10K options, and participants can choose to walk or run at Rodeo Park/Lions Park at 200 Stafford Street. The 10k participants will line up at 8:50, and the 5K participants will be shortly behind at 9:00. Registration cost is

\$35-\$40 and includes a race day shirt, bib, and timing chips. Dogs, along with children in strollers, can participate in the 5k assuming both are well-contained. The Folsom Turkey Trot usually sees around 4,000 participants each year. The proceeds from this year's event will benefit the Twin Lakes Food Bank, Folsom Athletic Association, and Johnny Cash Trail (which is also the trail that the run will traverse).

For those looking for something other than the typical turkey run, on November 18, the North Highlands Recreation and Park District will be hosting Turkey Day Flag Football. This inaugural event will start at 10:00 a.m. at Brock Park Sports Complex in North Highlands and last until noon. Participants must be at least 18 years old, and the cost is \$19.00 to register. Refreshments and t-shirt are included.

Lastly, if you didn't sign up for a Thanksgiving Day run but subsequently feel guilty about your overindulgence, there is the Sacramento Turkey Trot Run on Saturday November 25 with 5K, 10K, and half-marathon options. Registration is \$35-\$42, depending on race selected, and includes a swag bag that's mailed directly to you. There are three waves starting at 8:00, 8:30, and 9:00, filled on a first-come first-filled basis. All ages and paces are welcome, but this is a very limited capacity event. The run will start at Sutters Landing Park in Sacramento. ★

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# Volunteers Aid Seniors, Families in Need at Rancho Cordova Food Locker



SAFE Credit Union employees volunteer at the Rancho Cordova Food Locker. Photo courtesy of SAFE Credit Union

## SAFE Credit Union News Release

**RANCHO CORDOVA, CA (MPG)** - At a time when many are especially in need of food assistance during record high inflation, SAFE Credit Union volunteers recently showed up in force to donate their time at the Rancho Cordova Food Locker.

Twenty SAFE volunteers from the credit union's Sacramento and Placer County branches helped the food distribution center serve long lines of more than 340 individuals within about three hours on Sept. 22.

Their efforts were part of SAFE's annual Building CommYOUUnity service month and SAFE's continued support of the Rancho Cordova Chamber of Commerce.

SAFE held a "60 for 60" volunteer campaign, pledging 60 hours of service to the Rancho Cordova community in September for the Chamber's 60th anniversary. SAFE volunteers more than doubled that commitment – volunteering a total of 125 hours at the Food Locker as well as at Soil Born Farms and for residents at Volunteers of America's Mather Community Campus.

Rancho Cordova Food Locker Executive Director Carrie Johnson welcomed the volunteer efforts. The food distribution center, providing groceries to seniors and those facing food insecurity, has seen an increase in service from 460 families per week to 1,000 in the past year.

"This is the level of kindness that many in need don't often receive, and it makes a huge impact," Johnson says of the SAFE employees who volunteered. "It really can be difficult for some to come here, and when we have volunteers who can give a warm smile and help them out with their groceries, it makes a big difference."

This year, as part of Building CommYOUUnity Month, credit union employees volunteered on more than 40 separate volunteer projects at more than 20 Sacramento area nonprofits. Building CommYOUUnity Month encourages SAFE employees to provide a positive impact on communities by volunteering during September.

"We were so happy to be a part of not only helping people at the food locker, but also in making such a substantial commitment to the Rancho Cordova community, where SAFE has served residents and businesses at our Folsom Boulevard branch for many years," says SAFE Credit Union Relationship Manager Karen Shahhosseini.

Rancho Cordova Chamber of Commerce President and CEO Diann Rogers says the chamber has enjoyed a long-standing partnership with the credit union since it became a



Personal Relationship Officer at SAFE's Land Park Branch, Akeal Ellis of Rancho Cordova, helps move carts for Rancho Cordova Food Locker guests. Photo courtesy of SAFE Credit Union

Chamber member in 2011 and says SAFE's involvement and its employees' service adds "a positive, long-lasting impact on our Chamber, our members, and the entire business community."

"What stands out is SAFE's consistency and the depth of their involvement," Rogers says. "They're not just involved but invested in the Chamber and the community's development."

Volunteer and Relationship Officer at SAFE's Folsom Branch Ryan Soria says it felt good "to really help people who maybe are not in the best spot right now."

