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AMERICAN RIVER Messenger

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Serving Fair Oaks, Orangevale & Sacramento County

MARCH 24, 2023

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New Ace Hardware to Open



Miller's Ace Hardware will be located at the Almond Orchard Shopping Center on 8079 Madison Ave in Citrus Heights, CA. Photo by Thomas J. Sullivan

Story by Thomas J. Sullivan

SACRAMENTO REGION, CA (MPG) - Ace will be the place for the hardware and gardening needs of Citrus Heights and Fair Oaks customers as a new Ace Hardware franchise is set to open this summer in the Almond Orchard Shopping Center, 8079 Madison Ave. as soon as July.

The new 14,200-square-foot store, which was formerly home to Beverly Fabrics, fills a prime anchor location in the neighborhood retail center located on the border of Citrus Heights and Fair Oaks, near the corner of Madison Avenue and Fair Oaks Boulevard in Citrus Heights. The site had been vacant for more than six years.

Banner signage publicly announcing the new Ace Hardware store recently went up and construction crews have started working on improvements to the store's interior.

The shopping plaza, Almond Orchard, is owned by Sacramento-based Ray Stone Inc. and was built in 1986.

The new store will be called

Miller's Ace Hardware, named after franchise owner Jessica Greenfield's son, according to the Sacramento Business Journal. Her son is dealing with a rare neurological disease.

Building improvements will include flooring and a sliding glass door. In the long-term, there's also a plan to add a dedicated garden section toward the back of the store, she said.

"We're excited Ace Hardware will soon be opening in the Almond Orchard Plaza," said Natalie Hinkel, vice president for commercial services for the property owner, Sacramento-based Ray Stone, Inc. "We've been looking a long time to find the right anchor tenant."

The new Ace Hardware joins a mix of other long-standing community-oriented tenants in the plaza including The Moth Hole Consignment Store, Pastry Heaven, KORK Sips & Snacks wine bar, the Lil' School which has over 100 preschool, kindergarten and summer camp attendees at any one given time, Birchfield Jewelers, a Vitalant

blood donation Center, Fabian's Italian Bistro, Lafitte Music School, Del's Pizza and the El Gallo Mexican Restaurant.

Hinkel said Ray Stone Inc. continues to look to fill four individual commercial spaces in the plaza just adjacent to the new Ace Hardware, which total some 10,000 square feet suited for office or retail use. Lyons Real Estate, which occupied the largest space, vacated the plaza several years ago.

New Ace Hardware franchise owner Jessica Greenfield said she plans to have a soft opening as soon as July.

While Greenfield said she hasn't run her own store before, she did spend a lot of time at an Ace Hardware store her aunt and uncle owned and operated in Arnold, in Calaveras County.

Because the Almond Orchard Shopping Center straddles the line between Citrus Heights and Fair Oaks, Greenfield said she expects her new store to draw from both areas and elsewhere.

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Failed Silicon Valley Bank, the Newsoms, and Connected Friends

**By Katy Grimes,
CaliforniaGlobe.com**

The Silicon Valley Bank failure and shutdown is because of "idiot bank management under an incompetent board," according to Shark Tank star Kevin O'Leary.

"O'Leary joined Fox News hosts Bill Hemmer and Dana Perino on Tuesday to discuss the Silicon Valley Bank failure and the announcement that deposits would be protected," Mediaite reported. "President Joe Biden announced this week that people's 'deposits are safe.'"

"O'Leary blasted the plan, arguing it will simply provide a safety net for mismanagement. The Shark Tank star argued Silicon Valley Bank collapsed because of 'idiot management,' as opposed to a regulatory issue. 'Idiot' managers, he said, are now free to behave more irresponsibly."

It appears there are plenty of idiots and incompetents involved in the bank, focused on Diversity, Equity and Inclusion loan and investment goals, rather than responsible financial outcomes.

But the bailout/cover up may be more of the story in the long run – as in *Why did Janet Yellen, Secretary of the Treasury in the the Biden administration state last Friday that there would be no bailouts*, and by Sunday, the President effectively said there would in fact be a bailout and depositors would be made whole.

What changed in 48 hours?

For one thing, pure panic in the Silicon Valley Democrat donor base. And as likely is pure panic from California's governor and the "First Partner."

What changed in 48 hours?

For one thing, pure panic in the Silicon Valley Democrat donor base. And as likely is pure panic from California's governor and the "First Partner."

As the Globe reported Sunday:

"California Governor Gavin Newsom issued a statement Saturday morning in response to the appointment of the Federal Deposit Insurance Corporation (FDIC) as receiver of Silicon Valley Bank:

"Over the last 48 hours, I have been in touch with the highest levels of leadership at the White House and Treasury. Everyone is working with FDIC to

Continued on page 5

CPAC Disapproves Proposed Starbucks

**Story and photos
by Thomas J. Sullivan**

FAIR OAKS, CA (MPG) - A proposal to build a new drive-thru only Starbucks coffee shop at 1000 Fair Oaks Boulevard in Fair Oaks was disapproved in a 4-0 vote by members of the Fair Oaks Community Planning Advisory Council (CPAC) at their Wednesday, March 1 meeting in the Fair Oaks Library.

The proposed Starbucks is located on the existing site of a Smog 'N Go in business at the corner of Sunrise and Fair Oaks Boulevard.

CPAC members denied the applicant's request both for a conditional use permit to allow a drive-in café within the commercial district of the Fair Oaks Village Special Planning Area (SPA) and a special development permit which would allow the applicant/developer Sutter Capital



The proposed drive-thru only Starbucks coffee shop, which would be located at the site of a Smog 'N Go at 1000 Fair Oaks Boulevard in Fair Oaks, would greatly increase traffic between Howard Street and Sunrise Blvd at peak hours.

Group, to deviate from certain development standards in their application.

Voting against the project up for review were CPAC District 3 board members Leon Corcos, Ron Leis, Arthur Starkovich, Catrayel Wood and chairperson Rebecca Friedman. Board members Chad Bowman and Ted Wolder were absent.

Following the vote, the CPAC board also voted to exercise its automatic right to appeal the matter when the project is further taken up for consideration by the County of Sacramento Planning Department in a future hearing.

Exercising an automatic right to appeal by members of the Fair Oaks CPAC was described as an "unusual

move", Friedman said, but reflected board members resolved to disapprove of the project based on its concern for high traffic and public safety.

CPAC has the right to file an appeal with the county "when a committee, commission or official takes an action or makes a determination that conflicts

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Repairs to Vitalant Completed



The Fair Oaks Vitalant center at 11713 Fair Oaks Boulevard, which received interior repairs, has 15 donation stations. It is located near Fair Oaks Boulevard and Madison Avenue in the Almond Plaza.

Story and photo by Thomas J. Sullivan

FAIR OAKS, CA (MPG) - Interior repairs at the Vitalant blood donation center at 11713 Fair Oaks Boulevard in Fair Oaks near the corner of Fair Oaks Boulevard and Madison Avenue in the Almond Plaza have been completed on schedule and donation appointments at the center have resumed.

Closure was projected to last four to six weeks from mid-February for the repair of a deteriorating concrete floor, as well as to make other general interior improvements.

Returning donors will see a new front counter in the lobby area and a refreshed post donation snack area. Individual donation appointments resumed on Sunday, March 19th with a full calendar scheduled.

Lorraine Schlak, RN, BSN, supervisor of the Fair Oaks blood donation center, welcomed donors back to the Fair Oaks facility.

"There continues to be an urgent need for public

donations of both blood and blood plasma," she said.

The closure was the first by Vitalant since it moved into the Fair Oaks location 12 years ago. The donation is adjacent to where a new Ace Hardware Home and Garden center will open this summer.

The February closure affected 12 medical donation staff members who were reassigned to other local Vitalant centers while equipment and office furnishings were placed in temporary storage.

The Fair Oaks center has 15 donation stations, and on average receives 600 whole blood donations per month. Each whole blood donation takes about 45 minutes to complete from intake interview screening to post-donation patient recovery where volunteers serve snacks and refreshments.

The average time to complete a plasma donation is longer, she said. "We typically receive 24 plasma donations per day, or up to 120 each month," Schlak said.

"We will continue to reach out through social media, email and phone calls to our regular donors and many volunteers that we have reopened in Fair Oaks," she said.

"We're especially grateful to our many regular volunteers who continued to actively support our center during our temporary closure," she said.

Founded in 1943, Vitalant is one of the nation's oldest and largest non-profit transfusion medicine organizations, comprising a network of about 120 community blood centers. In all, Vitalant provides lifesaving blood and comprehensive transfusion medical services for about 900 hospitals and their patients across the U.S.

All healthy donors are urged to donate now, she said. "If you've had COVID-19 and have been symptom-free for 10 days, you are eligible to donate," she said. "Whatever your COVID-19 vaccination status, you are absolutely allowed to give blood or platelets."

Call Vitalant (877) at 258-4825 to schedule a whole blood or plasma donation appointment. Visit: <https://www.vitalant.org> for more information.

Prospective donors should visit: <https://www.vitalant.org/Donate/Health-History-Questionnaire> to view basic donation requirements. Appointment pre-registration and screening is encouraged, Schlak said. ★

New History Museum Coming to Orangevale



The Orangevale History Project (OHP) has had a great first year thanks to the provision of a location for its new museum by the Orangevale Recreation and Park District. In the image: Marilyn Edwards is 1st Recipient of the "History Person of the Year" award. From left to right: Mary Witcraft, David Dill, Kay Barnes, Deanna Maddock, Marilyn Edwards and Mark Aring.

