



**CWD and SSWD
Considering
Combination**
PAGE 10

**Missile Site's TCE
Spreading to
Border of Active-
Adult Community**
PAGE 9



Citrus Heights Messenger

VOLUME 14 • ISSUE 7 *Serving the City of Citrus Heights & Sacramento County* FEBRUARY 16, 2024

**SEE
INSIDE**

**SOCIAL SECURITY
MATTERS**
By Russell Gloor



PAGE 4

**DON'T SELL
YOURSELF SHORT**
By Bryan Golden



PAGE 4

**A LESSON HE'LL
REMEMBER**



PAGE 5

Marching Band Welcomes All Musicians



The Citrus Heights Community Marching Band entertained at a recent event. Photos by Citrus Heights Community Marching Band

By Tamara M. Warta

CITRUS HEIGHTS, CA (MPG) - The Citrus Heights Community Marching Band has entertained crowds since it formed in 2005. Many residents have likely seen the band perform annually in the 4th of July Red, White, and Blue Parade.

The Citrus Heights Community Marching Band (CHCMB) was founded by city resident Kathy Cook, who said years ago that the Red, White, and Blue Parade was missing the important



Citrus Heights Community Marching Band's horn section is always fun to listen to and watch. Photos by Citrus Heights Community Marching Band

feature of a marching band. Sue Frost told the West Sacramento News-Ledger

upon Cook's passing in 2021, "the mother of joyful music." The Citrus Heights Community Marching Band has continued to grow and flourish over the years.

Today, the marching band sits at about 70 participants, and welcomes musicians aged 6 to 92.

Unlike many other performing arts organizations in the Sacramento region, the Citrus Heights Community Marching Band is open to all residents, regardless of age and musical background.

Continued on page 3

Council Considers Lifting Ban on Cannabis Sales

Story by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - At the Feb. 8 meeting, the Citrus Heights City Council held a study session to consider the possibility of modifying existing regulations regarding the sale of cannabis (marijuana) within the city.

Medical cannabis use was approved by California voters in 1996 with the passage of Proposition 215 and recreational use was approved in 2016 with Proposition 64. Despite the use of cannabis being permitted by state law, Citrus Heights has maintained a ban on any cannabis dispensaries. (However, the city cannot ban residents from ordering cannabis deliveries from outside city limits.)

Changing the municipal code to allow cannabis dispensaries would bring new businesses and jobs to Citrus Heights and meet the city's goal of diversifying for a resilient economy by bringing in additional revenue through two possible approaches. One option is a voter-approved cannabis tax, which would allow for a local tax rate decided by the City Council that would have to be approved by the voters on the November 2024 ballot. Without a specific cannabis tax, any approved cannabis dispensaries in the city would just be subject to the standard taxes. Another option is a development agreement between the city and any potential cannabis business that outlines the terms of operation and specific fees that would generate immediate revenue for the city.

Within the Sacramento region, cities with cannabis dispensaries include Sacramento, Davis, Dixon and Colfax. All of those have a cannabis tax measure approved by voters, with varying levels of taxes imposed. Sacramento has a 4% tax rate and anticipates \$22 million in revenue from dispensaries in the 2023-2024 fiscal year. Davis, which has a population closer to that of Citrus Heights (approximately 67,000 and 87,000, respectively), has a cannabis tax rate of 10% and expects to receive \$2.3 million in revenue this fiscal year.

Cannabis dispensaries are heavily regulated and have specific hours of operation (6 a.m. to 10 p.m.), age requirements (18 for medical, 21 for recreational), and location requirements (600 feet

Continued on page 2

Leading the Way with Accessory Dwelling Units

By Tamara M. Warta

CITRUS HEIGHTS, CA (MPG) - It's no secret that California is a wonderful but also an expensive place to live. Home prices regularly skyrocket, especially in the Sacramento region, which has many Bay Area and Southern California transplants.

With homeownership far from reach for many young people moving out on their own and wanting to start families and with many baby boomers finding themselves with larger, empty homes they no longer need, residents in the region are looking for solutions.

Citrus Heights is one city that has taken steps to help with their Permit-Ready Accessory Dwelling Unit Program (PRADU).

Accessory Dwelling Units (ADU) are smaller homes that are on the



Shown is a digital rendition of one of the accessory dwelling units available through the City of Citrus Heights. Photo courtesy City of Citrus Heights

property of a usually larger, already established house. They have become popular in recent years, as some homeowners built them on their property to earn extra income by renting them out as vacation homes or to long-term tenants.

However, accessory dwelling units also serve another more important purpose for many families as a way to stay together through both health and financial challenges.

In recent years, Citrus Heights has been leading

the way when it comes to accessory dwelling units and city officials issued more permits for these accessory dwellings than surrounding cities last year.

According to Alison Bermudez, senior planner

Continued on page 3



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Council Considers Lifting Ban on Cannabis Sales

Continued from page 1

from schools, daycares and youth centers).

If City Council wanted to move forward, staff suggested working on various public outreach to get the public's opinion about a possible tax measure on the November 2024 ballot. Areas in the city along the Highway 80 corridor would be targeted as possible locations for dispensaries, since those would potentially bring in more customers with the easy freeway access and dispensaries could fill some of the many vacant commercial properties in the city.

More than a dozen people spoke on this item during Public Comment, with the majority speaking in favor of Citrus Heights allowing cannabis dispensaries. Owners and operators of various dispensaries around the region shared how their businesses provide safe access to cannabis for those who want to use it both medicinally and recreationally. They said that they are dedicated community partners, helping improve lives and creating jobs for residents. The businesses also increase foot traffic to nearby shopping areas, bringing more customers to the surrounding businesses. And they said areas with cannabis dispensaries actually see a decrease in crime due to their dedicated security officers and advanced security camera systems.

Social activists spoke in favor

of the idea, stating that cannabis dispensaries are a way for minority entrepreneurs to create thriving businesses that can pull families out of poverty. Tax revenues from dispensaries can also be earmarked specifically to support underserved communities.

Military veterans also benefit from safe access to cannabis, said Sean Kiernan, CEO of Weed for Warriors, which advocates for disabled veterans. He said there is an epidemic of suicide and drug overdoses among veterans but those rates are significantly lower in places with cannabis dispensaries.

"Cannabis is saving lives where it's available," Kiernan said and added that people in Citrus Heights are already buying cannabis, whether they are traveling out of the area to purchase it legally, having it delivered from outside the city or, more likely, purchasing it on the black market.

"The drugs are available in our schools today," Kiernan said. "If we want to get rid of that, you've got to get rid of the black markets. And the only way you do that is to create a legal, regulated marketplace."

He urged the Council "to embrace what makes this country great and that's our entrepreneurs who are out there providing consumers what they want."

Some residents also supported the idea because it would bring new businesses, new jobs, and new tax revenue and it would

bring more customers to the area, which would benefit existing businesses.

Citrus Heights resident Natalie Price said, "It will bring in new tenants to hard-to-rent locations and bring with it some wins for the community."

She said cannabis use is already permitted for those of legal age, so "cannabis is already in our city, it's in our neighborhoods." It would allow access to medicinal marijuana for those in the community who desperately need it, such as those who deal with post-traumatic stress but cannot function on pharmaceutical drugs.

However, some residents spoke against the idea. Kathy Morris said she was "pro-business but not this business."

Former councilmember Al Fox said, "There is no evidence in current publicly-available data that the sales tax income would have a significant positive impact on our city."

Former councilmember Jeannie Bruins said that when she was a member, City Council considered this issue and "very thoughtfully" chose to prohibit dispensaries in the city, in order to protect businesses and citizens. Since that time, Bruins said, rates of crime and homelessness have increased, so retaining the municipal codes that ban dispensaries is now "even more important."

