



All Aboard the Santa Train!

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Success is spelled with a K (Kiwanis)

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AMERICAN RIVER Messenger

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DECEMBER 3, 2021

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A Merry Christmas Season



Above: Kids will enjoy a variety of fun activities at the Winter Break Camp, offered at McMillan Center by the FORPD. Right: Kids aged 6-11 can sign up for the Sweets & Treats Class at McMillan Center on December 9, where they will create delicious holiday treats. Photos provided by the Fair Oaks Recreation and Park District

Story by Shaunna Boyd

FAIR OAKS, CA (MPG) - The Fair Oaks Recreation and Park District (FORPD) and the Fair Oaks Chamber of Commerce are partnering to offer an array of holiday festivities throughout December to get you and your family into the Christmas spirit. Some events require a small fee, while many offer free admission or ask for a canned food donation.

Due to construction in the Village, this year the annual Christmas Tree Lighting event will be held at Fair Oaks Park on Saturday, December 4. The fun will start at 3:00 PM with music, food and hot cocoa, and photos with Santa and Mrs. Claus. The tree lighting is scheduled for 5:30, and the event will run until 7:00. The Village will be the site of a Fair Oaks Vintage Charm event on

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CHP to Focus on Street Racing and Sideshows



CHP Valley Division continues to experience an increase in illegal street racing, sideshows, and drifting activities, often with fatal results. Photo courtesy Pixabay

CHP News Release

SACRAMENTO, CA (MPG) - The California Highway Patrol (CHP) Southern and Valley Divisions are working to reduce the number of victims killed and injured in traffic crashes as a result of illegal street racing and sideshows with the support of the Communities Against Racing and Sideshows (CARS) grant. The CHP Valley Division continues to experience an increase in illegal street racing, sideshows, and drifting activities, often with fatal results. This continued dangerous behavior has proven the need for additional personnel and resources to properly address this illegal and highly dangerous activity. With the CARS grant, CHP Valley Division officers will be able to focus enforcement on these unsafe driving behaviors and educating the public about the often-times deadly outcomes they bring.

“Ultimately we want to keep our roadways safe for everyone,” said CHP Valley Division Chief Mike Dust. “Those who choose to engage in these irresponsible and selfish acts need to know they put everyone’s life at risk, not just their own, and we cannot allow that.”

Grant activities will include focused task force operations, undercover procedures, “in-view” proactive patrol operations, local high school presentations, and a public awareness campaign including community events and presentations.

Funding for this program was provided by a grant from the California Office of Traffic Safety, through the National Highway Traffic Safety Administration.

The mission of the CHP is to provide the highest level of Safety, Service, and Security. ★

United We Shine: 12-Day Giving Campaign

By Kristin Thébaud, Thébaud Communications

SACRAMENTO REGION, CA (MPG) - This holiday season, the local United Way is shining a light on its nonprofit partners working to end poverty in the Capital Region. Each day for 12 days starting Nov. 29, United Way’s United We Shine campaign will feature a different nonprofit partner that is working to build equity and end poverty in the region, including a specific need each is facing and how local residents can help. To participate, follow United Way California Capital Region on social media. For more: YourLocalUnitedWay.org/post/United-We-Shine.

“We are proud of the work we do at United Way to bring nonprofits together to work toward equitable systems and reduce poverty so all families in our



United Way California Capital Region volunteers collect items for a nonprofit partner in fall 2021. The group is asking residents to support its United We Shine campaign by supporting its local nonprofit partners. Photo by Thébaud Communications

region can thrive,” said Dr. Dawnté Early, president and CEO, United Way California Capital Region. “After another difficult year, we can come together this holiday season to generously support the important work being done in our community.

Over these 12 days, I hope everyone will join us in supporting as many of our local nonprofits as possible.”

Featured nonprofits include Community Housing Opportunities Corporation, St. Vincent de Paul Sacramento Diocesan

Council, Urban Strategies Inc., Computers 4 Kids, Yolo County Children’s Alliance, Amador Tuolumne Community Action Agency, Bless Child Community Association, YMCA, Sacramento County Gifts from the Heart, New Morning Youth and Family Services, and Empower Yolo. On Nov. 30, Giving Tuesday, United Way will share more about the work it is doing and how local residents can get involved.

For nearly 100 years, United Way California Capital Region has brought local people together to make community change happen. With a mission to build stronger, healthier and more compassionate communities, the local United Way starts at square one: helping every family succeed. For more information or to make a donation, visit YourLocalUnitedWay.org. ★

WE SUPPORT OUR MILITARY

All Aboard the Santa Train!

By Thomas J. Sullivan

SACRAMENTO REGION, CA (MPG) - Members of the Sacramento Valley Live Steamers Railroad Museum (SVLSRM) welcome the public to ride their annual Santa train, weather permitting, during the first and second weekends of December at Hagan Community Park in Rancho Cordova.

Club members help kick off the holiday season with their participation in the 22nd Annual Cordova Community Tree Lighting at Village Green Park at 3141 Bridgeway Drive from 4 to 7 p.m. on Sunday, November 28 when a special train for young riders will loop around the brightly lit community tree.

Upcoming run times for the Santa Train at Hagan Community Park are 11 a.m. to 3 p.m. on Saturday, December 4, and Sunday, December 5, and the following weekend, Saturday, December 11 and Sunday, December 12th. The museum is located at 2197 Chase Drive in the rear of Hagan Park, past the petting barn.

Tickets for the Santa Experience train ride are \$7 per person. Children, ages two and under, ride free with a paid adult ticket. Personal keepsake photographs taken with Santa Claus are free. Guests will receive a login and password to an online gallery where they can later view and download their photos.

"This is the largest fundraiser for the SVLSRM each year," said club president Andy Berchielli.



Personal keepsake photographs taken with Santa Claus are free, where they can later be viewed and downloaded. Photo: SVLSRM



The public is welcome to ride with Santa and Mrs. Claus on the annual Santa train at Hagan Community Park in Rancho Cordova. Photo: SVLSRM

gives youngsters a close-up view of scale model operating engines and passenger cars as they patiently wait to board each passenger train.

In advance of the event, club members including train crews, engineers, conductors, station masters, and operations managers will be busy getting the main line ready.

The 6,300-foot main line loop will be festively decorated by club members to enhance the holiday train ride experience. Passengers pass under a large inflatable gateway on their way to meet Mr. and Mrs. Claus.

"It's an event I look forward to each, and every year," he said. "Our Santa trains put everyone throughout the community, and all our club members, fully in the holiday spirit."

SVLSRM began in 1965 and trackwork was completed with a ceremonial Golden Spike ceremony in 1973. Track and guest improvements have continued ever since with new features added each year, Berchielli said. Live steam engines carry passengers through wooded areas and the nearby American River. The railroad also features wooden trestles, a 40-foot truss bridge as well as a girder deck bridge.

For the latest SVLSRM Santa Train event information, visit <https://www.svlsrm.org/>. Advance tickets should be available for sale soon through the club website, Berchielli said. Contact the club by email at: info@svlsrm.org for general information, or call (916) 361-7140. ★

Over the two weekends, some 2,400 riders and

visitors young and old are expected to visit Santa, he

said. "It's also a lot of hard work and a lot of fun."

An operating G-scale garden loop layout also

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A Merry Christmas Season

Continued from page 1
 Sunday, December 5, featuring a vintage car show and children's craft booth. And Village merchants and restaurants will be open for your shopping and dining needs.

December 6 will kick off a weekly Bright Lights, Garden Delights event held each Monday evening. Attendees will enjoy a colorful light display throughout the Fair Oaks Horticultural Center while learning about water-efficient landscapes.

Take photos of your well-behaved pets with Santa at Phoenix Dog Park on December 7 from 4:00-5:00 PM. Donations of pet supplies are recommended.

Spend December 8 at a Holiday Shopping Day event at Rollingwood Athletic Club followed by a Glow Throw Disc Golf event at Miller Park from 4:00-7:00 PM, where the baskets will be lit by glowing holiday lights.

