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Carmichael Times

VOLUME 45 • ISSUE 3

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JANUARY 19, 2024

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Heaven Gains an Angel

Beloved Community Leader Sharon Ruffner Passes Away



Community leader Sharon Ruffner (with flowers) was named 2022 Volunteer of the Year by Carmichael Chamber of Commerce. She is pictured with fellow Kiwanis Club members at Arden Hills Resort.

**Story and photos
by Susan Maxwell Skinner**

CARMICHAEL, CA (MPG) - Sharon Ruffner died on January 7 after a year-long illness.

Defined by a huge smile and in-your-face enthusiasm, Ruffner was a civic dynamo. She championed tree-planting, coached yoga, campaigned for the environment and rattled cages through any number of organizations.

She died peacefully in in-home hospice care, weeks from her 64th birthday. She was surrounded by nieces, nephews, her sister-in-law and husband of 42 years, Bob Ruffner.

Raised in Sacramento, Sharon May McGowan attended El Camino High School and took to the emerging field of computer science like a duck to water.

This extraordinary facility led straight from graduation to a 36-year

career with San Juan Unified School District. The teenager mastered electronic processing and later trained administrators, clerical workers, and teachers to adopt computerization. "She excelled at teaching," considers her husband. "People came to her nervous -- having never touched a computer -- she made them feel at ease with the technology that would soon rule their careers."

Beyond leading classes, his wife's

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Carmichael Chamber of Commerce Celebrates 2023 with Luncheon



2024 Honorary Mayor Miranda Viani of All Stage Canine Development (center) pictured with Hearts 4 Heroes founder Shelley Martell, Paul Scholl (Carmichael Times), Miranda's Daughter, Izzy DeLancey, and 2023 Honorary Mayor Kerri Mandes. Photo courtesy of Carmichael Chamber of Commerce.

**Story by Carmichael
Chamber of Commerce**

CARMICHAEL, CA (MPG) - The 2023 year brought many experiences for the chamber members and President Izzy DeLancey of The Carmichael Chamber of Commerce. DeLancey was honored to serve as the 2023 President, "I would like to thank the membership, sponsors, and the board

of directors for their support. The final luncheon of the year was a success to a goodbye of leadership. I want to give thanks to Milagro Center, Alan & Susan Davis, Paul Scholl of the Carmichael Times, Homer Insurance, Katie Pexa's Farmers insurance, Rick Martinez of CBRE, Dr. Rasi of Almond Orchard Dentist, ACR Solar and District Supervisor Rich

Desmond's office for your support."

The 2023 Honorary Mayor, Kerri Mandes Fitness passed her sash to the incoming 2024 Honorary Mayor, Miranda Viani of All Stage Canine Development. Viani raised money for the Hearts4Heroes organization, and The Carmichael Chamber donated their portion of monies raised to her

organization. "I am excited for our 2024 President, Rosie Buck of Buck Family automotive; her leadership and compassion for our Carmichael community, she will be a great asset to our organization's future," DeLancey finishes. For more information on The Carmichael Chamber of Commerce, visit www.CarmichaelChamber.com. ★

Dignity Health Donates to Sacramento Area Nonprofits

**Dignity Health
Press Release**

SACRAMENTO, CA (MPG) - Dignity Health announced today the distribution of \$1,060,274 to 15 community-based organizations in Sacramento and Yolo counties. The goal of this contribution is to improve the health and well-being of vulnerable and underserved populations and bring about real and lasting improvements to the region.

"A core element of our mission is giving back and we take pride in sustaining our support for organizations that go the extra mile to address the diverse needs of our community," said Dignity Health Community Health and Outreach Manager, Phoua Moua. "These collaborations empower us to take on the intricate health and human challenges faced by our community."

"I find ongoing inspiration in the inventive and unique solutions crafted by our community partners to address the expanding needs of our community," said Michael Korpiel, Greater Sacramento Market President of Dignity Health. "Through our investments in these organizations, we aim to cultivate a sense of belonging and comprehensiveness. Our objective is to provide the community with the necessary resources and support essential for leading healthy, prosperous lives while also minimizing the likelihood of significant future health interventions."

Every three years, Dignity Health and health system partners conduct a Community Health Needs Assessment in each county to determine the most pressing health priorities. The 2022 community assessment indicated that having access to mental and behavioral health and substance-use services are key priorities, as well as having access to basic needs such as housing, jobs, and food. With this in mind, Dignity Health and its grant committee selected several organizations to help address this need, including Arrive Alive California, Inc. Arrive Alive California, Inc.'s community focused educational programs are designed to stop dangerous and destructive behaviors through unique, holistic, and multi-faceted approaches led by subject matter experts and specialists.

"At Arrive Alive California, Inc., we are

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Heaven Gains an Angel

Continued from page 1

greater passion was community. A Carmichael resident for 50 years, she inspired volunteerism. The Kiwanis Club of Carmichael benefited from her membership and recent co-presidency.

"Sharon's spirit was a beacon of light even during our most difficult times," says friend and former club president, Linda Martin. She was a modern woman, skilled in problem-solving. Sharon never saw impossibility -- just the need to adapt for each challenge."

As an early Carmichael Parks Foundation President, she threw herself into a Dinner in the Park fundraiser that became a community tradition. She served on the Sierra Vista Community Church council. She planted shade trees in school yards and recycled plastic.

Without being a mom, Sharon bequeathed kindness to young friends and relatives -- even to her dog. For Carmichael Park District yoga classes, the teacher was accompanied by Labrador Caprina, known to students as Yoga Dog. "She sat beside people who needed help," recalls Sharon's sister-in-law Robin Snider. "Caprina gave us the same care as our teacher did. And yes, she was especially good at the Downward Dog position."