By Mary Witcraft

ORANGEVALE, CA (MPG) - The Orangevale History Project (OHP) has only been in existence for one year, yet this new historical society has been offered a small building to create a history museum for Orangevale. Support comes from the Orangevale Recreation and Park District who has provided a 1500 square foot opportunity for OHP to have their own space for an office, archival work area, gift shop and exhibit room. OHP will be bringing high-tech interactive touch screens to share the history of Orangevale and the surrounding area.

However, to be honest, they need assistance to get there! There are needed improvements to be made on the 'as is' condition of the building to bring it up to museum standards. This

means climate control and proper storage equipment for the artifacts. This means improving the interior of the building like new flooring and providing proper and safe access like an ADA ramp and patio area outside. This means obtaining display cabinets to showcase their historical items as well as having a gift shop.

This next step means funds donated, materials donated, and volunteer talents offered. This means YOU, the community. They need individuals and businesses to assist with funds and services, and will display their gratitude listing the large donors in the museum.

Yes, they have applied for Grants. Yes, they have collected a few donations. Yes, they will have fun fundraisers in the future. Yes, they have created a GoFundMe

account. However, they need help NOW to make this history museum a reality.

The museum will be at 6920 Hazel Ave, just north of the Orangevale Community Center. Help them bring it to life to share with all of Orangevale and the immediate surrounding area. Your checks payable to Orangevale History Project, can be mailed to Orangevale History Project, c/o Orangevale Chamber of Commerce, PO Box 922, Orangevale, 95662. Or you may go to their website and click on their GoFundMe or Museum Wish list links: www.orangevalehistory.org. When they get enough funds (\$25K goal) for the improvements to be made, they hope to open in May or June. Thank you for your support and hope to see you at the Orangevale History Museum! ★

Resources Available for Parents

Sacramento County Special Release

SACRAMENTO COUNTY, CA (MPG) - Whether you are becoming a parent for the first time or you are welcoming another child into your family this year, there are several resources that can help you in Sacramento County. If you are pregnant and live in Sacramento County, Maternal Child Adolescent Health (MCAH) has a program for you. MCAH has information and education on how to have the best pregnancy outcome possible, information on

child health and development, and can assist parents in obtaining an OB provider or pediatrician.

The goals of MCAH programs are to make sure babies are born healthy and that their mothers are healthy too. The programs aim to provide a safe environment for children and parents of all backgrounds. Those with MCAH also work to make sure all women, children, and their families have equal access to appropriate care.

Because each family is unique, the County has several resources in place to

help serve parents and children. Some of the programs available in the County include African American Perinatal Health, Black Infant Health, Nurse-Family Partnership, and Women, Infants, & Children (WIC). Anyone who is pregnant and lives in Sacramento County and is income eligible can enroll in these programs. If you are not sure which resource is best for you, do not worry. The County has workers who will match you to the program or programs you are eligible for.

The process is

streamlined to make it easy for parents to reach out. To get help, call (916) 875-BABY. You will need to state that you are pregnant and in need of assistance. That one call is all you need to make. The County will then match you to resources. You can also complete a referral form and email it to DHSMCAH@saccounty.net. Click here for the referral form.

Many who have benefited from MCAH programs say the services have made a positive impact on their lives. A

mother who is currently in the Black Infant Health program said having the extra support had a big impact on her.

"Knowing this program existed was amazing and the fact that it focused on Black moms was even better. It was great having support whenever I needed it and being in such a comfortable, safe space," the mother said.

Other MCAH programs have also had successful outcomes. 96% of Nurse-Family Partnership clients who chose to breastfeed were able to successfully

do so at birth, which is higher than the national rate. The premature birth rate for Nurse-Family Partnership clients is 6.4%, which is lower than the state and national average. The programs also help mothers focus on their mental health. 100% of African American Perinatal Health clients who screened positive for Perinatal or postpartum mood and anxiety disorders were referred to mental health services.

To find out more about MCAH programs, go to the Sacramento County website. ★

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“Move The Yard!” Becomes Rallying Cry for FOWD Residents



A Move the Yard group, consisting of concerned ratepayers and community members, let their voices be heard at a FOWD board meeting on March 20, 2023. Photo courtesy of Save Fair Oaks Village

Save Fair Oaks Village News Release

FAIR OAKS, CA (MPG) - Move the Yard, Rollback the 25% Increase, a coalition of concerned ratepayers, community leaders, and business owners behind savefairoaksvillage.org, is demanding accountability from the Fair Oaks Water District (FOWD). The group is calling on the FOWD Board of Directors to move the proposed maintenance yard out of the Village, rollback the 25% rate increase and give ratepayers rebates.

According to Move the Yard, Rollback the 25% Increase Campaign, the proposed maintenance yard will have negative impacts on the health and quality of life of the residents in the immediate vicinity and will also lead to increased traffic and pollution that will affect those who frequently visit the village. The group believes that the \$10 million project is an unnecessary land and money grab that will only benefit a select few, at the expense of the entire community and its future.

“Moving the construction yard out of the village is not just a matter of aesthetics or convenience; it’s a matter of public health and safety,” said Tom Beauchamp, a concerned ratepayer and member of Move the Yard, Rollback the 25% Increase. “We cannot stand idly by while our water district spends millions of dollars on a project that will only harm the community it’s meant to serve.”

Business owners in the village are also expressing concern about the proposed construction yard. “Our business relies on the foot traffic and the charm of the village,” said Mark Eister, owner of Badfish Coffee & Tea. “If the FOWD maintenance yard is built out, we fear that our business and others will suffer greatly.”

Move the Yard, Rollback the 25% Increase is calling on FOWD to listen to the concerns of the community and to take action to address them.

“We need the Fair Oaks Water District to live up to its mission and do what is best for the community,” said Nan Danford, FOVEC president and another member of Move the Yard, Rollback the 25% Increase. “We cannot allow our



Small business owners are concerned that the FOWD yard project will negatively affect foot traffic in Fair Oaks Village.

water rates to be raised to fund projects that will only harm our community. It’s time for the water board to listen to the people and to take action to move the maintenance yard out of the village.”

Move the Yard, Rollback the 25% Increase is committed to holding FOWD accountable and to fighting for the health, safety, and well-being of the entire community. The group is urging all concerned ratepayers and community members to join them in this fight. The February FOWD board meeting had over 100 residents in attendance voicing their concern and support. ★

Spring Fun in Fair Oaks



Judy Andrews. Photo courtesy of Chrysti Tovani

By Judy Andrews, Fair Oaks Chamber of Commerce

Spring has finally arrived and most of us are eager to head outside to enjoy the sunshine and some social fun! Here are some ideas on things to do while supporting this great community.

Fair Oaks Farmers’ Market Tuesdays (next one March 28)

Open from 9 a.m.-2 p.m. every Tuesday in Fair Oaks Park (11549 Fair Oaks Blvd.), the Fair Oaks Farmers’ Market is the place to shop for freshly picked seasonal produce grown locally. Bring the family and make it a day! Food trucks are also onsite for lunch or to enjoy a delicious snack.

The W.O.W. Bus, March 28 and April 25
The Fair Oaks

Recreation and Park District is proud to announce the arrival of the W.O.W. (Wonderful Outdoor World) Bus coming to a park near you! This free after school program (4-5:30 p.m.) is open to families and features a variety of fun organized activities for children. For more information and to view locations, visit Forpd.org or FairOaksChamber.com.

Fair Oaks Food Truck Mania and Classic Car Show, April 6

Don’t miss this popular family-friendly event on April 6 from 5-8 p.m. at Fair Oaks Park (11549 Fair Oaks Blvd.). Going on its 3rd year, this “cars and dinner” event occurs the first Thursday of each month through November. Do you own a pre-1975 classic cruiser? If so, come join us! The first 70 cars to arrive are guaranteed a spot. For more information, visit FairOaksChamber.com.

“Fun After Five” Chamber Mixer, April 12

Enjoy yummy snacks and adult beverages from 5-7 p.m. while mixing and mingling with new and familiar faces at the next Fair Oaks Chamber Mixer

hosted by Rachel Griffith at Lyon Real Estate, 8814 Madison Ave. Since space is limited, please RSVP to guarantee a spot at FairOaksChamber.com

Kids Arts Festival, April 29

Join the Fair Oaks Recreation and Park District and the San Juan Unified School District for a free creativity-focused event open to everyone from 11 a.m.-3 p.m. at Fair Oaks Park (11549 Fair Oaks Blvd.). Highlights will include art exhibits, workshops, make-and-take art, and live performances.

A Taste of Fair Oaks, May 19 (Tickets go on sale April 7!)

Save the date for an evening of great food and wine tasting on May 19 from 6-9:30 p.m. at North Ridge Country Club. This year marks the 28th anniversary of the chamber’s largest fundraiser of the year! A portion of the event’s proceeds will support the Orangevale-Fair Oaks Food Bank. Tickets will be available to purchase on April 7.

For information about these events and more, please visit FairOaksChamber.com. ★
See you in Fair Oaks!

Chambers Teamed Up for Power Lunch



“Build your business network” was the theme at a Power Lunch held at the Carmichael Elks Lodge on March 3. The event was hosted by the Carmichael Chamber of Commerce and attended by about 100 members from five communities in the Sacramento region. Power Lunches are a great way for local Chambers to expand the networking reach available to their members. In the image from left to right: Chamber executive directors Kimberley Pitillo (Fair Oaks), Diane Ebbitt (Citrus Heights), Julie DePrada-Schott (Carmichael), Kim Bayne (Orangevale). Front row: Business Development Manager Pam Garcia (Rancho Cordova). Photo by Judy Andrews



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Boomers Weigh Health Insurance and Medicare Costs in Retirement

By Tim Coughlin



Baby Boomers are retiring in droves! It's estimated that in 2023 about 10,000 Baby Boomers will reach retirement age every day. As they reach this milestone, Baby Boomers must each face the costs of accessing healthcare, whether it be through health insurance or Medicare. Planning for healthcare costs at this stage in life is a crucial part of the retirement plan puzzle, particularly given the importance of maintaining good quality care and access to providers as we age.