Sign up by December 8 to join the Light Up! Fair Oaks holiday lights competition. Voting will begin on December 12, and a map of participating houses will be posted online so you can view all the extravagant decorations. The winner will be announced on December 21.

McMillan Center will host a Sweets & Treats class for youths on December 9 for \$20. Twenty dollars will also get you a spot in the Jingle Bowl bowling event at Steve's Fireside Lane on December 10. And for \$25, you can drop your child off at McMillan Center on December 11 for a Parent's Night Out, Kid's Night In Winter Wonderland event.

The Breakfast with Santa event will be held at the Orangevale Fair Oaks Grange on December 12,



The annual Fair Oaks Christmas Tree Lighting is usually held in Plaza Park in the Village, but due to construction, the celebration will take place at Fair Oaks Park this year. Photo provided by the Fair Oaks Recreation and Park District



Register soon to take photos of your child with Santa at Fair Oaks Park on December 15. The cost is \$5, and space is limited. Photo provided by the Fair Oaks Recreation and Park District



Register by December 16 to get a spot for your child in FORPD's Winter Break Camp where they will participate in winter-themed crafts, games, and activities. Photo provided by the Fair Oaks Recreation and Park District

and virtual crafting events for kids will be hosted on December 14 and December 28. For \$5, you can get photos of your kid with Santa at Fair Oaks Park on December 15.

Visit the Winter Faire on December 17 for crafts and baked goods at the 13-acre Meristem's campus. On December 18, decorate your bike with holiday lights and join the Light Up the Night Bike Ride at Fair Oaks Bike Park.

Bring the kids out to search the parks for Santa's little helpers in the Elf Scavenger Hunt on December 19-25. Check the map online to find out where the elves might be hiding.

Join the Paint and Sip Holiday Paint Party at Liquid Therapy Bar on December 19 for \$35. Submit holiday photos by December 21 for a chance to win a FORPD swag bag. On December 22, you can join a morning Holiday Zumba Class at the Community Clubhouse and visit the Fair Oaks Coffee House & Deli that evening for a Holiday Cheer event featuring coffee, cookies, holiday music, and photos with Santa. ★



You can participate in virtual handcrafting without large gatherings. Photo provided by the Fair Oaks Recreation and Park District

Keep the Cheer Here! Shop Local!

By **MaryAnne Povey, Orangevale Chamber of Commerce**

ORANGEVALE, CA (MPG) -

The Orangevale Chamber of Commerce is kicking off the 2021 holiday season to support local small businesses with the launch of a shop local campaign themed "Keep the Cheer Here!" The campaign runs through Saturday, December 4th with specials including making crafts, shopping from a variety of home based businesses, purchasing home baked goods or visiting the mini donut truck at the Chamber office, 8897 Greenback Lane! Down the road at the Downtown Plaza, 9346 Greenback Lane, check out unique gifts at "Poppy", Orangevale's newest gift shop featuring local artisans, gift wrapping (by donation) and see Santa who will be on site for photos too!

During the campaign the Orangevale Chamber will be hosting a QR code and "Jolly" the Elf hunt in the Eventzee App. at a variety of businesses listed below. Shoppers can enter a join code in the Eventzee App and participate in the week-long campaign dashing

through Orangevale QR Code Scavenger

How to Download the App:

Scan the QR Code above; Download the EventZee App; Enter the code 1888

Get playing!!

Participating businesses: Poppy; Erasing Pain (20% off all gift certificates plus a FREE gift for you with each gift certificate purchase); Kindred Spa & Clinic; True Blue Auto Care; Sentry Storage (Half off two months on 5x10 and 5x5 units); La Placita (Purchase a \$50 gift card and receive a \$10 gift card for free); Tile Liquidators Folsom (50% off select stock tiles and 10% off select special order flooring); The Paisley Café; Rebel Rhythm Cycle; Badfish Coffee; Dezy's Beef Beer & Bread; SAC SUP Outlet (20% off most merchandise).

Rules: You must scan at least 6 QR codes to qualify to win prizes; You cannot scan the same QR code twice; You cannot combine QR codes with other people.

We hope you will join in the fun in supporting our local businesses! Remember, Keep the Cheer Here - Shop Local! ★

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Orangevale Educator Receives National Honor



Orangevale resident Dr. Celeste Roseberry-McKibbin displays the American Speech and Hearing Association plaque honoring her career for distinguished contribution to the discipline of Communication Sciences and Disorders awarded for 2020. Photo provided by Celeste Roseberry-McKibbin

By Thomas J. Sullivan

ORANGEVALE, CA (MPG) - Members of the American Speech and Hearing Association (ASHA), a professional association of speech-language pathologists, audiologists, and speech, language, and hearing scientists will formally honor Orangevale resident Dr. Celeste Roseberry-McKibbin in person with their highest "Honors of the Association" at their national convention in Washington, D.C., Nov. 18-20.

When the 2020 ASHA national convention was cancelled due to Covid-19, the formal presentation of a commemorative plaque to Roseberry-McKibbin by the ASHA membership was deferred to 2021.

Roseberry-McKibbin received ASHA's honor in 2020 by mail for her over 40 years of work in the professional field of speech pathology. The honor recognizes her "distinguished contributions to the discipline of communication sciences and disorders."

"Seven people were selected from North America, and I was blessed to represent the State of California," Roseberry-McKibbin said, photographed standing by the plaque in her home.

The honor also recognizes her contributions in service delivery to English learners with special education needs and in delivery to at-risk children experiencing poverty.

In addition, she was recognized by ASHA for her Love Talk Read book drive initiative, started 11 years ago, which has collected and donated over one quarter of a million books to at-risk children in the U.S.

and in 40 countries around the world.

Dr. Roseberry-McKibbin is a professor of communication sciences and disorders at California State University, Sacramento. Her husband, Michael McKibbin, Ed.D, is vice president of the board of education of the San Juan Unified School District in Carmichael. Their son, Mark, attended Casa Roble High School.

Their son Mark was diagnosed with dyslexia and other written language problems early in life.

"I saw firsthand the heartbreak and pain for a child who could not read and write. Thanks to some years of therapy and lots of reading at home, Mark is now a successful young adult who has a bright future," she said.

Roseberry-McKibbin continues to work as a part-time itinerant speech-language pathologist in San Juan Unified School District where she provides direct services to preschool, elementary and high school students.

"The demographics of the San Juan Unified School District began to change in 2012 with a growing influx of English as a Second Language (ESL) student learners. Our classrooms are a much more diverse multi-cultural learning environment than ever before," she said.

"We're also seeing more and more ESL students on the autistic learning spectrum who need reading support," she said.

She said she is encouraged by the San Juan Unified School District's response to the challenge and classroom teachers who are helping to instill a love for reading in their students

and up to grade level.

"I was born in Southern California and raised in the Philippines from ages 6-17 years," she said. "My parents were Baptist missionaries. Early in life, my family and I lived in poverty. Despite this, my mother always found time to read with my sisters and me," Roseberry-McKibbin said. "Mom had also taught Sunday school and had also started a children's library in the Philippines," she recalled.

"As a practicing speech-language pathologist and university professor, I began collecting children's books. When my mother Beverly Wilson Roseberry passed away, I continued collecting children's books in honor of her memory," she explained.

In the pandemic, a time when many local teachers retired or left the profession, Roseberry-McKibbin eagerly welcomes the donation of used children's books in all languages which are in good condition to give to young readers who are eager to discover them.

"Through Love Talk Read, we collect new and gently used children's books to give to under-resourced children throughout California and in countries such as Russia, Philippines, Mexico, China, Ukraine, El Salvador, the Dominican Republic, Australia, South Africa, Micronesia (the island of Kosrae) Samoa, Nepal, Nicaragua, and Ecuador," she said.

"Statistics indicate that the average middle-class child has 13 or more books in the home; in some under-resourced communities, there is one book for every 300 children," she said.