After class, Caprina's mom helped distribute food through Homeless Assistance Resource Team (HART) and Sacramento Kindness Campaign. Armed with a hammer, she joined church members building schoolhouses in Central America. "One day she taught yoga at a Honduran children's home," recalls her husband. "She didn't speak Spanish, so communication was all through movement. It was beautiful to watch everyone giggling and collapsing with laughter. Sharon could make anything fun."

In 2022, Carmichael Chamber



Initiated by Sharon Ruffner and Kiwanis Co-President Jackie Delu, a drive to recycle plastic has become a productive project.

of Commerce recognized Ruffner as Volunteer of the Year. Notes County Supervisor Rich Desmond: "Many people give something back. Sharon gave everything. Her selflessness -- and the humor that she could find in most situations -- will always be an inspiration."

Volunteerism knows no vacation. The Ruffners built a cabin at Serene Lakes and helped organize an annual family festival for the mountain community. During the culminating street dance, Yoga-pro Sharon morphed into limbo queen. "She was as flexible as any kid," recalls her husband. "Sharon always got a huge round of applause."

By last fall, her illness had curtailed limbo-rock and all hands-on volunteerisms. Kiwanis



Sharon Ruffner made a final visit to Carmichael Park with husband Bob Ruffner during the recent Founders Harvest Festival.

chums initiated a 'Sharon Ruffner Community Service Day,' where park trees were trimmed, garbage was binned, hygiene kits were packed for homeless children and plastic was sorted for recycling. Forty volunteers then paraded by Ruffner's home with banners. "I was flabbergasted," exclaimed the object of their affection. "The most frustrating part of being sick is not being able to take part in projects. I'm so grateful for people who have stepped up and kept our work going."

During joint club presidency, she and Kiwanian Jackie Delu spearheaded a project to repurpose unwanted plastic. The ongoing harvest is traded to a building material manufacturer that provides a composite park bench for each 1000 pounds of plastic. Kiwanians have now earned their fourth bench and inspired other non-profits to support the cause. "So much plastic is in our landfills and floating in our oceans," lamented project co-founder Ruffner. "It's exciting to find a meaningful use for it."

Though ailing, the environmentalist never lost zeal for world improvement. Visitors in her final months were humbled by her interest in the bustling community beyond her living room.

"Sharon's doctors and health workers thanked her for being such a positive patient," says Bob Ruffner. "That huge love inside her reached out like a magnet. She helped me to be less judgmental. She taught me there's niceness nearly everyone. Unless you talk to people, you might never find it."

"My wife had a mantra: Go everywhere. Talk to everyone. Eat everything. To Sharon, life was a wonderful journey in learning and giving."

A celebration of Sharon Ruffner's life will be held in March. Service date and location will be provided when available. ★

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SAFE Accepting Grant Applications for Financial Literacy Programs



SAFE Credit Union Vice President Community Relations and Financial Education Rebecca Delmundo. Photo courtesy of SAFE Credit Union.

SAFE Credit Unit Press Release

FOLSOM, CA. – (MPG) - In its drive to improve financial literacy in the Greater Sacramento region, SAFE Credit Union will grant \$20,000 to a nonprofit organization providing financial literacy and financial stability programs in underserved communities.

SAFE is accepting applications for the grant until Friday, Feb. 9, through its online application, or at <https://www.safecu.org/community/community-impact/funding/community-sustainability-grant-application-1>.

“Equipping people with the skills they need to take charge of their finances is one of our main motivations here at SAFE,” says Vice President of Community Relations and Financial Education Rebecca Delmundo, adding only 27 percent of California’s students attend schools

that offer personal finance courses.

“It’s essential for people to understand how to put aside savings, how interest rates and loans work, and how to handle debt for them to succeed in life. With so few students receiving formal financial literacy training, financial cooperatives like SAFE Credit Union and our nonprofit partners are stepping in to provide this much-needed education,” she continues.

Only 1 percent of California students are required to complete personal financial education courses to graduate from high school, according to state Department of Education statistics. There have been some political efforts to change that, with the Legislature recently considering proposals, and a 2024 ballot initiative in the works. However, the grant, says Delmundo, represents how SAFE and others in the region dedicated to providing financial education services are stepping in to fill the need now.

Delmundo says that young people especially can benefit from financial education programs since mistakes they may make early in life can affect them long into adulthood.

“It just takes one missed payment to harm a credit score,” she says. “I’ve seen a lot of young people get buried in credit card debt while also tackling paying off student loans. I’m a strong proponent of helping people learn how to handle the

finances they have now so they can achieve their future financial goals.”

SAFE offers its own financial education services through free webinars available to the public as well as workshops to employers and organizations. It also offers its no-cost Budget Cents interactive simulations to high schools in the region, where students get a first-hand look at the real-life expenses they’ll face as adults. SAFE’s high school branch program works closely with three area high schools to house a branch at each and provide supportive financial education for the students who staff the branches and their fellow students.

“There are a lot of us working to fill the financial education gap,” says Delmundo. “And we are all keenly aware of how many people truly want this information. This grant helps us help others providing this service.”

SAFE conducts four grant cycles each year as part of its overall philanthropic program that also includes direct giving, scholarships, sponsorships, and volunteerism.

For more information on SAFE’s grant program and to contact VP Community Relations and Financial Education Rebecca Delmundo, please contact Assistant Vice President Communications and Public Relations Carole Ferguson at carole.ferguson@safecu.org or by phone at (916) 836-6312. ★

Girl Scouts of Northern California Kick off 2024 Cookie Season

Girl Scouts of Northern California News Release

SACRAMENTO REGION, CA (MPG) - Girl Scouts of Northern California will kick off their 2024 Cookie Season on January 29. Consumers in all 19 counties from Gilroy to the Oregon Border can support their local girl entrepreneurs by ordering from the iconic cookie lineup online at ilovecookies.org. Local shoppers can also locate cookie booths starting February 11 for in-person cookie sales. The 2024 Northern California cookie season will run through March 17, and all cookie flavors are \$6 a box (shipping fees additional).

