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Cluckin' and Scratchin'



Come and show your chicken spirit at this year's 16th Annual Fair Oaks Chicken Festival. Photo: FORPD

FORPD News Release

FAIR OAKS, CA (MPG) - Join the Fair Oaks Recreation & Park District for the 16th Annual "Re-Imagined" Fair Oaks Chicken Festival! This year's event will look a little different than previous years but still hold true to our Chicken Festival roots. The main festival will take place in-person at Fair Oaks Park and there will also be a variety of event festivities available online for those who would like to participate virtually! General admission and parking are free!

An eclectic variety of craft will be showcased by vendors at this year's Chicken Festival including painting, photography, glassworks, jewelry, woodcarvings, candles, lotions, clothing, and much more. The main stage will be featuring live bands throughout the day (Mullet Mechanix & FBI Band). The Fair Oaks Chicken Festival will include a kid's park with

kid friendly carnival games, and activities for the entire family! The Fair Oaks Rotary Foundation will be providing Craft Brew Booth represented by local breweries in the Northern California region. Domestic beer, wine, and several food vendors will be offering a wide range of food and drink in our "Feed Court" sponsored by SactoMoFo. The Orangevale-Fair Oaks Kiwanis Club will host the 7th annual Cluck n' Crow contest and the Fair Oaks Recreation & Park District is happy to once again host the GREAT Chicken contest (wooden chicken decorating). All new this year will be the Cornhole Tournament!

The District will also be offering VIP experiences for perks like preferred

parking, event merch and food/drink tickets and more! Also don't forget our Pancake Breakfast Saturday morning at the Fair Oaks/Orangevale Grange, presented by the Fair Oaks/Orangevale Grange #354.

VIP tickets, kid's park wristbands, and registration for the Cluck N' Crow contest, GREAT Chicken contest are available starting September 1st, 2021 online at www.forpd.org/chickenfest ★

Board Revises Approved FY 2021-22 Budget

By Kim Nava, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - The Sacramento County Board of Supervisors voted on September 8th to revise the Approved Budget for the 2021-22 fiscal year.

The Approved Budget in June totaled \$6.5 billion. With the completion of the County's FY 2021-22 year-end financial closing activities and updated information, an increase of \$400 million was proposed, bringing the Budget Recommended for Adoption to \$6.9 billion in appropriations. The increase includes a \$210.7 million increase in General Fund appropriations, and a \$189.6 million increase in appropriations in other funds.

The increase in General Fund appropriations included \$26 million of additional discretionary resource investments in new or enhanced programs, including addressing critical needs related to homelessness and fire risk on the American River Parkway.

As with the Approved Budget, the Revised Recommended Budget does not include funding from the County's approximately \$300 million State and Local Fiscal Recovery Fund Allocation under the American Rescue Plan Act. A comprehensive spending plan for these funds is being developed based on priorities identified by the Board.

The Board of Supervisors approved the following additional costs, totaling \$6,758,000 to be paid out of the County's General Fund:

\$5M contingency for Afghan Refugee costs; \$500,000 to augment encampment debris removal; \$498,000 to the Regional Parks Park Maintenance Team for four positions, two vehicles and supplies; \$400,000 for five additional housing navigator positions for the American River Parkway; \$200,000 to support County Property and Business Improvement Districts (PBIDs); \$75,000 to Effie Yeaw/Soil Born Farms/Camp Pollock park education programs; \$65,000 to Sacramento Splash environmental education program; \$20,000 Hood Franklin Road pedestrian access

The Board is scheduled to formally adopt the Budget Recommended for Adoption on Sept. 28.

For details, read the Budget Letter to the Board of Supervisors or view all budget documents on the Office of Budget and Debt Management website. ★

Measure J Projects Move Forward, Demolition Starts in the Village

Story by Shaunna Boyd

FAIR OAKS, CA (MPG) - The Measure J Bond Oversight Committee (BOC) met on September 7, to hear updates on bond-funded projects in the Fair Oaks Recreation and Park District (FORPD).

District Administrator Mike Aho gave an approximate timeline for demolition in the Village, which will be the first step in the improvements slated for the Amphitheatre and surrounding area. Construction fencing has already been installed, and demolition of the salon building, and the theater is slated to take place between September 14 and September 24, with all demolition work expected to be done by the end of the month. The budget for the demolition is \$134,700

with an additional \$30,000 approved for contingency costs.

