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SDD **NSIDE**

'The Wall That Heals'

ELDER ABUSE AWARENESS ROADSHOW





BUTTON UP FOR THE BAZAAR



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DR. KASIRYE RECEIVES AWARD





The Wall That Heals honors the more than 3 million Americans who served during the Vietnam War and it bears the names of the 58,281 men and women who made the ultimate sacrifice in Vietnam. Photo courtesy of WI

VVMF News Release

CITRUS HEIGHTS, CA (MPG) - The Wall That Heals, a three-quarter scale replica of the Vietnam Veterans Memorial along with a mobile Education Center, is coming to Citrus Heights, Calif., on March 29 - April 2, 2023 to Rusch Park at 7801 Auburn Boulevard and will be open 24 hours a day and free to the public. The Wall That Heals honors the more than three million Americans who served in the U.S. Armed forces in the Vietnam War and it bears the names of the 58,281 men and women who made the ultimate sacrifice in Vietnam. "The Vietnam Veterans Memorial Fund is pleased to bring The Wall That



Center telling the story of the Vietnam War, The Wall and the divisive era in American history.

The three-quarter scale Wall replica is 375 feet in length and stands 7.5 feet high at its tallest point. Visitors will experience The Wall rising above them as they walk towards the apex, a key feature of the design of The Wall in D.C. Visitors are able to do name rubbings of individual service member's names on The Wall. The Mobile Education Center exhibit includes: digital photo displays of "Hometown Heroes" - service members whose names are on The Wall that list their home of record within the area of a visit; digital photo displays of Vietnam Continued on page 3

Prepare for Spring Cleanup on the **American River Parkway!**

ARPF News Release

SACRAMENTO REGION, CA (MPG) - Volunteers will take to the American River Parkway (Parkway) on April 15, 2023 from 9 a.m. to noon to remove trash and debris as part of the American River Parkway Foundation's (Parkway Foundation) annual Spring Clean-Up. This year, there are nine (9) locations along the Parkway for the event.

"The high-water levels we experienced earlier this year have spread trash into areas of the American River Parkway where it doesn't normally accumulate, increasing the impact it can have on the environment and our waterways," said Dianna Poggetto, the Parkway Foundation's Executive Director. "Spring Clean-Up will be a great opportunity for the whole community to come out and show their love for our urban jewel and help in its conservation." Spring Clean-Up is the Parkway Foundation's second largest annual clean-up and draws hundreds of volunteers from the Sacramento community. It's a family-friendly event with opportunities for groups and individuals of all ages and sizes. This is also a great way to spend a Saturday morning making an impact on the community, team building and earning community service hours. Spring Clean-Up is weather and water level dependent and will only be held if conditions are safe for volunteers. If the event is cancelled, those that have registered will be notified at least 24 hours in advance. The 9 locations along the American River Parkway are: Discovery Park, Northgate Access*, Cal Expo-Ethan Way*, Howe Avenue*, Watt Avenue, River Bend Park, Upper Sunrise Recreation Area, Gold Country Boulevard, On-Water. *18 and over site only Visit www.ARPF.org/ SpringCleanUp for more information and to register. The American River Parkway Foundation (Parkway Foundation) is the only nonprofit organization focused on active conservation of all 23 miles of the American River Parkway (Parkway). Through managing programs like volunteer clean-ups, infrastructure improvements, trail maintenance, fire mitigation and education, the Parkway Foundation leads and inspires the community to conserve and nurture the Parkway as a unique, accessible resource for everyone to enjoy. Learn more at www.ARPF.org. ★



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VVMF's mission is to honor and preserve the legacy of service in America and educate all generations about the impact of the Vietnam War. Photo courtesy of VVMF

Heals mobile exhibit to Citrus Heights to allow local veterans and their family members a chance to experience The Wall," said Jim Knotts, president and CEO of VVMF. "Hosting The Wall That Heals provides an opportunity to honor and remember all those who served and sacrificed in the Vietnam War and educate visitors on the continuing impact of the Vietnam War on America."

The Wall That Heals is transported from community to community in a 53-foot trailer. When parked, the trailer opens with exhibits built into its sides, allowing it to serve as a mobile Education

Celebrating Recreation Therapy Month



Recreation therapy seeks to improve and maintain cognitive, physical and emotional functioning in order to facilitate full participation in life. Photo courtesy SacCounty

SacCounty News Release

SACRAMENTO COUNTY, CA (MPG)

- For individuals living with disabilities, recreation opportunities and a sense of community may not be easy to come by. That's where the Therapeutic Recreation Services (TRS) Division of the Department of Regional Parks comes in!

One way to provide these individuals with recreational opportunities is through recreation therapy, which utilizes activities such as arts and crafts, dance, exercise and more to improve and maintain cognitive, physical and emotional functioning in order to facilitate full participation in life.

TRS is in the business of delivering recreation therapy, and they have been since 1975.

"Providing Recreation Therapy is so impactful because everyone likes to have fun, feel included and feel capable," said Jenn Wilson-Marchino, Therapeutic Recreation Specialist *Continued on page 3*

www.AmericanRiverMessenger.com

Sons of Union Veterans Keep Civil War History Alive

By Thomas J. Sullivan

SACRAMENTO REGION, CA (MPG) -The Sacramento membership of the non-profit Sons of Union Veterans of the Civil War (SUVCW) is a fraternal, patriotic and educational organization to help keep the history of the Grand Army of the Republic (GAR) and its role in the history of California alive.

"We're actively looking for new members throughout California to consider joining us," said Steve Bogart, whose ancestor Sgt. George S. Rhoades, served in Company D, of the 44th Missouri Infantry.

Organized in the structure of a military camp, as the Union Army itself was during the Civil War, members of the General George Wright Camp 22 of the Sons of Union Veterans of the Civil War meet on the first Friday of every month at Sam's Hofbrau Restaurant on 2500 Watt Avenue in Sacramento from 6:30 to 8 p.m.

Members and their guests are welcome to attend monthly meetings. Its organization follows the guidelines of the national SUVCW, with a Camp Commander, Senior Vice-Commander, Junior Vice-Commander, Secretary, and Treasurer, all of whom are elected annually by the Camp members. The camp serves Northern California, Sacramento, and the Central Valley region.

In addition to meeting socially, SUVCW members wear the blue dress enlisted and officer uniforms of the Grand Army of the Republic era as they participate in historical re-enactments within the state and perform official honors and ceremonies throughout the year.

Bogart acknowledges ancestors in his family who served opposing sides during the Civil War and has fulfilled the role of chaplain in both the Sons of Union and Sons of Confederate groups. He's a former member of the California State Military Museum in Old Sacramento and a recipient of the California Military History medal.

"I'm proud of their individual military service during the



Members of Sacramento Camp 22 of the Sons of Union Veterans of the Civil War at Sylvan Cemetery in Citrus Heights who rendered annual military honors on Memorial Day. Photo courtesy of SUV

Civil War, and I feel it's important to honor them and their legacy," he said.

"Our Sacramento-based (SUV) group began in 1995," he said. "Many of our members can trace their ancestors to those served during the Civil War in Union volunteer infantry units from the states of Indiana, New York, Illinois, Pennsylvania and Massachusetts, just to name a few."

In the Sylvan Cemetery at 7401 Auburn Blvd in Citrus Heights, the resting place of almost 1,400 Veterans, has some of its earliest burials from survivors of the Civil War. Nine soldiers who came to the area after the Civil War ended and are buried there.

"SUV members have been involved in four gravesite dedications of Civil War soldiers at the Sylvan Cemetery in Citrus Heights where a memorial headstone was... placed on a soldier's grave where there was none, and a full civil memorial grave ceremony was then held," Bogart said.

"In doing so, our members honor the history and legacy of heroes who fought and worked to save the Union," he said.

A rifle color guard of the SUV has also fired at numerous annual Memorial Day and Veteran's Day ceremonies held there annually, he said.

The National Organization of the SUVCW now oversees the operation of 31 departments, each consisting of one or more states, along with a department-at-large, a national membership-at-large, and over 200 community-based camps.

In California, the history of the Grand Army of the Republic (GAR) at Sutterville, in the Sacramento area is a fascinating one.

Sutterville, known as Sutter and Sutter City, was located on the Southern Pacific Railroad about 2.25 miles south-southwest of the city limits. Pioneer John A. Sutter had Lansford W. Hastings and John Bidwell lay out the town in 1844, south of his embarcadero on a low bluff overlooking the Sacramento River. When the town of Sacramento developed at Sutter's embarcadero, Sutterville fell into decline.

Its fortunes quickly changed

when Camp Union became California's most prominent provider of troops for camps in the West throughout the years of the Civil War.

A third of California's 15,000 volunteers who served in the GAR trained at Camp Union, located at Sutterville Road and Land Park Drive. The site has since been designated a state historical landmark.

Members of the 5th Infantry Regiment California Volunteers were organized at Camp Union on October 8, 1861, and trained by Brevet Brigadier General George W. Bowie for duty in Arizona, New Mexico, and Texas against the Confederate forces. The camp operated from 1861 until it was evacuated due to the flood waters from the Great Sacramento Flood of 1862.

The 5th Regiment joined the California Column and marched across southern New Mexico Territory to Texas. There it occupied Franklin, Texas until the regiment was mustered out in December of 1864.