Roseberry-McKibbin encourages others through her Love Talk Read initiative to start book drives in their own communities to reach often underserved preschool, elementary and high school students at risk.

"I'm greatly honored to receive the national ASHA award, but there's so much more work that needs to be done to help all our students succeed and develop a life-long love of reading," she said. "And I'm still just as passionate about helping children as I was when I started in the profession some 40 years ago."

Roseberry-McKibbin is the author of "Love Talk Read to Help Your Child Succeed", which is available for sale on Amazon.com. To either contact or learn more about Roseberry-McKibbin's Love Talk Read program, or to donate children's books, visit her website at lovetalkread.com. ★

SAFE Credit Union Selects Its First Woman President/CEO



Dave Roughton

SAFE Credit Union Press Release

FOLSOM, CA (MPG) - SAFE Credit Union announced that Dave Roughton will retire as President and CEO effective December 31, 2022. Roughton will be succeeded by Executive Vice President/Chief Credit Officer Faye Nabhani, who will be the first woman President/CEO in the credit union's history.



Faye Nabhani

"On behalf of SAFE Credit Union, thank you to Dave Roughton for his vision and leadership to build a strong credit union and position it for success into the future," said Terrance Tremelling, Chair of the SAFE Credit Union Board of Directors. "SAFE has been fortunate to have Dave at the helm for the past six years. Under his stewardship, SAFE doubled in size from \$2.14 billion to over \$4.3 billion, and from 192,000 members to more than 240,000. Dave also led a momentous investment in the Greater Sacramento region by partnering with the City

of Sacramento to secure the naming rights to the SAFE Credit Union Convention & Performing Arts District."

Roughton also inaugurated diversity, equity, and inclusion initiatives at SAFE; expanded technological solutions benefiting the credit union and its members; and deepened the credit union's influence on the community through expanded philanthropic and advocacy measures. Roughton further strengthened SAFE's ties to the regional business community through serving as Chair of the Sacramento Metropolitan Chamber of Commerce and as a board member of the Greater Sacramento Economic Council. He fostered a workplace culture that led SAFE being named a Best Place to Work in the Sacramento region for four years in a row.

Faye Nabhani joined SAFE in 2016 as Executive Vice President/Chief Credit Officer, overseeing the credit union's successful lending programs, including mortgage, auto, credit, and commercial. During her tenure, she oversaw a 52% growth in SAFE's loan portfolio. She accomplished this remarkable growth with minimal FTE increases by consolidating loan operations around the organization into one team structure. She also implemented technological upgrades to facilitate online loan applications. In response to the economic impact of the COVID-19 pandemic, Nabhani led efforts that provided more than \$250 million in assistance to SAFE members through no- and low-interest emergency loans, forbearance, partial payment programs, waived fees,

and the Paycheck Protection Program.

Faye provides organizational leadership, strategic vision, and lending expertise as a key member of SAFE's Executive Management Team. Faye is also the strategic leader and executive sponsor of SAFE's core system conversion to Fiserv DNA, which will be completed in April 2022. As part of the leadership transition, Nabhani will become President as of January 1, 2022, and take on the combined President/CEO role on January 1, 2023. She will be the first woman President/CEO in SAFE's 80-plus-year history.

"I am deeply honored to be the next President/CEO of SAFE Credit Union," Nabhani said. "SAFE is a strong credit union and key corporate citizen in the region. I look forward to continuing to find new and innovate ways to better serve SAFE's members. SAFE will always be a partner to our community through philanthropy, corporate engagement, and by providing financial health to our members. Dave has pushed SAFE to new heights and I'm looking forward to guiding it through its next chapter."

Prior to joining SAFE, Faye worked for KeyPoint Credit Union in Santa Clara, California, for 22 years in a variety of credit operations and management positions, including most recently as their Chief Lending Officer. Faye has served as a member of various boards of directors, including MBL LLC (now CUBG), as an Executive Committee Member of the Credit Union National Association Lending Council. ★

Merry Christmas

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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.

In October two of my colleagues on the Board of Supervisors announced that they are bringing forward an item to our agenda to ban all flavored tobacco products, including menthol cigarettes, flavored e-cigarettes and hookah. I have written in the past about this subject, but it ultimately never came forward for a vote at the Board of Supervisors. Now, with this recent push I think it necessary to update readers on this subject once again.

I want to say at the beginning that I am completely in agreement with the proponents of flavored tobacco bans in the goal of reducing teen smoking. As a former emergency room nurse, I understand firsthand that we should be doing everything we can to keep teens from smoking,

Orangevale Community Update

Returning to Debate: The Future of Flavored Tobacco in Sacramento County

and educating them so that when they turn 18 they fully know the dangers associated with smoking. I also recognize that teens are illegally obtaining and using flavored tobacco products in greater volume, and in many cases transitioning to traditional cigarettes.

But Sacramento County doesn't have a wall built around it, and anyone who wants to buy flavored tobacco products can easily obtain them from other nearby areas that have not banned it. These products will still be readily available in other counties, as well as cities like Citrus Heights, Folsom, and Rancho Cordova. A statewide ban would be far more effective so that people in Sacramento County can't access these nearby, and one will actually be on the ballot as a statewide proposition in 2022.

I have also heard from many adults who legally use flavored tobacco products both because they recreationally enjoy it, and because they use flavored e-cigarettes as a less harmful alternative to smoking. While these adults will still be able to access them in other communities, it will make it more difficult for them to access something that is otherwise legal to use, and they

will be sending their tax dollars to other communities instead of spending money in Sacramento County.

Instead of a ban, we could instead solve this problem by increasing the penalty for selling tobacco products to a minor from the current maximum of \$7,500, to a new minimum of \$7,500, accompanied by a ramped up undercover shopper program. This increase in penalties could potentially fully offset the cost of an improved undercover shopper program, but at the very least be substantially less than the loss in revenue we will now be facing under the ban.

Leading up to my vote on this issue, I will be meeting with stakeholders on both sides of the issue to understand their perspectives in more detail. But more than anything, I want to hear what you have to say. Please e-mail me your thoughts at SupervisorFrost@sac-county.net. Thank you for reading!

Sue Frost represents the 4th District, which includes all or part of the communities of Citrus Heights, Folsom, Orangevale, Antelope, Rio Linda, Elverta, Gold River, Rancho Murieta, North Highlands, Carmichael, Foothill Farms and Fair Oaks. ★

See you in Fair Oaks this Holiday Season!



By Dot Boyd, Fair Oaks Chamber of Commerce

FAIR OAKS, CA (MPG) - There's so much for which to be thankful! Neighbors helping neighbors helped the OV-FO Food Bank distribute Thanksgiving turkey dinner kits to five hundred families this year! Amazing! Hats off to executive director, Keith Wright, his staff, dedicated volunteers, donors, and the local non-profit organizations which contribute in so many ways.

Did you know that there's something going on in Fair Oaks every day in December? Download the Holiday Guide of Activities at <https://forpd.org> or at <https://www.fairoaks-chamber.com> and follow

'Christmas in Fair Oaks' on Facebook. This year's Tree Lighting event, presented by FORPD and FOCC will be on Saturday, Dec. 4th from 3 pm to 7 pm at Fair Oaks Park, behind the library. Enjoy live music, craft vendors, children's activities, food trucks, Santa & Mrs. Claus, tree lighting, and warm Fair Oaks charm for the entire family. Please note - the annual parade will not be taking place this year. General admission, parking, and children's games and activities are free. The tree lighting ceremony is scheduled for 5:30 pm or later based on sunlight. FORPD will be collecting canned food for OV-FO Food Bank and FO Youth Advisory Board (FOYAB) will be collecting pet supplies, treats, blankets, etc. for local animal shelters.

Here's just a small sampling of other events in December:

Dec 8th from 9:00 am to 1:00 pm
Holiday Shopping Day at FOCC Member

Rollingwood Athletic Club; shop local crafters, canners, wine, apparel, and more! 9373 Winding Oak Dr. FO.