This season, cookie lovers can enjoy the full assortment of Girl Scout Cookies, including Thin Mints, Trefoils, Samoas, Tagalongs, Do-Si-Dos, Lemon Ups, Toffee-tastic, Girl Scout S’mores, and Adventurefuls. Visit www.ilovecookies.org for more information.

Girls Scouts of Northern California is one of the largest councils in the country, offering unique outdoor experiences, civic engagement, entrepreneurship opportunities, skill-building, leadership, and fun. One hundred percent of the proceeds from the cookie program are used locally and provide critical funds for girls’ access to affordable programming, the outdoors, camp and program centers, STEM, financial aid, and volunteer support services. Girl Scouts and their troops depend on these funds to support their community service efforts.

This year, over 16,000



Girl Scouts of Northern California with their cookie display. Photo courtesy of Girl Scouts of Northern California

Girl Scouts in Northern California will participate in the cookie entrepreneurship program with the goal of selling \$4.3M packages of cookies.

“I am thrilled to kick off another exciting cookie season and to support our cookie entrepreneurs in having a fun and successful year,” said Bri Seoane, CEO of Girl Scouts of Northern California. “Each year, these budding entrepreneurs impress us with their dedication to achieving their goals and supporting local initiatives. Through this program, they contribute to their communities and gain invaluable life and business skills that will serve them for a lifetime. I am immensely proud of each and every participant!”

During this highly anticipated time of the year, girls acquire essential life skills, including money management, team building, public speaking, and decision-making. Girl Scouts can earn a variety of badges and awards to develop valuable business skills, including Cookie Business badges, Financial Literacy badges, Cookie Entrepreneur Family pins, and Entrepreneur badges. Ultimately, this entrepreneurship program serves as a vital

steppingstone, equipping girls and gender-expansive youth with lifelong skills, and instilling a deep sense of confidence that they will carry into the future.

How to Purchase Girl Scout Cookies This Year

Starting January 29, consumers can source Girl Scout online via digital cookie stores at ilovecookies.org and have their favorite cookies delivered straight to their home or anywhere in the country or find the closest Girl Scout booth for in-person cookie sales starting February 11 at select businesses and neighborhoods in Northern California communities until March 17.

About Girl Scouts of Northern California

The mission of Girl Scouts of Northern California is to build girls of courage, confidence and character who make the world a better place. As one of the largest councils in the country, Girl Scouts of Northern California serves a diverse membership of over 24,000 youth and over 21,000 adult volunteers in a 19-county area that stretches from Gilroy to the Oregon border. To learn more about Girl Scouts of Northern California, visit www.gsnorcal.org. ★

PUBLIC INFORMATION WORKSHOPS ON COMBINATION EXPLORATION

Carmichael Water District and Sacramento Suburban Water District will hold public workshops on combination discussions and to discuss the results of a new Further Analysis Report.

WEDNESDAY, JANUARY 24, AT 6:30 P.M.

Hosted by Carmichael Water District

CWD Boardroom
7837 Fair Oaks Blvd., Carmichael, CA 95608
Info: 916.483.2452 or mail@carmichaelwd.org

WEDNESDAY, JANUARY 31, AT 6:30 P.M.

Hosted by Sacramento Suburban Water District

SSWD Boardroom
3701 Marconi Ave., Sacramento, CA 95821
Info: 916.972.7171 or feedback@sswd.org



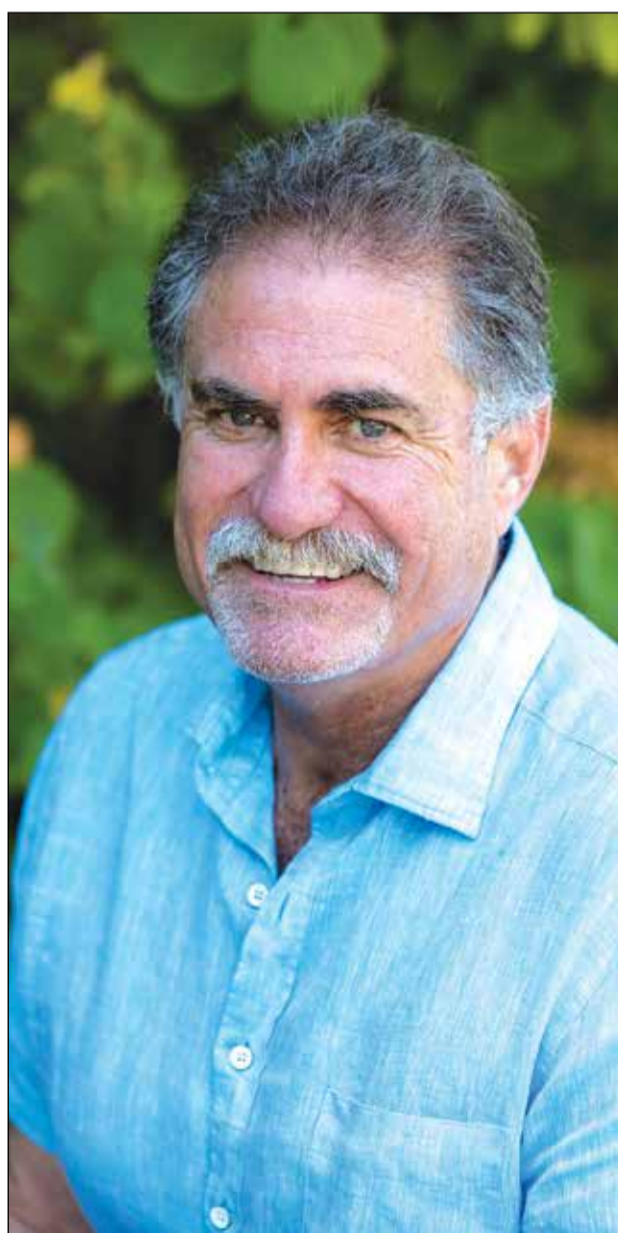
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5 Over 50 Volunteer Award Nominations Open



5 Over 50 Volunteer Nominations now open. Photo courtesy of Sacramento County

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento County is celebrating individuals who are 50 years of age and older who dedicate their time, energy, and passion to making our community a better place. The Sacramento County Adult and Aging

Commission is now taking applications for its 5 Over 50 Volunteer Award.