Towards the end of the Civil

War, Camp Union became a discharge center for returning troops until the post was closed and abandoned in 1866.

In all, members of the 5th Regiment California Volunteer Infantry spent much of their time in service in the western United States, attached to the Department of the Pacific and Department of New Mexico.

Hereditary membership is available to a male descendant, 14 years of age (6 to 14 for Juniors), who descends from a soldier, sailor, Marine or member of the Revenue Cutter Service (or directly descend from a brother, sister, half-brother, or half-sister of such Soldier, etc.) who was regularly mustered and served honorably in, was honorably discharged from, or died in the service of, the Army, Navy, Marine Corps or Revenue Cutter Service of the United States of America or in such state regiments called to active service and was subject to the orders of United States general officers, between April 12, 1861 and April 9,1865.

"We're a very active group in California," Bogart said. "A number of men have also participated in the Civil War re-enactments both at Fort Point in San Francisco during Civil War Days and as Friends of Civil War Alcatraz in recognition of its defensive role during that war,"

Men with an interest in joining the SUVCW but who do not live in an area where an SUVCW Department or Camp exists, may join as "members-at-large," Bogart said.

Those interested in learning more about the Sacramento SUV group can contact Bogart by phone at 916-489-8895 or attend a monthly meeting on the first Friday of every month at the Hof Brau Restaurant on 2500 Watt Avenue in Sacramento from 6:30 to 8 p.m. Visit https://camp22.org/ or https://www.suvpac.org/ for a listing of upcoming activities in the California region. ★

Button Up for the Bazaar

- to fasten vests. When the widowed Queen Victoria took to wearing jet specimens, society followed.

Though zippers and Velcro have revolu-



Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - For the first time since the pandemic, the Californian Button Society brings its potpourri expo back to Carmichael on March 11.

West Coast dealers will demonstrate that many antiques can slip easily through buttonholes.

Enthusiasts might snag a Civil War uniform fastener for \$50. Those who crave exquisite 18th century pieces should be prepared to unbutton the billfold.

Snipped from long-ago rotted garments,

many are thumb-nail masterpieces. "We often look at old buttons and imagine the stories they could tell," says Button Club treasurer Susan Rhoades. "They were traded, stolen and inherited. Lives were lost in making them; pearl dust and mercury (for gold plating) killed many. You learn so much about history, art and manufacturing from buttons. They reflect the culture of fashion and the art that celebrates it."

Historically, no material has been too grand for button artisans. In Versailles, the court of Louis XIV cinched bodices with diamonds. Aristocrats commissioned handpainted miniatures – sometimes of pets tionized modern fastening, nifty little buttons have never been completely undone. "People visit our shows seeking that one perfect item," says Sacramento collector Faye Wolfe. "One lady brought a vest she'd sewn: she wanted buttons for it. In the end, she chose four, each different. Who says they have to match? Our button world is full of eccentricity."

The Button Bazaar runs from 10 a.m. to 5 p.m. on Saturday, March 11, at the La Sierra Center, 5325 Engle Rd, Carmichael. The show offers a free service for valuing buttons. Admission is by \$2 donation. For information, contact carolelamb841@ gmail.com ★

Rancho Cordova button collector Barbara Alfidi (right) and Dawn Healy were among enthusiasts at the 2019 Button Bazaar in Carmichael.

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'The Wall That Heals'



Truckload Carriers Association (TCA) is responsible for transporting the 3/4 scale Wall replica which packs the 375 feet long by 7.5 feet high display. Photo courtesy of VVN

Continued from page 1

veterans from the local area honored through VVMF's In Memory program which honors veterans who returned home from Vietnam and later died; video displays that teach about the history and impact of The Wall; educational exhibits told through items representative of those left at The Wall in D.C.; a replica of the In Memory plaque; a map of Vietnam and a chronological overview of the Vietnam War. The exhibits tell the story of the Vietnam War, The Wall and the era surrounding the conflict, and are designed to put American experiences in Vietnam in a historical and cultural context.

The 2023 national The Wall That Heals tour is generously sponsored by USAA. Through a partnership with the Truckload Carriers Association (TCA), the trucking industry, and Blue Beacon, the exhibit is able to travel across the country.

Since its debut in 1996, the exhibit has been on display in more than 700 U.S. communities in addition to an April 1999 tour of the Four Provinces of Ireland and a visit to Canada in 2005. The Wall That Heals is a program of VVMF, the nonprofit organization that built the Vietnam Veterans Memorial in Washington, D.C. in 1982. The Wall That Heals is the only traveling exhibit affiliated with The Wall in Washington, D.C. and includes the largest Wall replica that travels the country. Two VVMF staff members lead volunteers on site, educate visitors and students, and ensure the reflective atmosphere of The Wall. More information can be found at: www.thewallthatheals.org.

The Vietnam Veterans Memorial Fund (VVMF) is the nonprofit organization that built the Vietnam Veterans Memorial (The Wall) in Washington, D.C. in 1982. VVMF continues to lead the way in paying tribute to our nation's Vietnam veterans and their families. VVMF's mission is to honor and preserve the legacy of service in America and educate all generations about the impact of the Vietnam War and era through programs, ceremonies and education materials. To learn more about VVMF, visit www.vvmf.org or call 202-393-0090. \star

How to Grow Your Business



Judy Andrews. Photo courtesy of Chrysti Tovani

By Judy Andrews, Fair Oaks Chamber of Commerce

Have you thought about joining the Fair Oaks Chamber? And if you are already a member, we hope you and your business are successfully benefitting from on-going networking, marketing, and event sponsorship opportunities.

There are many ways to engage with the community and promote your small business through a chamber membership.

Here is what one chamber partner recently said, "As a local non-profit, community organization serving Fair Oaks, we depend on relationships and partnerships with other

community leaders, businesses, and organizations. There isn't a better community organization to be part of than the Fair Oaks Chamber, especially if you and your business want to be known, connected, and supported in our community." - Josh Hall, Orangevale-Fair Oaks Community Foundation Director

Another long-time chamber member had this to say, "When I joined the Fair Oaks Chamber nearly 20 years ago, I did not expect that decision to be the best one I ever made for the business. I love being a member of an organization that continues to support all its members. We are lucky to have such a fantastic chamber in town!" – Dustin Buck, Buck Wealth Management, Inc.

Here are three upcoming opportunities where you can talk to other members and learn more about promoting and growing your business in the community.

Power Lunch March 3

Build your business

network at the Sunrise Corridor Chambers Power Lunch with five local chambers on Friday, March 3 from 11:30 a.m. - 1 p.m. at the Carmichael Elks Lodge. RSVP through Carmichaelchamber.com or call (916) 481-1002.

Monthly Luncheon March 16

Meet new members and relax with old friends at the next Fair Oaks Chamber luncheon on Thursday, March 16 from 11:30 – 1 p.m. at El Gallo Mexican Restaurant (located in the Almond Orchard). RSVP through Fairoakschamber.com

3 Chamber March Mixer March 16

Enjoy food, drinks, and networking with three area chambers including Citrus Heights, Carmichael, and Fair Oaks on Thursday, March 16 from 5-6:30 p.m. at Enfuzion Bar and Lounge (5948 Auburn Blvd., Suite J, Citrus Heights). RSVP through Fairoakschamber.com. *

See you in Fair Oaks!

'The Wall That Heals' Schedule

American Legion News Release

SACRAMENTO REGION, CA (MPG) - The Wall That Heals replica of the Vietnam Veterans Memorial in Washington D.C. will be exhibiting in the Sacramento region at Rusch Park in Citrus Heights from March 29 - April 2, 2023

On Veterans Day 1996, the Vietnam Veterans Memorial Fund (VVMF) unveiled a replica of the Vietnam Veterans Memorial in Washington, D.C., designed to travel to communities throughout the United States. Since its dedication, The Wall That Heals has been displayed at nearly 700 communities throughout the nation, spreading the Memorial's healing legacy to millions.

Bringing The Wall home to communities throughout our country allows the souls enshrined on the Memorial to exist once more among family and friends in the peace and comfort of familiar surroundings. The traveling exhibit provides thousands of veterans who have been unable to cope with the prospect of facing The Wall to find the strength and courage to do so within their own communities, thus allowing the healing process to begin.

The main components of The Wall That Heals are The Wall replica and the mobile Education Center.

The Wall That Heals exhibit was on the road for more than 13,000 miles and visited 26 communities from coast to coast during its 2021 season. We were escorted by more than 3,000 vehicles into those communities, and we were able to spread The Wall's healing legacy to nearly 200,000 visitors. Guided tours of the exhibit were provided to more than 12,000 students.

PROPOSED SCHEDULE (as of 1/30/2023)

3/29 - Opening Ceremony at 7:15 pm; 3/30 - Reading of Names at 7:15 pm; 3/21 - Reading of Names at 7:15 pm;

4/1- Reading of Names at 7:15 pm; 4/2 Closing Ceremony at 11:00 am.

Celebrating Recreation Therapy Month with TRS

Continued from page 1

with TRS. "Recreation therapy gives people the opportunity to try new things in a safe and supportive environment, be with people that accept them for who they are, and push them-

Dylan, TRS Participant

"With TRS, I like hanging out with my new friends and learning to become more independent."

Hermanda, TRS Participant

selves to be independent!"

February is recognized as Recreational Therapy Month, and TRS is celebrating the role that recreation therapy has played in the lives of its participants by reflecting on what they enjoy most about TRS.