Dec 10th from 3:00 pm to 6:00 pm

Fair Oaks Jingle Bowl, a fun, festive event! Pre-registration is required; \$20 per person. <https://www.fairoakschamber.com> Fireside Lanes at 7901 Auburn Blvd. Citrus Heights

Dec 12th from 8:00 am to 10:30 am

Holiday Grange Breakfast with Santa at FOCC Member Orangevale Grange Hall at 5807 Walnut Ave. OV.

As we close out the year, thank you once again for supporting local businesses. Gift cards are always appreciated and in Fair Oaks, you can purchase gift cards from a range of businesses from restaurants to fitness clubs, coffee shops, specialty shops, home-based retailers, beauty salons and spas - you name it! It's a win-win! Happy Holidays to all!

See you in Fair Oaks! ★



Savvy Shopping

Prices are going up, but seems like our health is going down. Sara John, Senior Policy Scientist at the Center for Science in the Public Interest, shared some tips with me on POPPOFF on how to save bucks and still have a great family get-together with meal favorites.

SHOP THE PERIMETER OF THE STORE ... Find fresh produce, seafood meat and dairy. Other good foods are the single-ingredient whole food items like beans, legumes, nuts, oats and other whole grains. **LOOK FOR SUBSTITUTES IN THE DAIRY AISLE ...** try yogurt instead of mayonnaise when making dishes like deviled eggs. **AVOID PROCESSED FOODS ...** like canned cranberries which often contain added sugar or sodium. Buy the fresh cranberries. Same for gravy. **STOCK UP ON EXTRA VEGGIES ...** serve them first...like a salad before dinner or veggie-based appetizer earlier in the afternoon. It helps guests get the veggies they need instead of filling up on buttery mashed potatoes. **ALWAYS CHEAPER TO BUY WHOLE CARROTS AND OTHER VEGGIES THAN BUYING PRE-CUT...** stretches your dollar. **BUY WHOLE POTATOES AND BAKE THEM ...**if you decide on mashed, look for recipes that reduce heavy dairy like low-fat milk. **REDUCE IN HALF BUTTER AND BACON ...** like in green beans casseroles to reduce fat and calories. No effect on taste. **BUYING A FROZEN TURKEY?** Make sure you properly thaw it. Read the handling instructions carefully. The larger the bird, the longer time needed, usually up to 24 hours. Bake your turkey to reduce fat and cut calories. **DON'T BUY PREPARED PIES ...** usually contains extra sugar, salt, preservatives or sweeteners. Bake you own, but watch out for ones heavy in sugar like pecan pie.

A single slice can be 500 calories, 27 grams of fat and 31 grams of sugar. Pumpkin pie has half the calories and one-third grams of fat. **PLAN A HEALTHY BREAKFAST...** around your big meals by buying items like avocado and whole grain wheat breads. **AVOID THE SODAS AND SUGARY SWEETS AISLE ...** you'll be surrounded by up to some 30 displays in a typical store. Look for healthier flavored seltzers or waters. **WATCH OUT FOR SPECIAL DEALS ON PROCESSED SUGARY FOODS ...** supermarkets typically run discounts like two for one boxes of cookies to tempt you. Save money by skipping these deals. **USE THE SUPERMARKET'S BUY ONLINE/PICK UP IN STORE OPTION...**great way to save time and money and avoid temptations. **DOWNLOAD THE SUPERMARKET'S APP ...** most offer discounts. **EAT BEFORE SHOPPING...**even a small snack will help you avoid the "hunger effect" and buy what you don't need. **SLOW DOWN DURING MEALS...**the slower you eat, the less likely you overindulge. Give your stomach time to send the hormonal signal to tell your brain you're full. **CHOOSE HEALTHY COCKTAILS AND SNACKS ...** look for options like Negroni which has three simple ingredients (gin, Campari and sweet vermouth) with low sugar content, but great taste and colorful. **AVOID BUYING SNACKS WITH EXTRA SALT OR PRESERVATIVES ...**look for fresh nuts and berries to top desserts. **IF YOU CAN, LEAVE THE KIDS AT HOME ...** supermarkets are designed to tempt the kids. Better to avoid the battle over unhealthy choices.

Have a wonderful Holiday season filled with love and caring!
HAPPY HOLIDAYS!!!

Proposal to Allow a Jury Trial in Custody Cases

Office of California Secretary of State

SACRAMENTO, CA (MPG) - Secretary of State Dr. Shirley N. Weber announced that the proponents of a new initiative were cleared to begin collecting petition signatures on November 12, 2021.

The Attorney General prepares the legal title and summary that is required to appear on initiative petitions. When the official language is complete, the Attorney General forwards it to the proponents and to the Secretary of State, and the initiative may be circulated for signatures. The Secretary of State then provides a calendar of deadlines to the proponents and to county elections officials. The Attorney General's official title and summary for the measure is as follows:

Allows a party to choose to have a jury trial in child-custody and dependent-child cases. Initiative statute. Allows a party in child-custody cases to choose that a jury, rather than a judge, determines who receives legal custody of the child. Prohibits the judge from rejecting a jury's decision in child-custody cases. Allows a party in dependent-child proceedings to choose that a jury, rather than a judge, determines whether a child should be declared a dependent of the court. Summary of estimate

by Legislative Analyst and Director of Finance of fiscal impact on state and local governments: Unknown ongoing net fiscal impact on state courts that would depend significantly on (1) how the measure is interpreted and implemented by the courts and (2) how individuals respond to the ability to demand a jury trial in child custody and juvenile dependency jurisdictional hearings. Potential ongoing increase in county costs that could reach the low millions of dollars annually related to juvenile dependency jurisdictional cases - some or all of which could be shifted to the state. (21-0019.)

The Secretary of State's tracking number for this measure is 1913 and the Attorney General's tracking number is 21-0019.

The proponents of the measure, Wylmina Hettinga, and Stephen Konhoff, must collect signatures of 623,212 registered voters (five percent of the total votes cast for governor in the November 2018 general election) in order for the measure to become eligible for the ballot. The proponents have 180 days to circulate petitions for the measure, meaning the signatures must be submitted to county elections officials no later than May 11, 2022. The address for the proponents is 630 Quintana Road #145, Morro Bay, CA 93442. ★

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California Housing Crisis Drifts Toward Political War



By Dan Walters
CALMatters

The long-simmering conflict between state officials and local governments over housing construction – or the lack thereof – escalated this month and may be headed for a showdown at the polls next year.

Citing a stubborn shortage of housing that drives up housing prices and rents, the state has been pressing local governments, particularly cities, to encourage construction through zoning and pro-development policies. To make their point, legislators and governors have enacted new laws aimed at overcoming local not-in-my-backyard resistance to housing projects.

Attorney General Rob Bonta, armed with new authority, has stepped up the pressure by creating a new 12-member Department of Justice task force that will, he said, more strictly enforcing pro-housing laws.

Bonta hinted of more lawsuits against cities that fail to meet state-imposed quotas for zoning land for housing, a strategy that has been used occasionally in the past.

“That’s certainly an area of interest and an area where we can be more involved,” Bonta said during a virtual news conference. “We will be looking at cities to see if they are meeting their

obligations under the law.” Bonta’s announcement drew sharp criticism from the League of California Cities.

“The comments made during the attorney general’s press conference today, demonizing all cities for things they do not control, will not put roofs over the heads of Californians,” the organization’s executive director, Carolyn Coleman, said. “Cities do not build homes, and for years have endured whiplash from the state’s scattershot approach to passing housing laws that are often in direct conflict with each other and counterproductive to our shared goals to increase housing supply.”

More or less simultaneously, the state Department of Housing and Community Development put San Francisco on notice that the city’s recent rejection of two housing projects could run afoul of state law.

It ordered the city to provide “reasoning and evidence” for blocking more than 800 units of housing. Pro-housing groups have complained that cities often use the permitting process to stymie projects, even when they are being proposed for property zoned for housing, and recent law changes are aimed at preventing such arbitrary actions.