Nominees must be 50 years of age or older, actively involved in volunteer work, and residents of Sacramento County. If you know someone who meets the criteria and has made an impact in Sacramento County, nominate them for the 5 Over 50 Volunteer

Award. Learn more about the application process and access the form by visiting the Adult and Aging Commission page. Two letters of reference are required. The deadline for nominations is Friday, February 9.

The 5 Over 50 Awards will be presented on May 21 during a Sacramento County Board of Supervisors meeting. The award is presented in May to coincide with Older Americans Month. Five nominees will receive the award, with one person selected from each district within Sacramento County.

Sacramento County's Adult and Aging Commission members look forward to celebrating the winners. The 5 Over 50 Award not only recognizes these individuals for their hard work but also celebrates their impact in making Sacramento County a great place to live. ★

Chautauqua Playhouse Presents "Exit, Pursued by a Bear"



(L-R) Cattaryna Goodin, Katie Ahnberg, Lee Anthony Wilson, John Goodin in character. Photo courtesy of Warren Harrison

Chautauqua Playhouse News Release

CARMICHAEL, CA (MPG) - Chautauqua Playhouse presents "Exit, Pursued by a Bear", an adult comedy by Lauren Gunderson, beginning on January 12 at the Playhouse. The show will run through February 11.

Performances are on Fridays and Saturdays at 8:00 pm, and Sundays at 2:00 pm. The performances are held at the Chautauqua Playhouse, 5325 Engle Road in the La Sierra Community Center in Carmichael. Admission is \$23 General, \$21 Seniors/Students and SARTA members. Premium seating is an additional dollar. Tickets at the door are \$25.

Nan has decided to teach her abusive husband Kyle a lesson. With the help of her friend Simon (acting as her emotional -- and actual -- cheerleader) and a stripper named Sweetheart,



(L-R) Lee Anthony Wilson, Katie Ahnberg, Cattaryna Goodin in character. Photo courtesy of Warren Harrison.

she tapes Kyle to a chair and forces him to watch as they reenact scenes from their painful past. In the piece de resistance, they plan to cover the room in meat and honey so Kyle will be mauled by a bear. Through this night of emotional trials and ridiculous theatrics, Nan and Kyle are both freed from their past in this smart, dark revenge comedy.

PLEASE NOTE: The edgy comedy is rated for MATURE audiences due to

language, adult situations, and domestic violence.

The direction is by Patricia Lee Schmeltz, with set and light design by Andrew Fiffick. The cast features John Goodin, Katie Ahnberg, Cattaryna Goodin and Lee Anthony Wilson.

Information and tickets are available through the Chautauqua Playhouse website: www.cplayhouse.org or call the box office at (916) 489-7529, during business hours. ★

River Cats Announce National Anthem Auditions for 2024 Season

Performers Must Submit Demo Prior to Feb. 10 Auditions

Sacramento River Cats News Release

WEST SACRAMENTO, CA (MPG) - It's sung prior to the first pitch of every game, and now you have the chance to do the same as the Sacramento River Cats have announced their National Anthem auditions for the 2024 baseball season will take place at Sutter Health Park on Feb. 10.

Auditions are open to all soloists, groups, and instrumentalists, and those interested in performing prior to a River Cats game must submit an audition demo by Friday, Jan. 26. Demos received past this date will not be considered.

All demos submitted must be an a cappella version of the Star-Spangled

Banner, sung in full with clear, consistent, and correct lyrics. The full performance must not exceed 90 seconds.

To submit a demo, please email an mp3 or YouTube link to Logan Flair at lflair@rivercats.com.

The subject line should read "2024 National Anthem Demo" and include a name, phone number and email address in the body of the email. Submissions that do not meet any of the submission directions or guidelines will not be considered for call backs.

The River Cats will invite the top demos submitted to Sutter Health Park for a live audition. Due to the volume of applicants, performers will only be contacted if they are selected to audition in person. Participants will be contacted the week of Jan. 29 with further instructions. ★



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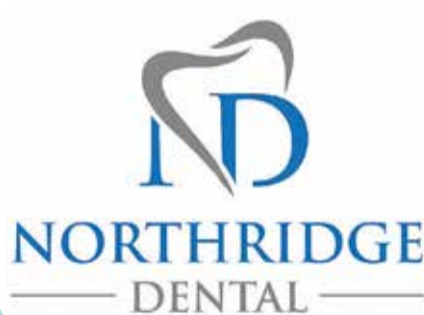
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Social Security Matters

I'm Returning to Work; What Should I Do About Social Security?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I started collecting Social Security at age 62 earlier this year. I had an opportunity to partner in a new business this year that will allow me to earn about \$200,000 in 2024. Because this is significantly above the allowed earnings when collecting early benefits, I need advice on how I handle this with the Social Security Administration. Am I supposed to call them and advise them of my change in income for 2024? If so, am I going to be penalized in any way? I expect they will stop all payments in 2024 once I alert them to the change. Will I be eligible for Social Security payments when I retire again? This is planned to take place before I reach full retirement age of 67. For information, my 2023 income will not exceed the 2023 allowable income limit. **Signed: Un-retiring Temporarily.**

Dear Un-retiring: You have a couple of options, considering that you recently claimed early Social Security benefits but are returning to work with income significantly more than the 2024 earnings limit of \$22,320.