Ryder, TRS Participant

"I love TRS because it gives me the opportunity to be silly with my peeps!"

Tess, TRS Participant

"TRS makes me feel like I am part of a group. I really like that feeling."

Josh, TRS Participant

"Because of TRS, I get less screen time and more people time with my friends.'

"I really like that with TRS, I get to see new places, have fun and be myself without being judged.'

TRS programs focus on abilities while encouraging people to attain their highest level of independent leisure functioning by increasing leisure skills, improving social skills, increasing independence and increasing their awareness of and involvement in community recreational activities.

For more information on the great programs TRS provides and how you can get involved with, volunteer with and support TRS, visit the TRS webpage. For more testimonials, check out their YouTube channel.

Rusch Community Park is located at 7801 Auburn Boulevard, Citrus Heights, California 95610.

For more information visit www. thewallthathealscitrusheights.com





City Sport Club to Open



City Sport Club will be occupying a space as one of two anchor tenants at Sunrise Village Shopping Center.

Story and photo by Thomas J. Sullivan

CITRUS HEIGHTS, CA (MPG) - A call for bids for the construction of a new 36,152-square-foot City Sport Club to open in Sunrise Village in Citrus Heights opened on February 2nd with an expected construction start date of March 2023, according to a listing recently published by Construction Journal, a trade journal, on its website.

The overall project is valued at \$2 million in overall interior tenant improvements including construction of pool and spa spaces.

The start of construction of City Sport Club located right next door to the Rite Aid drug store coincides with the completion of overall exterior façade work by Moorefield Construction, a family-owned general contractor, with offices in Sacramento and Santa Ana. The work has included rebuilding the exterior walls of multiple free standing commercial spaces within Sunrise Village Plaza.

Moorefield Construction completed the gutting and reconstruction of all the existing commercial spaces within the Sunrise Village Shopping Center and building of new space for two new anchor tenants, City Sport, and a retail grocery store.

A 38,000-square foot grocery commercial space to the right of Jo-Ann Fabric and Crafts is nearing completion, but its name has yet to be publicly disclosed.

Sunrise Village Plaza, at the corner of Madison Avenue and Sunrise Boulevard

in Citrus Heights is owned by the San Francisco-based Merlone-Geier investment company. The center is undergoing a \$15-20 million remodeling and expansion project which also includes new landscaping and upgraded signage. Asphalt paving of the center parking lot has finished, and landscaping work has now begun.

City Sport Club is operated by Irvinebased Fitness International LLC, the same entity that operates the LA Fitness chain of health clubs.

The Bay Area-based City Sport Club has locations open in Antioch, Concord and Hayward, with its first local club in the Sacramento area at 5114 Arden Way in Carmichael. Another new facility is scheduled to open soon in Elk Grove.

The new Citrus Heights City Sport Club is expected to be double the size of its Carmichael location. Membership pre-sale is likely to open in April with a targeted opening date in late July, said a regional representative who spoke by phone.

Some retail stores in the plaza, located along Madison Avenue, including a Little Caesar's pizza, a coin-op laundry and a liquor store remained open during the recent construction. Completion of additional exterior work on the retail locations of Habit Burger, Sourdough & Company and Teriyaki to Go continues to move forward, according to Larry Moorefield, which was delayed by recent winter rains.

The public can view Merlone-Geier's general project brochure at: https://merlonegeier. propertycapsule.com/p/commercial-realestate-listings/Citrus+Heights-CA-95610/ sunrisevillage

December New Home Sales Up 45% from November

NSBIA Press Release

SACRAMENTO REGION, CA (MPG) - New home sales rebounded in December around the greater Sacramento region, with 372 sales recorded in the eight-county area, a 45% increase from November, the North State Building Industry Association reported today. Excepting the past two pandemic years, that is the best December BIA homebuilders enjoyed since 2006 and the best month in 2022 since April.

The solid December figures pushed the year's total sales to 5,010, in line with the yearly totals recorded between 2015 and 2019.

Michael Strech, the BIA's President, and CEO said the yearly totals show that the demand for new homes in the region remains strong.

"It's clear that if we look at the year as a whole and not just the slowdown in mid-summer caused by the steep interest rate increases, sales continue to move towards levels we saw in the years before the pandemic generated the sharp increase in sales in 2020 and 2021," Strech said.

"The demand for housing, particularly for new homes, remains as strong as ever in the region, so while we will see challenges in 2023, we believe the market will likely gradually improve as buyers continue to adjust to the new normal in mortgage rates."



While we will see challenges in 2023, we believe the market will likely gradually improve as buyers continue to adjust to the new normal in mortgage rates. Image by Paul Brennan from Pixabay

Highlights of the monthly and annual sales figures (excluding the additional 120 sales during the year) include:

Sacramento County sales broke Placer County's six-month winning streak in December, but just by one sale, 169 to 168. Sacramento County sales narrowly outpaced sales in Placer County for the year as well.

Yuba County reported the third-highest sales totals in the region, outpacing El Dorado County.

Because very few homes are still available in the \$300,000-\$350,000 range as those older communities are now nearly sold out, the monthly total was actually -3 in that price range as three previous sales were canceled.

Strech said the fact that most sales are in the \$500,000 range and above

shows the impact of higher government fees, a limited supply of land on which to build, and regulatory delays and barriers that make production of more-affordable homes extremely difficult.

"As our poll showed last fall, an overwhelming majority of Sacramentoarea residents are deeply concerned that their children and grandchildren will not be able to afford to buy a home in our region," Strech said. "It's essential that state and local policymakers enact reforms to encourage new home construction to bring the market back into balance. Otherwise, the affordability crisis will only grow worse."

The BIA's sales figures cover Sacramento, Placer, El Dorado, Yolo, Yuba, Sutter, Amador, and Nevada counties. ★



Former China Buffet Restaurant Remains on the Market







Outdoor signage announcing the pending opening of a seafood restaurant on the site has since been removed by the owner/broker Jarrett Real Estate of El Dorado Hills, which continues to market the property as an active listing. Photo by Thomas J. Sullivan

By Thomas J. Sullivan

CITRUS HEIGHTS, CA (MPG) - News that the former China Buffet restaurant at 5623 Sunrise Boulevard in Citrus Heights may be the home of a new seafood restaurant is premature, said Phillip Jarrett, owner/broker of Jarrett Real Estate in El Dorado Hills in a telephone interview. He said his firm continues to market the commercial restaurant property as an active listing.

Two large white banner signs, one visible to motorists passing by along Sunrise Boulevard, and another sign which was placed in front of the restaurant's former front entrance which announced the pending opening were to be taken down as of Thursday, February 9th, he said.

Jarrett said he believed the two signs may have been placed by representatives for Sunrise Marketplace who did so without confirmation of an occupancy agreement with his office.

A current sales and marketing brochure featured on Loopnet.com lists the former China Buffet restaurant site for \$4.1 million at a cost of \$1.99 per square foot under a ground lease option as "ideal for restaurant, medical, brew pub/sports bar, retail, residential or other suggested uses."

The free-standing former 10,600-plus square-foot restaurant built in 1986 is

situated on 1.7 acres and includes two outdoor seating areas.

In its heyday, China Buffet was situated along what was a busy restaurant row on Sunrise Boulevard in Citrus Heights.

An adjacent Marie Callender's Restaurant and Bakery at 5525 Sunrise Boulevard abruptly closed in August 2019 when the parent company entered Chapter 11 bankruptcy due to dwindling profits.

Only a Mexican-themed restaurant, El Tapatio, located next door at 5637 Sunrise Boulevard, remains open.

Jarrett said he's optimistic the former China Buffet will find new ownership soon.

"It has great potential for a variety of potential uses," he said.

"We've shown the property over 30 times since January and have had multiple letters of interest (LOI)," Jarrett said. "There's been considerable overall interest in the property, but we just haven't closed a deal just yet."

In recent years, the interior of the former China Buffet, which is located near the Sunrise Mall, has been used for periodic field training by units of the City of Citrus Heights Police Department and Metro Fire.

Interested parties can contact the owner/ broker, Jarrett Real Estate at 916-298-9342 to schedule a tour of the property.

Board Affirms Development Process Improvements

Sac County News Release

SACRAMENTO COUNTY, CA (MPG) - The County's development process is one step closer to undergoing comprehensive systematic and customer service improvements, as the Board of Supervisors voted unanimously on Tuesday, February 7, to support the direction and goals of the process.

The plan includes improving the timeliness of review, ensuring a predictable and consistent process, and a concerted focus on providing outstanding customer service.

"Simply put, we want Sacramento County to be the best place to build in the region for all of our customers," said Dave Defanti, Deputy County Executive, Community Services. "We're grateful for the Board's feedback about the Development Review Process improvements and for its support in implementing changes that will make the process more efficient and easier to navigate.

"These changes will help us to meet our goals of attracting, planning and fostering housing production and other beneficial uses in existing and new communities, and serving our customers even better than before.'

Goals include an increase in affordable housing units, helping achieve state and local goals and regulations to address climate change and air quality, providing for unparalleled environmental protection and encouraging public participation.

