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# Messenger

AMERICAN RIVER

VOLUME 18 • ISSUE 2

Serving Fair Oaks, Orangevale & Sacramento County

JANUARY 27, 2023

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INSIDE**

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By Mary Jane Popp



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## Chambers Support Food Bank



A ribbon cutting ceremony was held at the Orange-Fair Oaks Food Bank on Jan. 12 to commemorate the opening of a drive-through food distribution barn. From left to right: Sean Palmer, Mary Howard, Diana Cralle, Keith Wright, Jose Zambrano, Andrea Scollay, Kim Bayne. Photo courtesy of Bruce Vincent

By Judy Andrews

**ORANGEVALE, CA (MPG)** - On Jan. 12, the Fair Oaks and Orangevale Chambers came together for a joint mixer and to celebrate the recent opening of a drive-through food distribution barn at the Orangevale-Fair Oaks (OV/FO) Food Bank located at 6483 Main Ave., Orangevale.

The mixer included a ribbon cutting and presentations from several representatives including OV/FO Community Foundation Director Josh Hall, Food Bank Director Andrea Scollay, Orangevale Chamber Executive Director Kim Bayne, Fair

Oaks Chamber Executive Director Kimberley Pitillo, and Fair Oaks Chamber President Mary Howard.

Fair Oaks Water District General Manager Tom Gray presented a donation of \$1,000 to the Food Bank from Water District employees.

The barn project kicked off in 2020 under the leadership of previous OV/FO Food Bank Director Keith Wright, and construction began in Dec. 2021.

"This has been a long-time in the making," said Scollay referring to the length of time it took getting various permits signed off.

Scollay thanked the Fair Oaks

Rotary and the Carlsen-Muir Foundation for each donating \$10,000 to the barn's construction. "This project would not have been possible without generous donations from groups and individuals in the community."

The new barn provides an efficient means to store food in a centralized location and provides shelter from the elements to volunteers and clients who no longer have to park on Main Ave. on pickup days. Previously, volunteers had to roll carts into the front parking lot and street in order to load groceries into cars.

*Continued on page 5*

## CalVCB Offers Resources, for Human Trafficking Victims

CalVCB News Release

**SACRAMENTO, CA (MPG)** - The California Victim Compensation Board (CalVCB) is promoting national Human Trafficking Prevention Month with a social media campaign and reminders about the support available for survivors.

Three years ago, CalVCB began authorizing income loss compensation for victims of sex and labor trafficking as a result of Assembly Bill 629, which took effect on Jan. 1, 2020. In that time, CalVCB has approved 590 human trafficking claims and paid victims \$4,445,861 in lost wages.

"Sex and labor trafficking victims face many challenges as they try to rebuild their lives," said CalVCB Executive Office Lynda Gledhill. "CalVCB can help by compensating for lost income or other expenses, such as mental health counseling, caused by the trauma of being trafficked."

To help bring awareness to the problem and make victims aware of the support and resources available, CalVCB launched a social media campaign and created a media toolkit for others to use.

Human trafficking is the practice of enslaving people for labor, sexual activity, or commercial sexual exploitation. Human trafficking can occur within a country or trans-nationally and does not necessarily involve the movement of the victim from one place to another.

Human trafficking is considered the world's third-largest criminal enterprise, after drug dealing and arms trafficking. An estimated 12.8 percent of all human trafficking cases in the United States in 2021 came from California, according to the National Human Trafficking Hotline.

In an effort to bring attention to this national and global problem, in 2007 the U.S. Senate designated January 11 as a National Day of Human Trafficking Awareness. In 2010, President Barack Obama proclaimed January as National Slavery and Human Trafficking Prevention Month.

In addition to income loss compensation, which covers up to \$20,000 for a two-year period, CalVCB can reimburse survivors for other expenses caused by human trafficking, including medical, dental, and mental health treatment, home security and relocation.

To learn more, visit CalVCB's human trafficking information page.

## County Supervisors Sworn In

Sacramento County News Release

**SACRAMENTO COUNTY, CA (MPG)** - The annual vote to elect a new Chair and Vice Chair of the Board of Supervisors was held Tuesday, January 10, 2023. This year's elected Chair is Supervisor Rich Desmond of District 3, and Patrick Kennedy of District 2 was elected Vice Chair.

"I am honored and ready to serve as the 2023 Chair of the Sacramento County Board of Supervisors," said Desmond. "As I look to the year ahead, I know we have a great deal to accomplish, and I look forward to working collaboratively with my fellow Supervisors, county staff, residents and our community partners to address the many issues facing the communities and people we serve."

In addition to electing a new Chair and Vice Chair, three County Supervisors were sworn in for four-year terms.

This sworn in at the event were Phil Serna, First Supervisorial District with the Oath Administered by Ashley Soltani; Patrick Kennedy, Second



Members of the Sacramento County Board of Supervisors pose for a photo with newly elected Assessor Christina Wynn and DA Thien Ho. Photo courtesy of Sac County

Supervisorial District, with the Oath Administered by Maurice Reed; Patrick Hume, Fifth Supervisorial District; with the Oath Administered by retiring supervisor Don Nottoli.

The Board Chair responsibilities include the following: Presides over the Board meetings; the Vice Chairperson assumes the role in the Chairperson's absence or inability to act. If the Chair and Vice Chair are absent

or unable to preside, the members present will select a member present to act as temporary Chairperson.

Responsibilities also include: Acts on procedural matters or questions; Recognizes a member of the board desiring to speak on an item; Is entitled to vote on all matters before the Board, participate in discussion relating to any matter, make motions without relinquishing the Chair, and second any motion

without relinquishing the Chair.

The Board Chair sits on other boards or commissions as a representative of the County of Sacramento and is the point of contact for questions from the public regarding the meetings (i.e., coordination of resolutions or presentations and general questions not specific to a district, etc.).

The Chair and Vice Chair serve annual terms in each capacity. ★

# See's Candies to Consolidate



Berkshire Hathaway owned See's Candies plans a megastore at 5499 Sunrise Boulevard in Citrus Heights for the new 15-year lease agreement. The former drive-up banking lanes are shown removed on this exterior rendering. Image courtesy of Tallen Capital Partners

By Thomas J. Sullivan

**CITRUS HEIGHTS, CA (MPG)** - Planned construction of a new See's Candies megastore at 5499 Sunrise Boulevard in Citrus Heights, formerly home to a 10,621-square-foot Patelco Credit Union branch should move forward in early 2023 when revised drawings for a new interior floor plan are finalized and then submitted to the City of Citrus Heights for review, said the architect, Jeff Brandon, partner of Schuss Clark Brandon Architects in San Diego.

A building permit application by San Diego-based Schuss Clark Brandon Architects Inc. for interior improvements was originally filed on August 11, 2020, on behalf of their client, See's Candies, headquartered in South San Francisco, and described as "tenant improvements to an existing building."

Schuss Clark Brandon has designed several ground-up retail centers and tenant improvement spaces, according to its website.

The permit application was returned to Schuss Clark Brandon on August 16th by the Citrus Heights building department with comment for further review.

"We're in the process of finalizing our architectural drawings which include these and other changes soon," Brandon said.

The interior construction permit process is separate from overall exterior grounds improvements which are planned by the landlord-tenant, Citivest Commercial and Residential Real Estate of Newport Beach, Calif. and Tallen Capital Partners, LLC, of Del Mar.

Tallen Capital Partners has leased the entire building to Berkshire Hathaway owned See's Candies under a new 15-year lease agreement.

"By aggressively pursuing the leasing of this asset with our national, regional and local tenant and broker relationships, in record time, we procured one of the finest retailers in the country to occupy the building," said chairman and CEO, Terrence Tallen in remarks describing the project on its website. A representative for Tallen Capital Partners did not respond to a request for

additional comment.

According to Tallen's project description, the new Citrus Heights See's Candies will consolidate three other locations within its trade area for its first of a kind combination facility which include a traditional See's Candies retail store, their corporate sales facility (business to business unit) and their regional offices.

In recent weeks, work crews have been visible conducting second floor demolitions and filling dumpsters in the rear parking lot with debris.

Susan McLendon, development services technician for the city building department said the City of Citrus Heights then had some specific concerns which the city wanted Schuss Clark Brandon to address and said she looked forward to their reply.

Separate physical exterior improvements by the landlord-tenant Tallen Capital Partners to existing landscaping are planned. The former drive-up banking lanes are shown removed on an exterior rendering of the project posted on the Tallen Capital Partners website.

McClendon said the Citrus Heights city building department hasn't yet received plans for the exterior phase of the project which will be reviewed by the city engineer before approval.

Patelco Credit Union in Citrus Heights closed its two-story branch office at 5499 Sunrise Boulevard at the corner of Uplands Way last July and has since moved to a new location in the Marketplace at Birdcage, 6100 Birdcage Lane, Suite 125.

Susan Portman, corporate director of public relations at See's Candies corporate office did not respond to a request for further comment concerning the planned Citrus Heights new location.

See's Candies was founded by Charles See, his wife Florence, and his mother Mary in Los Angeles, California in 1921. Its retail shop locations typically feature a candy counter where customers can either create their own custom-mixed box of chocolates and candies to order or purchase boxed chocolates, truffles, nuts and chews, lollipops, and sugar-free candy. ★

# Blood Supply Sinks to Lowest Level in a Year

Vitalant News Release

**SACRAMENTO, CA (MPG)**

- The blood supply for about 900 hospitals nationwide recently dipped to its lowest level in a year at Vitalant, triggering a blood emergency for the nonprofit blood services provider. Eligible donors of all blood types, especially type O, are needed now to schedule an appointment and donate in the days and weeks ahead to prevent delays for patients who need transfusions.

Changes in the way people work, live, and play since the start of the pandemic created lasting challenges to maintaining an adequate blood supply. As many people continue to work remotely, blood donations at business-hosted blood drives are down by 50% in 2022 from 2019, a decline of 90,000 donations. Overall, the number of people donating with Vitalant has dropped about 20% in the last three years, while patients' needs remain strong.

Mitzy Edgcomb, Vitalant's west division vice president, reports, "The frequency of emergency blood shortages is a grave concern for all of us. Because blood is perishable with no artificial substitute,



Blood supply sinks to lowest level in a year: national nonprofit vitalant declares emergency blood shortage. Image by Ahmad Ardity from Pixabay

the blood supply must be constantly replenished. Despite extraordinary outreach efforts in the last few months, blood inventory continues to be dangerously low."

Vitalant notes that new donors and those who haven't donated recently are critical to end blood shortages and help our blood supply return to more stable, pre-pandemic levels.

In addition to societal shifts, recent blood drive cancellations forced by severe winter weather and illnesses have compounded the shortage. Blizzards, rain/wind/flooding and extreme cold caused more than 2,000 donations to go uncollected in December and early January.

Donors of every blood type are critical to ending this shortage and

maintaining an adequate supply. The need is most acute for type O blood and platelets. Type O-positive is the most transfused blood type while O-negative can help patients of any blood type. Donated platelets, which often help cancer patients, must be used within a week.

Learn more about hosting blood drives, donating blood and make an appointment to give at vitalant.org, download and use the Vitalant app or call 877-25-VITAL (877-258-4825).