"Health insurance and Medicare coverage costs can be a bit of a shock or surprisingly affordable," says Tim Coughlin, an independent insurance broker in Gold River specializing in health and Medicare insurance planning. Health Insurance costs can vary from practically nothing to over \$1,000 a month or more for individuals and up to \$2,000 a month for couples under the age of 65. For people on Medicare, the costs of Medicare and plan premiums can range from around \$165 a month to over \$700 a month depending on plan choice and household income. On top of premium costs, there are potential deductibles, copays, and coinsurance that can add to costs.

It pays to compare all available options you may have: "COBRA," retiree coverage, Covered California and/or Medicare Supplement, Medicare Advantage, and Prescription Drug Plans. Prescription drug plans can be an important factor for Medicare beneficiaries as deductibles, copays, and coinsurance are often higher for anyone taking expensive, brand-name medications. Another consideration that can impact cost is what doctors and hospitals you want to maintain access to.

Comparing costs and benefits for Covered California Health Insurance and Medicare can be a bit confusing at first. That's where a good independent broker comes in. A dedicated agent can help you understand the costs and benefits of different plan options, the enrollment process, and timing, and help you get coverage that is appropriate given your objectives, provider preferences, and budget.

Many people who are retiring and have never worked with a health insurance broker before don't realize that the broker's services are free to the client since independent agents are paid by the insurance companies they represent.



Tim Coughlin, located in Gold River, CA, is an award-winning independent agent specializing in Medicare planning for over 35 years. He can be reached at (916) 346-4417 or by email at tim@summitindins.com or through the agency website, www.summitindins.com. (LIC. # 0669552)

This is a paid advertorial

A Well-Oiled Machine: Training for Your Leaders

By Sophia Powers

SACRAMENTO REGION, CA (MPG)

The Directors of Volunteers in Agencies (DOVIA) Sacramento provides a great deal of training for the leaders of volunteerism, fulfilling a unique need in the sector of those managing volunteer organizations or just managing the volunteers themselves. Communications Chair of DOVIA Sacramento, Jacqueline Ramirez, explains, "All of the programs and events provide individuals an opportunity to develop the skills, knowledge, and abilities to improve operations at the organizations they serve." The success of training those in charge of volunteerism is shown through the individual and organizational membership from DOVIA Sacramento. Since 1978, DOVIA Sacramento has equipped its members with proficiency tailored to their needs.

Would you like to provide leadership that increases volunteerism and brings in more volunteers while keeping the ones you have? DOVIA Sacramento can fulfill those needs through its vast array of services. DOVIA Sacramento believes when those responsible for volunteer programs are operating at their best, their own volunteers are able to thrive to make a difference whenever and wherever they are needed. This is why DOVIA Sacramento focuses on providing extensive education to directors and coordinators of volunteers bringing experts, speaking engagements, networking, and even expanding their members'



DOVIA Sacramento celebrates its volunteer winners at last year's awards. From left to right: Christiana Dominguez, Individual Volunteer of the Year; Keilani Quayle, Youth Volunteer of the Year; and Holly Brown, Volunteer Manager of the Year. Photo courtesy of DOVIA

career opportunities through awards, scholarships, and mentorship.

Benefits to membership involve a range of areas such as: "trends, procedures, and protocols for volunteers, collaborative idea exchange, sector research, volunteer management training, access to ALIVE Academy workshops, a learning network with educational sessions that can be in-person or virtually, and membership mentoring from regional non-profit experts."

From these services, DOVIA Sacramento can reveal how your organization and its leadership will be able to serve more people within its sphere of influence with greater efficacy and efficiency from its volunteers. DOVIA Sacramento's dedication to its members has involved a vast spectrum of educational events including: "Finding Your Hidden Volunteer Opportunities," "Strategies for Attracting Today's Volunteers," "Practical Tips for Volunteer

Retention," "A Mark of Excellence: Competencies and Credentialing for Volunteer Engagement Professionals," "Problem? Solution! Leveraging Peers to Advance Your Creative Volunteer Action Plan," "Volunteers and the Law: Myths and Misconceptions," "Building and Sustaining Strong Volunteer Leadership," plus many more!

To look at their events page, go to <https://doviasacramento.org/Events> Meet DOVIA Sacramento in person. The next event is called, "Let's Get Social in April: Meet Up With DOVIA," is 4/13/23 from 5:00-7:00pm at the Urban Roots Brewery and Smokehouse 1322 V Street Sacramento, CA 95818. Let DOVIA Sacramento help your organization operate as a well-oiled machine! You can get started today by checking out multiple membership plans and learn more about DOVIA Sacramento online at: <https://www.doviasacramento.org/About> ★

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Bera Reintroduces Bicameral Bill for Americans to Sign Up for Health Care

Office of Congressman
Ami Bera, M.D.

WASHINGTON, DC (MPG) - On February 17, 2023, Representative Ami Bera, M.D. (D-CA) introduced the *Easy Enrollment in Health Care Act*, bicameral legislation to simplify health care enrollment for Americans by allowing them to enroll in coverage when they file their federal tax returns.

“As a doctor who has cared for our nation’s patients, I have seen first-hand how stressful and overwhelming it can be to sign up for health care coverage,” said Representative Ami Bera, M.D., who previously served as Chief Medical Officer for Sacramento County. “That’s why I’m introducing the Easy Enrollment in Health Care Act with Senator Van Hollen to help millions of uninsured Americans automatically enroll in affordable health insurance at the same time they file their federal tax returns. It’s critical that we cut burdensome red tape to make it easier for Americans to get insured.”

Senator Chris Van Hollen (D-MD) introduced companion legislation in the U.S. Senate earlier in the week.

“More Americans than ever can access free or low-cost health insurance through the Affordable Care Act, yet millions are still uninsured because of barriers they face in enrollment. Getting covered doesn’t need to be this complicated – and that’s why I’m introducing this bill to help Americans more easily find the health plans that work best for them by simply checking a box on their federal tax returns. Easy Enrollment is a simple, yet powerful approach that has already been proven in Maryland to boost participation in affordable health care plans, and it’s time we make it available nationwide,” said Senator Van Hollen.

BACKGROUND

Nearly 2 in 3 uninsured Americans are eligible for programs like Medicaid, CHIP, and Advanced Premium Tax Credits but still aren’t covered, totaling in over 18 million people – including 13 million who are eligible for free insurance at this very moment. This “enrollment gap” disproportionately harms families of color. In 2019, adults of color were 41% more likely than

whites to qualify for health programs but not be enrolled, and nearly 2 in 3 uninsured children who qualify for Medicaid or CHIP are African-American, Latino, Indigenous, or other children of color. However, 4 in 5 uninsured citizens and lawfully present immigrants filed federal income tax returns, including 64% of those with incomes below 150% of the FPL.

Under this bill, Americans would be able to check a box on their federal income tax returns that would connect them with available health care programs in their state. By checking the box, the IRS would be authorized to share the data they already have on file with the individual’s state health care marketplace exchange. A menu of options would then be sent back to the individual in a formal letter – at which point that person could either chose to opt-in to a specific program or remain uninsured if they choose. Individuals would have a 60 day special enrollment window to make your choice, and those who are eligible for a zero-premium plan who neither select a program nor opt out would be paired automatically with the program that provides the highest coverage with no premiums.

This type of tax filing system could reach the millions of uninsured Americans who know little about health programs or their eligibility to receive free health care. In 2017, after ample public education and 4 open enrollment periods, 40% of uninsured Americans were still unaware of health insurance marketplaces. By checking the box, these same families could see whether they qualify for free or low-cost health care and then enroll. This legislation brings health care information directly to people who need it most – and makes it easier than ever to sign up for a plan with zero premiums.

The bill is supported by a large and diverse group of organizations, including: Families USA, Protect Our Care, Third Way, Blue Cross Blue Shield Association, First Focus, Alliance of Community Health Plans, American Academy of Pediatrics, American Cancer Society Action Network, American Heart Association, and Centene. ★

CPAC Disapproves Proposed Starbucks



The proposed lot would have only one right-turn only entrance/exit which would direct exiting traffic into a Fair Oaks Blvd with a raised median requiring most vehicles to make U-turns. Image courtesy of CPAC

Continued from page 1

with community-wide policies as understood by the CPAC and its constituency,” she explained. “We feel this (project) is clearly not in the public interest of the people of Fair Oaks.”

Attendees who called in to participate by phone, or in person, questioned the impact of the proposed project on surrounding neighborhood traffic, its general fit great Fair Oaks community, and certain aspects of its general design.

David Oulrey-Urroz, AICP, associate planner with the Sacramento Planning Department presented the project proposal on behalf of the applicant.

Project drawings prepared by Studio W Architects of Sacramento, describe a 1,305-foot-building facing Sunrise Boulevard on a 0.7-acre parcel.

Brian Bozek, a partner of Sutter Capital Group, recalled growing up in Fair Oaks. He described the project Sunrise Boulevard, a major traffic artery, to be sufficiently apart from the center of the Village and considered it a best use for the location.

Fellow Sutter Capital representatives also responded to questions from individual CPAC panel members and those in attendance during a period of public comment.

No proposed indoor or outdoor seating is included in the project plans, which is described as a “customer drive-thru and carryout only”.

The project calls for a singular vehicle entrance from Fair Oaks Boulevard and return through a widened driveway leading to two customer service lanes where orders will be taken.