Bruins said everyone she has spoken to about this issue is against it: "This is not something we want in Citrus

Heights."

Councilmember Tim Schaefer said, "I think we should explore this as an option. ... This issue is still on the table for me, just because, from a business and a revenue standpoint, I'd like to look at the data." Schaefer said he agreed with a lot of the public testimony: "Cannabis is already here. ... If we decided to dismiss this idea right off the bat, cannabis is still here. And so, I want to explore what we can do. ... I see this as an opportunity that we should look at and analyze it and make an informed decision."

Councilmember Porsche Middleton said she listened carefully to all the public comments, and "based on the support that I've seen today, I am comfortable with...continuing the conversation, exploring where this could take us and where it could go. I understand that before I was on the council, we might have made a different decision but I do believe that our community has changed and this is a great opportunity for us to fill in some of those gaps. And also, after hearing some of these powerful stories about how cannabis has changed the lives of individuals for the better, it's definitely worth looking into."

Vice-Mayor Jayna Karpinski-Costa agreed that the community has changed, and said she toured a dispensary and was impressed: "They are just like a regular store."

Karpinski-Costa said she wants

to see the data, get feedback from industry experts and hear from the Citrus Heights Police Department about possible public safety concerns. She was in favor of moving forward to further explore the idea.

Councilmember MariJane Lopez-Taff said she grew up with a parent who was addicted to cannabis, so while she acknowledged that it can improve some people's lives, she has also seen the negative impact firsthand. She agreed with the residents who spoke in opposition: "This is not a good idea for our community." While she is "pro-business all the way," Lopez-Taff said, the residents she has spoken to in her district do not support this.

Mayor Bret Daniels wanted to clarify that while the city can always find a use for additional revenue, the city is doing well financially with healthy reserves, so considering this idea is not just about potential sales tax revenue.

Daniels stated that while he supports the use of medical cannabis, he wishes no one would use it recreationally. While he has never tried cannabis himself, he does enjoy the occasional alcoholic beverage, so "who am I to say that that's OK, but you can't decide to relax with your chosen substance? ... I think we've heard consensus tonight to move forward."

The next Citrus Heights City Council meeting is scheduled for Feb. 22. ★

Camellia Society of Sacramento 100th Camellia Show

Camellia Society of Sacramento News Release

SACRAMENTO, CA (MPG) - It's Blooming Time! Come see us at the Scottish Rite Temple and check out all the beautiful camellias! Admission is free! Besides all the hundreds of camellias, there will be flower

arrangements, camellia waxing, and camellia plants for sale, collectable camellia buttons, and a display from Matsuyama, Japan! We will also have a fun raffle with many items to pick from. We will also have a photography contest. On Sunday we have watercolor artists at the show painting camellias! Some artists have

cards and paintings for sale.

If you are interested in entering your camellias in competition, be down at the Scottish Rite Temple around 8 in the morning (closes at 10 a.m.). There will be people to help you enter your camellias. We would love to see some new faces! Please call 916-812-3202 and ask for

Julie if you have questions regarding entering and getting a schedule with instructions on entering.

Come to our next meeting at Sierra 2, 2791 24th St., Rm. 12, on February 25th at 2 p.m. Talk to experts on how to enter your blooms. We are there for you!

HOPE TO SEE YOU AT OUR

SHOW!

Camellia Society of Sacramento 100th Camellia Show
Saturday, March 2nd, 3 p.m.-6 p.m.
Sunday, March 3rd, 10 a.m.-6 p.m.
Scottish Rite Temple
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Leading the Way with Accessory Dwelling Units

Continued from page 1

for the city of Citrus Heights, the city saw an opportunity back in 2016 when residents tried to bring aging family members closer to home. Wanting to live "close but not too close," an accessory dwelling unit made sense for these families who resided on properties with enough space to entertain the idea. But at the time, state regulations were hefty.

The City of Citrus Heights began relaxing some of these regulations, running ahead of the majority of other California municipalities. The state got on board in 2017 and regulations have been significantly reduced since then. Citrus Heights specifically has removed hurdles such as parking requirements and permit fees, which has led to an uptick of residents interested in acquiring such a property.

Citrus Heights is the perfect canvas for these builds. The square footage of properties is often larger than what you'd find in places like downtown Sacramento or rapidly growing suburban towns such as Roseville. Citrus Heights, recently receiving the Local Early Action Planning Grant from the California Department of Housing and Community Development, used that funding to come up with several accessory dwelling units plans that are easily accessible to residents.

"We worked with an engineer and designer to come up with pre-approved plans - several different models," Bermudez said. "The plans have been prepared, been through review and meet all the codes. They are available for free and they [the residents] don't have to hire a designer and architect."

Homeowners still have to pay a permit that ranges from \$1,000 to \$2,000 but the plan preparation and costs are free, potentially saving a family thousands of dollars. The Permit-Ready Accessory

Dwelling Unit Program started in July 2021 with the program goal leading to about 10 builds. Ten ended up being completed that year alone and a total of 18 total have come to completion.

"We received a lot of inquiries and saw the need," Bermudez said. "The need we were hearing was people wanted to stay living here but needed to keep their parents here. Or reverse and the kids were having a tough time and needed to come back home."

After programming was up and running, city officials held a webinar and taught resident how to go through the process and what to expect. An informative guidebook is also available online, which helps explain the process and what challenges a homeowner will need to work through.

"This can be a scary process. The guidebook is helpful," Bermudez said.

Bermudez acknowledged that there are "definitely some challenges" for those interested in building an accessory dwelling unit. Getting over the financial hurdle is a big one, as many desiring such a project cannot wait two to three years to bring a family member home. Banks and traditional construction loans were also not prepared for financing accessory dwelling units, although this is starting to change and improve.

When asked what challenges the city faces, Bermudez is optimistic.

"I can't think of a hurdle we have," Bermudez said. "We have tried to stay nimble and adjust as we saw the times changing."

The city plans to offer more permit-ready programs as funding allows and hopes to create additional designs and bigger models for families to choose from. Those interested in exploring the process of accessory dwelling units can visit the city's website at citrusheights.net/aducentral or call 916-727-4740. ★

Marching Band Welcomes All Musicians

Continued from page 1

Band director Kody Tickner weighed in on the current makeup of participants,

"Many of them have prior music experience, but from 20-plus years ago. We do have a few beginning musicians and we always welcome anyone, regardless of their active music skills," Tickner said.

Citrus Heights Community Marching Band has welcomed children, senior citizens, current and former high school marching band participants, and those just curious about the concept.

"The goal of the CHCMB is to entertain large audiences and to provide a welcoming environment for our members to make music," Tickner said. "We just want people in our community to know that we exist, we are welcoming new members and we are totally free to participate."

In fact, Citrus Heights Community Marching Band's free element, combined with its diverse array of participants, makes it unique to any other marching band in the country, according to Tickner. The group even has a color guard for those who aren't so musically inclined.

Citrus Heights Community Marching Band performs in the parade every July and heads up the Howl-O-Ween parade and harvest festival every October. The band also participates at local events such as the St. Patrick's Day Parade in Old Sacramento, the Rio Linda Elverta Christmas Light Parade and local craft fairs.

The Citrus Heights band, which performs approximately 20 times per year,

is in the process of building an amphitheater at Rusch Park to hold more performances.

Despite all of these events and note-worthy performances, Tickner said, one of the biggest challenges of the group is promotion.

"We don't advertise," he said, "and so it's difficult to let our community know when we host public performances and activities."

For those wanting to discover more about Citrus Heights Community Marching Band and support its efforts, the band's annual spaghetti fundraiser will be on March 30.

It's an event that brings a lot of excitement and success to the marching band and hopefully some new participants as well, according to the band director.