During January, National Blood Donor Month, all those who come to give blood through Jan. 20 will be automatically entered to win tickets, travel and more in the Big Trip to the Big Game Giveaway. Learn more at vitalant.org/big-game. ★

# Local Assistance and Disaster Recovery Center Opening

Sac County News Release

**SACRAMENTO COUNTY, CA (MPG)**

- To support residents and businesses that have suffered disaster-related losses or damages, Sacramento County has opened a Local Assistance Center (LAC) starting on Jan. 18, 2023, in partnership with the Federal Emergency Management Agency and California Officer of Emergency Services, at the Chabolla Community Center, 600 Chabolla Ave, Galt, CA 95632.

A LAC is activated following major disasters for those who have disaster-related losses or damages by providing recovery direction, assistance and resources to recover from a disaster. This is a "one-stop" shop for resources for those affected by the storms and will be open daily from 7 a.m. - 7 p.m.

Services onsite include FEMA individual recovery assistance, California

Department of Insurance, DMV, Public Health, County Economic Development and Behavioral Health Services linkage.

People who suffered losses from the storms should contact their insurance companies first. Insurance delivers the majority of financial help in disasters. For losses not covered by insurance, residents can register for disaster assistance in four ways:

Online through disasterassistance.gov; Using the FEMA App; Calling 800-621-3362 or 800-462-7585 (TTY), or; Visiting the Local Assistance Center.

Find out about applying for FEMA disaster assistance.

Property owners and businesses in the County of Sacramento are welcome to visit the LAC location but are still encouraged to report storm-related damage to their insurance providers and fill out the Sacramento County Disaster Damage Report for inspection assessments of properties. ★

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# Welcome Our New Board of Directors!



Judy Andrews. Photo courtesy of Chrysti Tovani

By Judy Andrews,  
Fair Oaks Chamber  
of Commerce

**FAIR OAKS, CA (MPG)** - On behalf of the Fair Oaks Chamber of Commerce (FOCC), Happy New Year!

Last year was an outstanding year for the chamber as they recognized their 68th anniversary, welcomed a new honorary mayor, sponsored 55 events, and gave back \$21,393 to the community.

The FOCC is a volunteer-based non-profit organization created to serve and support small businesses in the area. It's managed by a board of directors who set the chamber's direction and policy, and often partner with other local service organizations, like the Fair Oaks Recreation and Park District, to host events.

Kimberly Pitillo has been the FOCC's executive director for nearly 10 years. "I'm proud of the accomplishments we've made over the years. Our membership is growing and our events are getting

back on track following a couple of tough years," she said. "I'm looking forward to a new year and working with an amazing group of directors and chamber members who are committed and passionate about building a stronger organization – together – in our community."

On Dec. 15, the 2023 FOCC Board of Directors were sworn in by Sacramento County Supervisor Rich Desmond at the monthly chamber luncheon hosted by Café Italiano. Officers include President Mary Howard, Vice President Douglas Proctor, and Treasurer/Secretary Mysti Shaw. Directors include Karyn BarthMoore, Ryan Griffith, John Oldham, Jen Rodriguez, David Spencer, Christi Tovani, and myself.

It's been a privilege to be part of this outstanding organization this past year, and I look forward to watching the chamber grow even bigger and better during my upcoming two-year term as a director. I hope to see many of you at our events!

**2023 Event Highlights**

**Jan. 12:** The year kicked off with a joint Fair Oaks and Orangevale chamber mixer held at the Orangevale-Fair Oaks Food Bank. The event included a ribbon cutting for the food bank's newly constructed drive-thru food distribution barn.

Several attendees brought various food donations and the Fair Oaks Water District presented a donation of \$1,000 from their employees.

**Jan. 26:** The Best of Fair Oaks 7th Annual Awards Gala was held at North Ridge Country Club where 2022 winners were announced. Event highlights will be published in the American River Messenger (Americanrivermessenger.com) on Feb. 10.

**Feb. 16:** The chamber's first luncheon of the year will be held at Dad's Kitchen between 11:30 a.m. and 1 p.m. Pre-registration is required and guests are welcome.

**March 2 – Nov. 2:** The annual Fair Oaks Food Truck and Classic Car Show returns to Fair Oaks Park (11549 Fair Oaks Blvd.) on the first Thursday of each month from 5-8 p.m.

**May 19:** A Taste of Fair Oaks returns to North Ridge Country Club. Tickets will be available to purchase around April 1.

**June 29, July 27, Aug. 24:** Concerts in the Park will be back to Fair Oaks Park (11549 Fair Oaks Blvd.) this summer. Watch for event details as we announce the bands.

Please visit [Fairoakschamber.com](http://Fairoakschamber.com) for more info on these events and how you can get involved.

See you in Fair Oaks! ★

# From Farm to Family



Kids learn the joy of growing and harvesting fresh vegetables at Soil Born Farms, located along the American River in Rancho Cordova. Last year, almost 1,000 students visited the Farm for field trips, homeschool classes, after-school activities, and summer camp. Photo courtesy of Soil Born Farms

Story by Shaunna Boyd

**RANCHO CORDOVA, CA (MPG)**

Soil Born Farms is a non-profit urban agriculture and education project that grows local organic produce on the 55-acre American River Ranch at 2140 Chase Drive in Rancho Cordova. The goal of the farm is to connect people with healthy food and the process of growing that food – which encourages healthy living, an investment in the environment, and a commitment to a sustainable community.

At Soil Born Farms, a big part of creating a connection between the community and the food they eat has always been the Farmstand, where people could browse fresh, organic produce. But during the last couple of years, Soil Born Farms had to make changes in response to the challenges of the COVID-19 pandemic. Terese Hollander Esperas, project manager for Soil Born Farms, said they had to "rethink and pivot" to meet the community's needs. They shifted their in-person Farmstand to an online marketplace, which opens Tuesday evenings on the website for customers to make selections for a Saturday morning drive-thru pickup at the farm. In addition to produce from the farm, the online marketplace offers curated items from 35 local farmers, bakeries, orchards, and a variety of artisan food producers. Esperas said it has been "a really successful endeavor."

Now, Soil Born Farms has been able to re-open the



Gardening classes and volunteer opportunities at Soil Born Farms provide plenty of opportunities for people in the community to get involved in growing their own food. Photo courtesy of Soil Born Farms

Farmstand on Saturdays, but they are continuing the online marketplace as well since the service has proved to be so popular. Having the option of ordering online or browsing the Farmstand in person makes it possible to meet the needs of more people in the community – bringing fresh produce and healthy food into more homes, in whatever way works best or them.

Another big change at Soil Born Farms is a major renovation to the Farmhouse Kitchen, which is now a commercial kitchen space. This allowed the Farm to expand their services to include culinary classes, catering, and making soups and meals for the marketplace and for pop-up brunches on Saturdays. The new kitchen is the homebase for Phoebe's Tea & Snack Bar, which serves as the Farm's job-training site for teens, where they learn customer service skills as they serve tea, coffee, pastries, and soup to guests.

Soil Born Farms also expanded the parking lot

and built a variety of new outdoor spaces for gathering and to hold outdoor classes. The Farm is open to guests on Saturdays (except in inclement weather) from 8:00 AM to 1:00 PM for the Farmstand and marketplace pickups, farm tours, birdwatching, brunch, music, and family events. Milly's Mercantile is open on Saturdays at the Farm as well, offering artisan housewares and handcrafted gifts.

There are always volunteer opportunities at Soil Born Farms, in addition to bi-annual plant sales and a variety of classes that focus on gardening, wellness, nature and the environment, herbal studies, cooking, and Summer Day Camp for the kids. Visit the website for the full schedule (<https://soilborn.org/>).

Soil Born Farms provides an opportunity to find healthy, local food while connecting to the land where that food is grown. Spend a Saturday gathering with friends and family while you enjoy nature and all the Farm has to offer. ★

# National Anthem Auditions to be held at Sutter Health Park

**Sacramento River Cats News Release**

**WEST SACRAMENTO, CA (MPG)** - The national anthem is open to all soloists, groups, and instrumentalists. Those interested in performing the national anthem at a 2023 River Cats game must submit an audition demo by Friday, Feb. 10.

**Audition Demo Guidelines:** A cappella version; The Star-Spangled

Banner in full; Clear, consistent, and correct lyrical performance; And, full performance must be under 90 seconds.

**Audition demos** must be emailed as an mp3 file or YouTube link to [marketing@rivercats.com](mailto:marketing@rivercats.com) with the following information: Subject: 2023 National Anthem Demo; Include: Name, Phone Number, and Email.

Submissions that do not

meet the above guidelines will not be considered for a call back. Demos received past the due date will not be considered.

The River Cats will invite the top-50 submissions to a live audition at Sutter Health Park. Due to the number of demos received, performers will only be contacted if selected. Selected parties will be contacted with further instructions the week of February 13. ★

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# UC Davis Health Improving Eye Care for People with Diabetes

## UC Davis Health News

**SACRAMENTO, CA (MPG)** - Diabetes affects 34.2 million people in the United States. Diabetic retinopathy, a diabetes complication that affects blood vessels in the eye, is the leading cause of blindness in adults. Early detection and treatment are critical to prevent vision loss but fewer than 50% of the 3.2 million Californians with diabetes undergo their recommended yearly eye screening. Glenn Yiu, a professor of ophthalmology at UC Davis Health, hopes to increase that number significantly.

The UC Office of the President announced Yiu received a \$2 million grant to lead an interdisciplinary program, the Collaborative UC Teleophthalmology Initiative, or CUTI. The project, part of UCOP Multicampus Research Programs & Initiatives, is in partnership with medical centers at UC San Diego, UC San Francisco and UC Los Angeles. CUTI builds on a screening program Yiu launched at UC Davis Health in 2018. The goal is to expand eye care access for diabetics, particularly for underserved populations. The project will utilize digital medical equipment for teleophthalmology or “remote” ophthalmology.

### How Teleophthalmology can be used for Screenings

A key feature of the CUTI program is integrating digital eye screenings into routine care at primary care facilities or clinics for patients with diabetes. The screening is simple and just requires the patient to look into a special camera. Known as a fundus camera or retinal camera, the machine takes high-resolution images of the interior of the eye. The images can detect changes that may signal diabetic retinopathy and other eye conditions. After the digital image is

taken at the primary care office or clinic, the results are sent to an off-site eye care provider for evaluation and diagnosis.

“Teleophthalmology pro-

will work with community clinics and Federally Qualified Health Centers (FQHCs) to reach underserved members of the community.

community clinics, such as Clinica Tepati and Paul Hom Asian Clinic, that provide care in Sacramento’s inner-city neighborhoods. UC Davis

awareness and acceptance of telehealth. He thinks this technology can reduce in-person health visits and improve access and adherence to preventative eye care.

The interdisciplinary CUTI team includes members from the four different UC campuses with expertise in public health, clinical informatics, and health economics who can address obstacles in clinical workflow, technology integration, and financial sustainability.

The retinal images taken during the four-year study will be collected in a centralized repository for research using artificial intelligence. Artificial intelligence may be able to identify eye diseases and predict the risk of cardiovascular events and strokes simply from images of the eye’s interior.

“The introduction of artificial intelligence is another exciting development in teleophthalmology,” Yiu said. “The incorporation of AI for automated image interpretation allows for faster and more sensitive diagnosis of early eye disease.”

Remote diabetic eye screening is already available at UC Davis primary clinics in Midtown, Folsom, Elk Grove, and the Lawrence E. Ellison Ambulatory Care Center. Yiu and his team believe that remote eye imaging may be used in the future to screen for other eye conditions such as glaucoma and age-related macular degeneration (AMD). Over the four-year program, they hope to spread the word to improve awareness about preventative eye care.