The first is to simply

contact Social Security and tell them you are returning to the work force and tell them your anticipated 2024 income. They will suspend your SS benefits for all of 2024 (to avoid overpaying you and making you return those 2024 payments later). If you plan to continue in your new business beyond 2024, you can advise them of that as well and they will continue the suspension of your benefits, until such time as you either discontinue working or reach your full retirement age (the earnings test no longer applies after you reach your FRA). At that time, SS will resume your monthly Social Security payments and, at your FRA, will give you time credit for all months your benefits were suspended, providing you with a higher monthly payment after your full retirement age is attained (with an adjustment for benefits already paid).

Your other option is to contact Social Security soon and request that your recent application for Social Security benefits submitted earlier this year be withdrawn. You have 12 months from the date of your application to do this, but you will need to repay Social Security all money which they paid to you or on your behalf (including your monthly payments, any income tax you had withheld from those payments, and any dependent benefits which might have been paid based on your record). That will effectively "wipe the slate clean" with Social Security and will be as though you had

never claimed, allowing you to simply wait until you stop working, or until your FRA, or even beyond your FRA, to re-apply for Social Security at a higher monthly amount. The advantage of this option is that when your benefit restarts there will be no adjustment (reduction) for past benefits paid.

What I suggest you not do is simply wait to see what happens. That would result in Social Security catching up after the IRS informs them of your 2024 earnings, resulting in you receiving an Overpayment Notice from the SSA demanding repayment of 2024 benefits paid. In that case, you would need to quickly repay Social Security in a large lump-sum or have your SS benefits withheld until the debt for exceeding the earnings limit was repaid. In a nutshell, I suggest you call Social Security and tell them you are returning to work, what your earnings are expected to be, and for how long.

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

Kings Korner

By V.G. Harris



The roller coaster team of the NBA, namely the Sacramento Kings, put together a comprehensive and highly entertaining performance Sunday night in Milwaukee. For all of us that are die-hard Kings fans, you witnessed a team effort on both ends of the court, and, finally, coach Brown tightened up his rotations, limiting substitutions to four players off the bench.

In previous outings, coach Brown has kept us guessing as to who would come off the bench, and at times it was difficult to make sense of the substitutions.

One notable rotation included for perhaps the first time, Sabonis and Alex Len on the court at the same time, and the team responded, playing with enthusiasm at both ends.

Many times during the early season, we have needed more rim protection, and simply more size to match up with bigger teams, but Brown has been resistant to putting Sabonis and Len together. Sunday gave way to optimism as Len became that needed rim protector, and although his 4 points and 5 rebounds may not sound like much, in only 11 minutes of play his presence was felt.

Domantas Sabonis claimed his 10th triple double of the season, 2nd in the NBA, and has begun to develop a mid-range game that gives him another weapon for the opposition to deal with. In addition to 21 points, 13 rebounds, and an astonishing 15 assists, Sabonis added a 3-pointer for good measure.

This was a highly entertaining game that turned into a loss in overtime for only one reason, our inability to hit free throws. Our best free throw shooter, Malik Monk, missed two in a row in overtime, and De'Aaron Fox missed one of two, setting up the last-second, 30-foot arching rainbow by Damian Lillard to win the game by one point for the Bucks.

The Kings were coming off of a disappointing loss to the Philadelphia 76ers, but were still 2-1 on the road trip coming into Milwaukee.

Coach Brown was tossed from the game for the first time this season, and

the team responded with energy, making the 4th quarter a real contest, ending with a Fox layup that tied the game and forced overtime.

As much as I hate to bring officiating into the equation, once again the referees did an abysmal job. At times we would be better off with a coin flip in deciding out-of-bounds calls, or whether to call a charge versus a block.

I truly believe if we switched out the division 1 NCAA referees for the NBA group, we would see an immediate improvement in the quality of the officiating.

Of course, it shouldn't be this way, and with the advent of having the ability to challenge calls, the NBA has mitigated some of the more obvious mistakes, but more needs to be done.

I believe it starts with better off-season training, but without a doubt, the NBA needs to hold each referee accountable, and a vetting process should be in place so that some referees can rotate out, and news ones in.

When it comes to challenges, the Kings simply don't take advantage of the process in place, going many games without even taking a challenge. When the Kings challenge, they are simply not good at it, with an abysmal 28% winning percentage. It's hard to understand how you can be wrong three out of every four times, but the stats don't lie, and just like shooting free throws, the Kings need to get better.

What a surprise the Philadelphia 76ers have a league best 84% free throw percentage, and the Kings are dead last in 30th place with a percentage of 73%.

So, while a part of me applauds the vociferous energy that coach Brown brought to the floor Sunday night, I think he should direct some of that energy towards his team with regards to shooting free throws.

Thank you to the many that have reached out to me with your thoughts and comments. Let me know what you think at vgharrskingsfan@gmail.com.

Until next time, keep the faith! ★

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Budget Deficit Will Test If School Spending Is The Key To Achievement



By Dan Walters, CALMatters.org

When California's governors and legislators write state budgets, they begin with projecting how much revenue the state is likely to receive.

It's a semi-educated guess that is often billions of dollars removed from the eventual reality, given the high level of volatility in the state's taxation system.

With a revenue number in hand, officialdom then calculates how much of it must be allocated to public schools under Proposition 98, the 1988 ballot measure that governs financing of K-12 schools and community colleges.

It's roughly 40%, but since the revenue assumption is shaky at best, Prop. 98's complex formulas are subject to varying interpretations. The calculation also includes estimates of local property taxes, so the number that emerges for schools is also rather arbitrary.

Whatever the figure may be in any given year, it never precisely squares with reality, which then requires reconciliation in the next budgetary cycle. The 2024-25 budget that Gov. Gavin Newsom proposed this week exemplifies the annual exercise.

When he and the Legislature agreed on a

2023-24 budget last June, they decided that Prop. 98 would give schools, in property taxes and state aid, \$110.6 billion in 2021-22, \$107.4 billion in 2022-23, and \$108.3 billion in 2023-24.

This week's budget declares that those numbers are cumulatively \$11.3 billion too high since revenues are running well under previous estimates. Meanwhile, the Legislature's budget analyst, Gabe Petek, had calculated that they are \$21 billion too high because his revenue estimates are lower than the governor's.