Construction of Streng Park, which is partially funded by Measure J, is underway. The park site is just under an acre, and planting is about 90 percent complete. The log-and-rock play area has been installed and the playground equipment will be put in soon. The ribbon-cutting is expected to be held sometime in October.

The plan for building softball fields at the La Vista school site is moving forward, with the draft agreement under review by attorneys for both the San Juan Unified School District (SJUSD) and the FORPD. The basics of the agreement include a 99-year lease for \$1 per year, with FORPD paying for the improvements

to the site. This project has approximately \$4.2 million as a placeholder cost, with a more refined estimate anticipated this November - if the agreement is approved by the FORPD Board at their October meeting.

The softball fields were originally planned as part of Phoenix Park improvements. But if the La Vista project is approved, parking improvements are still planned at Phoenix. This Measure J project will likely be looped into some parking improvement projects at other sites that will have separate funding sources. The District plans to save money by using the Joint Powers Authority to hire vendors with the lowest bid already secured by the state. The estimated cost for the new parking at Phoenix is \$1.5 million.

Aho also summarized the

budgets for all Measure J projects: Completed projects include \$461,232 for playground resurfacing and \$30,000 for the Bike Pump Track at Phoenix Park. A total of \$200,000 is budgeted for the Measure J contribution for Streng Park. Other major Measure J projects currently have only estimated budgets - \$7.9 million for the Amphitheatre renovation, \$3 million for upgrades to the Community Clubhouse, and \$7.4 million for improvements in Village and Plaza parks - and the District won't know the actual costs until bids are received. The budget also includes the estimates for the La Vista softball fields and parking improvements at Phoenix Park.

The funds estimated for Measure J projects

Continued on page 3

Inspiring Future Leaders to Soar

California Capital Airshow Awards Scholarships to Local Youth

Story by Shaunna Boyd

SACRAMENTO REGION, CA (MPG) - At its annual aviation festival, the California Capital Airshow (CCA) does more than showcase thrilling performances by talented pilots – it creates an environment that highlights the way science, technology, engineering, and math (STEM) are used to create amazing achievements in aviation and aeronautics. The non-profit organization is inspiring the next generation of leaders by helping students reach for the stars and pursue exciting futures in STEM and aviation fields.

The CCA scholarship program awards scholarships to graduating high school seniors who are pursuing an education in science, technology, engineering, math, aviation, aeronautics, aerospace, or airport management. Since the program was established in 2007, a total of \$314,100 in scholarships have been awarded to aspiring youth. These funds have helped 178 students from around the region pursue their dreams at 36 different educational institutions across 14 states.

Mike Miller, CCA board member and chair of the scholarship committee, explained that “inspiring the next generation is at the heart of the CCA mission.” Helping lead the scholarship program has given him the opportunity to directly impact the lives of some amazing students, and he said, “I am always the one who ends up inspired. I am optimistic about the future because I have seen firsthand the strength of



The California Capital Airshow (CCA) STEM Scholarship Program helps students pursue degrees in science, technology, engineering, math, aviation, aeronautics, aerospace, or airport management. Photo above provided by California Capital Airshow/Mark Loper. Photos below provided by California Capital Airshow



Zataro Nepomuceno



Hania Arshad



Manpreet Kaur



Elizabeth Snyder

character, intelligence, work ethic, resilience, accomplishments, dreams, and aspirations of these incredible young people. I can't wait to see what happens next!”

While all of CCA's 2021 scholarship winners are impressive and aspiring youth, four must be highlighted for the inspiring stories they shared in their application essays.

Zataro Nepomuceno showcased his spirit of determination by navigating

the college application process without any family assistance. Nepomuceno wrote that as a child, he “recognized that the core of engineering was creation.” With a knack for hands-on work and a desire to create, he found his way to the field of robotics, which taught him skills in design, fabrication, and leadership. He hopes to become a mechanical engineer with a concentration in aviation.

Hania Arshad outlined

her goals for addressing the serious issues of climate change and pollution, writing that “our future, and our children's future, is at stake.” She is pursuing a degree in mechanical engineering with an environmental emphasis, because “engineers develop modern solutions in order to tackle problems across dozens of fields.” Arshad wants to create innovations to reduce our carbon footprint and

target air and water pollution: “It is essential that even small steps are taken to help pave the way for a brighter future.”