"Our Spaghetti Dinner Fundraiser has been our biggest fundraiser for many years," Tickner said. "Besides raising funds for the band program, it is intended to bring together people in our community to share our love of music. The funds go toward operational expenses such as insurance, bookkeeping, etc. We also provide instruments to our members at no charge, so these funds are also used to maintain that equipment."

Citrus Heights Community Marching Band meets every Monday night at the Bill and Kathy Cook Performing Arts Center at 8436 Jewel Way, Citrus Heights. Check out the band's website at chcmb.org for more information or to buy tickets to the spaghetti dinner. ★

SMUD Powering Futures College Scholarship Application Period Now Open

SMUD News Release

SACRAMENTO REGION, CA (MPG) - SMUD announced February 1st that the application period for its Powering Futures college scholarship program is now open. The program awards up to 21 scholarships of up to \$4,000 each to undergraduate students who are enrolled or plan to enroll in an accredited two- or four-year college or university. Students must live in SMUD's service area or have a legal guardian who is a

SMUD customer.

The awards are based on academic merit and financial need. Preference will be given to students who have declared a major relevant to a career at SMUD. Some scholarships may also include a paid internship at SMUD for eligible students.

"The Powering Futures program is a catalyst for broader educational access and high-paying job opportunities within our communities," said Paul Lau, SMUD CEO and General Manager.

"We invest in the future generation because these students will drive the future success and vitality of the Sacramento region and our transition to an equitable clean energy future.

The deadline to apply for the scholarships is March 1, 2024. Scholarships are for the 2024/2025 academic year.

For more information about the SMUD's Powering Futures college scholarship program, visit smud.org/Scholarships. ★

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Social Security Matters

Will my WEP Reduction Go Away if I Continue Working?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I'm 63 years old and have not yet started my Social Security. I now work for the State of Illinois and will draw a pension from that state's university system. I don't pay into Social Security from this position and, as a result, my Social Security payment will be reduced. But I have also worked elsewhere and contributed to Social Security for 26 years.

If I retire from the state university and begin drawing my reduced Social Security payment, and then work in a different job which does contribute to SS, will the reduction to my Social Security payment ever be eliminated? Or will I be permanently stuck with the smaller Social Security payment? **Signed: Curious Educator**

Dear Curious: A rule called the Windfall Elimination Provision (WEP) will apply to your Social Security benefit because your IL state pension was earned without paying into the Social Security program. The basic rule is that anyone with a pension earned without contributing to Social Security, and who is also entitled to Social Security benefits, is subject to WEP, which reduces that person's Social Security retirement benefit. It's a law enacted many years ago to equalize how SS benefits are paid to all

Social Security beneficiaries. However, the WEP rules also provide relief for those who have only a small non-covered pension, and for those who have separately contributed to Social Security for a lot of years. For example:

- The WEP reduction to your SS benefit cannot be more than 50% of your non-covered (IL) pension
- The WEP reduction is smaller for each year over 20 years contributing to Social Security from substantial earnings

- WEP does not apply to those who have at least 30 years contributing to SS from substantial earnings

Although you could retire at 63 and collect your pension from the university and also collect your WEP-reduced Social Security, you have something else to consider if you take another job which pays into Social Security.

Social Security has an annual "earnings test" for those who collect benefits before their full retirement age (FRA). The earnings test limits how much you can earn while collecting early SS before they take away some of your benefits. The earnings limit for 2024 is \$22,320 and, if that is exceeded, you will lose \$1 in benefits for every \$2 you are over the limit. If your work earnings substantially exceed the earnings limit, you would likely be temporarily ineligible to receive Social Security benefits. FYI, the earnings test no longer applies once you reach your full retirement age, which for you is 67.

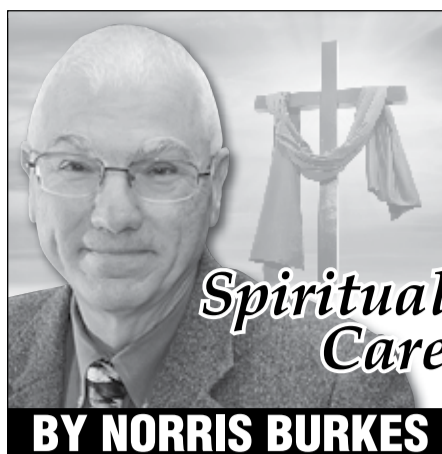
Without knowing your expected income from a new job, I can't say how much of your SS you would be able to receive, but you can use this as a guide: Social Security will take away benefits equal to half

of what you exceed the annual earnings limit by, and they typically recover by withholding future benefits. If 12 months or more of benefits are withheld, you will be temporarily ineligible to receive benefits until your earnings are less, or you reach your full retirement age (the earnings test no longer applies once you reach your FRA). So, depending on your expected annual work earnings, you may wish to defer claiming your Social Security until you either earn less or reach 67 years of age.

If you already have 26 years contributing to Social Security from "substantial earnings," your WEP reduction will already be mitigated, and any additional years of substantial earnings from which SS payroll taxes are deducted will result in an even smaller WEP reduction. If you can achieve 30 years of SS contributions from substantial work earnings, WEP will no longer apply. So, you may not be "stuck with" the WEP reduction permanently, but you will need to contact Social Security to request that your WEP reduction amount be reviewed in light of any additional years of SS-covered earnings (this should be done after you submit your income taxes each year you have additional SS-covered earnings).

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

The Hefty Price of Love



BY NORRIS BURKES

If Valentine's Day gave you sticker shock this week, I have a tip for you. If you buy them after the big day, they'll be much cheaper.

I learned this lesson recently, when a floral clerk asked me which day I needed the flowers.

Suspecting a trick question, I answered cautiously. "Valentine's Day, the actual day."

That's when he offered an economics lesson. Apparently, Valentine's Day roses are cheaper if you don't buy them on the actual day.

I pointed to his sign advertising \$10 roses, and he added a "but" – roses delivered on Valentine's Day jump to a steep \$70.

"Hmmm," I mused as I walked backward toward the door like a sheriff cornered by some bad guys.

Man! I thought. How much is love supposed to cost?

Scripture defines love's highest price: "Greater love has no one than this, that he lay down his life for his friends." (John 15:13)

That price makes \$70 roses seem like a bargain.

However, I have met people who've shown that kind of love, either deliberately or accidentally. Several years ago, I sought to comfort the family of a 17-year-old boy who had been pronounced dead after our emergency room staff had done everything they could to save him.

Employed inside a popular water park, he and his co-workers were playing after-hours volleyball when one of the employees decided to see how far he could shimmy up a light pole.

As the light pole began to sway,

the climber jumped clear. But when our patient saw the pole continuing to descend toward the gamers, he shoved his friend out of danger.

It was at that moment the young man caught the pole in outstretched hands. Tragically, the pole had lost its electrical ground and our patient fielded 220 volts. From that moment on, neither his grieving lifeguard friends, nor the valiant paramedics were able to encourage another breath from this hero.

As the doctors explained the events of the boy's heroic sacrifice to his grieving parents, I struggled for the words that would begin some kind of closure. I noted how remarkable it was that their son had given his life for his friend, naively referencing John 15:13.

The mother thanked me kindly for the "sentiments," adding sardonically she was sure her son's heroics would be a comfort someday, but right now she would beg my forgiveness for wishing it was some other boy in that morgue instead of her son.

For love to be complete, the sacrifice has to be accepted. The friend whose life had been saved undoubtedly accepted the sacrifice, but the mother of the boy who made it could not. Knowing she had reared a brave son who would "lay down his life for his friends" didn't ease her pain.