Defanti provided the Board with an update on improvements recently implemented/positive outcomes:

Focus on building a collaborative, positive culture and supporting staff; Sacramento County earning the state's Pro-Housing Designation, a recognition of its commitment to policies that increase housing supply; The formation of an Industry Working Group with representatives from the building industry that will vet new process improvements moving forward; Addition of two Development Process Managers, who will facilitate key projects through the County's processes; Training and review of the Accela Government Software system - the system of record for the development process - to review what's working and what can be improved; Providing customers with easyto-follow manuals for how to do business with the County, including when and how to seek permits for construction activity.

Additional improvements in the coming months will lead to processes that:

Are timely, efficient, and carried out in a manner that recognizes "time is money" for our customers; Reduce complexity and eliminate superfluous requirements; Are consistent with industry best practices and comparable agencies' processes viewed by customers as exemplary; Include customers in problem-solving and decision-making; Ensure the level of detail requested is appropriate for any stage of development; Offer clear timelines and transparency for customers regarding the status of their permit or application; Provide routine opportunities to solicit and receive customer feedback; Empower staff to be innovative and creative to help solve problems and facilitate desirable development.

"Sacramento County is facing an unprecedented housing supply and affordability crisis, and we believe these improvements will positively affect new housing production to address these crises," said Defanti. "This is an exciting time for the County, and we look forward to updating County residents and the Board about our progress to affect real change."

Kiley Applauds Biden Addressing Fentanyl Crisis, Calls to Secure Border

Office of Congressman Kevin Kiley

WASHINGTON, DC (MPG) - Rep. Kiley responded to President Biden's State of the Union address with this statement:

"Americans know that addressing our nation's fentanyl crisis should, and must, be bipartisan, and I applaud President Biden for announcing steps tonight to do just that. Likewise, Americans know that addressing the crisis at our southern border – the source of much of the fentanyl reaching our communities – must also be bipartisan. I call on President Biden to put partisanship aside and finally work with Congress to fix our border and protect our families." – Rep. Kevin Kiley (R-Calif.)

Background: Rep. Kiley was honored to host Rocklin residents Laura Didier and Chris Didier as his guests for President Biden's State of the Union address. The Didiers lost their 17-year-old son, Zach Didier, to fentanyl two days after Christmas in 2020. Zach was an Eagle Scout, soccer player, and beloved member of the community who had no history of drug use. Chris and Laura have dedicated themselves to raising awareness of the dangers of fentanyl in the hopes of saving the lives of students like Zach.

Golden 1 Center to Host Championships

Golden 1 Center News Release

SACRAMENTO REGION, CA (MPG) - On February 10, Golden 1 Center announced it will host the 2023 CIF Sac-Joaquin Section Basketball Championships ahead of the 2023 CIF State Basketball Championship Finals, which

will also take place at the arena this spring. The section championships will take place in Sacramento on Friday, February 24 through Saturday, February 25.

Winning teams from the CIF Sac-Joaquin Section Basketball Championships will go on to compete at the CIF State Basketball

Championship Finals at Golden 1 Center on Friday, March 10 through Saturday, March 11.

Tickets for championship finals are now available and tickets for the section championships are on sale as of Monday, February 13 at 10 a.m. To purchase tickets, visit Golden1Center.com. ★

Financial Resilience During a Disaster

SacCounty News Release

SACRAMENTO COUNTY, CA (MPG) -Sacramento County faces regional hazards throughout the year including severe weather, floods and fires. If a disaster or other emergency strikes, you may only have seconds or minutes to react. In those critical moments, your focus will be on your family's safety.

Once the immediate danger has passed, having an Emergency Financial First Aid Kit (EFFAK) ready can provide you with peace of mind and will help you recover faster.

Remember these four steps to help you organize critical financial, medical and household information before a disaster or emergency strikes.

Assess & Compile: Gather your important financial documents and contacts; Review: Review your insurance policies and financial paperwork to be sure that they are still accurate and current; Safeguard: Store paper and

electronic copies of all files in safe locations; Update: Revisit and update your Emergency Financial First Aid Kit regularly. Updates are especially important when significant changes in your life occur.

Items in this kit should be kept in a secure location and can include original paper and electronic copies of your:

Homeowners, renters, auto, flood, and health insurance policies; Bank account information, and other financial records; Rental lease agreement; Will or living will.

For more information about financial resilience during a disaster and how to compile an EFFAK, visit community.fema.gov/ PreparednessCommunity/s/emergency-financial-first-aid-kit. The EFFAK is available in English, Vietnamese, Spanish, Chinese, and Korean.

For more emergency preparedness information, visit Sacramento County's Office of Emergency Services website at sacoes.org. ★



only your earnings starting 2023 limit, Social Security in February count toward the may deem you temporarearnings limit. But during your first calendar year, once your benefits start, you'll be subject to a monthly earnings limit of \$1,770 and, if that is exceeded in any month (February -December), you won't be eligible for benefits for that month. That means that they could withhold your entire monthly amount for any 2023 month after January that exceeds the monthly limit. This is part of Social Security's "first year rule," which applies only during your first calendar year collecting. If, instead, you claim for your benefits to start in March, then the monthly limit will apply from March thru December. Remember, it's not when your payment is received that counts; it's when your benefits start (SS pays benefits in the month following the month earned). Beginning in 2024 only the annual limit would apply. Nevertheless, the "first year rule" offers some latitude on your earnings. If the penalty for exceeding the annual earnings limit (\$21,240 for 2023) is less than the penalty which results from using the monthly limit, Social Security will use the annual limit and assess the smaller penalty amount. So, if your annual (full year) 2023 earnings are less than \$21,240, no penalty will be assessed, or if you only exceed the annual limit by a small amount, you'll be assessed a penalty of \$1 for every \$2 you are over the limit. But if your annual earnings are

Social Security Matters

About Social Security's

"First Year Rule"

benefits to start in February, substantially more than the

By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I'm considering filing for my SS at age 64 in February, before my full retirement age of 66 years and 10 months. I'm working full time and would like to continue earning until I meet the \$21,240 limit for this year. When does the \$21,240 limit go into effect? Does it start after receiving my first SS benefit deposit? Or does Social Security go by my year-to-date earnings starting on January 1st?

If I file in February and it takes 90 days to receive my first SS deposit, and at that point my year-to-date earnings are \$18,500, can I continue to work until I earn the balance of the \$21,240 (\$2,740) and then stop working? Or do they only count the earnings after I receive the first benefit payment? I know that for anything earned over \$21,240 I'll need to repay \$1 for every \$2 over the limit. *Signed*: **Ready to Retire**

Dear Ready: Since you haven't yet reached your full retirement age (FRA), if you claim now and are working, things will work somewhat differently during your first year collecting benefits.

If you claim for your

ily ineligible to get benefits. When you complete your application there will be a section asking you to tell them about this year's earnings as well as what you expect next year's earnings to be. From that they will decide whether you are currently eligible to collect benefits.

So, if your goal is to work only to the point that no penalty will be assessed, you can work until your 2023 earnings reach \$21,240 (whenever that is). Or you could work even a little bit longer and simply take the penalty (half of what you exceed the annual limit by), in which case SS will simply withhold future benefits for enough months for them to recover what is owed for exceeding the limit. But if you continue working full time and will substantially exceed the annual limit, it's likely Social Security will say you are temporarily ineligible to collect benefits (until your earnings are less or you reach your full retirement age when the earnings test no longer applies).

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any

Bera Appointed to Intelligence Committee

Office of Representative Ami Bera, M.D.

WASHINGTON, DC (MPG) - Representative Ami Bera, M.D. (D-CA) was selected by Democratic Leader Hakeem Jeffries to serve on the influential House Permanent Select Committee on Intelligence for the 118th Congress. The Intelligence Committee is charged with providing oversight of the nation's intelligence activities, including the Central Intelligence Agency (CIA), the Office of the Director of National Intelligence (DNI), National Security Agency (NSA), as well as the military intelligence programs.

"I am honored to be appointed by Leader Jeffries to serve on the House Intelligence Committee, which plays a crucial role in ensuring the safety and national security of the United States," said Representative

Ami Bera. "At a time of increased threats, both at home and abroad. I take seriously this new role and the responsibility entrusted to me to protect and defend American families. With my decade of experience working on critical national security issues, I look forward to working with Committee members from both sides of the aisle to ensure our intelligence agencies are operating effectively to keep our nation safe."

Rep. Bera also serves on the House Foreign Affairs Committee and the House Science, Space, and Technology Committee. During the 117th Congress, Bera served as Chair of the House Foreign Affairs Subcommittee on Asia, the Pacific, Central Asia, and Nonproliferation where he spearheaded Congressional efforts to strengthen ties with our Indo-Pacific allies and partners to advance U.S. economic and security interests.



Publisher, **Paul V. Scholl**

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Sac County Earns State **Prohousing Designation**

Sac County News Release

SACRAMENTO COUNTY. **CA (MPG)** - The California Department of Housing and Community Development (HCD) announced on Friday, February 3, 2023, that Sacramento County has earned the state's Prohousing Designation. Sacramento County, along with Placer County and the City of El Cerrito, joins seven other jurisdictions recognized for a commitment to policies that increase housing supply such as accelerating production, promoting equitable and sustainable zoning and land use, reducing development costs and providing financial subsidies. Sacramento County is also now eligible for the Prohousing Incentive Pilot (PIP) Program that rewards Prohousing communities for such commitments.