“We are excited to start this project and hope to find a way to scale it up for all of California. Our long-term goal is to make it easy for people with diabetes to get their annual eye screening, so we can help people avoid preventable blindness.” ★



The UC Office of the President announced Yiu received a \$2 million grant to lead an interdisciplinary program, the Collaborative UC Teleophthalmology Initiative, or CUTI. Image by David Mark from Pixabay

vides a convenient way to get your eyes screened for diabetic retinopathy and other ocular disorders during a routine visit to the primary care physician,” Yiu said. “It also enhances eye care access for those who do not live near an ophthalmologist.”

Since launching a separate pilot teleophthalmology program at UC Davis in 2018, Yiu has improved diabetic eye screening rates by more than 15%, helping to make UC Davis Health one of the top performers in the country.

### Screening for Underserved Patients

In addition to eye screenings at primary care facilities at UC health systems, the program

**“Teleophthalmology provides a convenient way to get your eyes screened for diabetic retinopathy and other ocular disorders during a routine visit to the primary care physician.”**

GLENN YIU, A PROFESSOR OF OPHTHALMOLOGY AT UC DAVIS HEALTH

In the Sacramento area, this includes student-run free

Health is also working with Communicare Health Care Centers, a FQHC, to provide remote diabetic eye screening to rural areas of California’s Central Valley. The region has limited eye care access. UC San Diego and UC San Francisco will also be engaging with community clinics in addition to primary care centers.

### Training and Identifying Barriers

Because eye screenings are not a routine part of primary care, the program will train health care providers and identify the barriers that prevent the widespread adoption of remote eye screening. Yiu noted that the COVID-19 pandemic increased

## Hometown Heroes Sacramento Native Conducts Maintenance on Aircraft Aboard USS Nimitz

Story and Photo Courtesy Navy Office of Community Outreach

U.S. Navy Aviation Structural Mechanic 2nd Class Raven Lopez, from Sacramento, Ca., repairs a broken bonding wire of an F/A-18E Super Hornet, from the “Blue Diamonds” of Strike Fighter Squadron (VFA) 146, in the hangar bay aboard the aircraft carrier USS Nimitz (CVN 68). Nimitz is underway conducting routine operations. ★



Pictured is Aviation Structural Mechanic 2nd Class Raven Lopez. Photo courtesy of U.S. Navy - Mass Communication Specialist 3rd Class Caylen McCutcheon

## Hometown Heroes Sacramento Native Volunteers at Navy Post Office in Okinawa, Japan

Story and Photo Courtesy Navy Office of Community Outreach

Postal volunteer Aviation Ordnanceman 2nd Class Isabel De Jesus, from Sacramento, Ca. and assigned to Commander, Fleet Air Western Pacific Aviation Intermediate Maintenance Detachment Kadena, scans and labels incoming mail at the Kadena, Okinawa, Japan, navy post office, Dec. 12, 2022. Postal volunteer provides extra manpower to the post office during the holiday season. ★



Pictured is Aviation Ordnanceman 2nd Class Isabel De Jesus. Photo courtesy of U.S. Navy - Mass Communication Specialist 1st Class David R. Krigbaum

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# Transit Ridership Falter, Posing a 'Fiscal Cliff'



By Dan Walters, CALMatters.org

California utopians, including those holding public office, envision a state that by 2045 will have achieved zero net emissions of carbon dioxide and other greenhouse gases.

The largest source of those emissions is transportation – the cars, trucks, buses, airplanes and railroad engines that carry Californians, the goods they need to live and the inputs and outputs of the state's \$3.4 trillion economy.

To that end, the California Air Resources Control Board has issued seemingly countless decrees, including one that would ban the sale of autos with gas- or diesel-powered engines by 2035.

Public transit is central to the state's hopes of reducing transportation emissions. Officials want more Californians to park their cars – or not buy them in the first place – and use buses and light and heavy rail systems for commutes and other personal trips.

Despite those hopes, transit ridership is going the other way, and transit system operators and advocates are using terms such as "fiscal cliff" and "death spiral" as farebox revenues decline and there is greater demand for taxpayer

money to shore up their operations.

Transit usage cratered when the COVID-19 pandemic hit the state three years ago and millions of workers either lost their jobs or shifted to working at home. Ridership picked up a bit when pandemic closures eased and employment finally returned to pre-pandemic levels. However, the California Transit Association says that as of the third quarter of 2022, overall ridership was averaging just two-thirds of what it had been prior to the pandemic.

"Some agencies have returned to pre-pandemic ridership levels and above, while others continue to struggle with ridership counts that are one-third of previous totals," the organization says in a new "strategic plan" it unveiled in December.

The plan "comes at a moment when our industry faces serious existential threats – slow ridership recovery, a fiscal cliff, and a widening workforce gap," Karen King, who chairs the organization's executive committee, said.

The plan makes obtaining more financial support, particularly from the state, its highest priority, citing not only declines in ridership and operational revenue, but the state's mandate that it get rid of its hydrocarbon-fueled buses and replace them with battery-powered vehicles. The cost of zero-emission buses and the infrastructure to operate them is tabbed at more than \$11.6 billion.

Three weeks after the plan was released, Gov. Gavin Newsom proposed

a new budget for the 2023-24 fiscal year with spending reductions to close what he said was a \$22.5 billion deficit, thanks to a projected decline in revenues.

Transit officials and their supporters didn't like the budget's treatment of transit, particularly a \$2 billion reduction in transit infrastructure. The industry's top legislative advocate, Scott Wiener, a Democratic state senator from San Francisco, pledged to seek restoration of the funds and more money to cover transit's revenue declines.

Wiener said, "We must not let our public transportation systems go over the impending fiscal cliff and enter a death spiral – where budget shortfalls lead to service cuts that lead to ridership drops that lead to further budget shortfalls and service cuts. The state must serve as a financial back-stop against this fiscal cliff to ensure our transit systems survive."

The transit dilemma typifies the conflicts and tradeoffs that permeate the state's hopes for achieving carbon neutrality 22 years hence. As a recent CalMatters analysis of the state's ambitious but tortured plans to rid itself of hydrocarbon-fueled cars underscores, it's one thing to declare such a goal on paper, but it's quite another to make it reality when the precise steps needed are complicated, time-consuming and expensive.

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



By County Supervisor Sue Frost

Through the generosity of the American River Messenger, this column serves to provide an update about matters affecting the unincorporated community of Orangevale.

"I'll be right back," Chuck Noland told his wife in the movie Cast Away. But then a storm stranded him on an Island for so long that he started talking to a deflated volleyball.

The storms in Sacramento didn't strand people on a deserted island, but tree-falls and flooding did cut off access to many communities - some of them for days. Dozens of roads and major thoroughfares were closed due to flooding. We even saw closures on Highways 99 and 5. Some roads are still closed or restricted more than two weeks later.

Teams of county employees, utility workers, and private citizens have been doing heroic work to restore access and clean up the damage left in the wake of storm damage and disruption.

But this won't be the last storm, and we can do more to prepare for the next one.

Part of that preparation is ensuring there are more and newer roads that not only improve emergency access and response, but also boost the economy and reduce air pollution and commute times.

We can't leave our citizens stranded - literally or metaphorically - when we have the ability to provide relief not just from storms,

## Orangevale Community Update

### Roads Help With Storm Recovery - and Preparation

but from the everyday trials of crumbling infrastructure, traffic jams, and growing commute times that reduce productivity and rob us of time with our families.

Roads and highways are how we get goods & services - not to mention people - around Sacramento County. Roads and highways are how farmers get their products to market. It is how most people get to work and parents get their kids to school. It is how patients get to our hospitals - not to mention the doctors and nurses who have to get there to save lives. Roads are how we get workers in to restore your utilities and get your life back to normal.

But repairing, improving, and expanding our roads is about more than just making them better or reducing traffic and commute times - it's also how we connect our communities and keep our economy growing.

Over the next few months, I will be sharing my plans for repairing and improving our road system. Meanwhile, I wanted to share a few resources that every resident should be aware of:

**Sac County 311** helps residents report most non-emergency issues in the unincorporated communities in Sacramento County. Citizens reporting downed trees, issues with street and traffic lights, and road or sidewalk obstructions, the county knew where best to deploy response teams. More than 600 reports of downed trees came in from citizens using the 311 system, which has representatives available twenty-four hours a day, seven days a week. You can also download the app or use the 311 website. Learn more at <https://311.saccounty.gov/>

saccounty.gov/

**Local Assistance Center (LAC)** are established following disasters to bring Federal assistance for those who suffered related losses or damages. One has already been opened in Galt, and we are asking federal government for additional help. Until that decision is made, you should contact your insurance provider to file your claim and report your damage through the link provided. The more people report their damage to the Sacramento County Office of Emergency Services or OES, the better the chance of another LAC in the County being activated. To report damage go to <https://report-ca-sacramento.orioncentral.com/>

**Sacramento Alert** is the Office of Emergency Services (OES) state-of-the-art alert system. This system allows officials in the Sacramento region to disperse public safety information quickly. Please visit the Sacramento Alert Citizen Opt-In portal and provide your contact information to receive notifications. The Opt-In Portal is strictly confidential, and your private information is secured. To learn more at <https://sacramentoready.saccounty.gov/Pages/Emergency-Alerts-Notification-System.aspx>

Thank you for reading – and as always, if you want to contact me, call me at 916-874-5491, or e-mail me at [SupervisorFrost@saccounty.net](mailto:SupervisorFrost@saccounty.net).

*Sacramento County Supervisor Sue Frost represents the 4th District, which includes the communities of Citrus Heights, Folsom, Orangevale, Antelope, North Highlands, Rio Linda, Elverta, and Rancho Murietta.* ★

# Social Security Matters

## What Counts for Social Security's Earnings Limit?



By Russell Gloor, AMAC Certified Social Security Advisor

**Dear Rusty:** I retired on February 1st of this year (2022). I collect a pension from my employer plus a union pension, as well as Social Security, all of which started in February 2022. I am married and I'm 65 years old. I only worked 4 weeks in 2022 before retiring, but my income ended up being far more than expected. I got 5 weeks' vacation pay and a retroactive check from an overdue labor contract. I also got hazard pay and a small check for a class action lawsuit my union filed years ago. All of that brings my 2022 income to about \$35,000 which means I have exceeded what I can make as far as Social Security goes. My question is, should I contribute some money to my IRA to offset my earned income? And is it even possible for me to do that? **Signed: Retired but Concerned**

**Dear Retired:** Generally, income earned before starting your Social Security benefits (such as accumulated vacation pay) doesn't count toward Social Security's earnings limit for those who have not yet reached their full retirement age (FRA), nor do your earnings from working in the 4 weeks of 2022 before your SS benefits started. Similarly, the check for retroactive labor contract benefits, hazard pay for past work, and income from the class action suit do not count toward Social Security's earnings limit. The only thing that counts towards the limit is earnings from working after your Social Security benefits started, which you apparently did not do. Thus, from what you've shared, you should not be subject to any impact to your monthly SS benefits as a result of your total 2022 income. Note, you may still get an inquiry from Social Security next year about your 2022 earnings, but only earnings from actually working after your Social Security benefits started (which you did not) would count toward Social Security's earnings limit.