Not yet anyway. Meanwhile, back in the shop of roses, I was contemplating the same principle. No matter the sacrificial cost of roses, my love can only be fulfilled if my wife accepted equal part in that sacrifice.

After leaving the florist shop, I called my wife. "You know I love you more than \$70, right?"

"Yeah," she said, her answer unsuccessfully masking her suspicion. "I suppose so."

"Valentine's Day roses are \$70!"

"That's crazy," she said, releasing an exhausted breath. "Forget about it!"

"But you know I love you more than that, right?"

"Yes," she cooed. "I know you love me more than that." Then she paused. "You can buy me roses for my birthday next month — they'll be cheaper then."

And with that comment, we reached an agreement on this year's market price of love. ★

Dare to Live Without Limits

by Bryan Golden

Turn Your Back



To lead an orchestra, a conductor has to turn his back to the crowd. To lead your life, you have to turn your back to the crowd. This means you have to immunize yourself to what others say, think, or do relative to your quest to achieve your goals.

Just as a conductor must focus on the performance of the orchestra, you need to focus on the performance of your life. If a conductor faces the crowd, he can't direct the musicians.

Do you measure your performance by what the crowd thinks. Are you more concerned about the opinions of others than about the direction of your life? If so, you may find it hard to stay on a path of your choosing.

Far too many people have abandoned their dreams due to input from the crowd. This is a shame, since it is you who suffers when your dreams are abandoned. The crowd rarely roots for success. They would rather see failure. If you doubt this, just look at the news. How many stories depict defeat and tragedy compared to success and triumph?

People tend to be jealous when someone does better than them. Rather than attempting to elevate themselves, they boost their stature by comparing themselves to those who are doing worse. Additionally, people love to give their opinion, often unsolicited. When you pay attention to the crowd, you do yourself a disservice.

At first it won't be easy to turn your back. You have become conditioned to care about what others think. You want to be accepted and fear rejection should you not be sensitive to others' opinions. You want to fit in.

Dave loved to cook and entertain. One beautiful summer day, he invited a number of friends over for a barbecue. He put several steaks on the grill. As he was cooking, one of his friends came over and told Dave the steaks needed more salt. Wanting to accommodate his guest, Dave followed his suggestion.

Then another guest came over and suggested the food needed more steak sauce. Again, Dave did as his guest asked. Each guest proceeded to make some suggestion about how to make the steaks better; add garlic, turn the flame up, turn the heat down, more spices, less spices.

When Dave served the steaks, no one liked them. Even though Dave knew how to make a tasty steak, he listened to everyone. The result was inedible food. If Dave had done the cooking his way, everything would have turned out fine. Dave's party would have been much more successful had he turned his back to the crowd.

Imagine Dave's frustration. In spite of all the effort, time, and money he put into having a successful party, it was a flop. Dave tried to please everyone but in the end no one was happy.

What happened to Dave is exactly what happens to many people. They take advice from anyone and everyone. Their minds constantly vacillate depending on who they are speaking to at the moment. The result is just as unsatisfactory as the food at Dave's barbecue.

There was a better way for Dave to handle the situation. All he had to do was thank each of his friends for their suggestion while he continued to grill the food his way. With this approach, Dave would have had a successful party without being rude to anyone.

Turn your back to the crowd. Do your own thing. Conduct your life the way you want. Thank others for their suggestions while proceeding along your own path. Keep your attention focused on what's ahead of you.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper. ©2024 Bryan Golden ★



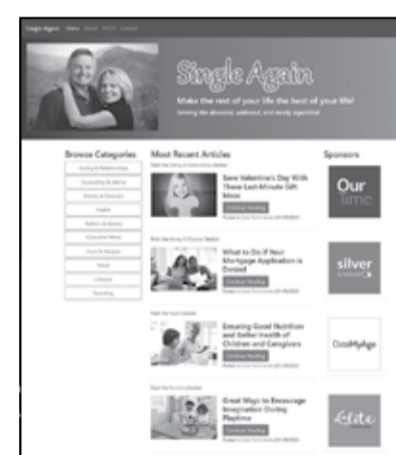
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Are You Single Again?

SingleAgain.com is a website dedicated to helping people put their lives back together again after divorce, separation or the loss of their spouse.

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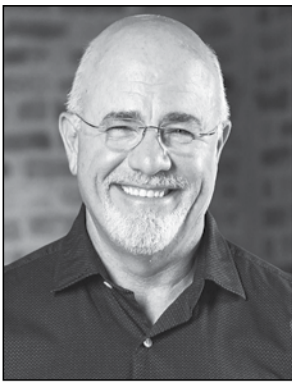


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Dave Ramsey Says

you wanting to help him out. It means you've got a good heart, and you love him. No parent likes seeing their child in a bad situation.

There's a reality here, though, I hope you won't overlook. It's his debt, not yours. He knew what he was doing when he signed up for that credit card. He knew what it meant, what was expected, and he's the one who should make good on the repayment. There's nothing unfair about that.

Now, you're right. This is a typical young person's mistake. And like a lot of mistakes our kids make, it's one that's bad and wonderful at the same time. It's bad because if he had just listened to you and his dad, he would've avoided the whole mess. It's wonderful, though, because it gives you two the opportunity to provide him with a real world, teachable moment.

At this point, my advice is for both of you to give him a great big hug, and lovingly explain where he

went wrong and why it was a bad idea. If you want, you can even go a step further, and help him find a part-time job if he doesn't have one right now, so he can pay off his debt and get out of this mess. It'll take some planning and discipline on his part, but leave the payments to him. Hopefully, by the time he finishes working his tail off—and scrimping and saving to pay this debt—he will have learned a lesson he'll remember for the rest of his life.

— Dave

Dave Ramsey is an eight-time national bestselling 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 Ramsey Solutions ★

A Lesson He'll Remember for the Rest of His Life

Dear Dave,

Our 21-year-old son is in college, and we've always warned him to stay away from credit cards. Despite our warnings, we recently learned he got a store-branded credit card. The good news is he has stayed under the credit limit. The bad news is he has never made any payments on the purchases he made, and now he owes about \$3,800. He's a good student, and my husband and I want to look at this as a young person's one-time mistake. Do you think we should pay off the card for him just this once?

— Melinda

Dear Melinda,

Believe me, I understand

Will California Leaders Nurture Or Strangle The State's Economic Golden Goose?



By Dan Walters, CALMatters.org

During California's 174 years of statehood, it has undergone periodic and often dramatic changes of economic personality.

Its admission to the union in 1850 was largely driven by the gold rush, which temporarily supplanted the agriculture and cattle ranching that had been economic mainstays.

When the gold rush cooled in the late 19th century, farming and ranching resumed their central roles. It's hard to believe now, but Los Angeles County was the nation's most agriculturally productive county in the first decades of the 20th century.

The state's northern reaches developed a major timber industry, and oddly oil was first discovered in 1865 amid Humboldt County's dense forests, a historic fact perpetuated in the name of a tiny hamlet, Petrolia.

However, Southern California saw a much larger oil boom in the final years of the century, and California quickly became the nation's biggest petroleum producer. Simultaneously, the movie industry blossomed in Southern California, thanks to its scenic settings and sunny weather and the

desires of early movie moguls to escape from the East Coast's intolerant attitudes and legal disputes.

California's economy, still largely rooted in extracting resources from the earth, underwent a major change when the nation became embroiled in World War II. It became a staging point for the Pacific war, the site of numerous military training bases and an industrial powerhouse producing airplanes and other tools of war, such as ships.

California's central role in producing weaponry and training military personnel continued after the war because the United States soon found itself in a cold war with the Soviet Union, one aspect of which was a hot war in Korea and later another conflict in Southeast Asia.