Manpreet Kaur wrote about her commitment to finding a cure for her mother's disease, nonalcoholic steatohepatitis. She is pursuing a degree in biology in order to “build the foundation of chronic liver disease research focusing on patient-care and social change.” She highlighted

the importance of recognizing chronic pain at the early stages, while also developing standard treatments for life-threatening diseases. She hopes to find “breakthrough discoveries that will transform the current health-care system.”

Elizabeth Snyder aspires to work in environmental or sustainable engineering, so she can help “reverse or remedy the dangerous situations we are in due to man-made environmental damage.” Her goal is “to invent something new in the world of environmental technology or to find a way to make sustainability more appealing to large corporations and worldwide governments.” Snyder also wants to serve as an example, encouraging other young women to pursue careers in STEM fields.

The CCA scholarship program is open to seniors in Sacramento, El Dorado, Yolo, Placer, Yuba, Sutter, or Solano counties who plan to attend two- or four-year colleges or universities, or vocational or trade schools. Students must have a cumulative GPA of at least 3.5, demonstrate financial need, and be enrolled full-time for the coming semester. Scholarship awards range between \$500 and \$8,000, with preference going to students whose expected family contribution is less than \$10,000. The scholarship funds can be used for tuition, fees, and books.

Applications have closed for the 2021 scholarships, but the 2022 applications will open this December. To learn more, visit <https://sacregcf.academicworks.com/opportunities/1006>. ★

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Measure J Projects Move Forward, Demolition Starts in the Village

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currently total \$25.6 million of the \$26.9 available through the bond, leaving a balance of \$1.2 million. Also included in the estimated funds is a plan to move the skatepark at Fair Oaks Park to make room for a pickleball court. While the budget still includes this estimated cost (\$475,000), Aho said the Board has now paused any progress on the project until actual costs come in on the big-ticket projects.

Fair Oaks resident Gwen Warrenner signed into the meeting to comment on the status of the pickleball project. She said that pickleball is becoming very popular, and that Fair Oaks is one of the only communities without a court. "I have to drive to another community to play," said Warrenner, who currently plays at Rusch Park in Citrus Heights. "I understand you have other projects, but it does appear to me that this is not taking any priority," said Warrenner.

Aho said he understands the frustration, and that he views the pickleball court as a very important project. It is staying in the budget, but for now, Aho said, "We're unsure what's going to happen with these other projects. These other projects were part of the bond language; those are obligated requirements." Aho explained that while the Board has

approved the pickleball project, there is "so much unknown in the bid climate, and with materials and with labor, that it would be fiscally irresponsible for us to commit to projects that we currently have not put any money into. And with these other projects, we have put time and money into them." It is a Board-approved project, so even though it is currently paused, Aho said the District will try to find other funding if Measure J funds must be allocated elsewhere.

Aho provided the BOC with a summary of additional grant funding the District is currently seeking, from both state and federal sources. The application for \$5.9 million from Round 3 of Prop. 68 funding was rejected, but an application for the same amount has been submitted for Round 4. The District was approved for \$250,000 in Prop. 68 RIRE funding and \$172,952 in Prop. 68 Per Capita funding. Another \$560,929 was approved through the House Community Project Funding, and the District has a pending application for \$4.2 million in Congressionally Directed Spending. In total, almost \$1 million in additional grant funding has been approved, with another \$10.1 million in requests still pending.

The next BOC meeting is scheduled for the first Tuesday in October. ★

Citrus Heights Marching Band Mourns Loss of Founder Kathy Cook



Citrus Heights Community Marching Band Program Director Bill Cook and Kathy Cook donated in full the facility with the name "The Bill and Kathy Cook Performing Arts Center," located at 8436 Jewel Way, Citrus Heights. Photo: CHCMB

By MaryAnne Povey

CITRUS HEIGHTS, CA (MPG) - The community has lost an icon. After a long, hard fought battle with cancer, Citrus Heights Community Marching Band (CHCMB),

Founder and Program Director, Kathy Cook passed on August 25, 2021.

"Next to her dedication to her husband of 51 years and fellow Program Director Bill Cook, The Citrus Heights Community Marching Band

was Kathy's finest achievement," said Band Director, Kody Tickner.

Kathy and her husband Bill launched the community marching band back in 2005, bringing together musicians of all ages ranging from age 7 to 70. The band is well known for its numerous performances throughout the community and Sacramento region.