To earn the Prohousing Designation, cities and counties must demonstrate they are promoting climate-smart housing in a variety of ways, including but not limited to streamlining multifamily housing development, up-zoning in places near jobs and transit to reduce emissions, and creating more affordable homes in places that historically or currently exclude households earning lower incomes and households of color.

Sacramento County's application highlights include the modification of development standards and other applicable zoning provisions to promote greater development intensity. In addition, the county provides impact fee reductions for residential development and permits "missing middle" housing in



Sacramento County is now eligible for the Prohousing Incentive Pilot (PIP) Program which rewards Prohousing communities for increasing the housing supply. Photo courtesy of Sac County

typically lower-density, single-family residential zones. Lastly, the county uses holistic planning strategies in an effort to reduce vehicle miles traveled and greenhouse gas emissions.

"The Planning and Environmental Review Division has been hard at work updating its Zoning Code to allow for streamlined residential development," said Troy Givans, Sacramento County Community Development Director. "These updates have allowed for an expedited permitting process, which we believe will accelerate housing development in the unincorporated County."

"The County offers a one-stop shop for fee deferral/waivers for County of Sacramento, Sacramento Area Sewer District, Sacramento Regional County Sanitation District, and Sacramento County Water Agency impact fees on regulated affordable residential projects to allow for streamlined fee deferral/ waiver process. In addition, the County's participation in Statewide Community Infrastructure Program (SCIP) provides additional

financing tools to ease development impact fees for public infrastructure needed for residential projects."

The State of California budget for the fiscal year 2019-20 established the Prohousing Designation Program as part of a spectrum of support, incentive and accountability measures to help meet California's housing goals. Increasing the availability of housing statewide is critical to bettering the quality of life of all Californians and to ending homelessness. Communities that earn the Prohousing Designation receive incentives in the form of additional points and/or other preferences in the scoring of competitive housing, community development and infrastructure funding programs administered by HCD.

Prohousing jurisdictions are also eligible for community development resources through the new PIP Program. The competitive program has \$25.7 million in additional flexible funding available to help accelerate housing production and expand the preservation of affordable housing

Grant Program for Non-Profit Organizations to Open

SacCounty News Release

SACRAMENTO COUNTY, CA (MPG) - The County Board of Supervisors intends to continue providing \$1 million through the Transient Occupancy Tax (TOT) Grant Program to support nonprofit organizations located in Sacramento County in Fiscal Year 2023-24. For the last 7 years, the Board of Supervisors has awarded funds to organizations that carry out community-based programs and/or services in the areas of economic and workforce development, arts and culture, community development, and health and human services. The County began setting aside funding for this purpose in 2017.

Grants will be allocated through a competitive process and applicants must meet eligibility and funding requirements. Applications will be accepted online beginning February 10, 2023, through the County's Office of Budget and Debt Management with a deadline of March 13, 2023.

Funding for the TOT Grant Program will come from County Transient Occupancy Tax (TOT) revenues. Transient Occupancy Taxes are levied on guests who occupy rooms in hotels, motels and other temporary lodging accommodations in the unincorporated area of the County.

> 2023-24 TOT Grant Program Application Dates & Details

Grant Application DEADLINE: March 13, 2023, 5:00 p.m.

Grant Application Period February 10 - March 13, 2023

All applications and requested materials must be submitted by 5 p.m. on March 13, 2023. No late applications will be accepted; Online Applications: Only online applications will be accepted. Apply online beginning February 10; Duplicate and incomplete applications will be disqualified; Applicants will receive an electronic receipt notification upon submission of the application.

Grant Program and Application Virtual Workshop:

February 16, 2023, 5:30-7:30 p.m. and

February 17, 2023, 9:30 a.m. - 11 a.m. and 11:30 a.m. – 1 p.m.

The workshop includes a review of the following:

Grant program and review process; Application; What the Evaluation Panel looks for in a strong application; Timeline and submission information; Frequently asked questions.

Grant Application Review Period

March 13 – 17, 2023:

County staff will review applications for completeness and compliance with minimum eligibility requirements. Applicants will be notified electronically if proposals do not meet the minimum qualifications and will not continue to the evaluation process.

March 17 – April 17, 2023

Subject Area Expert Panel Application Review: Subject area experts will review, evaluate, and rank qualifying applications.

May 2023

TOT Board Review Committee: Board Review Committee to review recommendations of the Subject Area Expert Panel's Recommendations and award District directed grants based on input from Subject Area Experts.

Grantee Award Approval June 2023

Grant Program Hearing Notification: Applicants will receive a second electronic notification of the schedule for the Board of Supervisors Hearing where recommended award selections will be made.

The Board of Supervisors will make the final determination and approval for all TOT Grant Program recipients.

County Budget & Dept Management Division staff will notify applicants of funding selections within 5 business days of Board Hearing approval. All notifications will be made electronically.

County Budget & Dept Management Division staff will draft and administer agreements between the County and grantees.

For more information about the grant program, visit the TOT Grant Program website.



Roll With It

Dave Ramsey Says

Dear Todd, The best thing to do is roll the money over into an IRA. Otherwise you're going to be hit with a 10% penalty - plus your tax rate – and end up paying 30% to 40% of it to the government. That's kind of like asking, "Would it be a good idea to borrow \$3,200 at 30% interest to pay off debt?" Of course not! That would be a really dumb idea. And in a sense, that's what you'd be doing by just taking the money

near you - one with the heart of a teacher. - and roll it into an IRA. Congratulations to you and your wife for deciding to take control of your money. And thank you for your service to our country, Todd. I hope this helped.

County Seeks Proposals to

Support Local Organizations

SacCounty News Release

SACRAMENTO COUNTY, CA

(MPG) - Sacramento County is soliciting proposals from lead organizations to help strengthen and build capacity of local non-profit communitv-based organizations (CBOs) that are focused on providing services to a variety of underserved populations, including: Black, Indigenous and People of Color (BIPOC) who experience disproportionately negative health and social outcomes, unhoused individuals and families, individuals with behavioral health needs, individuals with involvement in the child welfare or criminal justice system, refugees/immigrants, and other marginalized communities which were disproportionately

impacted by the pandemic.

Throughout the County, CBOs improve the quality of life in communities by providing educational,

health, and social services to citizens in need of support, beyond the services generally provided by local governments. Through their unique connectivity to the communities they serve, CBOs can impact hard-to-reach and traditionally underserved populations in a culturally responsive and equitable manner. The County recognizes the value of partnering with CBOs to support local citizens and foster an environment in which the community can thrive and recover from the health, economic, and other negative impacts suffered as a result of the COVID-19 pandemic.

The primary focus of this funding is to help CBOs develop core infrastructure to: 1. Effectively expand services and deepen their impact for underserved communities; 2. Build and strengthen the capacity for CBOs to more easily access and better manage government funds and contracts; 3. Support the integration and elevation of BIPOC-centered and serving CBOs; 4. Evaluate services and programs and improve equitable access and outcomes to underserved populations; and 5. Enhance the cultural responsiveness of service provision to traditionally underserved populations.

In 2020, the County declared racism as a public health crisis and since that time has begun to strategically invest in a focus on diversity, equity and inclusion. Building capacity and strengthening the regions CBOs ensures continued culturally relevant support and services to vulnerable and underserved communities.

The Capacity Building Initiative program will be funded with American Rescue Plan Act (ARPA) grant funds. The Request for Proposal can be accessed via the following link:

https://procurement.opengov.com/portal/saccounty/ projects/29005



Dear Dave,

The other day, my wife and I discovered a Thrift Savings Plan (TSP) we'd forgotten about for over 10 years from my time in the Army. There's a little over \$3,200 in there. We're both in our thirties, and we're trying to save up our starter emergency fund in Baby Step 1 of your plan. We were wondering if we should withdraw the money and use it toward Baby Steps 1 and 2, or just

leave it in there. - Todd

out of the TSP. It's not a ton of money, but conceptually, I hate the idea of giving the government 30% to 40% of my money just to get my money out. So yeah, do some research, find a good investment professional

– Dave

Dave Ramsey is an eighttime 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.

Hometown Heroes **Sacramento Native Prepares a Thanksgiving Meal Aboard USS Nimitz**

Story and Photo **Courtesy of Navy** Office of Community Outreach

Culinary Specialist Seaman Salicia Hinojosa, from Sacremento, Calif., prepares a Thanksgiving meal aboard the aircraft carrier USS Nimitz (CVN 68). Nimitz is in port conducting routine operations. U.S. Navy



courtesy of Mass Communication Specialist 3rd Class Kenneth Lagadi



By Marlys Johnsen Norris, Christian Author

How often we do it depends on how many years we have enjoyed our walk with God, studied and read His Holy Bible! We learned that Almighty/ Creator/God is the author of "His divine and perfect love!" Plus, so much more when we accept His Son into our lives. *God blesses* every life that is surrendered and obedient to His words of instruction scribed in His Holy Book of Love, THE HOLY BIBLE! We really have no excuse for withholding love from anyone who touches our lives.

Love is more than a little caring emotion! True love originates in the heart of God and He desires that every one of

How do we "Demonstrate Love" to Others?

to also demonstrate that love to the whole world around us, in one way or another. God did not create robot personalities that are just alike. Our God is supper creative in everything He has created and every human being is just a bit different from anyone else. And this is God's plan to be able to reach even those with hardened hearts and darkened minds against His creations.