Meanwhile, the state’s pressure on local officials to sanction more housing could be tested with a ballot measure next year.

Angered by passage of two new state laws that open up more land for multi-family projects, Senate Bill 9 and Senate Bill 10, some city officials are proposing

an initiative measure that essentially would bar the state from overriding local land use laws.

The proponents have formed a new organization, Our Neighborhood Voices, to promote the initiative with “major funding from AIDS Healthcare Foundation.” It is a Los Angeles-based organization that has promoted pro-rent control and anti-development measures in the past and whose president, Michael Weinstein, has become a polarizing figure in California’s perennial housing debate.

Our Neighborhood Voices contends that the two laws essentially strip local officials and residents of their ability to shape the ambience of neighborhoods and allow developers to do whatever they want to do without local input.

“Voters strongly oppose the new state laws that strip our ability to speak out about what is happening literally right next door to our homes,” said Bill Brand, mayor of Redondo Beach, as the organization released a poll that found strong support for the proposed ballot measure.

On multiple fronts, therefore, California’s skirmishing over control of housing development is escalating into all-out political war as state officials increase pressure on local officials and they try to erect a legal wall to protect their traditional land use authority.

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



By Marlys Johnsen Norris,
Christian Author

Those of us who are believers as Christians and Jews, who follow and honor the God of Creation - must come together in prayer for our country. We need to get seriously on our knees and “ask God to intercede in the affairs of our country” as well as in our personal lives.

God is not fooled by what is happening here in America. God will not put up with what is happening too much longer. We must pray to be in His Will for our lives today! It is extremely disturbing how Satan’s lies and the darkness in this world are corrupting so many things we Americans have honored, believed, loved and held dear to us.

Will God open the earth and swallow people up as

Let Us Fall On Our Knees And Pray!

He did in the Old Testament hundreds of years ago? Will He bring on a flood again to cover the whole earth and kill people? Will an earthquake come upon the whole earth? Many things by nature have happened in the past. Is He forced to do it again to cause people to recognize His greatness?

There is victory in truth! Truth brings peace, joy and freedom into a life that lives by it - based on the teachings of God. God is to be worshipped and honored in every life born on this planet! Today the darkness and sin has overtaken way too many lives. We see it and know it by the laws that have been past in recent years by men in office!

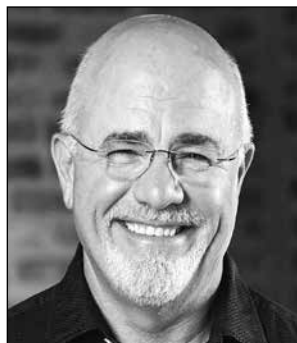
“For the eyes of the LORD range throughout the earth to strengthen those whose hearts who are fully committed to Him. (2 Chronicles 16:9) “If my people who are called by

my name will humble themselves and pray and seek my face and turn from their wicked ways; then I will hear from heaven and forgive their sin, and heal their land.” (2 Chronicles 14:7) Lets get on our knees and pray!

How will He cleanse what has happened and all He created and loved from the foundation of the earth? As believers we must come together to honor God and the Truth of His Holy Words! Possibly then, He will hear and spare us from what is to come!

“If my people will come together humble themselves and pray and seek my face I will hear and answer their prayers.”

Marlys Johnsen Norris
Christian Author of 7 Books
ARM Columnist since 2006
Stephen’s Minister
Marlysjn@gmail.com
PO Box 114,
Orangevale, CA 95662 ★



Dave Ramsey Says

meaningful to the ones receiving them.

Set a reasonable budget, determine what’s fair for each person and stick to it. Be sure you’re following realistic gift guidelines before you go out shopping. If you have kids, don’t let their Christmas lists dictate how much you spend. Your budget should do that. Look out for sneaky buys that drain your wallet, too. Some people spend as much on stocking stuffers as they do regular gifts under the tree.

Whether you’re shopping online or out and about, remember that extended warranties are not a good deal. Neither are store credit cards and the accompanying “discounts.” It seems everyone from big-box retail stores to mom and pop operations have their own store credit card these days. Sure, they’ll be happy to offer you 10 to 20 percent off a \$7 purchase of socks if you’ll just open an account. But there’s a good chance you’ll still be paying off this year’s Christmas next December.

If gift wrapping at the store is complementary, go for it. If not, just do it yourself. Sure, it takes a little time and effort, but you’ll save a ton of money buying a few rolls of wrapping paper at the local dollar store. Don’t wait until

December 20th to order your Christmas presents, either. Plan ahead – like right now – so you don’t have to worry about expensive overnight shipping rates.

Finally, I know many folks want to send Christmas cards to everyone they know every year. Some people go completely over-the-top, with their family (including the dog and cat) dressed to the nines and a photo taken by a professional photographer. Come on! You can cut costs by sending cards to just your closest friends and family. It’s okay to be a little selective here, and the cards don’t have to be expensive.

I hope this helps, René!

– Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★

Cutting Costs During the Holidays

Dear Dave,

We’re doing our best to stick to our cash Christmas budget this year. Are there any traps to avoid, and do you have other advice on ways we can cut costs during the holiday season?

– Rene

Dear Rene,

If you’re getting out of debt, the phrase “extra money” probably isn’t even in your vocabulary. Regardless, stores will do everything they can to convince you to toss a couple of extra items into your cart when Christmas rolls around. Their festive marketing is everywhere, and most of it tries to get you to spend extra on things you don’t need or can’t afford.

It might be Christmas, but that doesn’t mean you need to buy a bunch of high-end electronic gadgets for everyone. Any way you slice it, electronics add up to be way more than most people want to spend. Try focusing on more personal – and less expensive – gifts that will be truly

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CLUES

ACROSS
1. "Oh, my!"
5. Say untruth
8. Left or right
12. Spiritual leader
13. * __ing Up with Marie Kondo"
14. Great reviews
15. Related
16. Double reed woodwind
17. Fourth deck
18. *The ____, "MTV's trailblazing reality show
20. Affirm with confidence
21. I to Greeks, pl.
22. __ Baba
23. Powerball and such
26. Swaggering show of courage
30. Spermatozoa counterparts
31. Based on two
34. Has a mortgage
35. __ dog, gin and grape-fruit juice cocktail
37. DNA transmitter
38. *The Real Housewives" is full of this type of conflict
39. Write on a tombstone
40. Unwholesome atmosphere
42. Hairpiece, slangily
43. Stitched again
45. Unit of electric current flow
47. Solemn pledge
48. Like nose during hayfever
50. Uncouth one
52. *Who ____ a Millionaire?"
56. Front of cuirass
57. Sixth month of civil year
58. "Jack and the Beanstalk" instrument
59. Travesty
60. Italian money
61. *Vanilla Ice Goes Amish" and "Cleveland Hustles" state
62. * __house Masters" on Animal Planet
63. *Not Khlóe or Kourtney
64. Common allergens

DOWN
1. Gelatin substitute
2. Gospel writer
3. "Tosca" song, e.g.
4. Like sunroom, hopefully
5. Balance in the sky
6. *Pop __" and "American __" pl.
7. Gave the once-over
8. *Outwit, Outplay, Outlast" show
9. Not active
10. Point of entry
11. Sixth sense
13. Foot, to a child
14. Aussie bear
19. Buzz Lightyear's buddy
22. Brow shape
23. *The Biggest __"
24. Egg-shaped
25. Same as talcum
26. Civil rights concern
27. In the know
28. Raise objections
29. Missouri River tributary
32. Like a desert
33. Crime scene evidence
36. *Singing competition (2 words)
38. Curses
40. Feline sound

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Find Puzzles on Page 7

A	L	A	S		L	I	E		S	I	D	E						
G	U	R	U		T	I	D	Y		K	U	D	O	S				
A	K	I	N		O	B	O	E		O	R	L	O	P				
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T	R	E	E			K	I	M			N	U	T	S				

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Sudoku Puzzle on Page 7

4	1	3	9	5	2	6	8	7
7	8	5	6	4	3	2	9	1
6	9	2	7	1	8	5	3	4
8	2	4	5	9	6	7	1	3
5	6	9	3	7	1	4	2	8
3	7	1	2	8	4	9	5	6
9	5	8	1	6	7	3	4	2
1	3	6	4	2	9	8	7	5
2	4	7	8	3	5	1	6	9

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1		9				8	
	5		4	3			
6	2				5		
8	4						3
	6	3		1		2	
3					9		6
	8				3		2
		4	2		8		
4				5		6	

Solutions on Page 7

Be Prepared! Sign up for Sacramento Alert

Ken Casparis, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Have you signed up for local emergency alerts through Sacramento Alert? September is National Preparedness Month, and a great way to prepare for disasters is by signing up for Sacramento Alert!