"The individuals coming in here have been really nice and thanking us for being here, even for if for a day," says Soria, of Elk Grove.

SAFE Rancho Cordova Branch Manager Amaris Padilla, of Elk Grove, says she was



SAFE CU Relationship Officer Karen Shahhosseini greets a guest at the Rancho Cordova Food Locker. Photo courtesy of SAFE Credit Union



Granite Bay SAFE Branch Manager Chong Musallam of Orangevale sorts food for Rancho Cordova Food Locker guests. Photo courtesy of SAFE Credit Union



SAFE Credit Union Rancho Cordova Branch Manager Amaris Padilla of Elk Grove packs groceries for Rancho Cordova Food Locker guests. Photo courtesy of SAFE Credit Union



SAFE Sunrise Branch Relationship Officer Risa Jensen of Citrus Heights volunteers at the Rancho Cordova Food Locker. Photo courtesy of SAFE Credit Union



Rancho Cordova Food Locker contact Executive Director Carrie Johnson. Photo courtesy of SAFE Credit Union

excited to be helping "give back to the community," she works in each day. "The Food Locker is close to our branch location, and I wanted to volunteer in the area where we work."

SAFE's Hazel Branch Manager Ronila Prasad was

impressed with the Food Locker's efforts. "I like how they treat their guests like we treat our members. We and they treat everybody with dignity and respect," says Prasad who lives in Rocklin.

Volunteerism is a part of the

award-winning culture at SAFE – the Sacramento Business Journal this month named SAFE as the Best Place to Work, Very Large Employer.

SAFE offers each employee 16 hours of paid time off every year to volunteer individually or with

their co-workers as a team.

For more information about the Rancho Cordova Food Locker contact Executive Director Carrie Johnson at [carrie@ranhocordovafoodlocker.org](mailto:carrie@ranhocordovafoodlocker.org) or (916) 837-5431, or visit their website [ranhocordovafoodlocker.org](http://ranhocordovafoodlocker.org). ★



# 2023 Legislative Recap: The Good, the Bad, and the Ugly



By Assemblyman Josh Hoover

years of mismanagement by the state, a problem the Legislature refused to fix when it had a budget surplus. SB 799 would have further exacerbated the situation with our UI system.

**Many Bills Harmful to Public Safety Defeated**

Sometimes good news comes in the form of defeating bad bills. A number of bills that would have made our communities less safe were killed at different stages of the process. These included legislative efforts to defund school resource officers (AB 1299), ban the use of police canines (AB 742), prohibit consensual searches (AB 93), prohibit enforcement of low-level infractions (SB 50), expand eligibility for early release from prison (SB 81), allow parole consideration for criminals sentenced to life in prison (SB 94), and allow felons to vote from prison (ACA 4).

**The Bad  
Lack of Progress on Fentanyl Crisis**

Putting a stop to the fentanyl crisis that is killing over 100 Californians per week, including high school students in our community, needs to be one of the state's top priorities. While the Legislature did pass a number of bills relating to fentanyl education, it failed to increase penalties on the dealers trafficking fentanyl into our neighborhoods. They even killed a bill I coauthored to require Naloxone (medicine that rapidly reverses an opioid overdose) in every school. Much work remains to be done to address this crisis and I look forward to pushing for greater change in the coming year.

**Failure to Reform Proposition 47**

At the beginning of the legislative year, I introduced AB 715 to reform Proposition 47 and restore some accountability in our criminal justice system. Prop. 47 (infamously named the "Safe Neighborhoods and Schools Act" when it passed in 2014) reduced a number of felonies to misdemeanors and contributed to an increase in retail theft across the state. My bill

would have brought back harsher penalties for serial theft offenders, but it was defeated in the Assembly Public Safety Committee along with other efforts to reform Prop. 47.

**Passed Legislation that will Cost Consumers**

The Legislature passed two minimum wage bills that will further increase the cost of living for California families. AB 1228 creates a \$20 minimum wage for fast food workers, while SB 525 creates a \$25 minimum wage for healthcare workers. The latter bill will result in increased healthcare costs for consumers, while potentially decreasing healthcare access in the parts of our state where hospitals are already struggling to stay afloat.