It most always is after someone has accepted Jesus as their Savior and Lord of their life and learned a multitude of Holy Words of God. Then, they gain more and more knowledge about His personal love just for them and how *He desires to "gift them in some special way to reach souls"* so who-so-ever may also receive His precious gift of eternal life in heaven

us receive His love, and with Him one day. Gifts to also demonstrate that of love will always minislove to the whole world ter to the needs of others!

Gifts of loving service for the King of Kings could be many: Minister, Evangelist, Musician, Director, Prophet, Teacher, Administrator, Hospitality, Giver, Helper, Secretary, Author/Writer, Helper/ Fixer up and Tool of all trades. At just the right time in a persons life whatever the gift of service and love is, will be revealed to them. Each gift is designed by God and specially given to one, to perfectly help, teach, encourage, heal and lift up another's soul into the knowledge of love of God.

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

SMUD's Shine Invests \$513,000 into Local Projects

SMUD News Release

SACRAMENTO REGION, CA (MPG) - Entering its sixth year, SMUD's annual Shine program announced that it will fund 22 nonprofit organizations with \$513,000 to launch community-focused projects. The energy efficiency and safety upgrades along business corridors, youth entrepreneur development and job readiness programs, habitat restoration, neighborhood revitalization, training for under-resourced community members who aspire to start businesses and other initiatives will contribute to SMUD's 2030 Zero Carbon Plan and focus on clean energy solutions.

"SMUD's vision for a clean energy future is about much more than transforming our power plants," said SMUD CEO and General Manager Paul Lau. "The Clean PowerCity movement engages our region's households, businesses and diverse communities. There is space for every community to join us in delivering on our ambitious 2030 Zero Carbon Plan. From clean energy outreach and STEM lessons inside classrooms, to neighborhood revitalization projects, workforce skills for under-resourced communities and new apprentices, SMUD's Shine program harnesses the determination and vision of local nonprofits, regional partners and the communities we serve and supports them in making meaningful change that will benefit the entire region for generations to come."

This year, 218 organizations participated in program education sessions in various languages and 112 of them moved forward and submitted applications in a competitive process. Per Shine requirements, SMUD's investments are matched by the community organizations for optimal impact.

The 22 selected nonprofits include 80 Watt District PBID; 916 Ink; Architects of Hope; Atrium 916; Center for Land-Based Learning; Center of Praise; Downtown Sacramento Partnership; Fitrah; Folsom Economic Development Corporation; HomeAid; Lutheran Social Services; Meristem, Inc.; Midtown Association; National Academic Youth Corps (Sojourner Truth African Heritage Museum); Northern California Valley Sheet Metal Foundation; Oracles of Truth Academy; Project Optimism; Rosemont Community Foundation; Sierra Service Project; Square Root Academy; Sunrise MarketPlace and YMCA of Superior California.

SMUD will take an active role in monitoring performance and progress of each project. SMUD will also support projects during critical junctures of implementation.

Shine awards range from \$5,000 to \$100,000. Any nonprofit organization within SMUD's service area is eligible to apply. Shine awards are available at three funding levels: Spark (up to \$10,000), Amplifier (up to \$50,000) and Transformer (up to \$100,000).

The SMUD Board of Directors will hold a celebration in April to recognize the nonprofits for all their hard work and determination to improve Sacramento-area communities.

For more information about the SMUD Shine program, visit smud.org/Shine.

Financial Literacy Needs to be Taught in California Schools



Alexis Fitzpatrick. SAFE Credit Union courtesy photo

Commentary by Alexis Fitzpatrick, Safe Credit Union

With more and more of our children failing to meet basic math skills, it's unfortunate but not surprising that so many adults struggle with achieving financial freedom. Late last year, California released statewide test scores that revealed only 33 percent of students were able to meet the state's math standards a drop of seven percent from 2019. Some of those results are undoubtedly due to challenges associated with the pandemic. But the statistic on its own is cause for concern and action. Adding financial literacy to the state's education curriculum could help improve those numbers as well as prepare our youth for the financial realities of adulthood. Financial literacy is an individual's ability to understand and make informed decisions regarding their finances. This includes knowledge of basic financial concepts such as budgeting, saving, investing, and managing debt. In today's world, financial literacy is more important than ever. Here are a few reasons why California students would benefit from a financial literacy course: • Better Money Management: Financial literacy empowers individuals to manage their money effectively, enabling them to make informed decisions on

spending, saving, and investing. It helps people understand the true cost of credit, set financial goals, and plan for future expenses.

• Avoid Financial Scams: Financial scams have become increasingly common. Research suggests that people who are financially literate are less likely to fall victim to them. Understanding basic financial concepts and being aware of common scams help individuals protect their money and avoid costly mistakes. • Improved Credit Scores: Understanding the financial landscape can also have a positive impact on an individual's credit score, a metric used to determine one's ability to obtain credit. Understanding credit scores, how they are calculated, and how to maintain a good credit history can improve a person's chances of getting approved for loans, credit cards, and other financial products. • Retirement Planning: With more and more Americans retiring at a later age, financial literacy can help students understand the importance of saving for retirement, and to choose the right investment options to ensure they have enough money to support themselves in their later years. • Financial Independence: Financial literacy can help individuals become financially independent, reducing their dependence on credit, and enabling them to take control of their financial future. This can increase self-esteem, reduce stress and lead to greater overall happiness.

Despite its importance, financial literacy is often not taught in schools and quite frankly it should be. Two years ago I was hopeful when legislation was introduced to authorize a school district or charter school to incorporate a financial literacy program into an economics course offered by the local school districts. Sadly, the bill never even received a committee hearing.

California Climate Credit Approved for High Winter Bills

PG&E News Release

OAKLAND, CA (MPG) - Residential customers will automatically receive the California Climate Credit earlier than usual this year. The California Public Utilities Commission (CPUC) approved distributing the credit as soon as possible, instead of the annual April timeframe. The Climate Credit is part of California's efforts to fight climate change. Pacific Gas and Electric Company (PG&E) is pleased to administer the credit to help reduce customer energy bills. This credit will help offset higher than normal natural gas and electricity bills, which have been increasing due to higher demand and tighter natural gas supplies, especially on the West Coast.

customers' share of the payments from the state's program.

Customers do not need to do anything to receive the credit, it will automatically appear as an adjustment on a customer's bill under the Adjustments Section on the Detailed Charges page.

Ways to Reduce Energy Bills

Here are several tools that customers can use now to manage winter bills:

Make sure you're on the right rate plan. Get a personalized Rate Plan Comparison to find the best rate plan for how your household uses energy. Budget Billing keeps bills predictable by leveling out monthly payments to offset high seasonal bills. Bill Forecast Alerts are notifications sent by email, text or phone notifying the customer if their monthly bill is expected to exceed a specific amount set by the customer.

This lack of basic skills not being taught in our schools is having serious consequences, particularly for younger generations who don't have the knowledge and skills needed to manage their finances effectively.

We must support legislation at the national, state, and local level to teach financial literacy and encourage individuals to take an active interest in their finances.

Financial literacy is crucial for individuals to achieve financial stability and independence. It enables individuals to make informed decisions about their finances, protect themselves from financial scams, and plan for their future. Making financial literacy a priority will help ensure that individuals have the knowledge and skills they need to manage their finances effectively, and to achieve their financial goals, leading to a sense of financial freedom.

Alexis Fitzpatrick is Chief Financial Officer for SAFE Credit Union. She can be reached at comms@ safecu.org. For natural gas residential customers, the credit will be \$52.78, and for electric residential customers, the credit will be \$38.39. Customers who receive both services will receive a total credit of \$91.17.

"PG&E recognizes our responsibility to serve our customers safely and reliably while keeping their energy bills as low as possible. With the price PG&E pays for natural gas rising this year, this credit is great news for PG&E customers, who are likely noticing higher than average bills," said Vincent Davis, PG&E's Vice President of Customer Operations and Enablement.

California requires power plants, natural gas providers and other large industries that emit greenhouse gases to buy carbon pollution permits from auctions managed by the California Air Resources Board. The California Climate Credit is Flexible payment arrangements. Extend your bill due date or make a payment arrangement. Access your online account for details.

Residential customers receive the Climate Credit twice a year, typically in April and October.

To learn more about the Climate Credit, visit the CPUC's California Climate Credit page.

Pacific Gas and Electric Company, a subsidiary of PG&E Corporation (NYSE:PCG), is a combined natural gas and electric utility serving more than 16 million people across 70,000 square miles in Northern and Central California. For more information, visit pge.com and pge. com/news.



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CROSSWORD

10

Register for Elder Abuse With Public Input, SAFE Grants Awareness Roadshow



The McGeorge School of Law's Elder & Health Law Clinic works with Sacramento County's Senior and Adult Services to provide legal guidance to seniors. Photo courtesy of Sac Count

Sac County News Release

SACRAMENTO COUNTY, CA (MPG) - The McGeorge School of Law is hosting a series of events to make seniors aware of the dangers of financial abuse. The school's Elder & Health Law Clinic partnered with Capital Stage for the interactive theater event. The group put together several skits explaining the warning signs of financial abuse to seniors. The "No." Is A Complete Sentence Elder Abuse Awareness Roadshow gives the public a chance to learn how someone might try to scam them and how they can avoid financial harm. The McGeorge School of Law's Elder & Health Law Clinic often works with Sacramento County's Senior and Adult Services to provide legal guidance to seniors.