While hearts are heavy from the tremendous loss to the community, comfort comes from the great legacy she leaves behind. After a recent band gathering paying tribute to Kathy, Band Director Kody Tickner shared with us:

"It was a momentous occasion as Executive director Bill Cook unveiled the crowning achievement of his 55+ year career in construction; a new home for the Citrus Heights Community Marching Band."

The new 3400-square-foot facility, located at 8436 Jewel Way, Citrus Heights, will be a permanent home for the organization, donated in full by Bill and Kathy Cook. In their honor, the facility has been named The Bill and Kathy Cook Performing Arts Center.

County Supervisor Sue Frost had this to say about the impact Kathy had on others:

"Kathy Cook has always been the kindest soul and an inspirational leader who somehow engaged young and old in the joys of music and life. She will forever be remembered by me as the mother of joyful music in our Citrus Heights Community. She has always been loved by all and will be sorely missed." ★



Bill and Kathy Cook have been inspiring all generations in Citrus Heights to perform music since 2005. Photo: CHCMB

Suicide Prevention Month: Help is Available

By Laurie Slothower, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - September is National Suicide Prevention Month – a time to share resources and stories to shed light on this stigmatized topic. Sacramento County Division of Behavioral Health Services wants to reach out to those affected by suicide, including those who have lost loved ones to suicide. Stigma is the largest obstacle to seeking treatment.

Suicidal thoughts, like other mental health conditions, can affect anyone regardless of age, gender, or background. By recognizing the signs, knowing how to start a conversation and where to get help, you have the power to save a life.

If you are concerned about someone, ask them directly if they are thinking about suicide. Being direct provides an opportunity for them to talk about their distress. It will not suggest the idea if they aren't already thinking about it. The "Find the Words" section of the Know the Signs website suggests ways to start the conversation.

Help is Available

Suicide Prevention Crisis Line **1-800-273-TALK (8255)** is operated by WellSpace Health, the region's Suicide Prevention Crisis Line. Calls are answered

24/7 by trained counselors;

Crisis Chat by Text. Text the word HOPE to 916-668-iCAN (4226). Crisis Chat and Texting are support services not meant for life-threatening situations. If you or someone you know is in crisis, call the 24-hour Suicide Prevention Crisis Lines or 911;

Sacramento County Division of Behavioral Services provides services including early intervention, outpatient services, case management services, crisis and intervention and stabilization services;

The National Alliance for Mental Illness/California (NAMI) has partnered with the Crisis Text Line, available 24/7. Text the word NAMI to 741741 and a crisis worker will respond;

The Trevor Project (for LGBTQ Young People): 1-866-488-7386; **Friendship Line** (for Older Adults): 1-800-971-0016; **Trans Lifeline** 1-877-565-8860; **Teen Line** Call 1-800-852-8336 (from 6 p.m. to 10 p.m. PST)

"Today, it's more important than ever before that we reach out and support each other," said Ryan Quist, Director of the Sacramento County Division of Behavioral Health Services. "Most people thinking about suicide do not want to end their lives. If they can get through the crisis, treatment works." ★

State Offers \$1.6 Million to Enhance Recreational Boating Safety Education

California Department of Parks and Recreation

SACRAMENTO, CA (MPG) - The Division of Boating and Waterways (DBW) is now accepting grant applications from organizations that teach on-the-water boating safety education to the public. A total of \$1.6 million in grants is available to local public agencies, non-profit organizations and colleges/universities operating within California for Aquatic Center Education Program grants. The deadline to apply is Friday, Oct. 29, 2021, at noon.

The grants are competitive and can be used to: Purchase boating equipment and supplies; Provide student scholarships for on-the-water boating courses; Offset costs for boating instructor training; Offset costs for boating safety-related events.

Interested applicants should first review the



Sailing students at grant recipient San Diego State University's Mission Bay Aquatic Center in San Diego. Photo from Mission Bay Aquatic Center.

FAQs listed on DBW's website to determine if they meet the grantee eligibility requirements. Grant applications must be submitted through OLGA, the division's online grant application system accessed online.

Each application will be ranked and scored based on its demonstration of the applicant's ability to safely and effectively teach on-the-water boating safety courses and enhance boaters' knowledge of boating

laws, practical handling of vessels, weather and water conditions, and other boating safety information.

The Division of Boating and Waterways administers this grant. Funding is provided by the federal Sport Fish Restoration and Boating Trust Fund, which is managed by the United States Coast Guard.