You may, however, wish to consult with a qualified tax advisor because some of your Social Security benefits received in 2022 will be subject to income

tax on your 2022 tax return. Assuming you file your tax return as "married/jointly," if your combined income from all sources exceeded \$32,000 then 50% of the SS benefits you received during the tax year will become part of your overall taxable income; and if your 2022 combined income from all sources (including your wife's income) exceeded \$44,000, then up to 85% of your SS benefits received in 2022 will become taxable income. A tax advisor can give you more information on that, and also help you decide if it would be wise to contribute to an IRA. But, in any case, contributing to an IRA will not affect your monthly Social Security benefit.

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

# Chambers Support Food Bank

Continued from page 1

"Now we can... service more clients on distribution days," said Scollay.

The OV/FO Food Bank is one of five outreach programs under the OV/FO Community Foundation. Established in

2011, the Foundation was created to help find greater ways to service the community. In addition to their five outreach programs, the Foundation hosts a number of fun community events open to the public each year. ★

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**WE SUPPORT FIRST RESPONDERS**

## Join Subcommittee to Help Justice-Involved Youth

### Sac County News Release

**SACRAMENTO COUNTY, CA (MPG)** - Are you interested in an exciting opportunity to make a positive impact on justice-involved youth in our community? The Sacramento County Juvenile Justice Coordinating Council (JJCC) Subcommittee is looking for community members like you!

JJCC Subcommittee members help educate the public about Senate Bill 823, also known as Juvenile Justice Realignment, which gradually transfers the responsibility for managing youth, housed at the California Division of Juvenile Justice, from the state to local county jurisdictions.

As a community member, you will work directly with the Chief Probation Officer and representatives from Behavioral Health Services, Child Protective Services, the District Attorney's Office, the Public Defender's Office, Sacramento County Office of Education and the Superior Court to develop and provide program updates for the Sacramento County's local Juvenile Justice Realignment Plan.

Current JJCC Subcommittee members hope to find individuals who have an interest in providing and leading program ideas to implementation, thereby positively influencing justice-involved youth

residing in Sacramento County's Youth Detention Facility.

Providing appropriate rehabilitation and programs strengthening pro-social skills, confidence building, problem solving, decision-making and enhancing academic performance, approached in a trauma-informed, evidence-based and culturally responsive manner will create a successful reentry into the community.

"Being a member of the JJCC Subcommittee allows you to make a positive impact in the County and a difference in helping to improve the opportunities for justice-involved youth," said Chief Probation Officer Marlon Yarber.

JJCC Subcommittee community member's valuable life and/or lived experience can provide impactful insight to help our youth have a successful reentry into the community. By joining, you will make a difference in the lives of our youth.

There is no term limit for JJCC Subcommittee Community Members. We are looking to fill two Community Member seats. Meetings are held during business hours. Applications and additional information can be found on the Probation website at [saccoprobation.saccounty.gov/Pages/JJCC-Subcommittee-Home-Page.aspx](https://saccoprobation.saccounty.gov/Pages/JJCC-Subcommittee-Home-Page.aspx) ★

## County Shelter and Weather Respite for Unhoused

### Sac County News Release

**SACRAMENTO COUNTY, CA (MPG)** - Sacramento County has moved its evacuation shelter/weather respite for unhoused guests to Cal Expo (1600 Exposition Blvd., Building 8) as of Thursday, Jan. 12.

This location has cots, blankets, water, and snacks for guests, as well as crates for pets.

In addition to serving as an evacuation center, Cal Expo is welcoming unhoused individuals in search of weather respite from throughout the County through partnerships with the City of Sacramento, 2-1-1 Sacramento, and community-based outreach organizations

Additional locations will be opened as needed.

The County of Sacramento activated its motel voucher weather respite program ahead of the original storm on New Year's

Even and is currently sheltering more than 350 people.

In addition, the County increased capacity at its North A Shelter on Dec. 31 and will welcome new guests as beds are vacated. This location will accommodate pets.

The Outreach and Engagement Center (3615 Auburn Blvd.) opened as a 24-hour weather respite center as of Wednesday, Jan. 4. Walk-ups are accepted, and families and pets are welcome.

The North Fifth shelter lobby (700 North Fifth St.) is operating from 8 p.m. to 8 a.m. It also will accept walk-ups. (Please note that North Fifth is for adults only and is unable to accommodate pets.)

People can use SacRT light rail and buses for free to go to and from any weather-respite location. The SacRT light rail station at Watt/I-80 station connects to bus Route 1, which has a stop near the City's OEC. ★

## State Fast-tracks Groundwater Recharge Pilot Project to Capture Flood Waters

### DWR News Release

**SACRAMENTO, CA (MPG)** - The Department of Water Resources (DWR) is partnering with the State Water Resources Control Board to fast-track efforts to capture flood waters to recharge groundwater basins. Water captured during extreme wet periods such as the one California is now experiencing will be stored in groundwater basins for use during dry periods.

Governor Newsom's "California Water Supply Strategy, Adapting to a Hotter, Drier Future" calls on DWR and the State Water Board to work with local agencies to significantly expand the State's ability to capture water from winter storms and adapt to more extreme weather patterns caused by climate change. DWR and the board are working together to expedite the regulatory steps necessary to store significant rainfall and excess water underground, while still ensuring protections for the environment and other water users as required in State law.

"The State is capturing more water supply by accelerating groundwater recharge permitting and projects that mitigate the impacts of prolonged drought and support long-term sustainable groundwater management," said DWR Director Karla Nemeth. "Projects that capture available precipitation, stormwater, or floodwaters to recharge depleted groundwater basins need to be ready to capture high flows when they are available during each wet season, typically October through April in California."

The State's efforts reached a milestone January 6 when the State Water Board approved a six-month permit that will enable multiple landowners to divert excess flows from Mariposa creek near the City of Merced to recharge a key groundwater basin. The Merced Project permit, the first approved under a new pilot regulatory assistance program, is expected to pave the way for future projects to allow water from wet-weather storms to be captured and diverted. The permit will cover multiple diversions by multiple landowners in a coordinated fashion managed by a groundwater sustainability agency.

The pilot program began in August 2022 with an application from the Merced Irrigation District and the Merced Irrigation-Urban Groundwater Sustainability Agency to divert and store water from the Mariposa creek. The permit application authorizes diversion of up to 10,000 acre-feet of water from the creek during periods of high flows that would otherwise likely flow through the system. The Merced Subbasin is one of 21 basins in the state of California identified as Critically Overdrafted by DWR.

"The review process for these permits is complex and must consider impacts to the environment and existing water rights, including those dependent on specific Delta conditions and state and federal water project requirements," said State Water Board Chair Joaquin Esquivel. "In

acknowledgement of this complexity, we have streamlined the process so we issue them in a timely way and help local agencies succeed in capturing stormwater for recharge and bringing stressed groundwater basins into balance."

Since 2016, the State Water Board has approved 20 temporary permits. Currently there are five applications pending, with two more projected to be approved next week. The remaining three are going through a public noticing process.

The Merced Project's permit includes multiple points of diversion. Diversions will be directed to a number of agricultural fields to support groundwater recharge consistent with the Merced Subbasin Groundwater Sustainability Plan. Water diverted for recharge purposes will be applied to working agricultural lands only, and water stored will be accounted for in the upcoming growing season as the first irrigation water to be pumped from the aquifers.

"Merced Irrigation District is excited to partner with DWR supporting GSAs with this crucial pilot project intended to help groundwater basins become sustainable by turning potential flood waters into groundwater recharge opportunities," said Hicham Eltal, Deputy General Manager, Merced Irrigation District. "The project is intended to show that the subsidence being experienced in part of the Merced Groundwater Basin along the San Joaquin River can be addressed while simultaneously reducing recurring flood events from local creeks tributary to the San Joaquin River. The goal is that this effort paves the way for acquiring temporary permits to divert flood flows by GSAs throughout the State to help groundwater basins reach sustainability."

As part of the Newsom's Administration water supply strategy, the State is looking to expand groundwater recharge by at least 500,000 acre-feet in potential capacity. By expediting groundwater recharge projects, the State can help local agencies prepare now to take advantage of future heavy precipitation events. Early pilot project efforts, like the Merced Project, will demonstrate the feasibility of capturing available high flows for groundwater recharge while minimizing flood risks, and provide insight to support further streamlining of this process.

Groundwater basins serve as the state's water savings account and are intended to provide a reliable water source when we have less rain and snowmelt. As weather patterns have become more variable and extreme from the effects of climate change, resulting in more frequent and consequential droughts and high flow events, replenishment of depleted groundwater basins is an essential part of California's long-term water resilience and drought mitigation efforts. Significant expansion of groundwater recharge projects such as the Merced Project will be required to support environment, agricultural uses, and ability to withstand future droughts. ★

## How to Report Property Damage

### Sac County News Release

**SACRAMENTO COUNTY, CA (MPG)** - Severe storms have caused widespread damage, flooding, and power outages across the Sacramento region. The Sacramento County Office of Emergency Services (OES) needs help from residents who sustained property damage in assessing the full extent of storm damage. These reports will be used to determine when and where a Local Assistance Center (LAC) may be established.

A LAC is activated following major disasters to support residents and businesses that have suffered disaster-related losses or damages. It provides recovery direction, assistance and resources to residents when recovering from a disaster.

Before the LAC can be stood up, a

decision must be made regarding location. This will be determined based on where the most storm damage occurred. To report damage to homes or businesses within Sacramento County go to, <https://report-ca-sacramento.orion-central.com/>. All information will be sent to OES and reported to State and Federal emergency response agencies. This is not the same as a report for insurance.

County OES is coordinating with all local partners to collect public property damage assessments and are preparing to deploy assessment teams to identify and document areas impacted by storm damage.

To report downed trees on public property and roads, call 311 or go to <https://311.saccounty.gov/>. You can also report flooded roads to 311. ★

## SBA Positioned to Swiftly Assist California Businesses and Residents Affected by the Statewide Winter Storm

### SBA News Release

**SACRAMENTO, CA (MPG)** - Low-interest federal disaster loans are now available to California businesses and residents as a result of President Biden's major disaster declaration, U.S. Small Business Administration's Administrator Isabella Casillas Guzman announced.

The declaration covers Merced, Sacramento and Santa Cruz counties as a result of severe winter storms, flooding, landslides, and mudslides that began Dec. 27, 2022.

"With President Biden's declaration, SBA is working closely with FEMA and our state and local officials on the ground to deliver expedient disaster recovery loans and support that will aid Californians impacted by these severe and devastating winter storms, flooding and mudslides," said Administrator Guzman. "My heartfelt condolences go out to the families who have lost loved ones, and I urge affected residents to stay safe and heed the guidance of local emergency officials. As the state faces continued rainfall and heightened risks of flooding and mudslides, the SBA is committed to providing the full breadth of our resources to help small businesses and communities recover and rebuild stronger than before."

Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. SBA can also lend additional funds to businesses and

homeowners to help with the cost of improvements to protect, prevent or minimize the same type of disaster damage from occurring in the future.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic injury assistance is available to businesses regardless of any property damage.

Disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property.

Interest rates can be as low as 3.305 percent for businesses, 2.375 percent for private nonprofit organizations and 2.313 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

To be considered for all forms of disaster assistance, survivors must first contact the Federal Emergency Management Agency at [www.disasterassistance.gov](http://www.disasterassistance.gov). As soon as Federal-State Disaster Recovery Centers open throughout the affected area, SBA will provide one-on-one assistance to disaster loan applicants. Additional information and details on the location of disaster recovery centers is available by calling the SBA Customer Service Center at (800) 659-2955. ★



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By Marlys Johnsen Norris, Christian Author

Many times throughout a lifetime a Christian just automatically talks to God and asks Him to answer a prayer they have on their heart. Then, the answer comes and surprises them, when they are not thinking about our previous request! We forget at the moment it was God who heard it and answered that prayer. No matter what the element of time I, at that moment. We need to top; and thank the only One who has made the answer possible. Is "God Almighty!"