By signing up for Sacramento Alert, you will receive location-based emergency alerts quickly at work and at home by providing all your typical locations as well as your phone numbers, email addresses, and TTY device information. We recommend downloading the Everbridge app onto your smartphone to make receiving location-based notifications even easier while away from home or work. The Everbridge app can be downloaded from Google Play and Apple's App Store.

"Signing up for Sacramento Alert is a great way for you to help us help you in an emergency," said Mary Jo Flynn-Nevis, Sacramento County Chief of Emergency services. "When you sign up, it lets local officials, public safety and emergency personnel provide you with real-time information so you and your family will know what to do or where to go in the event of a flood, neighborhood evacuation, major road closure, severe weather or other dangerous situation."

All information in the Sacramento Alert Self-Registration Portal is kept strictly confidential and you will only receive alerts that are critical and time-sensitive, including severe weather, wildfires, flooding, unexpected road closures, missing persons, and evacuations of buildings or neighborhoods

in specific geographic locations.

You can choose how you want to be contacted - by phone call, text, push notification or email, and you can sign up for multiple locations that mean the most to you by registering your home address, work address, your parent's address or your children's school location in the counties of Sacramento, Yolo and Placer.

Register now on the region's mass notification system: Sacramento-Alert.org, Yolo-Alert.org or Placer-Alert.org or by downloading the Everbridge app to your smartphone.

For additional information about how to prepare for emergencies, go to the Sacramento Ready website or the Sacramento County Emergency and Preparedness website. ★

SCDA Lauds House Passage of Infrastructure Bill

By Scott Johnston, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - The US House of Representatives passed the \$1.2 trillion Infrastructure Investments and Jobs Act bill package. Very preliminary estimates show that the formulaic components of the bill could provide the Sacramento County Department of Airports (SCDA) as much as \$14 million per year for five years.

Additionally, there is anticipated to be \$5 billion for airport terminal programs that will be awarded on a discretionary basis over five years. SCDA staff is working to identify eligible projects that would meet the timeframe for infrastructure funds being made available.

Once signed into law by President Biden, this once-in-a-generation investment will help to create quality jobs for Californians,

support the modernization of key state infrastructure, improve our transportation systems and help fund the expansion of zero-emission vehicle infrastructure.

The Infrastructure Investment and Jobs Act will provide \$20 billion in crucial funding that airports can use to upgrade aging infrastructure and build needed capacity to serve recovering passenger levels. The bill also enhances low-interest financing options for airports through the Transportation and Infrastructure Finance and Innovation Act (TIFIA).

TIFIA provides credit assistance for qualified projects of regional and national significance. Many large-scale, surface transportation projects - highway, transit, railroad, intermodal freight, and port access - are eligible for assistance. Eligible applicants include state and local governments, transit agencies, railroad companies, special authorities,

special districts, and private entities. The bill also provides \$5 billion to FAA for modification of existing air traffic control tower and towers.

"SCDA is thrilled with the passage of the Infrastructure Investment and Jobs Act," said Cindy Nichol, Director of Airports for Sacramento County. "As SCDA looks to adapt to the future of air travel, the financial tools provided by the infrastructure bill will be important components of our efforts to put the people at the center of every trip, every experience, every day."

"SCDA would like to thank Congressman John Garamendi for his support of TIFIA for airports, as well as the members of the greater Sacramento delegation who supported this legislation," said Nichol.

To learn more about SCDA's construction activities, visit their webpage at sacramento.aero/scas/about/planning_design ★

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Ask Toni

Husband Retiring. Why Is He Receiving A 5 Year Part B Penalty?



Toni King

Hello Toni:

My husband is retiring from the company he has worked at since 2005 and now our Medicare nightmare is beginning. Jim's company has changed ownership since he turned 65 in 2013

and we can only receive verification paperwork which goes back to 2018, leaving a 5-year gap.

Social Security will not approve our Part B to begin January 1st and has stated that we need to come back and apply again any time from January 1st to March 31st.

Jim is 73 and I am 70 and the Social Security agent said he would have a 50% penalty and I will have a 20% penalty. Why is this so complicated? No one in HR will verify because the records only go back to 2018.

What a mess! Please advise what we should do.

~ Jean from Little Rock, AR

Jean:

With companies laying off, changing ownership, or closing the doors, America needs to know the rules of Medicare. Not all HR departments are aware that employees past 65 need to have the Social Security form CMS-L564 known as Request for Employment Information which verifies proof of group health care coverage based on current or past employment. This form should be completed and signed by the employers HR department. This information should be part of the new employee and current employees and their spouse's paperwork who remain on employer group health insurance plan when a company is sold.

Have the CMS-L564 form signed by the old employers when you are past 65 and retain it in a safe place for when you finally retire past 65 and need to apply for Medicare Part B for both yourself and your spouse (if they are also receiving benefits from your company).

Last week, a new client came to the Toni Says office for Medicare consultation. Since he reads the Toni Says column in his area newspaper, he was aware to go back to his past employers (which there were 3 since he turned 65) and have each employer fill out the CMS-L564 form.

He specifically made sure that there was not a gap between these employers. When he retires next year, he will have his current employer also fill out a form and take all forms to his local Social Security office.

Jean, I would speak with the HR manager and express your concerns. If these forms have any gaps, then both of you will receive a Part B penalty. You must enroll during the General Enrollment Period which the Social Security agent said was from January 1st to March 31st

Medicare Special and General Enrollment Periods listed below:

- **Special Enrollment Period:** Enroll after 65 when delaying Medicare Part B for you and your spouse due to working full time with company benefits. All employers since turning 65 need to sign CMS-L564 form.
- **General Enrollment Period:** January 1-March 31 is the enrollment period when one who has not enrolled in Part B or cannot receive all employer benefit verification dates from current and/or past employers on the CMS-L564 "Request for Employment Information" form since turning 65. During the General Enrollment Period, one can enroll in Medicare Part B, but **WILL** receive a Part B penalty for each 12-month period that you cannot prove you had employer benefits. The Part B penalty will be for each month you are using Medicare. Your Medicare Part B will begin July 1st.

For a Medicare Checkup, call the Toni Says® Medicare call center at 832/519-8664 or email info@tonisays.com regarding your Medicare plans and options.

Medicare Open Enrollment Special: \$10 discount to the Toni Says® readers on the 2021 Medicare Survival Guide® Advanced book at www.tonisays.com. ★

Social Security Matters Should I Take My Widower Benefit Now?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I lost my wife 7 years ago. I was told that I could possibly collect 30 to 35% of her benefit as a widower benefit when I turned 60. I will be 61 soon. Would it make sense to pursue this if it is true? I am still working full time. Would this affect my ability to collect Social Security on my own account once I retire? **Signed: Working Survivor**

Dear Working: Survivor benefits for a widower can be paid as early as age 60 if you have not remarried prior to that. But collecting a survivor benefit before you have reached your full retirement age (your "FRA", which is age 67) creates some other considerations you should be aware of:

- Your survivor benefit will be based upon the SS benefit your wife was entitled to at her death. Taken at your FRA you'd get 100% of the SS amount your wife was entitled to at her death, but if taken any earlier than your FRA the survivor benefit will be reduced.
- Taken before your FRA, your survivor benefit will be actuarially reduced according to the number of

months prior to your FRA it is claimed. The reduction amount is 4.75% less per full year earlier than your FRA, and that is a permanent reduction. If you take your survivor benefit at age 61, you'll get 71.5% of the SS benefit your wife had earned up to her death.