The differing revenue estimates – and the equally divergent calculations of school financing – together account for most of the \$30 billion-plus gap between Newsom's estimate of a \$38 billion deficit and Petek's \$68 billion estimate.

By tapping into a special reserve fund for schools, Newsom's budget proposal makes up most of his \$11.3 billion shortfall between what Prop. 98 requires and what school officials thought they would be getting over the three-year period, thereby shielding them from having to absorb big reductions in money they've already spent.

However, if Petek's more pessimistic revenue estimate turns out to be closer to reality than Newsom's, schools could take big hits and state officials would face pressure to change how schools are financed and how state aid, whatever the level, is allocated.

The latter generally is based on attendance – so

much for each student, with bonus allocations to school districts with substantial numbers of English learners or students from poor households to help them overcome a chronic achievement gap in basic academic skills.

Newsom's proposed budget projects that K-12 schools will receive \$126.8 billion in 2024-25 from local property taxes, state aid and federal funds, or an average of \$23,519 per student.

That's double what it was a decade ago, but there's no indication that the sharp increase in school spending has resulted in a commensurate increase in academic achievement. The state's own competency tests, as well as nationwide tests, show little, if any, overall improvement and the achievement gap is as wide as ever.

Per-pupil financing is likely to increase in the years ahead because public school enrollment is declining and Prop. 98's formula is largely based on revenue, regardless of how many students are in the system.

K-12 enrollment peaked at 6.3 million in 2004, is now below 6 million and is expected to drop to under 5 million in the next decade due to low birthrates and the state's overall population decline.

It will test whether money is truly the key to educational achievement, as the education establishment contends, or other factors are preventing California kids from realizing their potential.

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

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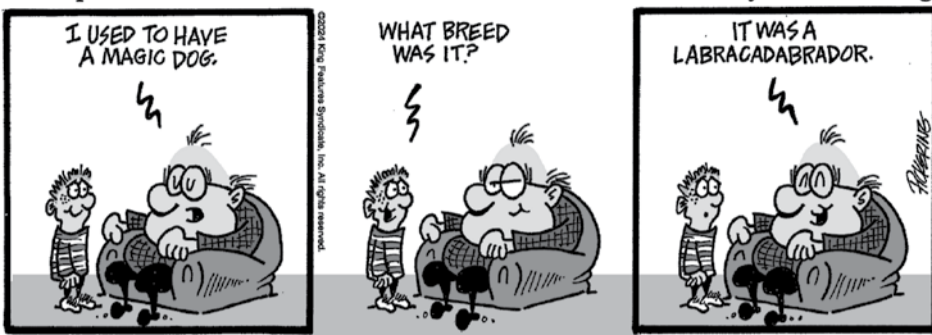
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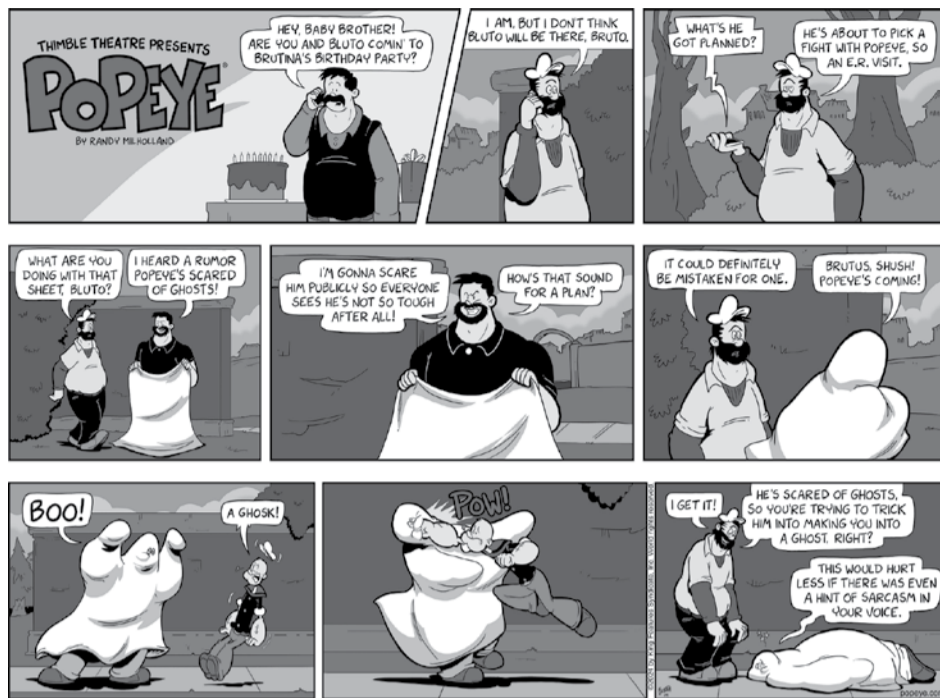
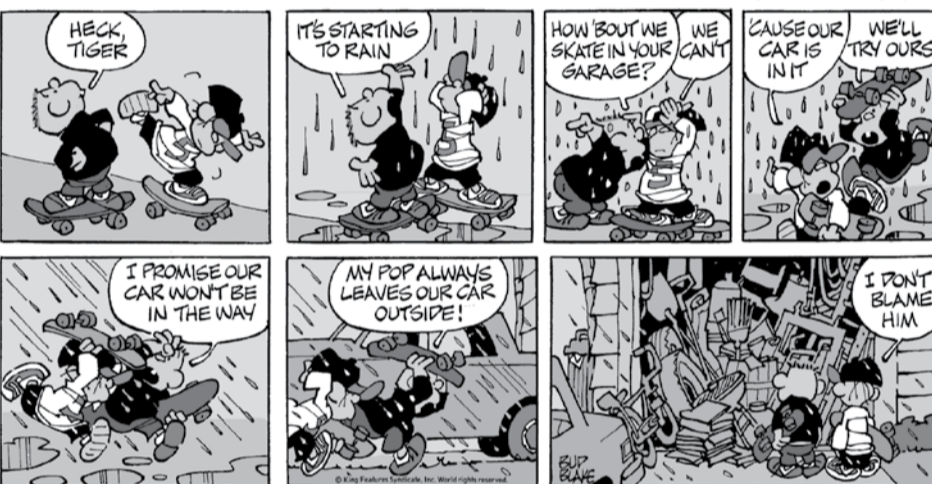
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- "Roots" author
- That guy
- Full of emotion (2 words)
- Relating to #3 Down
- Tarzan's mom, e.g.
- Caribbean island destination
- *The Recording _____, voting organization
- **"What Was I Made For?" movie
- **"A Boy Named _____," 1970 Grammy winner
- Prickle on a wire
- Drench
- Waiter's handout
- *Grammy-nominated Lauper song, "True"
- Amusement destination
- Rachel Renee Russell's "_____ Diaries"
- Extend description
- South Korean boy band
- Type of wrap
- Italian wine region
- Forearm length unit
- Honey-producing facility
- Saw incision
- Nauseant
- Fancy marbles used as shooters
- U.S. Marine Corps gift recipient
- EU currency
- Aglet on a shoelace, e.g.
- *_____com Arena
- *Miley Cyrus' Song of the Year nominee and popular romantic gift
- Texas cook-off dish
- **In the _____ To-night," by Grammy-winner Phil Collins
- Sand, as payment
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- Leave out
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- Scatter