**The Ugly  
Taxpayers Under Fire**

The Legislature simultaneously passed a constitutional amendment to reduce the vote threshold for local tax increases (ACA 1) and a constitutional amendment to increase the vote threshold for passing taxpayer protections (ACA 13). No matter how high our taxes get in California, it never seems to be enough. Instead of making it easier to increase taxes in our state even further, our Legislature would be wise to get a handle on its propensity to overspend. Voters will have the opportunity to make their voice heard on these measures at the ballot box in 2024.

It is an honor to be your representative and I look forward to continuing the fight for policies in the Legislature that protect the interests of the families, taxpayers, and small businesses in our community.

Assemblyman Josh Hoover represents the 7th Assembly District in Sacramento County, which includes the cities of Citrus Heights, Folsom, and Rancho Cordova and the unincorporated communities of Carmichael, Fair Oaks, Foothill Farms, Gold River, Mather, McClellan Park, North Highlands, Orangevale, and Rosemont. You can contact his office at [assemblymember.Hoover@assembly.ca.gov](mailto:assemblymember.Hoover@assembly.ca.gov).

# Let's Ensure an Age-Friendly Future

**Sacramento County News Release**

**SACRAMENTO COUNTY, CA (MPG)** - The age of the global population is shifting. Across the United States, a growing number of adults are 60 years of age or older. Sacramento County Senior and Adult Services (SAS) Division and Agency on Aging Area 4 are collaborating with community partners to ensure the well-being and quality of life for older adults in our community. Agency on Aging Area 4 is one of 33 area agencies on aging in California designated by the State to develop, coordinate, and fund programs designed to help older adults and people with disabilities maintain their health and independence.



Agency on Aging Area 4 is one of 33 area agencies on aging in California designated by the State to develop, coordinate, and fund programs designed to help older adults and people with disabilities maintain their health and independence. MPG file photo.

Recent projections from California's Department of Finance show that by the year 2026, the number of people who are 60 years of age and older is poised to surpass the number of children for the first time. There are several new collaborative efforts geared towards strengthening support networks for older adults in Sacramento County. These efforts include but are not limited to:

**The Senior Connection Program:** A joint effort between SAS and the Agency on Aging/Area 4 which provides people with access to essential resources and social engagement opportunities.

**The Blue Zones Project:** Sacramento County Public Health is partnering with Blue Zones, a global leader in longevity research. The project will include a comprehensive assessment of the County to establish dementia-friendly communities and promote overall well-being.

**Nottoli Place:** A shelter for older adults who are eligible for Sacramento County's Adult Protective Services (APS) and experiencing homelessness or housing instability. While at Nottoli Place, case management and housing services are provided.

**WEAVE/Family Justice Center:** A partnership to support domestic violence survivors. The initiative is dedicated to ensuring older individuals impacted by abuse from a partner or family member have access to the specialized care and resources they need to heal and rebuild their lives.

**The Career Pathways Program:** A joint effort between In-Home Supportive Services Public Authority and the Career Pathways Program to address the critical need for

trained caregivers. This program equips caregivers with the skills and knowledge necessary to provide high-quality care to older adults.

**Community Care Expansion (CCE) Preservation:** A project funded by the California Department of Social Services and administered by Sacramento County to preserve licensed senior and adult residential facilities that serve lower-income older adults. Funding will assist eligible facilities with operating costs and/or costs related to major repairs or upgrades that may prevent facility closure or the reduction in the number of beds available to older adults.

Through these partnerships and the ongoing hard work of its dedicated staff, Sacramento County and the Agency on Aging / Area 4 are shaping a future where aging is synonymous with respect, care, and empowerment.

"It is because of our strong partnerships with Sacramento County that we've been able to expand and enhance the services we can provide to older adults and people with disabilities – from programs to connect aging adults to resources to helping them out of isolation through case management, access to technology, and meal delivery," says Pam Miller, Agency on Aging Area 4 Executive Director. "We look forward to strengthening our partnership to support our older adult population."