Detailed information regarding the Aquatic Center Education Program is available on DBW's website. ★

Fair Oaks Recreation & Park District Presents:

16th Annual Fair Oaks Chicken Festival

Saturday Sept. 18th, 2021

3:00pm - 8:00pm

Fair Oaks Park
11549 Fair Oaks Blvd. Fair Oaks

FREE
General Admission & Parking

- Food Court and Craft Beer & Wine Sales
- Quality Craft & Vendors
- Kid's Park \$5 Wristband
- Cornhole Tournament
- Car Show
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- Live Entertainment
 - Mullet Mechanix 3PM-5PM
 - Cluck n' Crow Contest 5:30PM
 - FBI Band 6PM-8PM

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Out & About

with MaryAnne Povey



Orangevale Chamber of Commerce Business Spotlight - "Poppy"



Poppy owners stand proud with their partners. From the left: Patrick Brann, Nicole Brann, Aubrey Green and Steve Budelli. Poppy courtesy photo

By MaryAnne Povey

ORANGEVALE, CA (MPG) - Have you ever popped into Poppy's? If not, you should! It's one of Orangevale's most unique good-vibe gift shops located at 9346 Greenback Lane, Suite 6, strategically nestled between Kindred Yoga and Orangevale's favorite coffee spot, Badfish Coffee & Tea in the Orangevale Downtown Plaza.

Owners and long-time best friends, Aubrey Green and Nicole Brann, took a chance opening their dream gift shop during the pandemic with a focus on wonder and wellness "because the need for community was so strong at that time."

So, what can you expect when you walk in the door at Poppy?

"The vibe is come as you are", said Aubrey, "From hippies to homemakers to healthcare workers, we wanted to create a space where anyone could come shop for themselves or somebody special, feel comfortable like they're at home and can't wait to share the magic with their own people!"

In 2015, Aubrey and Nicole opened their first business, Creative Spirit Learning Center, a play-based preschool located in Fair Oaks village. Wanting to do something more, they looked towards Orangevale where they have deep family roots.

"Putting roots down in our hometown was a high priority for us. We weren't ready to dive into owning a second school, so we thought a retail shop would be a great addition for OV."

"Once shoppers find their way into Poppy's, they love it," said Aubrey, "everyone who visits, has great things to say."

When people wander in, they are pleasantly surprised like this customer:

"If you are looking for something different, this is the place to go," said Annette Andrade, who first discovered Poppy at a recent Food Truck Friday community event. "I love the vibe and found prices to be very reasonable."

Poppy's is truly a great place to shop for special gifts or treat yourself to some "retail therapy".

You'll find distinctive gifts for all occasions ranging from "boho" jewelry, beautifully potted succulent plants, specialty soaps, crystals, wraps, cups, t-shirts and more!

Opening up a new business during a pandemic has its challenges and the Poppy owners are not immune to that. They recently posted an announcement to their customers, stating that due to "the current retail climate" store hours have been changed to Friday and Saturday 9 am - 4 pm and announced online shopping is available by going to www.poppyov.com

"Our next goal is to increase the foot traffic at our center. We need to get people in here."

To that end, during the month of September, you can get 20% off everything in the store! Grab a friend and be sure to pop into Poppy! You'll be happy you did! ★



Not Dead Yet

As we age, we tend to complain more... you know, saying things like "these are the rusty years" or "aging is not for whimps." But let's face it, the alternative is not acceptable right? So perhaps we should look at it in a new way. **Barbara Ballinger** and **Margaret Crane** sure do and that's why they wrote "Not Dead Yet." Age-defiers both, they have interviewed the likes of Tipper Gore, Martha Stewart, Roslyn Carter, Dr. Benjamin Spock, Tippi Hedren, Moshe Dyan and so many more to get their read on aging! Together, they shared their witty and practical look at aging without feeling old on my POPPOFF Radio Show. Here are ten ways you too can be the best you can be in your later years.

- 1. STOP WORRYING ABOUT THE SMALL STUFF.** Keep worries in perspective to avoid them escalating and taking on a life of their own. Try to control what's within your control.
- 2. TRY TO LIVE EACH DAY IN THE MOMENT AND BE GRATEFUL.** What helps may be meditating, taking a walk outdoors, practice breathing, tapping into your spiritual side.
- 3. RECHARGE OR EXERCISE YOUR BRAIN.** You're never too old to learn whether it's cooking a new recipe, unclogging the toilet which you can master from a YouTube video, or concentrating by doing a jigsaw or crossword puzzle regularly.
- 4. FIND A PASSION.** It might be one you tried years ago and didn't have time for but now you do. It might be painting, playing pickleball or learning to play a musical instrument.
- 5. MAKE NEW FRIENDS.** First, nurture the old friendships - those who make you feel good about yourself.