Maybe you are surprised

## Don't Forget To 'Thank GOD'!

to learn that God is interested and actually knows all about you, your wants and all your needs. He uses all kinds of ways to teach us about Himself and His love for us and many of those are answers to our smallest prayer needs.

God desires to have a personal relationship with each one of His creation. It starts at the beginning of our life as a child. His designs are all uniquely different, we even think and look all different, yet the majesty of God deals with each of us individually to help us know and understand His divine love for us.

Then, there will be a perfect time in our life when we will truly seek to "know and love" Him.

We will learn about the birth of His Beloved Son, Jesus who was to become the "Lamb of God and be sacrificed for man's sins".

Why He came to earth to save each one of us from our sins and bad behavior. We are given a lifetime to learn and once we open the door to our heart and invite Jesus into our life; we experience amazing things in our lives, even from a whispered prayer because "everything is possible with God". TO GOD BE ALL THE GLORY AND PRAISE!

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

## Casa Basketball Sweeps Woodland in 'Casaba'



Rams player Marcus Gallow #5 leads the Casa Roble offensive against the Woodland Wolves for a victory of 71-28 in Orangevale, Calif., on January 20. Photo by Lucy Lettau

By MaryAnne Povey

### ORANGEVALE, CA (MPG) -

It was an exciting week of fun and festivity for Casa Roble High School as they celebrated 'Casaba' aka homecoming for the basketball season. The student body participated in a fun spirit week, culminating with a big student rally getting the basketball team fired up for the Friday night games against Woodland.

The stands were packed, the cheerleaders cheered, the band played and all the teams dominated, defeating Woodland on all levels: Varsity Boys: 71-28, JV Boys 63-43, and Freshman Boys: 65-35. The girls teams also kept the streak alive playing away at Woodland with Varsity girls finishing 55-35 and JV girls 37-10.

Three players scored 13 points each including Moses Oginni, Travis Remly and Sophomore Benny Ambriz who also had 6 rebounds and was named "Player of the Game".

"We are coming together at the right time," said Head



Moses Oginni, #23, gets some air as the Rams dominate Woodland for the 'Casaba' in front of a packed house in Orangevale, Calif., on January 20, 2023. Photo by Lucy Lettau

Coach Nate Gilbert, "we are looking forward to the second half of league play and continuing our momentum into playoffs."

Next up, the Rams will

take on Rio Linda at home on January 24, then go on the road to take on Pioneer on January 27. Stay tuned for playoff updates after league play. Go Rams ★



## Dave Ramsey Says

finances are concerned. Do you have any advice?

- Brooke

Dear Brooke,

Way to go! It makes me to happy to hear folks so charged up and on fire to get control of their finances. You won't regret the decision.

I'm going to be straightforward with you, ok? You and you husband need do the right thing, no matter how dad reacts to this. And the right thing, right now, is taking care of your family first and not putting your finances in jeopardy. If I were in your situation, my answer to dad would be no.

I understand there's a feeling of obligation to help your father. But it sounds like dad needs to learn a lesson or two about life and money. When you say your dad is irresponsible with money, handing him more of it won't help. It would be like giving a drunk a drink. On top of that, it will reinforce the idea he can continue being dumb with money and there will

be no consequences.

Trust me, I understand the emotions involved in helping out a parent. If you feel this is a situation where there is literally no alternative, I'd suggest making the \$400 contingent on your dad beginning - and successfully completing - a good financial counseling course. Whatever you do, be gentle and respectful when you talk to him. And make sure he understands it hurts when you see him struggling.

But let him know, too, it's his responsibility to work through his bills and take care of his finances.

- 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. ★

### I Know He's Your Dad, But It's His Responsibility - Not Yours

Dear Dave,

My husband and I just heard of your plan. We are excited to learn more about money, and we have already saved up \$1,000 for our beginner emergency fund. Right now, we have a problem. My father has never taken his finances seriously, and the other day he asked us for \$400 to pay his cell phone bill and overdraft fees at his bank. Even as an adult, he would go to his parents regularly before they died asking for money when he always had a good job. Giving him the money right now would make things really tight for our family, and we don't want to lose the ground we have gained where our

## What Would My Life Be without a Cookie

Dr. James L. Snyder

This past week was about as crazy as they get. When I think it can't get any crazier, somebody hears me and makes it crazier just for me.

One morning I had to go across town to get some office supplies and other things.

The traffic was somewhat crazy. Everybody was driving as though trying to escape some danger behind them.

I must say, one of the craziest drivers seemed somewhat religious. He stuck his hand out the window and pointed toward heaven. Unfortunately, he got the wrong finger.

Hearing a roaring noise behind me; I looked in my rearview mirror and saw a little red convertible zooming up past me, and behind the steering wheel was an older man looking like my grandfather. He had the biggest smile as he roared past me.

Then there was a motorcycle zinging in and out and crossing the double line several times, and he whizzed by me, laughing like he was having the time of his life.

Where do these people get their driver's licenses? Perhaps it's an online service, and they don't have to take any driving test. So I would like to get a hold of the person that gave

them a driver's license, and shake my finger in his face.

Who in the world sold a vehicle to these people?

Before I got home, I passed an accident along the way. I guess people don't know that there's a consequence in driving like an idiot.

I finally arrived home, parked my vehicle, and went inside. The Gracious Mistress of the Parsonage met me as I walked in and said, "What happened? You look terrible."

I told her about all the crazy drivers I had to deal with driving across town.

"Who," I said to her most frantically, "gave these people a driver's license?"

She looked at me sympathetically and smiled.

Then I said, "Who in the world sold them a vehicle thinking they could drive?"

I went into the living room, sat in my easy chair, and decided to watch a little TV to calm my nerves.

Then, The Gracious Mistress of the Parsonage brought me a nice hot cup of coffee.

"Here," she said. "Maybe this will calm you down a little."

I smiled and thanked her because nothing calms me down like a nice hot cup of coffee.

I took one sip, and I could feel my nerves

starting to unravel. How I love a cup of coffee!

Then, The Gracious Mistress of the Parsonage did something unexpected. She came in and brought me some cookies.

"Here, these cookies may help you calm down a little more."

The aroma of that cookie seemed to fill me with good vibes, like it was 1969.

I took one bite and began slowly and delicately munching on that cookie. Nothing so wonderful in all the world as a freshly baked cookie. So I leaned back, closed my eyes, and enjoyed that cookie.

As I was chewing that cookie, I thought to myself, what would life be without cookies?

In a rather relaxed mode, I remembered what the apostle Paul said. "The Lord give mercy unto the house of Onesiphorus; for he oft refreshed me, and was not ashamed of my chain" (2 Timothy 1:16).

It's amazing how God sends people into our lives to refresh us when we seem to be under some kind of stress.

Dr. James L. Snyder lives in Ocala, FL with the Gracious Mistress of the Parsonage. Telephone 1-352-216-3025, e-mail jamesnyder51@gmail.com, website www.james-snyderministries.com. ★

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  - Fishing spot
  - Blackhearted
  - Full of coral
  - \*2023 Super Bowl stadium sponsor
  - Research facil.
  - Egg cell
  - King Charles to Prince Harry
  - Thief's target
  - \*2023 Super Bowl Halftime Show star
  - Mozart's "L" del Cairo
  - Bob Marley's music
  - Yarn spinner
  - "The Poky Little \_\_\_\_"
  - Skeddadle
  - 18-wheelers
  - "Guilty," e.g.
  - Fabric inset
  - One of the sibs
  - \*Super Bowl advertiser's purchase
  - Anatolian language
  - Decay
  - "There it is," à Paris
  - "Hold on!"
  - \*Home of the Ravens, for both Super Bowl appearances
  - Cuckoo for these puffs!
  - Curved molding
  - Medicinal plant
  - Court orders, e.g.
  - Sonny & Cher and Abbott & Costello
  - Talk like a drunk
  - Actor Danson and character Lasso
  - \*Owner of a Lonely Heart" band
  - \*Star of the most-watched Super Bowl Halftime Show
- DOWN**
- Paddleboarding acronym
  - Court order
  - Between ports
  - Hungarian composer Bela \_\_\_\_
  - \*Either one of the opposing Super Bowl teams
  - Flambé
  - Position of leadership
  - \*2023 Super Bowl AZ location
  - Frosts, as a cake
  - Hit the road
  - Like certain humor
  - Disprove
  - Dickens's Heep
  - Each and all
  - One of a set of dice
  - Father, colloquially
  - Round openings
  - Pickled garnish
  - \*Last year's Super Bowl winners
  - Nimbus, pl.
  - Nigerian money
  - Torcher's crime
  - Elmer's, e.g.
  - Found at the pump
  - \*Team with most Super Bowl appearances
  - Signing tool at the cash register
  - Greenwich-related acronym
  - Superior ones
  - Itsy-bitsy bits
  - Patterned table linen
  - Lacking clarity
  - Bread spreads
  - Donned
  - As opposed to base in chemistry
  - Snatchers' quest
  - Cantina pot
  - \*Overwhelming Super Bowl defeat
  - Fear-inspiring
  - 100 lbs.

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# Hospitals Finally Face the Music



**Commentary  
by Sally C. Pipes**

Two Georgia hospitals were recently fined \$1.1 million for failing to publish their prices. The facilities had also ignored letters from the Centers for Medicare and Medicaid Services asking them to publicly disclose what they charge for procedures.

It's about time. The federal government directed hospitals to publish clear, consumer-friendly charge lists by the beginning of 2021. Six months later, just 6% of hospitals nationwide had complied, according to a study published in June in the medical journal JAMA.

Hospitals shouldn't be able to get away with flouting the law. Price transparency empowers patients and payers to shop around for medical care – and ultimately allows them to leverage the power of competition to extract the best value for their dollar.

The Trump administration issued the price transparency rule in 2019. It required hospitals to publish standard prices for 300

of their most common services, including rates for insurers and those for individuals paying cash. The rule set daily fines for non-compliant institutions, which the Biden administration increased in November 2021.

Since the rule took effect, hospitals have been cautioned plenty. CMS has issued more than 350 warning letters requesting compliance.

Yet transparency has lagged. The biggest medical centers have been among the worst offenders. Just 0.5% of facilities owned by the country's three largest hospital systems were fully compliant as of early 2022, according to a report from Patient Rights Advocate.

Hospitals may be leery of revealing their prices because the results can be embarrassing. In one case, an Illinois patient received a \$15,000 hospital bill for an EpiPen. He later learned he could have purchased the same device from a pharmacy for \$320.

Or, take the recent experience of a couple in Fresno, Calif. According to reporting from NPR, the husband underwent cataract surgery with an in-network provider that cost over \$4,000. His wife, who has the same coverage, received the same exact procedure at a neighboring clinic – and only owed \$204. The two facilities were just a half mile from one another.

High-cost

providers wouldn't be able to get away with those wide spreads in price if patients and payers knew about them. That's why a 2021 RAND Corporation study projected that improving price transparency could reduce U.S. healthcare spending by up to \$26.6 billion a year.