"Our event is an interactive know your rights presentation where actors from the Capital Stage perform several skits taken from real-life elder financial abuse cases that our legal clinic has litigated," said staff attorney Lacey Mickleburgh.

During the presentations, actors play out different scenarios. In one skit, a son asks his dad to sign over power of attorney. Later, the dad realizes the son took out his entire savings. The skit is meant to teach older adults that sometimes even those close to them might not have the best intentions.

Once the first act of the performance is finished, the performers ask the audience for feedback. The advice from the audience is then applied to the skit and the financial abuse is avoided.

There are so many cases that come through our door where our older adults have been influenced to make a decision that ended in financial abuse," said Mickleburgh.



The "No." Is A Complete Sentence Elder Abuse Awareness Roadshow which gives the public a chance to learn how someone might try to scam them and how they can avoid financial harm. Photo courtesy of Sac County

The Elder & Health Law Clinic wanted to stop that financial abuse before it occurs. The skits illustrate the questions older adults must ask before signing documents or making agreements. When they know what to ask and what to look out for, they can better protect themselves.

There are two upcoming performances at the following locations:

March 28, 2023, at 3 p.m., at ACC Senior Services (7334 Park City Dr., Sacramento, CA 95831)

May 12, 2023, at 10 a.m., at Sacramento State (6000 J Street., Sacramento, CA 95819)

You can register for the event on February 9 by clicking this link https:// www.cop.church/event/11094816-2023-02-09-elder-abuse-roadshow/.

If you or someone you know has been the victim of elder financial abuse, contact law enforcement and Sacramento County Adult Protective Services.

For more information on McGeorge's Legal Clinics:

Legal Clinics at McGeorge School of Law law.pacific.edu/law/legal-clinics \star

\$5,000 to Help Curb Homelessness

SAFE Credit Union News Release

SACRAMENTO REGION. CA (MPG) - On Jan. 30, 2023. SAFE Credit Union awarded Sacramento Cottage Housing Inc. a \$5,000 grant to fund new educational courses for its formerly homeless clients to learn important life and financial skills.

The grant was awarded through the credit union's Community Sustainability Grant Program, which provides funds to Sacramento region nonprofits with programs that support education, healthcare, and veterans. To engage the community and our members in our corporate giving initiatives, SAFE invited the community in December to determine the two grant recipients offering education programs that address inequities. Voters chose Sacramento Cottage Housing Inc. and the Construction Industry Education Foundation each receive to \$5,000 grants.

"The grant that SAFE is giving is such a gift and blessing for Cottage Housing," says Sacramento Cottage Housing Program Director Cynthia Hunt. "It is another tool that we can use to engage our residents on an everyday basis to address the causal factors that led to their homelessness so we can watch them bloom like the flowers in our garden."

Based in Sacramento, Cottage Housing works to lift unhoused people



Two Sacramento Cottage Housing Inc. residents show off their artwork. Photo courtesy of Sacramento Cottage Housing Inc.

into independence and self-sufficiency. They provide shelter, security and programs to families and individuals to help them focus on personal and professional development to gain confidence. At the heart of their program are two communities: Serna Village in North Highlands and Quinn Cottages near downtown Sacramento.

Part of their program includes Life Skill Development classes that provide applicable lessons on parenting, healthy eating, budgeting, and employment skills. SAFE's grant will go to create a new course on independent living skills and a second course of the residents' choosing.

The courses are designed in part to provide knowledge and skills needed for the residents to move forward on a more solid financial footing.

"I think financial freedom for our participants is giving them all the tools they need so they can live a life where they won't have debt, can make purchases and know how they're spending

their money," Hunt says. "And to be able to do the things they want and to teach those tools to their children."

The grant to Cottage Housing was one of eight totaling \$95,000 awarded to nonprofits from SAFE in 2022.

"Our Community Sustainability Grant Program provides funding to programs that seek to make our communities economically stronger by giving people the tools and resources they need to live fulfilling, healthy lives," says SAFE Community Impact Manager Amanda Merz. "Cottage Housing is providing essential work to address the causal roots of homelessness in our community through programs that truly work. SAFE is honored to help fund new courses that will directly help residents gain the confidence and knowledge they need to lead lives full of promise and hope."

Learn more about SAFE's Community Sustainability Grant Program see Funding Opportunities a t safecu.org



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Sacramento County's Dr. Kasirye **Receives Award**



Dr. Olivia Kasirye Sac County News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento County Public Health Officer Dr. Olivia Kasirye received a community service award recognizing

work in the County. The Sacramento Dr. Martin Luther King, Jr. Celebration Committee presented the 2023 Robert T. Matsui Community Service Award to Dr. Kasirye in January. The committee wanted to recognize Dr. Kasirye for her work during difficult times, including the pandemic. Sacramento State President Dr. Robert S. Nelsen also received the award.

"Dr. Kasirye and Dr. Nelsen are extraordinary examples of two individuals who care and continue to give their all to make our region a better place for everyone. We are honored to publicly recognize and

her leadership and thank them for their work," said Vince Miles, President of the MLK Committee.

> The Sacramento MLK Celebration Committee honored Dr. Kasirye for her outstanding work during a celebration event on Saturday. January 28. It was the 24th annual MLK celebration event. The event brings community leaders together to remember the legacy of Dr. King.

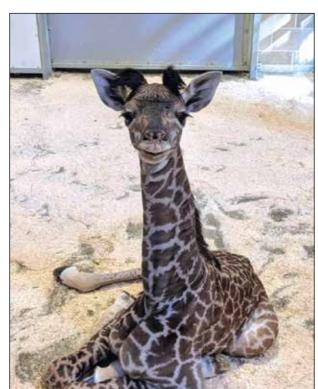
Dr. Kasirye has over 30 years of experience working in health. She began working as the Sacramento County Public Health Officer in 2012. Since starting her role, Dr. Kasirye has shown she is a leader who is passionate about serving the County.

Sac Zoo Celebrates the Birth of Masai Giraffe Calf

Sacramento Zoo News Release

SACRAMENTO, CA (MPG) -Shani the giraffe gave birth to a female calf on Sunday, January 22, at 12:28pm. Her zookeepers noted signs of an impending birth on January 18, and Shani was moved into the maternity stall of the giraffe barn to be monitored. Although animal care and veterinary teams were suspicious that she might still be pregnant, just not on her original timeline, there were no definitive signs until very recently.

We are thrilled to announce that Shani's calf is healthy and nursing well from mom. The pair will be given bonding time but may be visible at their habitat's side yard periodically over the next few weeks. The official debut date will be dependent on the health and welfare of mom and calf. Keep an eye out on our social media pages for when this new addition to our herd will be visible! Sacramento Zoo is now home to six giraffes: one post-reproductive female reticulated giraffe, one male Masai giraffe, three female Masai giraffe including Shani, and now the new calf. This is the 21st calf born at the Sacramento Zoo going back to 1954 when giraffes were first housed in Sacramento.





99 Types Do you know a doggy dater, Houdini, or holiday saboteur? Stephanie Bailey highlights "99 Types of Guys" so you can decide whether you want to deal with any of these types. She is CEO of Miss-Adventures Love coaching sessions. On my POPPOFF Show she shared these guy

types. 1. HOUDINI. This guy enters and leaves your life...disappearing and reappearing like a bad magic show. You wait with stressful anticipation wondering when he'll return or leave again.

2. NAME DROPPER. This guy will mention names of famous people/celebrities he "knows" or friends who have a lot of money to try to impress you. It makes him feel important and cool since he probably wasn't popular in high school or college.

3. EMOTIONALLY UNAVAILABLE. He's not emotionally ready to be in a relationship...most likely from a past hurt, but he will still lead women on as if he is. He guards his heart and keeps women at arm's length to avoid getting too emotionally involved.

4. MR IN-BETWEEN. This is a guy you have sex with and hangout in-between a breakup and your next relationship. He is usually someone you know that you call after a breakup who gladly helps you get your groove back. He's uncomplicated fun but no one you envision having a real relationship with.

5. DOGGIE DATER. This man 1-ov-e-s his dog a lot and will break dates with you in order to spend more time with Fido...even if his dog was happy in doggy

day care all day getting attention. If he doesn't break dates, then he will insist on bringing his dog with him...only going to places his dog can go to.

ODDC

6. I.M.M. (INTERNATIONAL MAN OF MYSTERY). You don't know what he does for a living. However, he lives a very lavish lifestyle. He wines and dines you, takes you on trips, buys you gifts, wears designer suits, drives expensive cars, but will never reveal what he does for a living.

7. THE BAND-AID MAN. This is the guy we think will change for us. If he's a player, cheater, or emotionally unavailable, we convince ourselves that we are different and we can magically "fix" him to be the "perfect" guy for us. All he has to do is spend time with us.

8. CHIVALROUS. This guy will open the car door or pull out your chair, and give you his coat if it's cold or rainy. He is all about making you feel special with his "old school" ways. Finally a good one.

9. YOGA MAN. You meet this man in a yoga class and he loves to practice a lot like you. He's sexy and way more bendy and flexible than you which makes you a bit turned off when you see him in yoga class.

10. HOLIDAY SABATEUR. He will breakup with you on a holiday like Valentine's Day, Christmas, Hanukkah, even your birthday or anniversary.