- Since you're not yet receiving your own SS retirement benefit, you can take your survivor benefit first and allow your personal SS retirement benefit to grow. Assuming your personal SS retirement benefit will be more than your survivor benefit, you can switch from your survivor benefit to your SS retirement benefit at any time after you are age-eligible to do so (age 62). You can also, if you wish, choose to continue your survivor benefit until your personal SS retirement benefit reaches maximum at age 70. At age 70 your own benefit will be 24% more than your FRA benefit amount.

- If you claim the survivor benefit before your FRA and you are still working, you'll be subject to Social Security's "earnings test" which limits how much you can earn before SS takes away some of your benefit. The earnings limit for 2021 is \$18,960 (the 2022 limit is \$19,560) and if your earnings from work exceed that amount, SS will take back benefits equal to \$1 for every \$2 you are over the limit.

So, although you can claim a survivor benefit from your deceased wife now (and

allow your own SS benefit to grow), practically speaking you may not be able to get a survivor benefit if you are working full time and earning considerably more than the annual earnings limit. In other words, the penalty for exceeding the earnings limit may entirely offset the survivor benefit you are entitled to. If you're over the earnings limit by only a small amount, you'll only lose benefits for the number of months needed to repay what you owe. And for clarity, in the year you attain FRA the earnings limit goes up by about 2.5 times and the penalty is less (\$1 for every \$3 you are over the limit), and once you reach your full retirement age there is no longer a limit to how much you can earn. To avoid the earnings test, you could also choose to wait until your FRA to maximize your survivor benefit and then wait until age 70 to claim your maximum SS retirement benefit.

Regardless of when you claim your survivor benefit, your own SS retirement benefit won't be affected. Your SS retirement benefit, which will replace your smaller survivor benefit, will be based solely on your lifetime earnings history and the age at which you claim it.

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). ★

Cost-of-Living Crisis Continues to Drive Up California's Poverty Rate

California Business Roundtable News Release

SACRAMENTO, CA (MPG) - According to data published by the U.S. Census Bureau, California continues to have the worst poverty rate among all states when adjusted to account for government programs designed to help low-income families and necessary expenses for critical goods and services.

"More people live in poverty in California than in any other state because of our high and rising costs of living. More than 16 percent of Americans living in poverty live in California, despite being home to just 12 percent of the population," said Rob Lapsley, president of the California Business Roundtable. "Driven by our housing and overall cost-of-living crisis, more Californians struggling to make ends meet are falling into poverty."

California's cost-adjusted poverty rate (2018-2020 average) was 15.4 percent, while 16.5 percent of all Americans living in poverty live in California. Rates among the other states ranged from 5.9 percent in Minnesota to 14.5 percent in Mississippi (16.5 percent in DC), with the US average at 11.2 percent



More people live in poverty in California than in any other state because of our high and rising costs of living. Photo by Anna Shvets, Pexels.

and the average among all states other than California at 10.6 percent. For the first time, California residents paid more for electricity in March 2021 than the average for all other states in the nation. They also continue to pay the highest gas taxes and prices in the country and for the ongoing housing crisis through increased housing costs. As tracked by the Center for Jobs and the Economy's Affordability Index, nearly all necessity costs for the average California family continue to increase.

"Unfortunately, it is likely that our poverty crisis will continue to get worse," Mr. Lapsley continued. "We are

seeing a significant increase in inflation, which will drive costs up even higher. At the same time, a series of new and expensive energy mandates are being implemented, which will drive up the cost on home electricity, gasoline, goods and services, and housing. And let's not forget the more than \$200 billion in new and higher taxes introduced by the California Legislature in 2021 alone. Without prioritizing focus on affordability and honest discussion of the price Californians are paying for new and expensive regulations, fees and mandates, we will never address the growing poverty crisis in our state." ★

Shop Safe and Smart

Better Business Bureau Press Release

SACRAMENTO, CA (MPG) - The 2021 holiday shopping season promises to be an unpredictable one. The labor shortage and supply chain issues are already throwing a wrench into holiday shopping. Electronics, toys, and other products will be (or already are) in short supply, and retailers are struggling to staff up as the shopping season nears.

Product shortages and increased online shopping are likely to result in even more online purchase scams this year. These scams accounted for nearly 40% of all scams reported to BBB Scam Tracker in 2020, according to the 2020 BBB Scam Tracker Risk Report. Shortages are likely to make purchase scams even more common as desperate shoppers turn to shady websites in hopes of finding this year's must-have gift.

BBB recommends the following tips to "Shop Safe, Shop Smart" this holiday season:

Research before you buy.; If the deal looks too good to be true, it probably is.; Beware of fake websites.; Professional photos do not mean it's a real offer.; Make sure the website is secure.; Be careful purchasing sought-after products.; Beware of making quick purchases while scrolling through social media.; Look for the BBB seal.; Use secure and traceable transactions and payment methods.; Verify shipment tracking information.

Count on BBB to help you "Shop Safe, Shop Smart." More tips are available at BBB.org/holiday-tips.

Report unsatisfactory purchase experiences to BBB. If you are unhappy with a purchase, file a complaint at BBB.org/complaints. If you never got what you paid for, consider reporting it to BBB Scam Tracker to help other consumers avoid being scammed. ★

SMF Holiday Travel Tips

By Scott Johnston, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Demand for travel is back and this holiday season has the potential to be busier than ever. Online booking sites are predicting Thanksgiving passenger levels could be twice that of 2020 levels and 75 percent of 2019. Sacramento International Airport (SMF) wants travelers to know there are many ways to get to their destination without carrying on all the stress.

Taking the time to plan ahead will help travelers get through the terminals with ease.

Make a list of all travel essentials. Don't forget masks (more on that in a moment), antibacterial wipes and disinfectant; Pay attention to travel protocols. Depending on the destination, safety and vaccination requirements may be different than those at home; Transportation Security Administration (TSA) procedures have changed since the pandemic. Everyone is required to wear a mask and maintain social distance while in the security line and on the airplane, so bringing extra masks is recommended.

Keep these helpful tips in mind when arriving at SMF:

Parking: The East Economy Lot (\$10/day), Daily Lot (\$12/day), Garage (\$18/day) and Hourly Lot (\$29/day) are open for parking. Cash is no longer accepted at cashier booths in any parking lot. Customers paying with cash will need to do so prior to returning to their vehicle. Payment can be made at one of the self-service pay-on-foot kiosks located in the Parking Garage and outside Terminal B. Bus service will be provided 24/7 to and from the terminals from both the East Economy, Parking Garage and Daily Lot.

Wait times for busses can be up to 20 minutes. For more information, please visit the parking webpage.

Boarding Pass Self-Scanning: Passengers will scan their own boarding passes and not hand them over to TSA employees.

Liquids: Must be 3.4 ounces (100ml) or smaller with the exception of hand sanitizer, which can be in a 12-ounce container. Items must be removed from baggage before it goes through the X-ray and will be screened separately.

Food: Passengers bringing meals on their flights should place them in a clear plastic bag, and in a separate tray from their luggage, for scanning.

Be Patient: Like many businesses, TSA has suffered from a staffing shortage. Allow extra time for every part of your travel journey, just in case.

Touchless Security: Get through security checkpoints faster with CLEAR, a digital health passport that uses biometrics to scan your eyes and face to confirm your identity in a touchless process. Learn more or opt-in for membership here.

If you are feeling a bit stressed out, be sure to stop by and say hello to the wonderful pups that make up SMF's BARC (Boarding Area Relaxation Corps) team. These dogs and their handlers are there to help calm nerves and relax passengers before and after flights.