Of course, some hospitals may be justified in charging more than others. Factors like quality, convenience, and reputation of doctors and hospitals always influence price. But patients and payers should be able to evaluate those factors on their own. Hiding prices deprives them of key pieces of information that help them make prudent decisions.

Opaque prices also undermine competition – and thus help healthcare providers avoid improving quality or reducing costs in order to attract customers at the margin.

The feds did the right thing by fining hospitals that aren't following the rules. But more needs to be done to make hospitals around the country do what businesses in every other sector do every day – tell potential customers what they can expect to pay.

*Sally C. Pipes is President, CEO, and Thomas W. Smith Fellow in Health Care Policy at the Pacific Research Institute. Follow her on Twitter @sallypipes. This op-ed originally ran in the Chicago Sun-Times. ★*

# Teacher of the Month Named Serves Students with Visual Impairments



**SJUSD Teacher of the Month for January Jessica Campos is a Teacher for Students with Visual Impairments.** Photo courtesy of ABC10

## T-Rock Communications

**SACRAMENTO, CA (MPG)** - ABC10, in partnership with SchoolsFirst Federal Credit Union and Sacramento State's College of Education, is proud to announce Jessica Campos – who teaches students with visual impairments for the San Juan School District – as Teacher of the Month for January 2023. In place for 20+ years, Teacher of the Month is one of ABC10's signature community enrichment initiatives designed to highlight local teachers making a difference in the lives of their students and families. After being interviewed recently by ABC10's Mark S. Allen, a seven-time Emmy Award winning member of the news team, an uplifting story about Ms. Campos will air multiple times during the month of January. The first time the story will air is on Tuesday, January 10 during ABC10's morning news between 5-7 a.m. and again that same evening during ABC10 News at 5 p.m.

With 18 years of teaching experience, as an elementary school teacher for five years and as a Teacher for Students with Visual Impairments (TVI) for 13 years, Ms. Campos travels around the San

Juan Unified School District providing instruction in braille, low vision aids, and assistive technology to Pre-K students to those up to 22 years of age.

When asked about why teachers matter, Ms. Campo said: "Teachers for Students with Visual Impairments create an environment to encourage independence, academic success, and prepare a student to be productive members of society." She also has advice for those considering teaching as a career path: "It's not a well-known credential in special education, but very much in demand. The credential allows you to work one-on-one with a child, so it's very rewarding."

As part of being recognized as Teacher of the Month, Ms. Campos will receive \$1,000 from SchoolsFirst Federal Credit Union plus will be eligible for the title of Esquire IMAX ABC10's Teacher of the Year award – that includes a \$5,000 prize – which will be announced at a special awards program early next year.

To nominate a local teacher in the greater Sacramento/Stockton/Modesto area for an upcoming Teacher of the Month, please visit [www.abc10.com/teacherofthemonth](http://www.abc10.com/teacherofthemonth). ★

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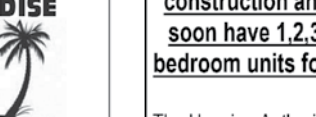
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## 2023 And You

Last time we looked at 2023 through the eyes of an Astrologer. So this time, let's peer into the future with an internationally known Psychic/Medium **Mary T. Browne**. She counsels world leaders and celebs alike with her no-nonsense approach to life. So here she goes.

"I am feeling very unsettled as we enter the New Year. Inflation will remain high, but will taper off slightly toward the end of the year. There will be a large increase in job cuts as companies continue to cope with higher labor costs and higher interest rates. As these cuts intensify, people will feel fearful and desperate. Covid will remain a health emergency. People are becoming more and more complacent thinking that the covid has ended. This attitude is a major reason for the increased number of covid cases plaguing us right now. Many people who tossed their masks aside will be forced to put them back on, especially when they enter crowded venues. I see a resurgence of Spiritualism in 2023. Spiritualism is a religious movement based on the belief that we can communicate with the Spirit World. The enormous number of deaths from the covid epidemic, the incredible insecurity brought about by financial stresses and the constant images of war and political strife blasted in front of us, has many people believing that the next world has to be better than this one. These feelings motivate many people to seek answers from communication with the departed. Though I believe deeply in life after death, and I have had a great deal of experience dealing with the Spirit world, it is important that we focus on making our lives in this world meaningful. We prepare for our



place in the next world by the quality of our life in this world. Every day gives us an opportunity to be of service to others!"

Her advice is practical too like **"The Five Rules of Thought,"** her latest book. Here's a brief look.

**1. You Must Decide What You Want.** Be exact and clear what you want. You may want many things from money to a promotion, but you must focus on them one at a time because your mind can only think of one thing at a time.

**2. See It Done.** Focus your mind on the completed goal, not on the individual steps leading you toward it. Take a direct route to your desire.

**3. Don't Vacillate.** It means don't waver, change your mind, or not commit. We vacillate because we are unsure. That results in fluctuating thoughts. A fear of failure and disappointment comes into our minds. Release those thoughts.

**4. You Must Have Faith.** Faith is belief. Nothing can be accomplished without it. Many people struggle with faith, but maybe they wouldn't if they took a minute to think about all the things we do that rely on faith.

**5. Persistence Reaps Results.** Persistence builds strength around your thoughts. It's the ability to keep pursuing your goals despite adversities.

If you need more info on **Mary T Browne**, you can go to [www.MaryTBrowne.com](http://www.MaryTBrowne.com).

**HAPPY PSYCHICALLY  
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# CLG NEWS UPDATES

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## DOJ seizes more classified docs from Biden's Wilmington home after 12-hour FBI search

21 Jan 2023 | The Justice Department seized additional classified records from Joe Biden's Wilmington, Delaware, home after an FBI search on Friday, Fox News has learned. "On Jan. 20, 2023, the FBI executed a planned, consensual search of the President's residence in Wilmington, Delaware," Joseph D. Fitzpatrick, an assistant U.S. attorney to U.S. attorney for the Northern District of Illinois John Lausch, told Fox News Saturday. Lausch was the DOJ official running the investigation into Biden's improper retention of classified records ahead of the appointment of Special Counsel Robert Hur... The FBI search began Friday morning at 9:45 a.m. and concluded Friday night around 10:30 p.m.

## Customs officials are seizing eggs [instead of fentanyl] at the U.S.-Mexico border

20 Jan 2023 | U.S. customs officials are cracking down on egg smugglers. With egg prices soaring in the U.S. over the last year, more Americans are crossing into Mexico to buy the food item and trying to sneak cartons of raw eggs along some areas of the southern border, including California and Texas. "We are seeing an increase in people attempting to cross eggs from Juarez to El Paso because they are significantly less expensive in Mexico than the U.S.," U.S. Customs and Border Protection spokesman Roger Maier told CBS MoneyWatch. "This is also occurring with added frequency at other Southwest border locations."

## Border agents confirm 1.2 million 'gotaway' migrants under Biden administration - Illegal immigration continues to skyrocket under Biden

22 Jan 2023 | U.S. border agents have confirmed that 1.2 million illegal migrants "got away" from authorities while crossing the border under Joe Biden's administration, U.S. Customs and Border Protection (CBP) sources told Fox News on Sunday. CBP tracks hundreds of thousands of migrant encounters at the U.S.-Mexico Border every month, but that stat does not include the number of known "gotaways," or migrants who were detected by authorities but not apprehended. Since Biden entered office in January 2021, border crossings have exploded, and at least 1.2 million migrants successfully evaded authorities. The first half of Biden's four-year term saw monthly border encounters rise from 101,000 in February 2021 to 251,000 in December 2022, according to CBP stats.

## Border Patrol nabbed 17 people on FBI terror watch list at southern border in December

21 Jan 2023 | Border Patrol agents stopped 17 people on the FBI's terror watch list at the southern border in December, bringing the total of individuals arrested at the southern border to 38 already for the current fiscal year. Customs and Border Protection's (CBP) latest numbers for December, released on Friday, revealed Border Patrol has arrested 17 people at the southern border whose names match on the FBI's Terrorist Screening Database (TSDB) - which contains information about the identities of those who are known or "reasonably suspected" of being involved in terrorist activities. December's numbers bring the total number of terror watch list arrests between the ports of entry to 38 since FY 2023 began on Oct 1. There were 98 terror watch list arrests in FY22, 15 in FY21 and just three in FY 20 at the southern border caught between ports of entry.

## Where Did All the Workers Go?

20 Jan 2023 | In a November 30, 2022, speech on "Inflation and the Labor Market," Federal Reserve chairman Jerome Powell blamed most of the 3.5 million estimated shortfall in the U.S. labor force on premature retirements. He also blamed a large portion - between 280,000 and 680,000 - on "long Covid." **In a footnote, however, Powell acknowledged a far more somber factor: an estimated 400,000 unexpected deaths among working age people...** In 2020, Covid did not take very many lives of healthy young and middle-age people - for example, the types of people who are employed at large and mid-size companies and who have group life insurance. ...[G]roup life insurance benefit payments in 2020 were barely higher than in 2018... In 2021, however, group life payments exploded by 20.7 percent over the five year average and by 15 percent over the acute pandemic year of 2020. Why would healthy young and middle-age people suddenly begin dying in large numbers in 2021 when they'd navigated 2020 with relative success? Especially when we consider that in 2021, the US administered 520 million Covid-19 vaccine doses. Shouldn't healthy people employed in good jobs with good benefits, now protected with vaccines, have fared better in 2021 than in 2020?

## Federal agencies withholding data behind pilot heart condition change, COVID vax stroke reversal

20 Jan 2023 | Federal agencies are withholding the data behind recent decisions that relate or may relate to COVID-19 vaccines and severe adverse events, fueling speculation that they are putting both vaccinated and unvaccinated lives at risk. The Federal Aviation Administration told Just the News it widened the acceptable range of heart rhythms for commercial pilots, who were initially subject to industry-wide vaccine mandates, in light of "[n]ew scientific evidence" that it has yet to specify. The Oct. 26 update to the heart arrhythmias section of the FAA Guide for Aviation Medical Examiners made two key changes. The agency raised the maximum so-called PR interval for first-degree atrioventricular block to 300 milliseconds, with no regard to age, on the list of "normal variants" that don't require deferment in the absence of "symptoms or AME concerns." FAA spokesperson Ian Gregor provided a modified version of the statement the agency released last spring after American Airlines pilot Robert Snow blamed his in-flight cardiac arrest on coerced vaccination.

## 'Bombshell' Emails Reveal Fauci Was Part of NIH and Who Conspiracy to Silence Wuhan Lab Leak Theory

21 Jan 2023 | Dr. Anthony Fauci, once considered America's top Covid doctor, conspired with influential scientists around the world, including at the World Health Organization, to quell concerns that SARS-CoV-2 may have leaked from the Wuhan Institute of Virology, newly un-redacted emails show. The newly released emails raise questions about Dr. Fauci's motives in dispelling public scrutiny over the potential the novel coronavirus had escaped from the Wuhan laboratory. Fauci had misled Congress over the extent that the National Institutes of Health had funded the Wuhan lab as a subcontractor of EcoHealth Alliance. The Wuhan laboratory was also funded by the Pentagon, contract awards show. The un-redacted NIH emails show how public questioning that SARS-CoV-2 may have escaped from a laboratory was a concern for the group's scientists lest it become a "conspiracy theory."