DOWN

- Not Sunni
- Baby powder ingredient
- Pelvic parts
- Shows the way
- Aristotle's school
- One-horse carriage
- Mailing "code"
- Single-cell protozoan
- *Grammy-winner, _____ Alpert
- *Purse for the red carpet
- Bumpkin
- Pampering place
- Bar _____, ME
- Rewards, in the olden days
- Pendulum's path
- Cantina staple
- *Ice _____, Best New Artist nominee
- Wooden ship caulking
- Space exploration
- mission
- *Grammy host for the fourth time
- Plumbing problem
- Early stages of illness
- Reminiscent of the past
- **"Anti-Hero" performer
- Not purl
- Pacific Islanders' herbal drink
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No Water for You!



California's proposed water conservation rules too stringent and costly, analysts say. Photo courtesy of Tolga Ahmetler - Pexels

By Rachel Becker, CALMatters.org

California's legislative advisors lambasted the state's ambitious proposal to regulate urban water conservation, calling the measures costly and difficult to achieve, "in many cases without compelling justifications."

The proposed rules, unveiled in August, call for more than 400 cities and other water suppliers serving about 95% of Californians to meet conservation targets beginning in 2025.

The state Legislative Analyst's Office suggested significant changes to the State Water Resources Control Board's proposal, warning that the regulations would set "such stringent standards for outdoor use that suppliers will not have much 'wiggle room' in complying." They also warn that the added costs will ultimately be borne by customers.

"Whether the benefits of the new rules ultimately will outweigh the costs is unclear," the report says. "These doubts are particularly worrisome given we find that suppliers will face notable challenges complying with these requirements."

The report recommended that lawmakers direct state regulators to "make several of the proposed requirements less stringent (such as the residential outdoor standard), consider how to target state funding to assist lower income customers, and extend some of the deadlines for suppliers to

ensure they can actually achieve the framework's goals."

Water board officials didn't comment on the criticism or recommendations, but spokesperson Edward Ortiz said the report, along with other feedback received from industry and the public, will be considered. He said a new draft of the rules will be released this spring.

"With changing weather conditions threatening to reduce the state's water supply 10% by 2040, California is advancing an all-of-the-above strategy to bolster water supplies throughout the state, including conservation," Ortiz said.

Heather Cooley, director of research at the Pacific Institute, a global water think tank, said conservation and efficiency are the cheapest, fastest ways to meet California's water needs as climate change renders supplies more variable and uncertain.

"We have to take real action to ensure we can provide safe, clean, reliable water for California communities," she said. "Retrofitting and taking out old devices, transforming our landscapes, all of those things have a cost. But it's far less than developing new sources of supply."

Mandated by a package of 2018 laws, the intent of the rules is to make conservation "a way of life" in California. The rules, which are two years behind schedule, are expected to be adopted by the water board this summer before taking effect in October.

The rules don't target

individuals or businesses, instead setting individualized conservation targets for urban water agencies across the state based on goals for indoor and outdoor water use, leaks and other factors.

By 2035, water providers will collectively need to reduce water use by 14%. The savings would be enough to supply about 1.2 million homes every year, or about 1% of the state's total water use.

The report called this amount "modest," noting that "the agricultural sector uses about four times as much water as the urban sector."

Water agencies and city officials warned state regulators last fall that complying would be costly, roughly \$13.5 billion from 2025 to 2040 for rebates and other efforts to cut residential use. The benefits are anticipated to reach about \$15.6 billion, in large part because suppliers and customers will buy less water.

The Legislative Analyst's report noted that an assessment by a consulting firm commissioned by a water supplier raised questions about those calculations. They noted that customers, particularly low-income households, would likely bear the brunt of rates increased to cover the costs.

"Even if benefits outweigh costs in the long run, whether they merit the amount of work and costs to implement the requirements as currently proposed is uncertain," the report said.

Jay Lund, vice-director of the Center for Watershed Sciences

at the University of California, Davis, called the report "an unusually frank assessment."

"Although there is good room for further conservation, this additional State effort seems like it is probably not needed, or at least, need not be as stringent and complicated as it seems. It has been asked, 'Is this juice worth the squeeze?'" he told CalMatters in an email.

During the last three-year severe drought, which ended last year, the Newsom administration set voluntary conservation goals that were largely ineffective. Californians used only about 6% less water from July 2021 through the end of last year compared to 2020, far less than Gov. Gavin Newsom's 15% goal.