California also saw post-war expansions in civilian industries with steel mills, petrochemical plants, auto assembly lines and multiple other factories. However, by the 1970s, California's heavy industry was shrinking as one-by-one the plants that had employed hundreds of thousands of workers shut down, with the last remaining major manufacturing industry, aerospace, drying up as the Cold War ended in the 1990s and Pentagon contracts disappeared.

Fortunately, military research contracts and Stanford University had spawned a new industry — digital technology — centered in the Santa Clara Valley south of San Francisco. For many decades, it was

an agricultural center. Renamed Silicon Valley, it has anchored California's economy ever since, generating immense wealth that percolated through other economic sectors.

California's economy may be undergoing another evolution. Silicon Valley's high-flying past is giving way to a more uncertain future as companies shed thousands of workers and other states see tech industry growth.


California's past, present and uncertain future deserve intense political, media and academic attention because how its economy evolves will determine how well the state as a whole manages during the 21st century.

That's why a recent announcement that the Public Policy Institute of California is creating an economic research arm is important. Hopefully, the Economic Policy Center's research will persuade political and civic leaders to stop taking the state's economy for granted and reconsider policies that are strangling the golden goose.

However, the center's first paper — aimed at framing the existing economic picture — is not reassuring. It all but ignores the structural factors that threaten the economy, dwells on superficial effects, and shows a fondness for political mitigation of those effects rather than fixing the fundamentals.

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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Kings Korner
 By V.G. Harris 

Sacramento Kings fans have not been accustomed to 5-2 road trips, and since that's exactly what the Kings just did, you would think the town would be celebrating. But blowout wins by the Oklahoma City Thunder, and of all teams, the Detroit Pistons, have given fans reason to pause and ask the question, who are these guys?

Well, they are a team with a huge upside, and one that is capable of beating any team in the NBA on any given night.

The most recent road trip started in San Francisco where the Kings came away with a one-point win over the Warriors, 134-133. During that same road trip, the Kings came away with wins over teams like Dallas, Memphis, Miami, and even the defending champs, the Denver Nuggets.

In the Denver game, should-be all-star Domantas Sabonis outplayed two-time MVP Nikola Jokic in every aspect of the game, coming away with another triple-double, and extending his streak of consecutive double-double games to 31, tying the franchise record held by Oscar Robertson.

Currently Domantas is not only leading the league in double-doubles for the second straight year, he is leading the league in triple-doubles with an eye popping 17! Domantas overtook Nikola Jokic, and is now leading the entire NBA in both categories.

After an amazing season last year, leading the league in rebounding and double-doubles, it is almost incomprehensible that he could be doing even better this year. No one in the league brings the consistency of effort to the hardwood every night like the Kings center, and he has become an absolute anchor for the team.

One other note, in regards to the win over the Nuggets, is that the Kings finally found their shot from the free throw line, shooting 89% for the game. Sadly, Sacramento remains in last place in the league, shooting with a 73% mark from the charity stripe. If the Kings have any hope of moving beyond the first round of the playoffs this has to change. Players have to take responsibility for making free throws and taking it seriously. This is a player issue, and definitely a coaching issue. Last place is not just embarrassing, it's unacceptable!

As the Kings go into Phoenix they bring a 30-22 record with them, which puts them 7th in the Western Conference. Both the Pelicans and

Suns enjoy a half-game lead over the Kings, and if Sacramento has any hope of moving beyond the first round of the playoffs, they need to leap-frog over both these teams.

Finishing in 5th place will likely provide a first-round matchup that is far better than the opponent they would meet if they finish 7th or 8th.

So, that begs the question, how do the Kings elevate their game and accomplish this task. One word — consistency. Something that has been lacking all year.

Throw in free-throw shooting and you have the recipe for success.

This team has players that bring it every night, and other players that recede for games at a time.

Harrison Barnes has been roundly criticized for his lack of consistent scoring, but I would have to add rebounds, and practically every other aspect of the game. Harrison will suddenly show up and look like the Harrison Barnes that played for the Golden State Warriors, and literally put the team on his back. But, just as quickly he will vanish, and at times it looks like the Kings are playing four-on-five. I have repeatedly begged for more playing time for Trey Lyles who is arguably a better all-around player, but this is a coach's decision, and Coach Brown doesn't show signs of messing with his starting lineup.





Keegan Murray looks like the guy with the sophomore slump, and much like Harrison, has games in which he is all but impossible to find. Keegan has had numerous positive moments this year, scoring 47 points in one game, and showing off an impressive midrange game that sometimes reminds me of Malik Monk.

Positives are that Davion Mitchell is getting increased time, as is Trey Lyles. Domantas Sabonis, De'Aaron Fox, and Malik Monk bring a consistent effort every game, but we need to add to this list.

I will add Kevin Huerter to the list of inconsistent players, and the real problem is that, like Harrison Barnes, Kevin is a starter. Coach Brown needs to shake things up and get both Malik Monk and Trey Lyles into the starting lineup. Both Huerter and Barnes can make their mark coming off the bench, but if the Kings continue on this path, I see a 7th or 8th seed in their future.

If you have a thought let me know at vgharriskingsfan@gmail.com.

Go Kings and let's Light the Beam! ★


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Missile Site's TCE Spreading to Border of Active-Adult Community

Story and photo by Carol Feineman

SACRAMENTO REGION, CA (MPG) - Remediating a trichloroethylene (TCE) plume that moved from the defunct Titan 1-A missile site in Lincoln to properties across the street and today bordering an active-adult community is a U.S. Army Corps of Engineers (USACE) priority.

That's what U.S. Army Corps' Sacramento District Deputy District Commander Lt. Col. Dianna Lively stressed during a Jan. 31 meeting with the grassroots Lincoln-based Titan1-A Missile Site Environmental Contamination and Remediation Committee. Right before an Army Corps' public informational meeting about the former missile site's soil vapor and groundwater contamination, Lively and other Army Corps representatives assured the committee that the agency was working on removing the contamination.

Minutes later at the public meeting, however, Army Corps representatives told about 250 residents that remediation would not begin until at least 2027. Army Corps representatives at both meetings would not estimate when remediation would start.

The Titan 1-A Missile site at 401 Oak Tree Lane in Lincoln was one of 18 former intercontinental ballistic missile (ICBM) silo sites in California, Colorado, Wyoming and Washington during the Cold War.

Each Titan 1 missile site stored three missiles in the underground silos. Beale Air Force Base 851st Strategic Missile Squadron near Marysville oversaw the Titan I missile sites in Lincoln, Chico and Live Oak. Lincoln's missile site operated from 1962 to 1965.

According to the Jan. 31 public meeting presentation, the Army Corps will place three soil vapor probes and a groundwater monitoring well at a church property located in between the missile site and the Sun City Lincoln Hills (active-adult community) border. The Army Corps will add probes and five monitoring wells along the Sun City Lincoln Hills border. The reason for the probes and the monitoring wells is because the federal agency "wants a better understanding of the amount of contamination in the area," according to Army Corps Deputy Chief for Public Affairs Tyler Stalker.

"It's hard to say when everything will be finished," said Army Corps technical



Sun City Lincoln Hills residents looked at charts and information from the U.S. Army Corps showing a trichloroethylene (TCE) plume bordering the active-adult community. The residents also listened to a presentation by Army Corps representatives saying that more information was needed to determine the contamination's extent.

lead Matthew Marlatt during the public presentation. "We don't know yet."

Asked by the Messenger Publishing Group when remediation could possibly start, Marlatt would not answer and said to look at the meeting slide that described the CERCLA process. CERCLA stands for the Comprehensive Environmental Response, Compensation, and Liability Act.