The two service lanes merge into a single drive-thru lane running behind the building, with a capacity of six vehicles. The lanes wrap the building with traffic flowing in a counter-clockwise manner.

As a specific “right turn in, and right turn out” on a drive-thru location, exiting customer vehicles would have to go uphill on Fair Oaks Boulevard towards Howard Street in order to get back onto Sunrise Boulevard.

Immediate U-turns back to Sunrise Boulevard from Fair Oaks Boulevard at the exit of the proposed Starbucks are prohibited, but could become inevitable by

drivers who may wish to skirt the law.

“There would be a high volume of traffic exiting from Fair Oaks Boulevard right into the village trying to get back onto Sunrise Boulevard,” said CPAC board member Ron Leis. Estimates of potentially 400 or more vehicles exiting the drive-thru daily would be modest, Corcos then added.

Drawings show four parking places facing Fair Oaks Boulevard, and another five in front of the entrance facing Sunrise Boulevard. Exterior trellised landscaping facing Sunrise Boulevard is described creating a sound barrier from traffic along on Sunrise Boulevard is also proposed.

Sacramento Department of Transportation (SacDOT) requested a focused traffic access and circulation study sought to address community concerns which brought up at a previous CPAC meeting.

The project calls for widening of a portion of current driveway facing Fair Oaks Boulevard to sufficiently handle a higher volume of expected traffic from the drive-thru.

Vehicles trying to turn right on Fair Oaks Boulevard could be slowed or stopped for a time needing to wait for a holding Sacramento Transit (SacRT) Route 21 bus which serves passengers at a stop just a few yards from the proposed coffee shop along Fair Oaks Boulevard.

SacRT Route 21-Sunrise connects the Mather Fields Light Rail station with the Sunrise Mall Transit Center and the Luis Orlando Transit Center. Its likely impact on pedestrian traffic crossing that driveway to the bus stop is also a concern, some said.

The impact of a high volume of vehicular traffic upon local residents, especially living behind the Smog N Go was also addressed in public comments.

A likely increase in vehicular traffic on Howard Street both to and from Fair Oaks Boulevard during peak morning and evening traffic, and from Fair Oaks Boulevard from Bridge Street to California Avenue by customers seeking a quick route back to Sunrise Boulevard remains a critical concern, many said.

Project plans can be viewed at: <https://planning.saccounty.net/> ★

There Are 171 Trillion Plastic Particles in Our Oceans ...

Commentary
by Madie Aughinbaugh,
Earth Day Network

After decades of big corporations producing trillions of oil-based plastics, the negative consequences of pollution caused by these products are startling and undeniable. It’s recognized as one of the most pressing environmental and public health hazards of modern times. With more than 418 million tons of plastic thought to be produced annually, our oceans, rivers, food, land, and air are overrun with pollution.

It is time to accelerate solutions to combat plastic pollution by activating governments, citizens, and businesses to do their part to invest in our planet, everyone accounted for, everyone accountable. YOU have a part to play and can begin by doing something as simple as hosting or partaking in a cleanup in your community. EARTHDAY.ORG (EDO), the global organizer of Earth Day, has a worldwide campaign known as The Great Global Cleanup focused on ridding the environment of plastic waste for good.

Cleanups are a fun, easy, and effective way to amplify your impact in protecting our planet. If you are unsure of how or where to start, no worries! We’ve got you covered. Here are the seven keys to hosting a successful cleanup:

Organize a planning group. Whether you want to be an environmental rockstar solo or with friends and family, make sure to rally your troops and decide who is going to take the lead in organizing the cleanup. Once you’ve appointed a cleanup captain, have them assign tasks and designate roles to ensure a smooth sailing event.

Choose an ideal date, site, and time. Parks, rivers, and other similar public community sites are great options for your cleanup. And, depending on where you are, choosing a time allowing for plenty of daylight and comfortable temperatures is essential.

Gather volunteers. Use social media and word of mouth to spread awareness about your cleanup. Another great way to rally volunteers is by registering your cleanup on EARTHDAY.ORG’s Great Global Cleanup Map. This will connect you with a global network of volunteers who are just as passionate as you are about helping heal our environment.

Line up cleanup supplies and arrange for waste disposal. Asking for donations of trash bags, refreshments and equipment is a great way to keep your cleanup well supplied and financially efficient. In fact, local hardware stores are often eager to donate resources to you for the great work you’re doing. Make sure

to also coordinate with local waste management for disposal after your cleanup and don’t forget to show appreciation by giving credit to contributors for their donations.

Start your cleanup. As you get closer to the date, check the weather so you can dress accordingly and make sure to send a text the night before your cleanup to remind the group! Take pictures before and after your collection to share on social media. You can also invite local media outlets to cover your event to help spread awareness about the great work you’re doing.

Dispose of waste. Sort your waste properly into trash, recyclables, and hazardous waste. Once you’ve done this, take it to the location you’ve chosen to properly discard.

Pat each other on the back for a job well done! Make sure to say thank you to everyone who helped make your cleanup a success. Post your event photos on social media using the hashtags #GreatGlobalCleanup, #TrashTag, and #Plogging and share them with local newspapers and magazine.

Real change needs to be made and you have the power to make a difference. For information about how to sign up to be a partner with The Great Global Cleanup, please visit: <https://www.earthday.org/partner-with-the-great-global-cleanup/>. ★

New Ace Hardware to Open

Continued from page 1

“I wanted something close to home,” she said. “Really for us, the focus is on my son.”

The center’s owner, Sacramento-based Ray Stone Inc., didn’t want to backfill with just any tenant, said CEO Todd Stone in an earlier news interview.

Ace Hardware’s reputation for customer service fits with the kind of feel

Ray Stone Inc. wants in its properties, Stone said. “I think we’re a good fit for each other.”

Ace Hardware has more than 5,600 locally owned stores in all 50 states and 65 countries. Its latest third quarter revenues for 2022 were \$2.2 billion, up 10 percent from the same quarter in 2021, according to a November 16 news release from the company. ★

Failed Silicon Valley Bank, the Newsoms, and Connected Friends

Continued from page 1

stabilize the situation as quickly as possible, to protect jobs, people’s livelihoods, and the entire innovation ecosystem that has served as a tent pole for our economy.”

The Intercept just reported Tuesday Gov. Gavin Newsom failed to mention that President Biden’s announcement also protected his own businesses in Silicon Valley Bank. “CADE, Odette, and PlumpJack, three wineries owned by Newsom, are listed as clients of SVB on the bank’s website. Newsom also maintained personal accounts at SVB for years, according to a long-time former employee of Newsom’s who handled his finances, and who requested anonymity to avoid professional reprisal.”

Newsom also neglected to say that he and the First Partner have even deeper ties with Silicon Valley Bank – Silicon Valley Bank President of Capital John China gave \$100,000 “Behested” gift to the Newsom’s nonprofit, California Partners Project, Open the Books discovered, the Globe reported.

Notably, a 2019 IRS Form 990 for Newsom’s California Partner Project reports only \$50k in total gross receipts. This seems inaccurate given the new information of Newsom’s behested payments. The Globe did not find any record of 2020-2021 IRS Form 990 filings on the IRS website, but did find IRS Form 990 filings with the California Office of the Attorney General Charities registry. ★



With Mary Jane Popp

Back to the Future

Have you ever wondered where you came from and who you came from that might influence who you are today? **Kathy Lynne Marshall** did and has written about several families including her own in “**Finding Marshalls.**” So why does a person who worked for the CHP change gears and turn to the past? **Kathy** has an insatiable curiosity. Information is her driver and now genealogy is her passion. She has delighted audiences at the Sons and Daughters of the United States Middle Passage conference and served as consultant to the West Virginia’s Beverly Heritage Center, among many more local and national media. She encourages others to look into their past to influence their future. So, on my POPPOFF Radio Show, I asked **Kathy** to give us some tips on how to get started out of curiosity, or perhaps write a family book on your own heritage for publication or just sharing with your family.

1. Decide which person or family line you want to check out. Determine what you want to know about them. For example: Who was my great-grandfather? What did he do for a living? Did he fight in WW I? Was he an ironworker like me? Where in Italy was my great-grandmother born.

2. Using a free digital resource like FamilySearch.org or a for-fee genealogy company, build a family tree and include birth, death, and marriage dates and places for yourself, your spouse/partner, children, parents, grandparents etc.

3. Do a google search to find more information about the selected person of family line, such as probate records, land records, and newspaper articles. Chronicling-America is a free source

for historical information.

4. Organize the research documents you gathered in binders or computer folders by person.

5. Interview your relatives for family stories and more facts.

6. DNA test several relatives in the selected family line. You’ll receive thousands of names of people who share common ancestors with your family. In addition, DNA testing will estimate where in the world your ancestors came from **Kathy’s** “Family Harambee” How to discuss challenging Discoveries in your family tree and her “Finding Otho” books present critical information about this DNA topic.

7. Create a document on your computer for the manuscript if that’s what your goal is. Format the pages to look like an outline of the book, e.g. title pages, table of contents, Chapter One etc.

8. Write your story or get someone to help you put it all together. If you want to publish it, you can always get a ghost writer to help you.

9. If you go the book route, get an editor and book cover creator. Your former high school English teacher is not necessarily a professional editor.

10. Print your manuscript, but remember you can self-publish it as a book or for a family keepsake for members of your immediate family.

Kathy was great to offer her email if you want to ask her questions at **Kathy@KathyLynneMarshall.com**. Looking to your past can reveal so much of your future life path. ★

HAPPY HUNTING!!!

Social Security Matters

How Do I Withdraw My Application for Social Security?