Some areas, especially in hot, inland areas of the state, will require more stringent conservation than others under the proposed rules. Inland and eastern California will be required to cut back the most, with the biggest cuts, up to 34%, needed in desert areas, followed by the Tulare Lake region.

Even in the North Coast area, which as a whole is not expected to need to cut back at all to meet the 2035 targets, two large suppliers serving more than 1.6 million customers will nevertheless need to reduce their water use by a quarter.

But increasing conservation in the places that need it most will seem a bargain when inevitable longer and drier droughts occur, said Felicia Marcus, former

chair of the water board and now a visiting fellow at Stanford University's Water in the West Program.

"The goal is both to make each locality more resilient to the nightmare curveballs climate change is throwing at us, and to do it in a way that integrates efficiency first and foremost as the most cost and carbon effective measure in the long run," Marcus said.

Sonja Petek, the principal fiscal and policy analyst who authored the report, said the office isn't saying to abandon the conservation regulations, it's just recommending changes to make them more feasible.

"Water conservation is one of the important components of the state's overall water management strategy," she said, citing more severe and prolonged droughts and the need to reduce reliance on overdrafted groundwater basins. "Our concern is that if these regulations were adopted as written, it could lead to a scenario where compliance is not feasible for some water suppliers, so the state might not achieve its ultimate goals."

Assemblymember Laura Friedman, a Democrat from Burbank and an author of the original legislation, said the report "raises some valid concerns with the rulemaking process thus far, however, I have faith in the water board to do its due diligence in implementing the standards that were passed." ★

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By Michele Townsend

SACRAMENTO REGION (MPG) - As we get older, many of us need a helping hand. Our bodies may be sick, they may be broken, or they may just be worn out. In addition, the world currently has more illnesses than it ever has before. Many families would like nothing more than to keep their aging family members at home. However, Home Care is very expensive.

Insurance often does not cover Home Health Care, so many families find themselves in the position that they are forced to put their loved one in a facility, convalescent home, or some other facility that offers assisted living. There are many facilities that insurance pays for and a private facility can cost \$4,000 per month and more.

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Sacramento County News Release

SACRAMENTO, CA (MPG) - There's no better way to start the new year than by adopting your new best friend from Bradshaw Animal Shelter. To ring in a new year of adoptions, the shelter celebrated the first adoption of 2024: an 11-year-old dog named Mini. Mini, a Miniature Pinscher mix and senior dog, was exactly what Christena Austin was looking for.

"Old dogs need a good home too," Austin said. She knows a thing or two about adopting older dogs: she met her last pup, Violet, when Violet was 12 1/2 years old. At first, Austin recalls walking away from Violet, thinking she was too old to adopt, but "something made me go back for her," Austin said. The pair spent five memorable years together, but Violet recently passed away at the age of 17 1/2. Austin felt called to give another old dog a new lease on life and is ecstatic to welcome Mini into her home. "She will be treated like a queen," Austin says.

There are still so many wonderful pets who are looking for forever homes. If one of your resolutions going into 2024 is to live a healthier lifestyle, a pet can help you get there. Studies have shown that pets can have positive effects on our health: pets can increase opportunities to exercise, get outside, and socialize. Regular walking or



Christena Austin is happy with her 11-year-old Miniature Pinscher mix. Photo courtesy of Sacramento County

playing with pets can decrease blood pressure, cholesterol levels, and triglyceride levels, and the companionship that pets provide can help manage feelings of loneliness and anxiety.

Ready to add a new pet to your home? Before visiting Bradshaw Animal Shelter, you can view all of the dogs, cats, and other animals available for adoption, or you can take a walk around in person to see whom you fall in love with. To help match you with your new best friend, the shelter offers adoption counseling, and if you're looking to adopt a dog and have an existing dog at home, you can bring them to the shelter for a meet and greet to make sure it's a good fit for your four-legged family members as well.

Your new pet's adoption includes their spay/neuter surgery, up-to-date vaccinations and monthly preventatives, a microchip, and a one-year license for Sacramento County residents. Adoption fees are, for example, \$50 for adult dogs one year and older, \$75 for puppies, and \$50 for cats and kittens.

Bradshaw Animal Shelter is located at 3839 Bradshaw Rd. in Sacramento and is open Tuesday through Sunday from 12 p.m. - 5 p.m. with extended hours on Wednesdays from 12 p.m. - 6 p.m. You can also meet adoptable pets at Petco adoption center located at 8840 Madison Ave. in Fair Oaks from 12 p.m. - 5 p.m. on Wednesdays and 1 p.m. - 4:30 p.m. on Fridays and Saturdays. ★

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KOREAN/JAPANESE GROCERY

Choco Pie \$1.39/ea	Tea Herb Soongwon 30pk 3000 ml \$7.49/ea	Cooked Rice Cupcha 2 kinds 186 g / 247 g \$1.49/ea	Rice Chicken Ramen 2 kinds 6 x 140 g \$5.99/ea	Long Chao Pie 11.85 oz \$3.99/ea	Choco Pie \$5.99/ea
Lotus Pie 11.85 oz \$3.99/ea	Lotus Pie 11.85 oz \$3.99/ea	Lotus Pie 11.85 oz \$3.99/ea	Lotus Pie 11.85 oz \$3.99/ea	Lotus Pie 11.85 oz \$3.99/ea	Lotus Pie 11.85 oz \$3.99/ea

HOUSEWARES

Electric BBQ Grill \$39.99	Watermelon Slice Knife \$3.99	Electric Rice Cooker (10.5qt) \$49.99	Electric Rice Cooker (5.5qt) \$54.99	Electric Rice Cooker (7.5qt) \$59.99
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FROZEN & FISH DEPT

Frozen Tuna Sashimi Quality lb \$10.99	Schwarz Oven Roasted Turkey Breast \$10.89	Belmont German Ham \$5.49
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