Check out her website www.miss-adventures.com. Stephanie Bailey has dated for thirty years...the good, the bad and the ugly and came up with "99 types of men."

HAPPY HUNTING!!!



The Masai giraffe is the largest giraffe subspecies Shani a Masai giraffe gave birth to a female calf on Sunday, January 22, at 12:28pm at the maternity giraffe barn stall of the Sacramento Zoo. Photo courtesy of the Sacramento Zoo

and is found in southern Kenya and Tanzania. Gestation is 14 to 15 months. When a calf is born, it can be as tall as six feet and weigh as much as 150 pounds. Within minutes, the calf is able to stand on its own.

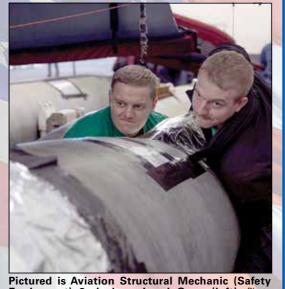
Wild giraffes are experiencing a silent extinction that there are now fewer as their populations

continue to plummet due to poaching and habitat loss. It has been estimated that the mammals' numbers have fallen by more than 40 percent over the last 30 years. Approximately 150,000 wild giraffes existed as recently as 1985, but it is now estimated than 97,000.



Story and Photo **Courtesy Navy Office of** Community Outreach

Aviation Structural Mechanic (Safety Equipment) 2nd class Jared Gray, left, from Sacramento, Calif., and Aviation Structural Mechanic (Safety Equipment) 1st class Caleb Mitts, from Orlando, Fla., load an aerial drop tank on to a dolly in the hangar bay aboard the Nimitz-class aircraft carrier USS Abraham Lincoln (CVN 72). Abraham Lincoln is underway conducting routine operations in U.S. 3rd Fleet.



Pictured is Aviation Structural Mechanic (Safety Equipment) 2nd class Jared Gray, (left). Photo courtesy of U.S. Navy - Mass Communication Specialist 3rd Class Clayton A. Wren



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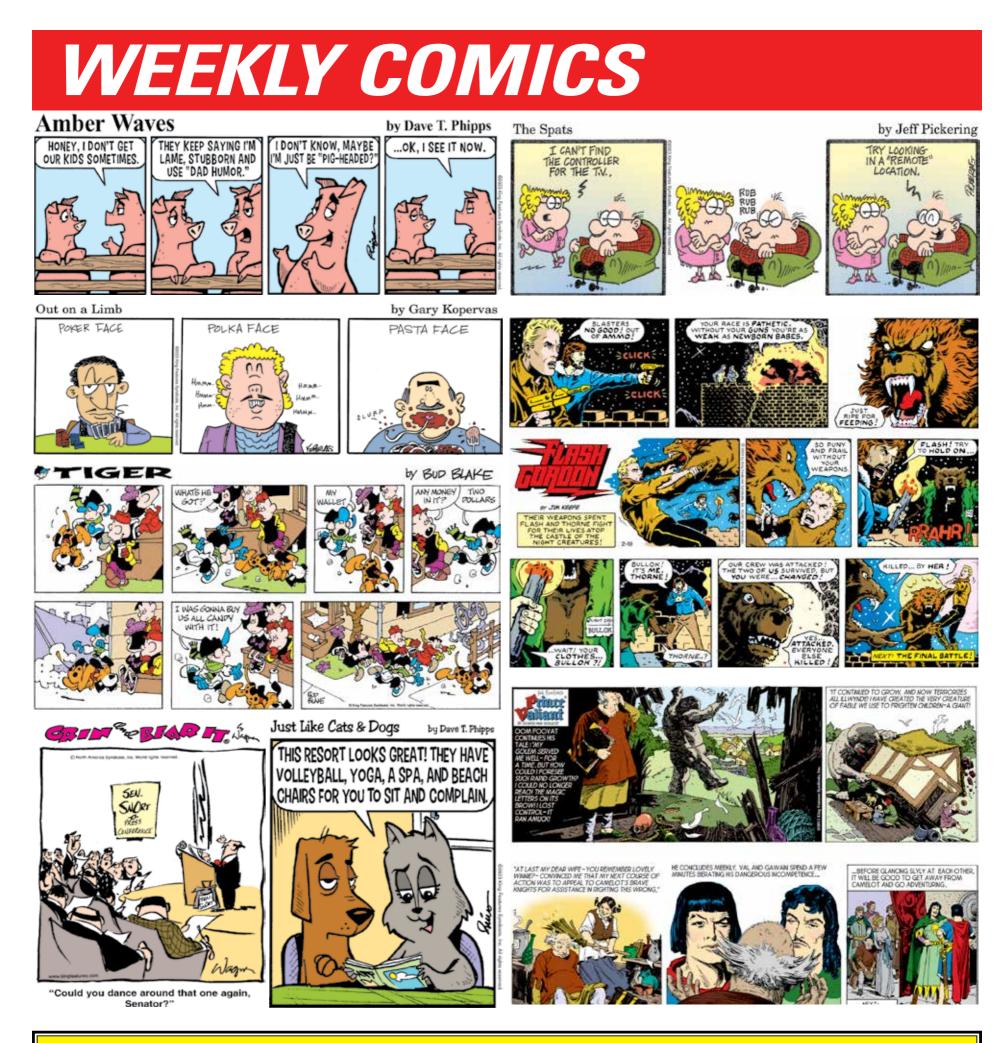


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What Are 'Red Flag' Laws and How Can They Prevent Gun Violence?

By Lisa Howard, UC Davis Health Public Affairs

California's red flag law, which allows people to obtain gun violence restraining orders (GVROs), went into effect seven years ago. Since then, GVROs have been credited with deterring at least 58 potential mass shootings and other types of gun violence in California, including suicides. Currently, 19 states and the District of Columbia have red flag laws, also known as extreme risk protection order laws.

But what are they, and how do they work?

"Red flag laws are a tool law enforcement and others can use when somebody is clearly at high risk of doing something with a firearm, but they can't be arrested because no crime has been committed and they don't appear to need a mental health hold or qualify for one," Amy Barnhorst said.

Barnhorst is a psychiatrist at UC Davis Health and an expert on violence prevention. She is vice chair of Community Mental Health and the director of the BulletPoints Project, which teaches clinicians how to prevent firearm violence. She remembers the days before California's red flag law. "When somebody was making threats about hurting people at their school or even threats of suicide, there wasn't much that could be done," Barnhorst said. "Red flag laws have changed that. With the law, there is something that can be done about people who are making threats or have concerning behaviors."

Obtaining a gun violence restraining order

Gun-related deaths remain high in the U.S. The Gun Violence Archive, which tracks firearm violence in the U.S., reports 648 mass shootings, 20,176 homicides, and 24,090 suicides in 2022.

Currently, 19 states and the District of Columbia have red flag laws, also known as extreme risk protection order laws. Photo courtesy Nightunter | Dreamstime.com

about 80% of cases, people who commit mass shootings or suicide make their intentions known in advance to family members or friends or via social media. "It's really important that if you are concerned about a student in your school, or you're a concerned parent, teacher, employer, or somebody who's worried about someone, know there is a way to intervene and reduce the risk. But you need to tell someone, such as law enforcement, who can act," Barnhorst said.

"If you're in California, and there is someone you're concerned about who may be at risk of firearm injury, and they Research has found that in have access to guns, you can go

Red flag laws are a tool law enforcement and others can use when somebody is clearly at high risk of doing something with a firearm, but they can't be arrested because no crime has been committed and they don't appear to need a mental health hold or qualify for one.

Amy Barnhorst is a psychiatrist at UC Davis Health and an expert on violence prevention.

to the Speak for Safety website. It can help walk you through how to pursue a gun violence restraining order," Barnhorst said. The website has different tabs you can select for your relationship to the person at risk, such as employer or co-worker, family or household member, law enforcement or teacher or school employee.

The California Courts website also has information in English and Spanish about how to obtain a GVRO.

"In many cases, law enforcement can get an emergency GVRO on the scene, and they can remove any firearms from the person at risk at that time," Barnhorst said. "If the judge determines that the person is at risk, the judge can continue the prohibition. The guns will continue to be kept away for the duration of the order, which can be renewed after a year or longer in some cases."

Barnhorst explains there is due process during all stages of the legal procedures. "People who have had their firearms removed can appear in court to give their side. If the judge determines they are not a danger, the prohibition can be lifted, and the firearms returned," Barnhorst said. She notes GVROs are civil court actions. They don't involve the criminal courts, and they don't become part of a person's criminal record.

Most people don't know about GVROs

Despite the potential to reduce mass shootings and suicides, the use of GVROs in California has been limited. One of the biggest barriers appears to be the lack of awareness about them. A recent survey found that nearly two-thirds of the respondents did not know about GVROs, although 70% said they would consider using one in a high-risk situation.

"The GVRO law empowers people to play a role in preventing firearm violence among friends, family members, co-workers and classmates by providing a tool to remove firearms from crisis situations," said Veronica Pear, an assistant professor at the Violence Prevention Research Program at UC Davis. Pear studies violence prevention and has published numerous studies about the efficacy of red flag laws. "However, the law can only save lives if it is used, and for that reason, education is key," Pear said.

For more information about how to obtain a gun violence restraining order in California, visit the Speak for Safety website or the California Courts webpage.

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