The project is in the Remedial Investigation/Feasibility Study (RI/FS) phase. Samples of soil, soil vapor and groundwater are collected and analyzed to determine the contamination's extent. The Army Corps expects to finish the study in 2024, followed by a proposed plan in 2025 and an approved record of decision with the state of California in 2026, according to the Jan. 31 public presentation.

The U.S. Army Corps of Engineers is the federal agency responsible for cleaning up the contamination and the Central Valley Regional Water Quality Control Board is the state agency responsible for remediation oversight.

Eliminating the TCE "is not a fast process," said U.S. Army Corps Project Manager Tim Crummett. "When the record of decision is done, there's always the unknown. Things don't go as planned."

The Jan. 31 presentation was the Army Corps' second public presentation on the Lincoln missile site's remediation efforts.

During the first public presentation on May 31 at Sun City Lincoln Hills, Crummett said, "We have a carcinogen in the groundwater. It's under the ground. It's not too far from you. It's in your neighborhood. We all agree, everyone in this room, we want it removed."

Crummett, at the May 31 presentation acknowledged that several Lincoln residents and the Army Corps representatives disagreed about the health risks and levels of TCE contamination in the groundwater. He said residents were not at risk.

Others, including Center for Public Environmental Oversight Executive Director Lenny Siegel, Lincoln resident and grassroots committee member Anne Constantin Birge, Lincoln City Councilmember Bill Lauritsen and Lincoln City Manager Sean Scully strongly disagreed and have pushed for remediation.

Exposure to high TCE concentrations can cause dizziness, headaches, sleepiness, confusion, nausea, unconsciousness, liver damage and death, according to the Centers for Disease Control and

Prevention.

The Army Corps included a fact sheet in a Jan. 18 email blast inviting the public to the Jan. 31 public informational meeting.

The fact sheet stated, "However, the data collected as part of the Remedial Investigation (2018-2023) indicates that there is no imminent risk to residents that live or work near the former missile complex as the impacted soil vapor is within undeveloped land to the southwest, and groundwater is not used as a drinking water source. The Central Valley Regional Water Quality Control Board (Water Board), the government regulatory agency coordinating with USACE on this project, concurs with this finding."

The grassroots Lincoln committee has said that the health risks are not from the drinking water supply, but from TCE vaporizing from the groundwater.

What Lincoln Officials Said About the Jan. 31 Meeting

"We were excited to hear about the additional testing measures that will be implemented in the very near term, which will hopefully give a better quantitative view of the contamination and its spread or movement," said Lincoln City Manager Scully on Feb. 1. "...We consistently heard from USACE personnel about how important it is for the city and community to remain engaged on this issue as a partner in the process, so we will continue to advocate, participate and coordinate until remediation is complete."

Lincoln City Councilmember Bill Lauritsen had another perspective.

"The USACE presentation was disappointing on several fronts, although I have two main concerns. The first was the 'Area of Concern' or testing zone outlined within the yellow border on their maps. This 'Area' excluded Sun City, even though it goes right up to the Sun City fence and the area immediately downhill south from the already contaminated zone..." Lauritsen said. "My second concern is the timeline. If what I heard is right, the Army Corps of Engineers won't really begin remediation until 2029 at the earliest. This is not a pleasant thought. Developers want to build on this land and residents of Sun City are rightly concerned about the spreading contamination... We need to begin testing beyond the yellow line and push for a speeded-up calendar." ★

Momentum Continues for the Homelessness, Drug Addiction, Retail Theft Reduction Act

Becky Warren, Elevate Public Affairs News Release

SACRAMENTO, CA (MPG) - Californians to Reduce Homelessness, Drug Addiction, and Theft announced February 2nd that they have collected another nearly 100,000 signatures from California voters totaling over 300,000 to place the Homelessness, Drug Addiction, Retail Theft

Reduction Act on the November 2024 ballot.

"We continue to see an outcry of overwhelming support from Californians of every political affiliation and geographic region across the state demanding for change that will improve community safety and hold repeat offenders of theft and serious drug crimes including those involving fentanyl accountable," said campaign chair Greg Totten who is also chief executive officer for

the California District Attorneys Association.

"Californians want to feel safe in their neighborhoods and when they shop, and this initiative amends Prop 47 to effectively hold individuals accountable for repeat crimes of theft and serious drugs like fentanyl while making sure individuals receive and complete drug and mental health treatment they need," added Totten.

A survey of likely California

voters found that 70% of voters support the title and summary of the Homelessness, Drug Addiction, Retail Theft Reduction Act. The overwhelming support was consistent across every demographic and geography including the Bay Area and Los Angeles. Furthermore, 89% of likely voters support amending Proposition 47 for stronger penalties for those engaged in repeated retail theft and trafficking hard drugs like fentanyl. The

measure also includes incentives to complete drug and mental health treatment for people who are addicted to hard drugs. The survey was conducted online from November 8-November 13, 2023, with a margin of error of +/- 2.28%.

To qualify the measure for the November 2024 ballot, the law requires 546,651 valid signatures.

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CWD and SSWD Considering Combination

Story and photo by Mitch Barber

SACRAMENTO, CA (MPG) - The word is on the street; Sacramento Suburban Water District (SSWD) is considering combining with Carmichael Water District (CWD). Why? And what does this mean to the average consumer?

First, let's determine which water district is yours. According to CWD's website, "Carmichael Water District serves the unincorporated community of Carmichael and is located in the northern part of Sacramento County along the north bank of the American River." A district map can be found at carmichaelwd.org/184/District-Map.

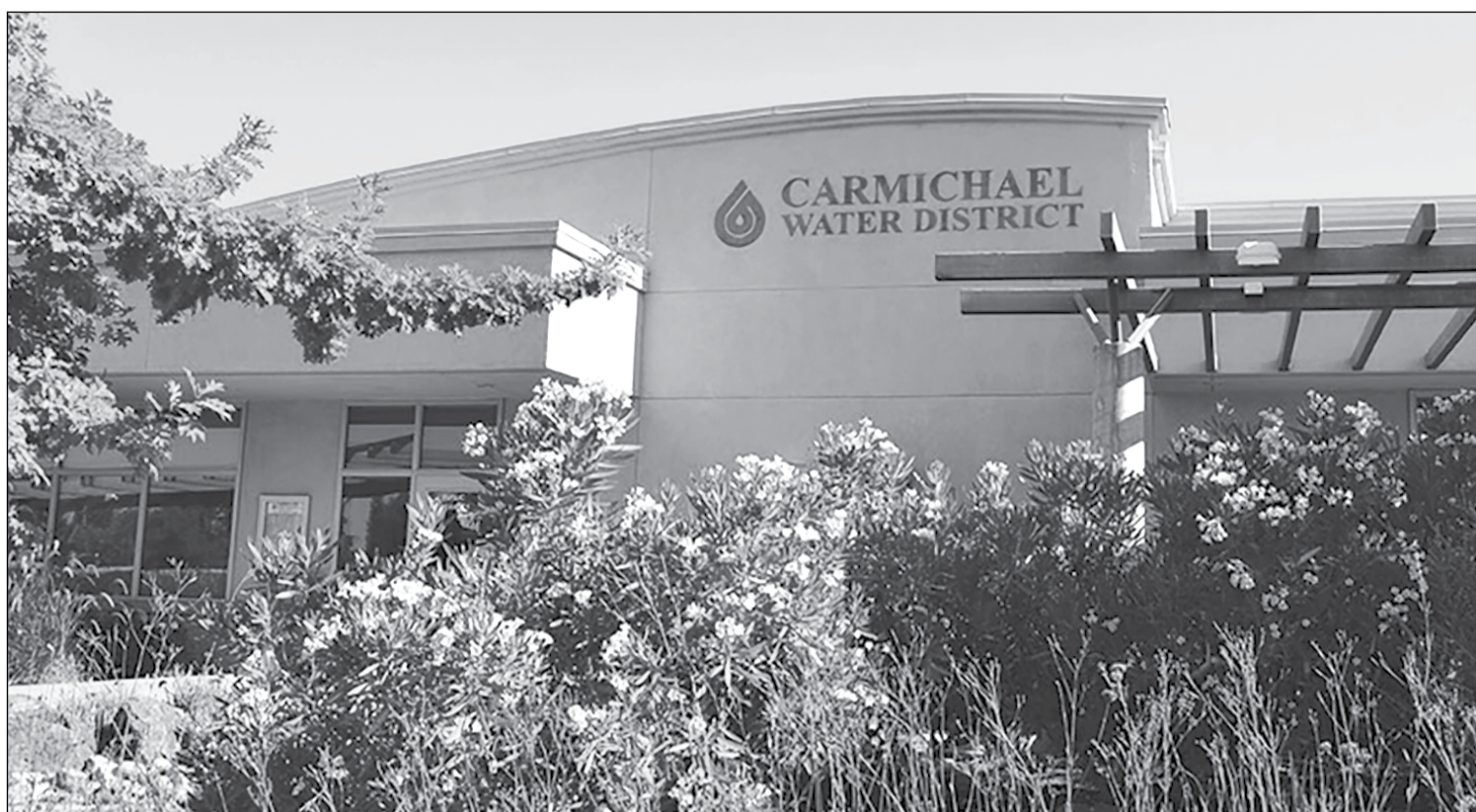
SSWD's sector includes Arden/Arcade, Foothill Farms, and portions of Citrus Heights, Carmichael, Fair Oaks, North Highlands, Sacramento, Antelope, and McClellan Business Park. A district map can be found at sswd.org/about/district-at-a-glance.