## FDA assigned Pfizer's COVID vaccine a license number months prior to actually licensing it

6 Jan 2023 | Back in July 2020, when the U.S. Government committed to purchasing millions of doses of Pfizer's Covid vaccines prior to the vaccines actually being authorized for use in the American public, some wondered whether the FDA's "review" process for granting Emergency Use Authorization (EUA) was just a mere formality... Based on an FDA document that ICAN's (Informed Consent Action Network) attorneys recently obtained, it appears we can now say that the FDA's post-EUA procedure for determining whether to formally license Pfizer's Covid vaccine was indeed just that - a mere formality. On June 17, 2021, the FDA drafted a memo announcing that it was issuing a license number for Pfizer's Covid vaccine. But the FDA didn't actually license the Pfizer's Covid vaccine until several months later on August 23, 2021. In the document, the FDA makes the stunning admission that, while granting a BLA license number prior to actual licensing was a "deviation from [the FDA's] normal practice," it was doing so to "facilitate product labeling and distribution" because it had reviewed "much" of the information in Pfizer's licensing application. ★

## Special Services MIKE SHROCK MINISTRIES Comes to Fair Oaks



Although he was preparing for a career as a professional trumpet player, God had different plans and called Mike into the ministry. He first served as youth pastor and song leader in his local church in East Longmeadow, Mass., before being called to serve as youth pastor and music pastor at Calvary Baptist Church in Windsor, Conn. he also attended Northland Baptist Bible College (Dunbar, Wis.) earning a master of ministries degree in Bible. During the ministry at Calvary, Mike and Lori adopted their son, Drew. He also attended Northland Baptist Bible College (Dunbar, Wis.) earning a master of ministries degree in Bible. Mike next served under Dr. Frank Bumpus at Bethel Baptist Church in Schaumburg, Ill., before being called to serve the next 17 years as a school representative and staff evangelist for Bob Jones University. During his time on University staff, Mike traveled the United States, speaking at countless churches, camps, and retreats.

Today, Mike travels as an independent evangelist, preaching and playing his trumpet at ministries across the United States and around the world.

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# WEEKLY COMICS

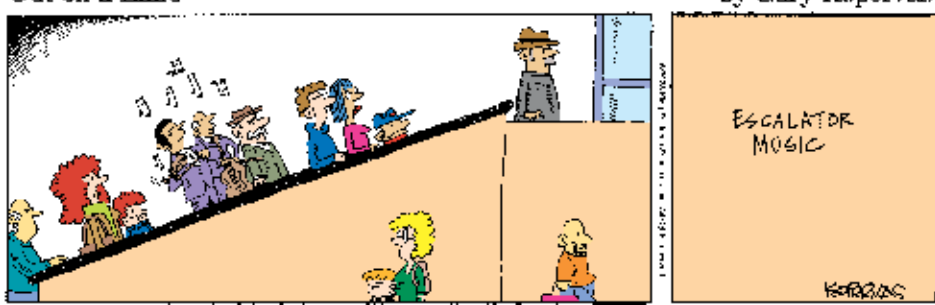
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<b>NATURAL BALANCE DRY DOG FOOD</b> 22-24 Lb Bag Lamb Meal & Rice (Reg & Lrg Brd) • Sweet Potato & Salmon • Sweet Potato & Chicken • Sweet Potato & Venison • Sweet Potato & Bison <b>\$7 OFF</b> Limit 2 Bags Per Family Effective 1/25/23 - 1/31/23 <b>OUR REGULAR PRICES</b>	<b>AVODERM NATURAL DRY DOG FOOD</b> 26-30 Lb Bag Limit 2 Bags Per Family •Lamb Meal & Rice •Chicken Meal & Rice •Lite •Senior •Large Breed <b>\$4 OFF</b> Effective 1/25/23 - 1/31/23 <b>OUR DISCOUNT PRICES!</b>	<b>NUTRO WHOLESOME ESSENTIALS DRY DOG FOOD</b> 30 Lb Bag Limit 2 Bags Per Family Lamb Meal & Rice •Small Bites ..... <b>\$51<sup>99</sup></b> •Adult ..... <b>\$52<sup>99</sup></b> •Large Breed ..... <b>\$52<sup>99</sup></b> •Healthy Weight ..... <b>\$51<sup>99</sup></b> Effective 1/25/23 - 1/31/23	<b>EUKANUBA DRY DOG FOOD</b> Limit 2 Bags Per Family •Medium Breed Adult ..... <b>\$59<sup>99</sup></b> •Large Breed Adult ..... <b>\$59<sup>99</sup></b> •Large Breed Senior ..... <b>\$67<sup>99</sup></b> •Large Breed Puppy ..... <b>\$67<sup>99</sup></b> •Large Breed Lamb ..... <b>\$71<sup>99</sup></b> •Fit & Body Large Breed ..... <b>\$71<sup>99</sup></b> Effective 1/25/23 - 1/31/23
<b>FRISKIES BUFFET CANNED CAT FOOD</b> 5.5 Oz All Varieties <b>ON SALE Everyday</b> Limit 2 Cases Per Family Effective 1/25/23 - 1/31/23	<b>FUSSIE CAT PREMIUM CANNED CAT FOOD</b> •Black Label •Gold Label 2.8 Oz. Un-opened Cases Only <b>\$9 OFF</b> Limit 1 Case Per Family Effective 1/25/23 - 1/31/23 <b>OUR REGULAR LOW PRICES!</b>	<b>ARM &amp; HAMMER SUPER SCOOP CLUMPING CAT LITTER</b> 20 Lb Box •Unscented •Double Duty (Clump n Seal 19 lb, Slide 19 lb <b>\$12<sup>99</sup></b> ) •Absorbx 15 lb <b>\$17<sup>99</sup></b> Limit 2 Boxes Per Family Effective 1/25/23 - 1/31/23 <b>\$7<sup>99</sup></b>	<b>SCOOPAWAY CLUMPING CAT LITTER</b> 42 Lb Bag •Multi-Cat Formula Limit 2 Bags Per Family Effective 1/25/23 - 1/31/23 <b>\$14<sup>99</sup></b>
<b>PURINA PRO-PLAN CANNED CAT FOOD</b> •Selected Varieties 3 Oz (Focus & Selected Varieties <b>\$1.25</b> ) Limit 1 Case Limit 2 Cases <b>EARTHBORN HOLISTIC CANNED CAT FOOD</b> Including •Catalina Catch •Harbor Harvest •Monterey Medley •Chicken Catciettori 3 Oz. 5.5 Oz. <b>\$1<sup>25</sup></b> Selected Varieties <b>\$1<sup>79</sup></b>	<b>NATURE'S MIRACLE PREMIUM ORGANIC CORN COB LITTER</b> Bio-Enzymatic Formula 10 Lb Bag Limit 2 Bags 15 Lb Bag <b>\$7<sup>49</sup></b>	<b>SCIENCE DIET SMALL BITES DRY DOG FOOD</b> Limit 2 Bags •Adult •Lite •Mature •Puppy (Sensitive Stomach 15.5 Lb <b>\$34<sup>99</sup></b> ) <b>\$28<sup>99</sup></b>	<b>EARTHBORN HOLISTIC DRY DOG FOOD</b> Natural Grain-Free •Primitive Feast •Great Plains Feast •Meadow Feast •Coastal Catch •Weight Control •Large Breed 25 Lb Bag <b>\$43<sup>99</sup></b> <b>NATURALLY FRESH CAT LITTER</b> 100% Natural Walnut-based 14 Lb Bag 10 Lb Bag <b>\$5<sup>99</sup></b> Multi-Cat <b>\$10<sup>99</sup></b> Limit 2 Bags Pellets Clumping <b>\$9<sup>99</sup></b> Multi-Cat Clumping
<b>ACANA DOG &amp; CAT FOOD FOOD SALE</b> All Products •Dry •Cans •Treats •Freeze Dried Morsels & Patties •High Protein Biscuits <b>10% OFF</b> OUR REGULAR LOW PRICES	<b>MEOW MIX CAT FOOD</b> Market Fresh 2.75 Oz Cup Limit 1 Case 69¢	<b>BOXIE CAT CAT LITTER</b> •Probiotic •Gently Scented •Scent Free (Natural & Extra Strength) 16 Lb <b>\$2<sup>00</sup> OFF</b> 28 Lb <b>\$3<sup>00</sup> OFF</b>	<b>ODOR LOCK ULTRA PREMIUM CLUMPING CAT LITTER</b> •Unscented •Multi-Cat Intoductory Offer 25Lb bag Limit 2 Bags <b>\$3 OFF</b> OUR DISCOUNT PRICE
<b>CORE GRAIN FREE DRY DOG FOOD</b> •Original •Reduced Fat •Ocean 22-24 Lb bag <b>\$10 OFF</b> OUR REGULAR PRICES	<b>GRAVY TRAIN DRY DOG FOOD</b> 35 Lb Bag Limit 2 Bags <b>\$19<sup>99</sup></b>	<b>NEW</b> <b>ODOR LOCK ULTRA PREMIUM CLUMPING CAT LITTER</b> Limit 2 Bags	

<b>GREENIES DOG TREATS</b> 12 Oz •Chewy Texture • Easy to Digest •Regular •Grain Free 12 oz <b>\$15<sup>99</sup></b> •Teeny (42 Ct) •Reg (12 Ct) •Petite (20 Ct) •Large (8 Ct) Limit 2 Bags Per Family <b>\$13<sup>99</sup></b>	<b>ROSYS ORGANICALLY GROWN KITTEN GRASS</b> •Single Tub <b>\$2<sup>99</sup></b>	<b>QUIET TIME Bolstered Beds</b> •White & Gray •All Sizes <b>20% OFF</b> OUR SUPER LOW PRICES	<b>SWEET HARVEST BIRD PRODUCTS</b> •Canary •Parakeet •Cockatiel (sun/no sun) •Conure & Lovebird •Parrot (sun/no sun) •Macaw 2 Lb - 4 Lb Pkg <b>15% OFF</b> OUR SUPER LOW PRICES	<b>BOXED GLASS TANK WITH STARTER KIT</b> 10 Gal Tetra LED Deluxe... <b>\$66.99</b> 29 Gal Tetra LED Deluxe... <b>\$136.99</b> 20 Gal Tetra LED Deluxe... <b>\$113.99</b> 55 Gal Tetra LED Deluxe... <b>\$224.99</b> <b>AQUEON PRE-PRICED AQUARIUM KITS</b> 10 GALLON... (Pre-Priced \$79.99) <b>\$59.99</b> 20 GALLON... (Pre-Priced \$124.99) <b>\$99.99</b> 30 GALLON... (Pre-Priced \$139.99) <b>\$109.99</b> 55 GALLON... (Pre-Priced \$229.99) <b>\$169.99</b>	<b>KORDON WATER CONDITIONERS</b> Amquel 16 Oz... <b>\$8.99</b> Amquel Plus 16 Oz... <b>\$9.99</b> Novaqua Plus 16 Oz... <b>\$9.49</b>	<b>REEF CRYSTALS</b> 50 Gal. Salt Mix <b>\$22.99</b>
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<b>BONUS COUPON</b> <b>FANCY FEAST GOURMET CANNED CAT FOOD</b> 3 Oz - All Varieties Except Elegant Medley Limit 1 Case Per Family Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/25/23 - 1/31/23 <b>ON SALE Everyday</b> CHM PLU 361	<b>BONUS COUPON</b> <b>FRISKIES PARTY MIX CAT TREATS</b> 2.1 Oz •Selected Varieties Limit 2 Pkgs with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/25/23 - 1/31/23 <b>\$1.49</b> CHM PLU 573	<b>BONUS COUPON</b> <b>JONNY CAT PREMIUM CAT LITTER</b> 20 Lb Bag Limit 1 Bag With Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/25/23 - 1/31/23 <b>\$5.39</b> CHM PLU 362
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# Getting More Covered

By Elizabeth Aguilera, CALMatters.org

Hundreds of thousands of Californians previously shut out of Covered California — the state program that offers discounted health insurance — soon can participate because the eligibility requirements are changing.