By **Russell Gloor**,
AMAC Certified Social Security Advisor

Dear Rusty: I will be 67 next month and reached my full retirement age in July 2022. My wife and I are discussing whether we should take Social Security now or wait until we are age 70 to get a higher benefit. I remember reading that you can start Social Security and, if not needed, pay it back within a year and then “reset” to get a higher benefit by waiting longer. Please describe the steps of this process to take now and repay the year’s benefits if we do not need them. **Signed: Uncertain**

Dear Uncertain: Well, to exercise the so-called “do over option” (which is essentially withdrawing your application for benefits), you need to contact Social Security (1.800.772.1213 or your local SS field office) and request that your application for benefits be withdrawn. You can also download and complete form SSA-521 and deliver the same to your local Social Security office. You can get that form at this link: www.ssa.gov/forms/ssa-521.pdf.

[ssa.gov/forms/ssa-521.pdf](http://www.ssa.gov/forms/ssa-521.pdf).

This “do-over option” is only available within 12 months of the date you submit your application and can only be done once in your lifetime. If you use it, you will be required to repay Social Security for all payments made on your behalf, including not only your monthly payments but also any income taxes you had withheld, and any Medicare premiums which were withheld from your monthly payments (Social Security will inform you how much you must repay). Once the repayment is made, it will be as though you never applied for benefits, meaning your benefit amount will be higher when you later re-apply (which would also be the case if you simply didn’t apply – your benefit entitlement continues to grow until you claim, up to age 70 when your maximum SS benefit is attained). This process would be the same for both you and your wife.

However, I suggest you consider whether you really need to withdraw your application. Be aware that since you’ve already reached your full retirement age (FRA) you can claim now and, if you later decide you don’t need the monthly SS money, you can simply temporarily suspend your benefit payments to avoid repaying Social Security everything

they’ve already paid to you and on your behalf (you don’t need to formally withdraw your application). By simply suspending (and not withdrawing), your benefit amount will start growing again with each month your benefits are suspended (about .67% more for each month you do not get benefits) and you can keep everything you’ve already received to the point you suspend your payments. To suspend your payments just call Social Security at the number provided above and tell them you wish to suspend your benefits and grow your payment amount. While you can only use the withdrawal process once in your lifetime, you can temporarily suspend your benefit payments multiple times if necessary.

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ROOT CELLAR

Sacramento Genealogical Society SPRING SEMINAR

ROOT CELLAR presents D. Joshua Taylor, MA, MLS, FUGA, President of the New York Genealogical & Biographical Society for our in-person Spring Seminar. Josh is a nationally known and recognized speaker and author of genealogy and family history. He is the recipient of numerous awards and honors. Joshua has been a featured genealogist on “Who Do You Think You Are?”, and he can also be seen taking America through their past as a host on the popular PBS series “Genealogy Roadshow.”

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Date: April 29, 2023 • Time: 9 am - 5 pm, doors open at 8:15 am

Fair Oaks Church, 11427 Fair Oaks Blvd., Fair Oaks, CA

Cost: \$40 Root Cellar Members; \$55 Non-members

(Pre-registration required - Registration ends April 15 - No tickets sold at the door)

To register, go to www.rootcellar.org



By **Dan Walters**,
CALMatters.org

It would be difficult to overstate Silicon Valley’s financial importance to California.

The San Jose-centered high technology industry exploded four decades ago as California’s manufacturing sector, which had boomed during and after World War II, was shrinking.

It became the state’s single most powerful economic engine, creating products and services that transformed California and had immense global impact. A few days ago, Gov. Gavin Newsom described it the “tent pole for our economy” and for once he wasn’t exaggerating.

As other economic sectors and other regions stagnated, Silicon Valley boomed. Without it, California could not have become the fifth – and very possibly the fourth – most powerful economy in the world.

Silicon Valley’s mega-corporations, such as Apple, Google and Twitter, sucked in immense amounts of money from every corner of the globe – not only making investors very rich, but creating countless jobs and pumping hundreds of billions of dollars into the state treasury as high income tax rates tapped into the new wealth.

However, there’s reason to wonder whether Silicon Valley has reached its peak.

In recent months, Silicon Valley’s corporations have been laying off workers and venture capital activity has slowed. A few weeks ago, a local industry organization, Joint Venture Silicon Valley, issued its annual report on the region’s economy, stressing a transition from a cauldron of start-up companies to dominance by a few giants.

“Tech is going through a painful period,” Russell Hancock, president of the organization said, adding hopefully that “there is no way to construe what is happening as a crisis” for the tech sector.

That was happening before Silicon Valley Bank, which was founded in 1983 as the region began to boom and rode the wave into becoming one of the nation’s largest financial houses, suddenly collapsed last week.

The bank experienced a run from depositors and could not raise enough cash to meet demand. State and federal financial regulators quickly stepped in, shuttered the bank and began seeking a buyer. Its failure sent shockwaves through Silicon Valley because of the bank’s prominent role in financing start-up companies and providing cash for payrolls and other expenses.

Relatively small depositors were covered by insurance, but hundreds of corporate customers had deposits over the \$250,000 insurance limit and suddenly were unable to make withdrawals.

The immediate crisis was

averted on Sunday when federal authorities arranged for Federal Reserve loans that would allow depositors to make full withdrawals. They also made money available to shore up other specialty banks that might be vulnerable to depositor runs.

Despite the emergency action, however, Silicon Valley Bank’s failure is a serious blow to the tech industry because of its pivotal role in financing innovation as a direct lender, as a financial service provider and as a midwife for attracting venture capital.

Federal authorities are looking for a buyer to absorb Silicon Valley Bank, quite possibly one of the nation’s larger banks. Even if a buyer emerges, however, the new owner would not have an intimate relationship to the region’s yeasty culture of aggressive innovation.

The bank’s owners prospered by deeply immersing themselves into that culture but that narrow focus made it vulnerable to outside economic factors. When the Federal Reserve System began raising interest rates to battle inflation, the bank’s portfolio of bonds lost value. When the bank was forced to sell those devalued bonds to meet withdrawal demands from depositors, it went into a death spiral.

The question is whether the bank’s failure is a harbinger of Silicon Valley’s decline.

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

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By Marlys Johnsen Norris, Christian Author

Do Not Be Jealous Of Jesus Christ!

and occur in the Holy Bible about these ideas!

Judges tells us that Micah stole 100 pieces of silver from his mother in Judges 17:2. Then, in Exodus 20:15 God teaches this: **“one shall not steal”** His mother then blesses him and uses the returned money to have an idol made. Judges 17:4 But in Exodus 20:24 & 5; Deuteronomy 5: 6-10 God writes **“one shall have no other gods before Me.”**

The following very states they had a shrine, made an ephod, household idols & consecrated a son as a priest in Judges 17:5 Then God instructs to **“Worship at the Tabernacle”** in Jeremiah 7:12-14; Deuteronomy 12:4, 14, 16:1-7 And **“God established the priesthood”** in Deuteronomy 18:14-16; Numbers 8:14-16; Joshua 18:7.

Then the Levites (descendants of Levi in Genesis 46:11) were of the family of Judah in Judges 17:7 and hired by Micah to be his personal priest over the house and his idols - in Judges 17:10 They were committed to self, not God. Self-seeking people. They left Micah for Danites

in Judges 18:20. **The primary responsibility of Levites was to take care of the tabernacle and serve Aaron, & the ordained priests.** Numbers 1: 47-54; 3:1-15

Over and over again in the Holy Word of God there is teaching about being obedient to the teaching and precepts God has given to mankind since the beginning of time. Yet, some humans disregard the sacred words of our Creator to do our own thing beginning in Genesis when Eve convinced Adam to disobey God’s instructions not to eat from the tree of good and evil. This cannot continue!!!

God is going to hold every one accountable! Being obedient and accountable to God’s teachings and laws is what brings any believer and even non-believers into the realm of truly enjoying their life. Take heed my friend and be blessed with God’s loving hand on your life by doing the right and good things! Peace and Victory will be yours!

Marlys Johnsen Norris, Christian author of seven books; American River Messenger Columnist since 2006. Marlysjn@gmail.com. ★

In the beginning God’s favorite Angel (Lucifer) became jealous and wanted to be loved and worshipped and take God’s place. When Father/God learned about it, He punished him and cast him to the earth. He was a liar from the beginning and still lies to mankind today, to take us away from God’s Divine plan for our lives. (John 8:44) Therefore do not listen to anything that takes you away from Creator/God’s Divine plan for all that is.

When a person is already dead in their spirit they have no interest to know God and His Beloved Son Jesus watch out! They possibly may have become very jealous of any person who does! Some people believe that they are “right in their own eyes”, but in God’s eyes they are not! The Old Testament clearly shows us that falsehoods are birthed in our own eyes! It is only when we obey the precepts and honor God are we doing what is truly right and good.

Let’s examine a few ideas that God taught

Secretary of State Announces Privacy Incident Regarding Historical Health Records

Secretary of State Press Release

SACRAMENTO, CA (MPG) - California Secretary of State Shirley N. Weber, Ph.D., announced on March 10, 2023, that confidential records pertaining to the state’s forced sterilization program were inadvertently released to a single researcher. When the researcher discovered the error, they immediately notified the Secretary of State’s Office that the records included documents that were less than 75 years old, the threshold required for access by the public.

“The Secretary of State’s office regrets the release of this information. Fortunately, the researcher involved confirmed they did not view the materials in detail and have deleted any material from their computer. There is no evidence that there has been any use or attempted use of the information compromised by this incident,” Secretary Weber said.

“These records, which are housed in the California State Archives, have since been removed from public access, and we have updated our practices and procedures to better ensure the security of these records moving forward.”