The reason for the combination may have something to do with debt — CWD owes about \$32 million while SSWD is \$54,910,000 in debt. A combination would allow for a coalescence of debt.

An email from the office of Dan York, general manager of SSWD, elaborated on the potential merger: "Carmichael Water District and Sacramento Suburban Water District are exploring combination opportunities between the two neighboring water utilities to improve efficiencies, reduce costs, increase water supply reliability, and enhance customer service."

Cathy Lee, general manager of CWD, said, "The mission of CWD is to provide reliable water with diligent customer service at the lowest possible rate. Our mission would not change for our customers whether [the] combination happens or not."

The combination was discussed at the recent workshop, the fourth so far, hosted by SSWD at 3701 Marconi Ave on January 31.



Cathy Lee, general manager of CWD, said, "The mission of CWD is to provide reliable water with diligent customer service at the lowest possible rate. Our mission would not change for our customers whether [the] combination happens or not." Photo courtesy of Carmichael Water District

The goal of the workshops was described in the water district literature,-- "The workshops will include a brief presentation and the opportunity for attendees to ask questions and share their thoughts with CWD and SSWD technical experts, managers, and board members. The water districts have been exploring the possibility of a combination since 2021."

Dan York spoke at length after the meeting was commenced with a gavel by SSWD President Kevin M. Thomas. York explained that costs have increased enormously since the COVID outbreak — things like a mile of pipe and fire hydrants cost much more. (New pipe is expected to last about 100 years.) Other costs include bank-rolling some 75 employees at SSWD and 25 at CWD. Cathy Lee indicated that there would be no layoffs as a result of a combination.

Craig M. Locke, SSWD board member, expressed the convenience of having more employees,

as would occur in a combination. He said, "Now, you look at an IT department — it has five guys. And if you're a big enough organization, you have five guys in your IT department. One of them moves to Canada, one of them gets hit by a bus, one of them retires, whatever — you have four other guys that are there and they have the knowledge, the institutional knowledge to know how everything works. If you're a small agency and you have an IT department with one guy, and he moves to Canada, you need to get a new guy on board and train him up. That goes for HR, accounting — take your pick."

In regards to the combination, workshop literature reads, "While there may be initial start-up costs associated with the combination, these costs are an investment in a more cost-efficient future." It also noted that, "A combined district can achieve cost savings through economies of scale."

The public was given the

opportunity to ask questions. One community member asked if those attending could take a yes/no vote on whether they favored the districts' combination. The request was curiously denied. Lee said the board needs to "consider a lot of other factors" before making a decision.

During the public comment period, one person pointed out that the previous workshop at CWD saw opposition of the combination by the majority of the public. This was confirmed by Lee in a phone call. She said the CWD board decided it needed more analysis. She expressed, "At this time we don't have a scheduled joint board meeting." Robert P. Wichert, vice president of SSWD, said, "One board meeting a month [would be] huge savings."

Other possible savings were outlined in the workshop literature: "...a combined organization, with its expanded water resources portfolio, broader customer base, and

enhanced efficiency, is poised to offer greater rate and financial stability. This is expected to result in lower rate increases over time compared to what would be anticipated if the districts remained separate."

The literature also listed potential drawbacks to not pursuing a combination: decreased water reliability due to climate change, escalating costs, rate increases, water rights and regulatory challenges, and resource strain.

This sort of combination has been done before. According to sswd.org, Arcade Water District and Northridge Water District consolidated into SSWD in 2002.

Workshop literature read, "The current expectation is that discussions will persist into early 2024." There may be a public election concerning the combination should the districts move forward. A combination, as expressed by board members at the workshop, would hopefully entail only benefits for the consumer. ★

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STATEPOINT CROSSWORD • U.S. PRESIDENTS

- CLUES**
- ACROSS**
- Falling out
 - Bottle top
 - Door fastener
 - Shoe emanation?
 - Staff note
 - Home to Buccaneers
 - Actress Spelling
 - Thor's father
 - Kidman's husband
 - *He served two nonconsecutive presidential terms
 - *JFK and RFK's relationship, abbr.
 - Foreword
 - J. Edgar Hoover Building org.
 - Pac-Man venue
 - Long and adventurous journey
 - Rudolph's Clarice, e.g.
 - Like life, according to some
 - Is it enough?
 - Jalisco plant
 - As opposed to rent
 - Grassy mound
 - Flat-top hill
 - *W in George H. W. Bush
 - Nicki Minaj's genre
 - Reusable painting pattern
 - Sacred songs
 - Horse control
 - Laughing predator
 - Gunk
 - *Nobel Peace Prize winning president
 - Social media button
 - Tangerine-grapefruit hybrid
 - Greek god of love
 - Cautious gambler
 - Trousers
 - Baltic capital
 - Port in Yemen
 - Follow ups
 - Not ever, poetically
- DOWN**
- Campus drillers
 - One on a pedestal
 - Golfer's warning
 - "Jeopardy" question, e.g.
 - Closet wood
 - acid
 - Body between England and U.S.?
 - *President who spent the shortest time in office
 - Orator's stand
 - Pampering establishments
 - J.M. Barrie's Peter
 - Like hot lava
 - Short and plump
 - Endow
 - *WW2 Pres.
 - *Thomas Jefferson was his VP
 - "Thesaurus" author
 - Cut it out
 - Sound on Old MacDonald's farm
 - Annoy a bedfellow
 - "Bravo! Bravo!" e.g.
 - Online reviews
 - Delivered by a mare
 - Hole punching tool
 - *a.k.a. Old Kinderhook
 - Danish money
 - Intelligent humor
 - Vomiting
 - Pressed beverage
 - Tap house
 - TV classic "_____'s Heroes"
 - Egg parts
 - Past tense of chide
 - Sand trap tool
 - Ill-mannered
 - Albany-Buffalo canal
 - Theater section
 - Russian ruler
 - #10 Down, sing.