Prior to the new rules, individuals who had access to an employer-based health insurance plan through a family member were not eligible for Covered California. Employer plans are often expensive for spouses or children, driving up the cost of coverage for those family members. Those caught in this unaffordable “family glitch” have few choices: buy the expensive plan, try to buy a bare-bones plan separately or go without health insurance.

In April, the Biden administration issued guidelines to fix the near-decade-long problem and last month the federal government adopted the regulation. Starting in January 2023, if a family’s premium costs more than 9.12% of the household income the family could be eligible for federal subsidies, or discounts, through Covered California.

According to the UC Berkeley Labor Center, the “glitch” impacts an estimated 615,000 people in California, mostly women and children from low and middle-income families. The center estimates that about 400,000 of those people would be eligible for financial assistance through Covered California based on their income.

“For the people impacted, it could be worth hundreds of thousands of dollars,” said Anthony Wright, executive director of Health Access California, a consumer rights group. “It really does have an impact on the health and well-being of the family and their finances.”

A state analysis by Third Way, a national think tank, found that a California family of four with \$53,000 in annual earnings would likely save about \$4,340 a year in health insurance premium costs. The report shows that lower-income households would see the most significant savings.

The federal government is footing the bill for the expansion and pays subsidies directly to the health plans based on Covered California’s marketplace prices. The Congressional Budget Office reported that it would cost \$44 billion over the next 10 years to cover family members previously impacted by the family glitch.



More people will be eligible for health insurance through Covered California. Photo courtesy of Alexander Rath | Dreamstime.com

Covered California pays for outreach to families, including those who have been caught in the glitch, said Jessica Altman, executive director of Covered California. Covered California has a \$109 million annual budget for marketing and the bulk is spent during open enrollment to outreach to Californians to sign up or renew coverage.

Open enrollment started this week and runs through Jan. 31, 2023. Coverage can begin as early as Jan. 1.

California health advocates have been trying to solve the glitch at the state level for years but it was too expensive for the state to pay the cost. The federal government had to decide to fix it and fund it.

This change should help reduce the number of uninsured people in California. The state has experienced the steepest decline in the number of uninsured since the federal Affordable Care Act, also known as Obamacare, launched in 2013. Since then, some 35 million people have enrolled in health plans nationwide, according to the U.S. Department of Health and Human Services.

The state’s rate of uninsured residents dropped from 17% in 2013 to 7% in 2021. More than half of the 3 million still uninsured in California are eligible for some sort

of coverage, according to UCLA Center for Health Policy Research and UC Berkeley Labor Center. The remainder, about 1.2 million, are undocumented immigrants who are ineligible for coverage through the exchange, although some may now qualify for public programs.

Any change that increases coverage for Californians, especially children, is a boon, Wright said.

“This is a big deal toward the goal of a government guarantee that everybody has access to affordable health coverage,” Wright said of the policy change. “The more we get rid of asterisks and exclusions the better.”

The change comes as employers continue to shift insurance costs to families. According to a Kaiser Family Foundation survey, premiums for family coverage increased 22% between 2016 and 2021.

Nationally, about 5 million individuals are eligible only for unaffordable employer-provided insurance. More than half of those are children. Among adults, more women than men are caught in the glitch.

“It created an unaffordable situation for a small but meaningful group of people,” said Christine Eibner, a senior economist focused on health care at RAND, a nonprofit research

organization that published a report about the issue in 2015. “Most of them were enrolling anyhow and paying the higher premium. They could be paying 15% to 20% of their income.”

In California, of the estimated 615,000 who are stuck with high-priced employer insurance plans as their only option, researchers estimated that about 87,000 are uninsured, Altman said. About 35,000 are in the individual market paying full rates and the majority are paying for that expensive employer-sponsored coverage, Altman said.

“There are families that can save thousands of dollars — middle-income families, lower-income families — that it’s going to make a significant change for,” Altman said. “There is value in helping people who have coverage to connect with lower-cost coverage.”

If people are uninsured or have expensive coverage they are less likely to get the care they need.

Those who stretch their budgets to sign up for employer-based plans may take the least expensive plan with higher deductibles or catastrophic coverage, Wright said. That could result in people going to the doctor less or not using the plans they have because they would still have to pay out of pocket.

“We believe it’s important to have the whole family covered,” Wright said. “There is a real result of not having coverage. The uninsured live sicker, die younger and are one emergency away from financial ruin.”

The Affordable Care Act requires employers with at least 50 employees to offer health insurance to them and their dependents. Spouses are usually included but not required under the law. In California, 47% of people are enrolled in an employer-provided plan. A national study published in the Health Affairs Journal found that families spend an average of 16% of household income paying employer-based premiums.

Before the latest change, the Affordable Care Act allowed employees to obtain insurance through discounted state programs if their employer health plan cost more than 9.1% of their income, which is considered unaffordable. Employers face penalties if their workers are obtaining insurance through those state programs.

Also, prior to the latest change, the law did not define affordability for family members and employers faced no penalties related to the cost of premiums for family members. ★

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<b>Red Abalone</b> (sashimi grade) 8 pcs. / 1 kg REG. \$49.99/EA <b>\$39.99/ea</b>	<b>Salmon Nugget</b> Breaded lb. REG. \$4.99/LB <b>\$2.49/lb</b>
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**WEEKLY MEAT SPECIALS**

<b>Beef Rump/Bottom Round Roast - Bnls</b> Papa Contra en Trozo sin Hueso <b>\$3.99/lb</b>	<b>Beef T-Bone Steak</b> Filet-Chuletón de Ternero <b>4.99/lb</b>	<b>Beef Porterhouse Steak</b> Filet-Bisque de Ternero <b>\$5.49/lb</b>
<b>Chicken Drumsticks</b> Piernas de Pollo <b>69¢/lb</b>	<b>Pork Spare Ribs (Single Pack)</b> Costillas de Cerdo <b>\$1.99/lb</b>	<b>Pork Butt - Bone In</b> Trozo de Puerro con Hueso <b>\$1.69/lb</b>
<b>Pork Neck Bones</b> Bispos de Cerdo <b>\$1.59/lb</b>		

**FRESH PRODUCE**

<b>Fuji Apple</b> <b>79¢/lb</b>	<b>Lemon Fancy</b> <b>3/\$1.00</b>	<b>Mushroom White</b> 8 oz <b>\$2.29/ea</b>	<b>Sweet Yellow Onion 3 lb</b> <b>\$2.49/ea</b>
<b>Avocado 2 lb</b> <b>\$2.69/ea</b>	<b>Jicama</b> <b>69¢/lb</b>	<b>Mandarine Murcott</b> <b>\$1.79/lb</b>	<b>King Oyster Mushroom</b> <b>\$1.99/lb</b>

**AMERICAN/HISPANIC GROCERY**

<b>\$3.99/ea</b> Kid's Gatorade 6 packs 6 x 12.1oz	<b>\$4.49/ea</b> Lundberg Organic Rice Cakes 9.5-4.96 oz	<b>\$6.99/ea</b> Super Lucky Thai Jasmine Rice 5 lb	<b>\$3.59/ea</b> Cream of Wheat Hot Cereal 2-1/2 minutes 12 oz	<b>\$4.99/ea</b> Best Food Real Mayonnaise 30 Oz
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**ASIAN GROCERY**

<b>\$3.99/ea</b> Global Deer Bean Vermicelli 17.6 oz	<b>\$13.99/ea</b> Three Ladies Jasmine Rice 10 lb	<b>\$5.99/ea</b> Chang's Pineapple Cake 10.58 oz	<b>\$6.99/ea</b> LKK Premium Pure Sesame Oil 14 Litre	<b>\$2.99/ea</b> Honey Bee Premium Oil Sesal 135 g
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**EUROPEAN GROCERY**

<b>\$7.99/ea</b> Votivo Barbecue 1.5 kg	<b>\$4.29/ea</b> Mahamad Coffee Original 24 x 18 g	<b>\$3.49/ea</b> Alvoni Traditional Italian Plain 454 g	<b>\$4.99/ea</b> Gigiana Square Selections Chocolate 200 g	<b>\$2.19/ea</b> Gigiana Corn & Sesal Oil Sesal 1 gallon
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**KOREAN/JAPANESE GROCERY**

<b>\$7.99/ea</b> Sushi Rice Premium Grade 4.4 lb	<b>\$9.99/ea</b> Instant Coffee 2 Lb 100 x 0.1 g	<b>\$6.99/ea</b> Seasoned Sesame Oil 9.4 x 4 g	<b>\$19.99/ea</b> Korean Red Ginseng Drink 20 x 1.69 oz	<b>\$2.99/ea</b> Rice Derridge - Jasmine & Fragrant 10.58 oz	<b>\$10.99/ea</b> Red Pepper Powder 2.2 lb
<b>\$1.59/ea</b> Seasoned Sesame Oil 9.4 x 4 g	<b>\$8.99/ea</b> Dessert Sesame Oil 2.5 lb	<b>\$3.99/ea</b> Korean Traditional Onions 5.52 oz	<b>\$2.99/ea</b> Korean Ginseng Wine 500 ml	<b>\$15.99/ea</b> Cheese Gift Set 700 ml	<b>\$2.99/ea</b> Alvoni SWASIM Rice Seasoning 12 oz
<b>\$19.99/ea</b> Korean Sesame Oil 56 oz					

**FROZEN & FISH DEPT**

<b>Korean Bap Bar 3 kinds</b> <b>\$1.99/ea</b>	<b>REG. \$5.99/ea</b>
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**EUROPEAN DELI**

<b>Oven Roasted Turkey Breast</b> <b>\$7.69/lb</b>	<b>Pine'd Olives Garlic Sliced</b> <b>\$4.29/lb</b>
<b>Han off the Bone</b> <b>\$5.79/lb</b>	<b>Green Olives mixed with Jalapeno</b> <b>\$4.69/lb</b>

**HAPPY HOURS**  
Draft Beer  
**\$2.50 & UP**  
Mon-Thu 4PM-9PM  
Fri-Sat 2PM-9PM

**Kp KARAOKE SPECIAL** Sun-Thu Come before 9pm (Valid Time)  
Fri-Sat Come before 9pm (Valid Time)

<b>For 6 people \$85.00</b> 3Hours Karaoke + Pizza + Pitcher Soda + 2 Main Dishes (12 total) (12 to 12:00pm)	<b>For 18 people 275.00</b> 3Hours Karaoke + 3Pizzas + Pitcher Soda + 7 Main Dishes (30 total) (12 to 12:00pm)
<b>For 12 people \$185.00</b> 3Hours Karaoke + 2Pizzas + Pitcher Soda + 4 Main Dishes (24 total) (12 to 12:00pm)	<b>For 28 people \$350.00</b> 3Hours Karaoke + 3Pizzas + Pitcher Soda + 8 Main Dishes (36 total) (12 to 12:00pm)

9 Dishes To Choose From

Advertised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS. PRICES EFFECTIVE JANUARY 25 - JANUARY 31, 2023.