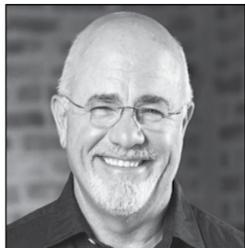
The records, dated from 1948-1952, contained personal information, including

full names, dates of birth and addresses as well as medical information related to procedures performed, medical history and familial history.

The SOS has posted a Notice of Privacy Incident <https://www.sos.ca.gov/notice-privacy-incident-historical-health-records> so impacted individuals may be aware of the incident and can take the necessary steps to monitor any unusual activity regarding their personal information. For additional information or for those who believe they may be impacted, please email archivesprivacy@sos.ca.gov. If you have additional questions, please contact Archives Services Manager at (916) 653-7715, Monday through Friday from 8:30 a.m. to 5:00 p.m. Pacific.

Pursuant to Government Code section 12237, all records 75 years and older within the California State Archives are made public.

California’s forced sterilization program in state-run hospitals, homes and institutions was conducted from 1909 to 1979. In 2021, the Legislature created The Forced or Involuntary Sterilization Compensation Program to compensate financially survivors of state-sponsored sterilization. For more information about the program, go to <https://victims.ca.gov/fiscp/>. ★



It May Take A Little Time

Dear Dave,

I’ve having some problems with my parents, and I’m hoping you can help. Last summer I borrowed \$2,500 from them, and it is taking me longer to pay them back than we agreed. Since the pay back date passed, they have made several comments about money when we’re together, and our relationship seems strained. I have taken steps in the last couple of months to become more financially responsible. I am now doing things like living on a budget, and putting something from each paycheck into a savings account. How should I approach this issue with them?

– Remi

Dave Ramsey Says

Dear Remi,

Loaning money to, or borrowing money from, relatives or friends often leads to bruised feelings. I’m sorry you’re going through this, but I hope it will teach you and your folks a valuable lesson going forward. There’s nothing wrong with giving money in a situation like this, as long as you’re not enabling bad behavior by doing so. But a loan between friends or family is something I never recommend.

If they choose to hold a grudge there’s really not a lot you can do, especially if you took longer than agreed upon to pay them back. It just takes more time with some people—and in some cases even parents—for those kinds of things to heal. You have to remember, in their minds there’s an element of responsibility and trust involved here. But considering it’s your mom and dad we’re talking about, I’d say they’ll lighten up and become a little easier to be

around with time.

Until that happens, though, maybe you could look for chances to mention your new approach to finances during conversations with them. Even something as simple as an off-hand remark about how much you were able to put into savings from your recent paychecks may encourage them to see things in a different light. Letting them know you’re actively working to change your ways and gain control of your finances could mean a lot to them. Give it a try!

– Dave

Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of “The Ramsey Show,” heard by more than 18 million listeners. He has appeared on “Good Morning America,” “CBS This Morning,” “Today,” Fox News, CNN, Fox Business and many more. Since 1992, He also serves as CEO of Ramsey Solutions. ★

Disabled Person Parking Permits Must Be Renewed

DMV News Release

SACRAMENTO REGION, CA (MPG) - The Department of Motor Vehicles highlighted new laws that started in 2023 and one of those require drivers 70 and older to renew their license in person at a DMV office.

In October 2020, Governor Gavin Newsom temporarily waived the California law requiring senior drivers to renew their licenses at a DMV field office and signed AB 174 in September 2021 to allow online or by mail renewals through the end of 2022.

The DMV is sending notices to Californians who have had their permanent Disabled Person Parking Placard for at least six years and asking them to confirm that they are still in need of one.

The DMV will not renew placards for people who do not respond. This renewal requirement is one provision of prior legislation, SB 611, enacted in 2017 to curb fraud and abuse of Disabled Person Parking Placards.

Drivers are now required to change into another available lane, when possible, to pass cyclists, building on the current requirement for drivers to give cyclists at least three feet of space when passing. The law also permits Class 3 e-bike riders to use approved bicycle paths and trails, bikeways, and bicycle lanes. In addition, starting on January 1, 2024, the law allows cyclists to cross an intersection when a walk sign is on.

This law exempts vehicles registered to veterans displaying specialized license plates from paying tolls on roads, bridges, highways, vehicular crossings, or other toll facilities. The exemption applies only to vehicles with license plates that are issued



The DMV is sending notices to Californians who have had their permanent Disabled Person Parking Placard for at least six years and asking them to confirm that they are still in need of one. Courtesy photo

to a disabled veteran, Pearl Harbor survivor, prisoner of war, or to veterans who have received distinctions such as the Purple Heart or the Congressional Medal of Honor.

California state courts will stop sending notices to the DMV for license suspensions for failure to appear starting on January 1, 2023, while requiring the DMV to stop suspending licenses for failing to appear starting on January 1, 2027, to allow time to make computer programming changes. ★





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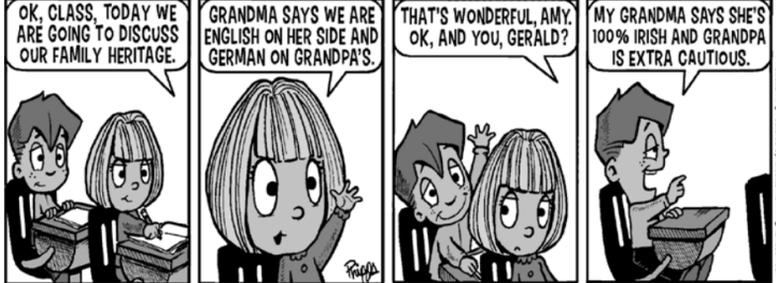
The Spats



by Jeff Pickering



Amber Waves



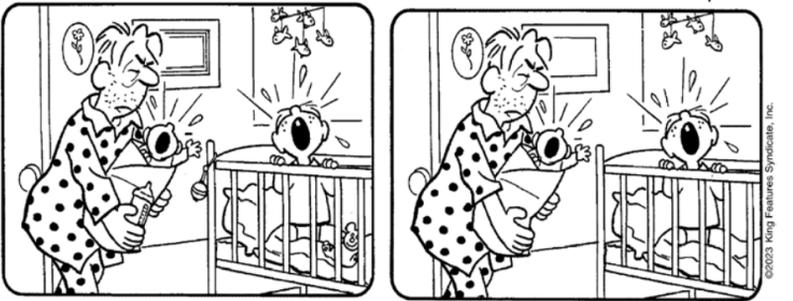
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Find at least six differences in details between panels.



Differences: 1. Flame is shorter, 2. Sleeve is shorter, 3. Bottle is missing, 4. Frame is different, 5. Fish is missing, 6. Teddy bear is missing

Out on a Limb



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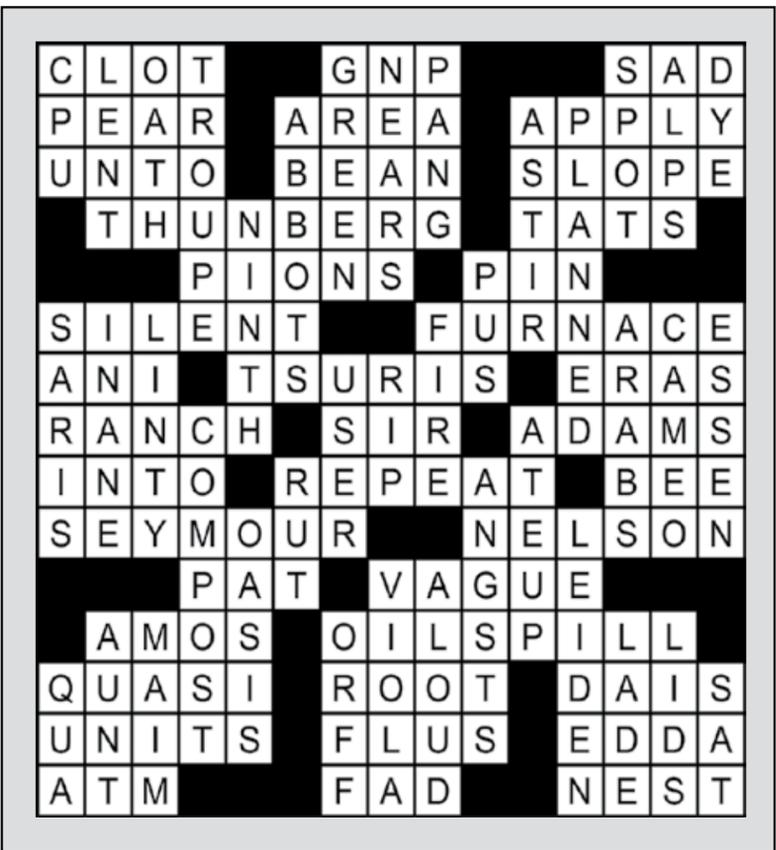
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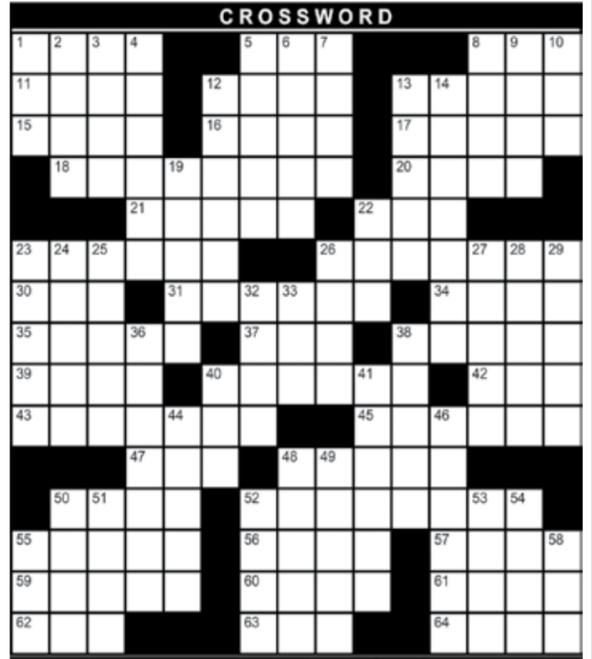
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CLUES