CROSSWORD

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California Comment on the Latest National Small Business Poll

NFIB California Press Release

Two big compliance headaches adding to the pessimism leading into 2024, says NFIB. **SACRAMENTO, CA (MPG)** -Tiny bits of good news could be found in today's release of the monthly Small Business Optimism Index from the National Federation of Independent Business (NFIB), but they offered no serious counterweight to the pessimism small business owners have heading into 2024—a pessimism made heavier and darker by two new laws certain to give Main Street entrepreneurs compliance migraines.

"Today's Optimism Index is the 24th consecutive monthly one below its 50-year average," said John Kabateck, California state director for NFIB. "But it does not factor in the compliance misery facing small business owners who must calculate the substantial cost and time of abiding by the new federal beneficial ownership information reporting requirements under the Corporate Transparency Act and the new state requirement on every enterprise to have workplace violence prevention plans in place and constantly update them.

"Add to all of that the return of a Legislature never shy about sticking small businesses with another rule, regulation, or tax, and it's not a good time to start a business let alone keep one going."

More about the workplace violence prevention plan can be found in this article, The Top Five Compliance Headaches in 2024. The Financial Crimes Enforcement Network (FinCEN) issued a final rule that sets forth beneficial ownership information reporting requirements as mandated by the Corporate Transparency Act. The rule, effective January 1, 2024, affects a broad spectrum of

businesses (virtually all LLCs, corporations, and entities formed under state or tribal laws with 20 or fewer employees and \$5 million or less in gross annual receipts), and requires them to begin filing periodic reports on their beneficial owners to FinCEN.

Today's Optimism Index found 23% of small business owners reported that inflation was their single most important problem in operating their business, up one point from last month, and replacing labor quality as the top concern. Other key findings include:

- Small business owners expecting better business conditions over the next six months increased six points from November to a net negative 36% (seasonally adjusted), and 25 percentage points better than last June's reading of a net negative 61%.
- Seasonally adjusted, a net 29% of owners plan to raise compensation in the next three months, down one point from November.
- The net percentage of owners raising average selling prices was unchanged from November at a net 25% (seasonally adjusted).
- The net percentage of owners who expect real sales to be higher increased four points from November to a net negative 4% (seasonally adjusted), the highest reading since January 2022.

"Small business owners remain very pessimistic about economic prospects this year," said NFIB Chief Economist Bill Dunkelberg. "Inflation and labor quality have consistently been a tough complication for small business owners, and they are not convinced that it will get better in 2024."

Keep up with the latest California small-business news at www.nfib.com/CA and on Twitter @NFIB_CA ★

COBRA, Covered California, Medicare; Comparing Your Health Insurance Options



By Tim Coughlin

Transitioning from employer-based health insurance to **COBRA, Covered California or Medicare** can trigger many questions;

to use an independent insurance agent. Agents are paid by the insurance companies. You pay the same premium regardless of whether you work with an agent or go directly to an insurance company.

Finding a Local Health Insurance Specialist

When looking for a good agent (aka "broker") to assist you, look for someone who is an independent agent, who has significant local market experience, who specializes in health and/or Medicare insurance and who has a good number of positive client reviews. A good agent will take the time to understand your situation and objectives, including current doctors and prescriptions before proposing any plans for consideration. Membership in the National Association of Benefits and Insurance Professionals (NABIP) is a good indication of the agent's health insurance specialization and professional commitment.

How does my COBRA compare to private health insurance through Covered California? Am I eligible for "Premium Assistance" or "Cost-sharing reductions?" How do the deductibles and copays compare? Which plans let me to keep my doctors?

All good questions...and **Medicare** can be even more challenging to navigate;

When and how do I sign up for Medicare? How much does it cost? Are Medicare Supplements better, or Medicare Advantage plans?

Rules, Deadlines, and Penalties

Our health insurance and Medicare systems have complex rules regarding eligibility, enrollment deadlines, and costs. Failure to navigate the system effectively can result in penalties, extra costs or worse, an inability to maintain optimal coverage.

Knowing the right questions to ask and comparing your options can be difficult and time consuming.

Help Is Available at No Cost to You

Enlisting the help of an experienced health insurance agent can save you time, money, and stress.

Many people are surprised to learn that **there is no costs** to you

Tim Coughlin is an award-winning independent insurance agent specializing in health and Medicare insurance for over 35 years in Gold River. He is the recipient of the prestigious Soaring Eagle award from NABIP and maintains 100% 5-Star reviews. He can be reached at (916) 346-4417 or by email: tim@summitindins.com.

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FROZEN & FISH DEPT

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Black Cod Headless lb REG. \$6.99/lb **\$3.99/lb**

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Beef London Broil Top Round Roast Polva Para Hornear Roast sin Hueso **\$3.99/lb**

Beef New York Roast - Boneless Carne de Res Nueva York Asado Desheorado **\$4.99/lb**

Beef New York Steak - Boneless Carne de Res Nueva York Filete sin Hueso **\$5.99/lb**

Pork St. Louis Ribs - Single Pack Costillas de San Luis **\$3.99/lb**

Boneless/Skinless Chicken Breasts Pechuga de Pollo sin Hueso **\$1.79/lb**

Pork Loin Roast Boneless Lomo de Cerdo Asado Desheorado **\$2.99/lb**

Pork Tenderloin Lomo de Cerdo **\$3.99/lb**

FRESH PRODUCE

Pink Lady Apple **69¢/lb**

Red Potato **79¢/lb**

Blueberry 18 oz **\$4.99**

Celery **89¢/lb**

Russet Potato 10 lbs **\$2.79/bag**

Yuca Root **\$1.29/lb**

Shallot Onion **\$1.29/lb**

Baby Spinach 2.5 lbs **\$4.99/bag**

AMERICAN/HISPANIC GROCERY

French's Yellow Mustard 14 oz REG. \$2.49 **\$1.99**

Libby's Pilsbury Yerto Mate 1000 g REG. \$10.99 **\$8.99**

Tapatio Carne Asada Marinade 6 oz REG. \$4.20 **\$1.99**

Vivitas Aloe Vera Drinks 1.5 liters REG. \$3.99 **\$2.49**

Reynolds Wrap Aluminum Foil 75 sq. ft. REG. \$7.99 **\$5.99**

ASIAN GROCERY

Kapal Api White Coffee 15.7 oz REG. \$4.99 **\$3.99**

Lotus Rice Noodles 2 kinds 320 g REG. \$3.99 **\$2.99**

Lucini Mung Beans 14 oz REG. \$1.99 **\$1.59**

Datu Puti Vinegar 1 liter REG. \$3.99 **\$2.99**

Diamond Bakery Hawaiian Cookies 15 oz REG. \$8.99 **\$6.99**

EUROPEAN GROCERY

Lahnhaier Pizza Crust 12 pieces 16 oz REG. \$5.99 **\$4.99**

French Whole 4 Magnon Quails 24 oz REG. \$14.99 **\$12.99**

Donar Festiva Basmati Rice 10 lbs REG. \$15.99 **\$11.99**

Polinka Dill Pickles 574 oz REG. \$8.99 **\$5.99**

Best Tea Pure Ceylon Tea Blend 320 gr REG. \$12.99 **\$9.99**

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Korean Traditional Cake 300 g REG. \$2.99 **\$2.99**

Korean Rice Punch 2 liters REG. \$3.99 **\$3.99**

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Snapin Ramen 3 kinds 4x 95 g REG. \$2.99 **\$2.99**

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Salmon Cutted lb REG. \$5.99/lb **\$3.99/lb**

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Columbus Pastrami REG. \$18.99 **\$12.09**

Green Olives Stuffed w/ Almonds REG. \$5.99 **\$5.99**

Ham Off The Bone REG. \$19.99 **\$6.19**

Box Pined Green Olives REG. \$8.99 **\$4.39**

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