The Center for Disease Control and Prevention (CDC) has released its recommendations for safe holiday travel, which is worth reviewing before you head out on vacation. As always, it is recommended travelers arrive two hours early in anticipation of additional security screenings. For more information, visit our website. ★



The Kiwanis Corner

By Sal Arrigo, Jr.

Success is spelled with a K



The 3rd annual Pajama Drive and Car Show is proud to report it collected more than 550 pairs of new pajamas. The pajamas will be distributed by our partner in this event, About Kidz, to insure delivery of these new pajamas. Photo courtesy MaryAnne Povey

By Sal Arrigo, Jr.

The Kiwanis Club of Orangevale-Fair Oaks has just wrapped up its 3rd annual Pajama Drive and Car Show and is proud to report it collected more than 550 pairs of new pajamas (surpassing the club goal of 500), to keep the kids in need in our service area warm for the winter. The pajamas will be distributed by our partner in this event, *About Kidz*, to insure delivery of these new pajamas.

The Kiwanis Club would like to thank all our community partners for once again making this annual event highly successful, but a special shout-out goes to Dairy Queen, Perry McGuigan of Perry Air who coordinated the Shifted Society Car Show, and Scotty's Hideaway, who hosted a separate pajama drive event and collected both money and more than 100 pairs of pajamas that were included in our total.

Not only was the club successful in collecting pajamas, but they were also successful with their annual Thanksgiving season food drive to benefit families who visit the Orangevale-Fair Oaks Food Bank. One weekend, two success stories!

As we approach 2022, we want to remind the community what makes this Kiwanis Club successful. It is the membership for sure, and the new members the club has recently welcomed. All the members are gearing up for some great programs and events in 2022, among them the 2nd Annual Kiwanis Kids and Horses, the 2nd Annual Easter Baskets and Food Drive. I hear there are plans for two fundraisers, a Poker Night and the "Cards for a Cause" campaign.

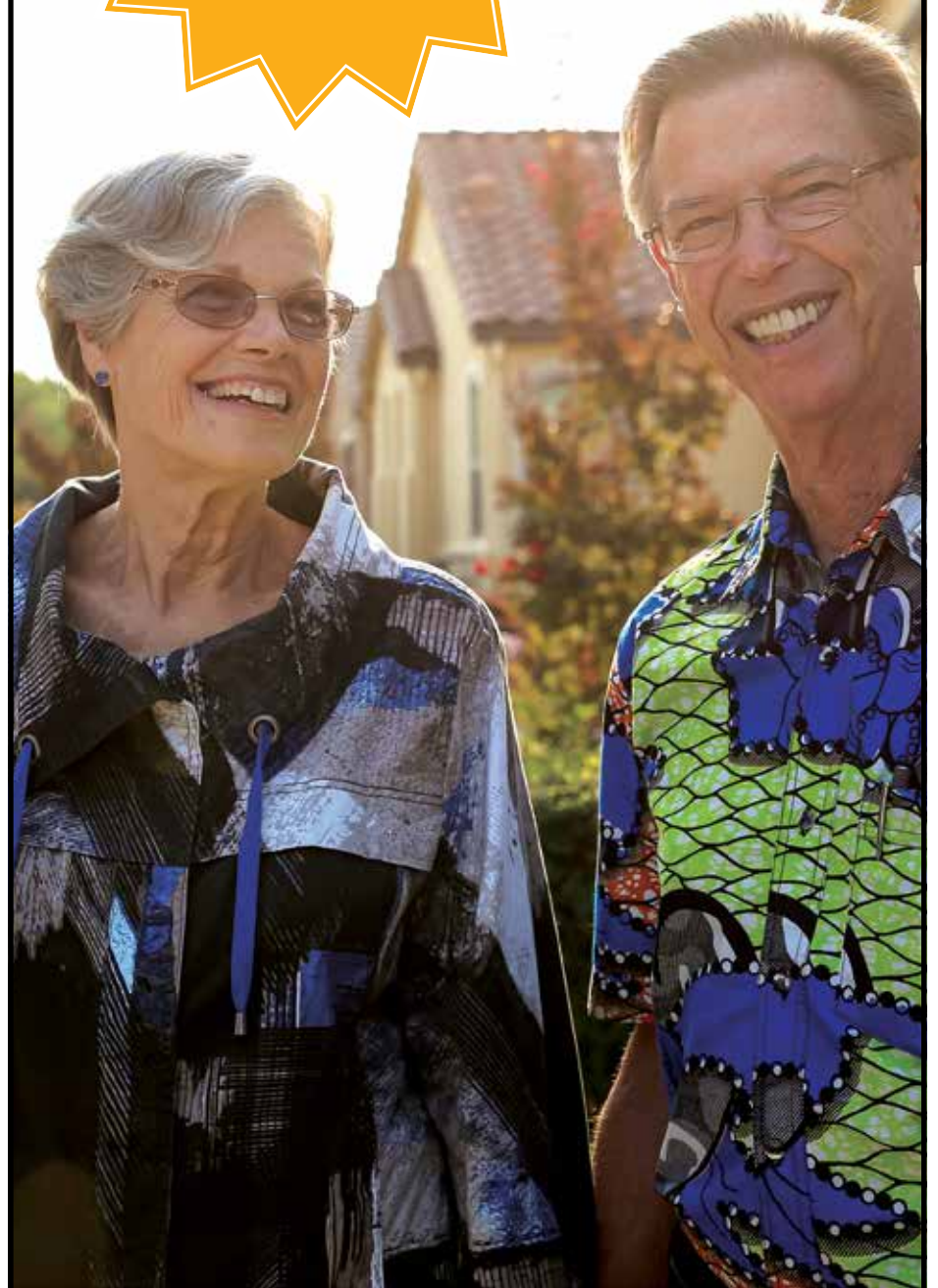
The events above are only the start of the plans Kiwanis has in 2022. Be a part of it - come on community-minded individuals, contact the Kiwanis Club,

and find out how you can become a member. *Success is spelled with a K!*

The Kiwanis Club of Orangevale-Fair Oaks would like to wish everyone a very Merry Christmas!

I urge you to come and visit Kiwanis at El Gallo Mexican Restaurant, located at 11773 Fair Oaks Blvd., on the 2nd Tuesday of every month. Meetings begin at 6:30 pm. We also have social gatherings on the 4th Tuesday of every month that begin at 6:30 pm. (the location varies). Find us at facebook.com/KiwanisclubofOFO or email us for more information at kiwanisclubofOFO@gmail.com.

Sal Arrigo, Jr., is a past president of the Kiwanis Club of Orangevale - Fair Oaks. The Kiwanis Corner is published monthly. The Kiwanis Club of Orangevale-Fair Oaks is a nonprofit corporation under section 501 c (3) # 85-0549857. ★



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Discover Eskaton Village Carmichael.

**Schedule your tour today!
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eskaton.org/EVC**

Eskaton Village Carmichael

A Life Plan Community/CCRC: Independent Living with Services, Assisted Living, Memory Care, Rehabilitation and Skilled Nursing

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To contact the Kiwanis Club of Orangevale-Fair Oaks
email us at: kiwanisclubofOFO@gmail.com

www.facebook.com/KiwanisClubofOFO

LPL Financial is not affiliated with the other businesses listed



You're Invited!

Tickets are expected to sell out fast.
Don't miss your chance to attend the 6th annual "Best of Fair Oaks" event.

This year's event will be held:

Where: North Ridge Country Club 7600 Madison Ave, Fair Oaks

When: Thursday January 13, 2022

Cost: Contact the Fair Oaks Chamber of Commerce for details

FairOaksChamber.com or call **916-967-2903**

VOTE NOW!

Contest Rules

Business must be located in Fair Oaks or be a Fair Oaks Chamber member. All votes must be cast online at

BestofFairOaks.com

Only one vote per category per person. All voting entries must have complete information or the votes will not be counted.

Best of Fair Oaks winners will be presented at this year's "Best of Fair Oaks" event.