- ACROSS**
- Blood-related problem
 - Econ. measure
 - Blue
 - A perch for Christmas partridge?
 - Domain
 - Fill college entrance form
 - Archaic preposition
 - Chili seed
 - Ski run
 - *Swedish environmental activist
 - Makes lace
 - Pi meson, pl.
 - Digital map marker
 - *Rachel Carson's "Spring"
 - Heater
 - "Wheel of Fortune" vowel request
 - Trouble, in Yiddish
 - Epochs
 - Type of single-story house
 - Noble title
 - Sandler and Driver
 - Not "out of"
 - Advice on shampoo bottle
 - *Pollinator of plants
 - ____ Cray, a.k.a. the father of supercomputing
 - *Earth Day founder
 - Benatar or Boone
 - Lacking clarity
 - Singer-songwriter Tori
 - *1969 Santa Barbara disaster
 - To some degree
 - Dig like a pig
 - Honoree's spot
 - Apartments, e.g.
 - Swine and avian diseases
 - Primary source for Nordic mythology
 - Cash machine
 - It's all the rage
 - Swallow's house
- DOWN**
- PC "brain"
 - Christian fast
 - The Hippocratic one
 - Group of minstrels, e.g.
 - *Environmentally-friendly
 - Draws close
 - Spasm of pain
 - See him run?
 - "The Sound of Music" backdrop
 - Yellow #5 in list of ingredients
 - Highly-ranked ecclesiasts
 - On the move
 - Arranged in advance
 - Usually the last inning
 - Wound fluid
 - Delhi dresses
 - Absurd
 - Like a dryer trap
 - *Cuyahoga River disaster, Clean Water Act precursor
 - Omani and Yemeni
 - Tarantino in his own movie, e.g.
 - Ruhr's industrial center
 - ____-friendly
 - Mourner's wish
 - *Refuse turned fertilizer
 - Consumed (2 words)



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Silicon Valley Bank and Your Life Savings

By Dr. Glenn Mollette

If you have worked hard and saved money all your life you may have over \$250,000 in a bank. Or maybe one of these days you might if you keep working and saving.

You most likely know that only \$250,000 of your money is federally insured. In other words, if your bank fails you might lose any amount above \$250,000. Let's say you have one half million in your bank. The assets of the bank would eventually be liquidated. If enough money was collected, you might receive the rest of your half million or you might never see a penny above the federally insured amount unless you are in Silicon Valley.

The second largest bank failure in U.S. history occurred March 10 in Santa Clara, California. The Silicon Valley Bank failed after a bank run on its deposits. The Department of Financial Protection and Innovation revoked its charter and transferred the business into receivership under the Federal Deposit Insurance Corporation (FDIC).

SVB is the country's 16th largest bank with \$209 billion in assets and more than \$175 billion in deposits.

A number of businesses had millions of dollars in the bank.

Roku had just under \$500 million of its 1.9 billion dollars of cash assets in the bank.

Roblox, a video game company said 5% of its 3 billion in cash was held at SVB.

Toronto-based AcuityAds Holding had US \$55 million in SVB, and just US \$4.8 million elsewhere. That means more than 90% of the company's deposits were held in SVB.

Aerospace manufacturer Rocket Lab held almost 8%, or approximately \$38 million, of its total cash at the collapsed bank, it said in

a Friday filing.

Crypto lender BlockFi, which filed for bankruptcy in November, disclosed it held \$227 million with SVB in a bankruptcy filing Friday. BlockFi said in November it had halted withdrawals after facing "significant exposure" to Sam Bankman-Fried's FTX exchange, as well as its sister hedge fund Alameda.

BlockFi's money in SVB is not FDIC-insured because it was in a money market mutual fund, the company learned from its bankruptcy trustee early this week. (Source CNN.Com)

Move the calendar from last Friday to this past Sunday.

Federal regulators stepped in Sunday March 12, to back all Silicon Valley Bank deposits, resolving a key uncertainty surrounding the second-largest bank failure in U.S. history hours before global stock markets resumed trading.

The U.S. Treasury, the Federal Reserve and the Federal Deposit Insurance Corp. said the government would back Silicon Valley Bank deposits beyond the federally insured ceiling of \$250,000. The decision addressed concerns around the fate of uninsured funds held at the Santa Clara, California-based bank.

"Depositors will have access to all of their money starting Monday, March 13," the agencies said in a joint statement Sunday evening. "No losses associated with the resolution of Silicon Valley Bank will be borne by the taxpayer." (Source NBC.COM)

If you have a half million dollars in a bank, you might consider dividing it up into two banks. Maybe the U.S. Treasury will treat you and the people at your bank the same as the millionaires of Silicon Valley. Don't risk your life savings on this hope. ★

CLG NEWS UPDATES

Provided by Citizens for Legitimate Government (CLG) See legitgov.org

Minnesota Nuclear Power Plant Leaked 400,000 Gallons of Radioactive Water in November and Only Now Reveals it to the Public

17 March 2023 | Americans are in an uproar after learning Thursday about radioactive water leak at a Minnesota nuclear power plant that happened in November 2022. At least 400,000 gallons of radioactive water spilled from Xcel Energy's Monticello facility on November 22, which came from a pipe between two buildings. The public is outraged by the silence on the matter, as it occurred months before the devastating East Palestine train derailment that released 1.6 million pounds of hazardous chemicals in Ohio. Regulators said Thursday they are monitoring clean up and there is no danger to the public. [Yeah, right!] The water contained tritium, which is a rare and radioactive isotope of hydrogen with half-life about 12 years.

CDC Bought Phone Data to Monitor Americans' Compliance With Lockdowns, Contracts Show

16 March 2023 | The U.S. Centers for Disease Control and Prevention (CDC) purchased data from tracking companies to monitor compliance with lockdowns, according to contracts with the firms. The CDC paid one firm 420,000 and another 208,000. That bought access to location data from at least 55 million cellphone users. The contracts, approved under emergency review due to the COVID-19 pandemic, were aimed at providing the CDC "with the necessary data to continue critical emergency response functions related to evaluating the impact of visits to key points of interest, stay at home orders, closures, re-openings and other public health communications related to mask mandate, and other merging research areas on community transmission of SARS-CoV-2," the contracts, obtained by The Epoch Times, state.

He Has the Proof: DC Gulag Political Prisoner and Decorated Army Special Forces Soldier Jeffrey McKellop Reveals Extent of Government Agents at J6 Capitol Protest - It Was a Complete Set-Up

17 March 2023 | For weeks, The Gateway Pundit was informed about Jeffrey McKellop a decorated former 3rd Special Forces Group soldier and U.S. government contractor. Jeffrey is currently being held in the DC Gulag in Washington, D.C., as a political prisoner after he served his country for 22 years of military service. Jeffrey has been silenced by his government. After his arrest in March 2021, Jeffrey delved into video footage and documented evidence from January 6. Jeffrey was able to identify numerous government informants and agitators in the massive Trump crowd that day. After he put together his evidence he sent it out to numerous contacts. That was when the FBI came into his prison cell and took his research. They then attempted to silence him and banned him from phone and mail privileges. Jeffrey's trial is scheduled to start in April 2023. He has been in prison for two years TODAY without a trial. He was arrested on March 17, 2021.

EPA Orders States to Accept Waste from Ohio Train Derailment Site

17 March 2023 | The U.S. Environmental Protection Agency ordered states with approved and available toxic waste facilities to accept materials transported from the train derailment in East Palestine, Ohio. The move, announced by EPA director Michael Regan at a news conference Friday morning, comes after governors in Oklahoma, Michigan and other states have recently turned away shipments. The EPA also ordered Norfolk Southern to move faster to get the toxic waste out of the area. The two new EPA orders requires Norfolk Southern to speed up the removal process and requires contractors to take legal action against EPA-licensed disposal facilities that refuse to honor their contracts. Every state has been notified that states cannot stop shipments of out-of-state waste from East Palestine, Regan said.

FDA Approves COVID Boosters for 6-Month-Olds, Citing Trial with just 24 Patients

17 March 2023 | The U.S. Food & Drug Administration (FDA) is approving booster doses of Pfizer's COVID-19 shot for children as young as six months based on a trial of just 24 patients. The FDA announced March 14 that it is amending its emergency use authorization (EUA) for the Pfizer-BioNTech COVID-19 vaccine, Bivalent, to allow a single booster dose for children between six months and four years, at least two months after being initially vaccinated... Buried in the press release, however, was the revelation that "among individuals 6 months of age and older, safety was assessed in participants in two clinical studies," and that for the 6-23 months age group there were only 24 participants. The 2-4 year age group had 36. Medical freedom attorney and COVID vaccine critic Aaron Siri called it a "new low" for the FDA to make its decision based on such limited data.

DOD Spends Nearly \$50 million a Year 'To Do Nothing' with Trump's Border Wall Materials, Drawing GOP Backlash

16 March 2023 | The Biden administration spends about 130,000 per day to store and maintain unused border wall panels at the southern border, and Senate Republicans are demanding answers. Republican members of the Senate Armed Forces Committee -- using details provided to them in a request for information to the U.S. Army Corps of Engineers (USACE) -- sent a letter Wednesday evening to the Defense Department asking why nearly 50 million is being spent each year to store the Trump-era border materials. Led by ranking member Sen. Roger Wicker, R-Miss., and signed by Texas Sens. Ted Cruz and John Cornyn, along with nearly every other Republican on the committee, the senators wrote that they "are disturbed to learn the Department of Defense is paying private landowners to store border wall materials procured under the Trump Administration instead of fortifying the southern border with those materials."