As we navigate the demographic shift, the County and Agency on Aging Area 4 remain dedicated to collaborating with and supporting all residents as they age. ★

# Bera Statement on Terrorists

**Office of Congressman Ami Bera, M.D**

**WASHINGTON DC (MPG)** - Congressman Ami Bera, M.D., a senior member of the House Foreign Affairs Committee and the House Permanent Select Committee on Intelligence, issued the following statement on Hamas' deadly attack on Israeli citizens

and sovereignty: "I strongly condemn the ongoing terrorist attack by Hamas that has killed innocent Israeli citizens across southern Israel today. I extend my deep condolences for the lives lost in these attacks and pray for the safety of all those affected by the horrific violence. "In June, I had the

opportunity to visit southern Israel and was moved by the hospitality and resilience of the people who are now under violent attack. I also had the chance to see the Northern Border where Israel faces an additional threat from Hezbollah. It is more important than ever that the United States stands with Israel and her right to defend her sovereignty." ★

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## Medicare's Annual Election Period Fast Approaching

By Tim Coughlin



Medicare's Annual Election Period, ("AEP") for Part D Prescription Drug Plans and Medicare Advantage plans runs from October 15th until December 7th. During AEP eligible Medicare enrollees can join or change a Medicare Advantage (Part C) or Part D drug plan. Enrollees can also "disenroll" from a Medicare Advantage plan and return to Original Medicare (Parts A/B) and join a drug plan.

Here is a timeline to assist you in navigating this important Enrollment Period and to help you avoid coverage surprises:

**September**

Your current Medicare Part D drug plan or Medicare Advantage plan is required to send you an Annual Notice of Change ("ANOC") notice. It's important that you read this notice as it contains important information about changes to your plan for the 2024 Plan Year. The "ANOC" notice will advise you if the plan premium is changing or if there are changes to the drug formulary, provider network and/or plan benefits. It can be a mistake to assume the plan you have this year will remain the same next year. Take the time to review your "ANOC" notice!

**October 1st**

Sometimes referred to as the "marketing" period or "shopping" period, October 1st is when the 2024 Plan Year information is released and companies can begin marketing Medicare's Annual Election Period Fast Approaching plans. This is a good time to review options for your prescription drug or Medicare Advantage coverage for 2024. Since plans can and do change, it's a good idea to confirm that your current plan continues to cover your prescriptions well and to meet your needs for the upcoming year.

**October 15th Until December 7th**

This is when you can actually submit an enrollment if you want to enroll in a plan or to change plans for 2024. December 7th is a hard deadline. Your ability to change Part D Prescription Drug Plans after December 7th may be non-existent or extremely limited.

Every year we have people call us that miss the December 7th deadline and end up stuck on a Part D plan that has increased their premium or that doesn't cover their prescriptions well.

**Last Valid Enrollment**

During AEP it is possible to submit multiple enrollments with the final enrollment being the plan that will go into effect on January 1st. This allows for you to change your mind during the Enrollment Period.

**Disenrollment / Medicare Supplements**

AEP is also a time when you can "disenroll" from a Medicare Advantage plan and return to Original Medicare (Parts A/B) and join a Part D drug plan.

If you're also intending to enroll in a Medicare Supplement (aka Medigap) plan when returning to Original Medicare during AEP, keep in mind that enrollment in a Medicare Supplement may not be guaranteed. You may have to answer health questions to enroll in a Medicare Supplement outside of limited guaranteed issue periods. An experienced insurance agent can be valuable if you're wanting to leave your Medicare Advantage plan and get a Medicare Supplement. Failing to do things properly and in the right sequence can end up creating a deficit in your medical coverage. The services of an independent agent are free to consumers.


**A Word on Medicare Commercials**

During AEP the airways are flooded with commercials pitching Medicare Advantage plans and all the free benefits you're missing out on. These commercials often tout benefits that are only offered in specific areas or to select segments of Medicare enrollees. They entice you to call and once you call they'll try to enroll you in a plan quickly over the phone. Exercise caution if you call one of these large call centers.

Being proactive about your Medicare coverage during the Annual Election Period can go a long way to helping you avoid coverage issues and to feel confident in your coverage selections for 2024.

*Tim Coughlin is an award-winning independent insurance agent specializing in health and Medicare insurance for over 35 years in Gold River. He can be reached at (916) 346-4417 or by email: [tim@summitindins.com](mailto:tim@summitindins.com).*

"We do not offer every plan available in your area. Currently, we represent 9 organizations which offer 52 products in your area. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program (SHIP) to get information on all of your options."



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## ASIAN GROCERY

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## EUROPEAN GROCERY

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