Federal Reserve to Raise Interest Rates 25 Basis Points Amid Banking Crisis

17 March 2023 | The Federal Reserve is expected to raise interest rates another 25 basis points -- or 0.25% next week amid the banking crisis. Two U.S. banks failed in the last week after they were unable to produce enough cash for depositors. Silicon Valley Bank and Signature Bank collapsed within the last week. Moody's cut the outlook for the entire U.S. banking sector after the banks failed. The banking crisis stems from the Federal Reserve's decision to hike interest rates seven times in 2022.

Stanford Law School Descends into Orwellian Nightmare as Woke Students Dressed in Black Masks Line Halls Demanding Their 'Counter Speech' be Protected After Dean Apologized to Conservative Judge for being Heckled

On Monday, the dean found her classroom whiteboard covered in fliers saying "Where was his apology?" and she was herself confronted by masked students | 14 March 2023 | Stanford Law School's dean had her classroom whiteboard pasted over with protest posters and found herself confronted by silent masked students on Monday, after she apologized to a conservative judge who was invited to speak at the university, and then heckled into silence. Jenny Martinez, the dean, apologized to Judge Kyle Duncan for the March 9 incident on campus. Duncan, appointed by Donald Trump, demanded an apology after he was invited to speak, only to be berated by a pious dean while students shouted abuse at him. On Monday, students made their displeasure at her apology clear, papering over her whiteboard with printed signs that read: "We have free speech rights too," "Where is our apology?" and "Counter-speech is free speech." At the end of the class, Martinez left the room to be confronted with a corridor lined with law students wearing black masks that read: "Counter-speech is free speech." ★

Hunting Coalition Files Appeal on California Youth Marketing Law

Sportsman's Alliance Foundation News Release

COLUMBUS, OH (MPG) - On Friday, March 10, the Sportsmen's Alliance, Safari Club International and Congressional Sportsmen's Foundation appealed the denial of a preliminary injunction against a California statute that prohibits the "marketing" of firearms and firearm accessories to minors.

The law, created with passage of AB 2571 in August of 2022, put many youth-related hunting and education programs at risk due to the draconian penalties for violating the statute, including fines of up to \$25,000 per occurrence.

The appeal filed in the 9th Circuit Court of Appeals seeks to overturn the federal district court's denial of a coalition-requested preliminary injunction to put the law on hold while the underlying Constitutional questions can be reviewed and decided upon. The Sportsmen's Alliance and its partners cite clear violations of the 1st and 2nd Amendments by the law, which muzzles the free speech of conservation and hunting organizations when they engage in youth education and the promotion of hunting and firearm use that "may be attractive to minors."

"We look forward to the hearing on the

preliminary injunction and hope that the 9th Circuit can see its way to understanding how many problems this law creates," said Todd Adkins, vice president of government affairs at the Sportsmen's Alliance. "We know Gov. Newsom wants to destroy our hunting heritage by making it impossible to recruit new hunters, but we remain hopeful that the court sees this law for what it is, a law replete with violations of the Constitution that should not survive scrutiny."

In response to the new law, the Sportsmen's Alliance has been unable to expand its high school conservation curriculum, Conservation Science, into California, and has had to produce separate, censored copies, of its membership magazine at great cost for our members in the state.

The Sportsmen's Alliance protects and defends America's wildlife conservation programs and the pursuits -- hunting, fishing, and trapping -- that generate the money to pay for them. Sportsmen's Alliance Foundation is responsible for public education, legal defense, and research. Its mission is accomplished through several distinct programs coordinated to provide the most complete defense capability possible. Stay connected to Sportsmen's Alliance: Online, Facebook, Twitter and Instagram. ★

Assembly Republicans Unanimously Oppose Gavin's Gas Tax

Assembly Republican Caucus News Release

SACRAMENTO, CA (MPG) - All 18 members of the Assembly Republican Caucus have signed a letter to Gov. Gavin Newsom opposing his plan to impose an oil windfall tax. The letter, circulated by Assemblyman Josh Hoover (R-Folsom), noted that the proposal would put Californians at risk of fuel shortages and price spikes.

"We know why gas prices are so high

in California: taxes, fees and regulations drive up costs and restrict our fuel supply," said Assemblyman Hoover. "The governor's tax plan is a distraction from those issues and could make things even worse. I'm grateful for my colleagues who are standing up for California drivers by opposing this new tax."

Last week, Asm. Hoover invited all 80 Assemblymembers to sign the letter and focus on real solutions to bring down gas prices. ★

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Youth Center Going Strong Food Banks Get a Huge Boost



Two students demonstrate the game of chess for their volunteer teacher Mr. Fred (right) and staff member Zack. Photo by Elise Spleiss

By Elise Spleiss

CITRUS HEIGHTS, CA (MPG) - Entering the world of a vibrant community youth center mid-afternoon can be a wake-up call to a visitor not used to the controlled chaos created by 45 students (many siblings), from first grade through high school as three shifts begin arriving for their weekday after-school routine.

This scenario repeats itself five days a week at the Sayonara Youth Center in Citrus Heights. Students from neighborhood schools begin to filter into the Center about 2:40. By 4:00 most have arrived. After the dust of the influx of new arrivals has settled, they enjoyed a quick meal.

On this day, McDonald's delivered 50 hamburgers and French fries to the Center. At 4:15 second helpings are up for grabs. Following the meal, students are free to work or play inside, or outside at the park and state-of-the-art playground next to the Center. There is plenty of supervision by staff and 15 volunteers, along with Director Julie Habeeb and two part time paid assistants, Blair and Zach.

Built in 2012 with funds provided by grants, the 2,700-square-foot Sayonara Center features three large open areas adjoining the kitchen, used for various activities including games and hanging out with friends. Three small, enclosed rooms for crafts, studying, homework and tutoring, and a quiet room open into the common area make for a comfortable, "at-home" feeling. Whether in a high energy or quiet area, this is indeed a student's "home away from home."

Older students have table games, couches, and a very large, donated television to enjoy their sports. Sports and outings in the community are also enjoyed.

For future cooks, Mary Bishop, a retired home economics teacher from Granite Oaks Middle School in Rocklin conducts a hands-on cooking class for four different young chefs-to-be twice a month. Participants learn the basics of baking from reading labels, nutrition, measuring ingredients, mixing and pouring those ingredients, and getting them ready for the oven. On this day they made banana muffins after

grinding their own wheat flour. Special treats are created for holidays.

In 2004, City Life, a program of Campus Life Connection, in partnership with the City of Citrus Heights opened the original Sayonara Community Center in two adjoined apartments on the ground floor of a four-plex across from the present location.

As center director since 2012, Habeeb began volunteering at the Center with her church while in high school in 2008. After a three-year absence she returned and was hired as staff.

The mission of the Center is to "develop character, confidence, responsibility and faith in the lives of young people and their families through educational, social, physical and spiritual programs."

This goal is truly what this program is all about. Staff has provided a simple added incentive to their kids to do their best. Throughout their day they can earn tickets to choose a reward from a glass cabinet next to a sign reminding them they "matter, are loved, have a voice, are valued and respected." They earn small toys, stickers and snacks.

One anonymous comment on Sayonara's Facebook page reads, "It takes a village to raise these kids and the center is the majority of these children's village." Hundreds of children are now on their way to a successful life due to their work.

For information or to volunteer call 916-390-1117. Also visit them on Facebook at City Life Sayonara Center. ★



LDS volunteers, and the Sunrise Ministry volunteers who unpacked the pallets, are doing their best to keep local food closets stocked for those who suffer hunger in the community. Photo courtesy of Stacie Giles



Struk Construction made sure the forklift was kept busy the whole time during the March 7 delivery. Photo courtesy of Reannah Tyler Maranan

By Stacie Giles, Carmichael Stake, Latter-day Saints Church

SACRAMENTO REGION, CA (MPG) - Four local food banks received a large donation of food Tuesday, March 7. The Church of Jesus Christ of Latter-day Saints (LDS) sent a 52' semi-truck filled with shelf-stable food ranging from pancake mix to spaghetti sauce, along with dish soap and laundry detergent, to the parking lot of Sunrise Christian Food Ministry at Advent Lutheran Church in Citrus Heights. The LDS Church provides these donations to local organizations in order to give people who are suffering hard times the support they need.

April Jacek, director of the Sunrise Christian Food Ministry, wanted other food banks to benefit as well, and three

others participated: the Orangevale/Fair Oaks Food Bank, Carmichael Adventist Community Service Food Pantry, and Potters House from North Highlands. Prior to the big rig's arrival, volunteers from each of the food banks plus LDS volunteers spent hours preparing for its arrival. They unloaded the truck, dividing up pallets by food categories so that each food bank could choose what they can use. Volunteers then loaded the cases of food into their own food bank vans and trucks.

Along with their hard work, the volunteers took the opportunity to get to know people they might otherwise have never met. "It is heartwarming to see so many people from different groups working together to serve those in need," said Stacie Giles, Communication Director for the LDS Church in the local area. "Everyone was so glad to help! Our hero was Eugene Ivanov, who drove the forklift donated by Struk Construction. He never stopped from the time the truck arrived until the last bit was loaded onto recipients' vehicles, saving many hours of work."

Directors of the various food banks also enjoyed meeting, some for the first time. They deepened their connections and found new benefits in collaboration. April said, "I'll be in touch with each of these directors soon. I've got some ideas about how we can help each other!" ★

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