Then add to your circle. They may not become your besties but can be people with whom you see a movie, enjoy a happy hour or take a walk. And toss aside any toxic friends.

- 6. DO SOMETHING FOR OTHERS.** Read to an older person whose eyesight is fading. Mentor a young disadvantaged child. Walk a homebound person's dog. Giving time is always a blessing.
- 7. TIDY UP YOUR FINANCES THROUGH ESTATE PLANNING.** Draft a will, power of attorney, health-care proxy, and do not intubate or resuscitate directives, living will and trust documents while you are of sound mind and body.
- 8. DECLUTTER YOUR HOME SO YOU DON'T LEAVE IT TO YOUR HEIRS TO DO SO.** Go through belongings and give them away, donate or sell. Tackle one closet or room at a time so the task isn't overwhelming. Turn on music to make it fun.
- 9. HAVE REGULAR EMOTIONAL AND PHYSICAL CHECKUPS AND TRY TO LIVE A HEALTHIER LIFE.** If you're feeling sick or blue, consult a doctor or therapist. Don't neglect your teeth, hearing or eyesight.
- 10. LEAVE A GOOD LEGACY.** This doesn't just involve money or having a building named for you, but doing good deeds that have an impact and passing down your values to those you love.

Barbara and Margaret are co-authors of "Not dead Yet" Rebooting your life after 50. They blog weekly at www.lifelessonsats50plus.com. So live it up and BE HAPPY! ★

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FRIDAY, OCTOBER 1:
SMUD Orange Friday with postgame fireworks presented by ACE Hardware

SATURDAY, OCTOBER 2:
Family Fun Pack game

SUNDAY, OCTOBER 3:
Season Finale | Dinger's Kids Club

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4 tickets + 4 hats + 4 hot dogs + 4 Pepsis
Get tickets at: RiverCats.com



Apply for the Watershed Stewardship and Education Grant 2021-22

Office of Supervisor Rich Desmond

SACRAMENTO COUNTY, CA (MPG) - The Sacramento County Stormwater Quality Program is accepting applications for the 2021-22 Watershed Stewardship and Education Grant. Each year, the Stormwater Quality Program offers schools, non-profits, and community organizations up to \$2,500 for projects to help students understand the importance of keeping local creeks and rivers clean and healthy.

To be eligible for this grant, projects must help protect or enhance local creeks, rivers, or watersheds. Projects will generally fall into one or more of the following categories:

Educational Projects - Projects that inform or instruct about the aquatic ecosystem, watersheds, or stormwater pollution prevention; School/Club Projects - Projects

that can be organized by teachers, classrooms, or clubs; Community Outreach Projects - Projects that involve and inspire the community; Monitoring Project - Projects that measure water quality, species, or habitat; Restoration Projects - Projects that restore or enhance riparian habitats, wetlands, creeks, or rivers

Eligible projects must be implemented within the Stormwater Utility boundaries of Sacramento County or directly affect the residents of these areas. The application for the 2021-22 Watershed Stewardship and Education Grant is available on the Stormwater Quality Program webpage.

The application deadline is September 30, 2021, and grants will be awarded in October.

For more information, contact Jeanette Huddleston at (916) 874-4711 or by e-mail, huddlestonj@saccounty.net. ★



Something to Crow About



By Dot Boyd, Fair Oaks Chamber of Commerce

FAIR OAKS, CA (MPG) - August is a wrap, and what an event-filled month it was in Fair Oaks! September is no different with many activities on the community calendar. This column isn't big enough for me to list everything, but I will do my best.

This issue comes out the day before the amazingly popular Fair Oaks Chicken Festival, hosted by Fair Oaks Recreation and Park District taking place on Saturday, September 18th from 3 pm to 8 pm at Fair Oaks Park. Come enjoy a cornhole tournament, the best of the best classic car show presented by Fair Oaks Chamber of Commerce, a kids' park (\$5 entry), live music, the crazy

cluck and crow contest, food trucks, beer garden with craft brews hosted by Rotary Club of Fair Oaks, and a variety of quality vendors. In the morning, bring the family out to the Pancake Breakfast hosted by the FO/OV Grange. That's from 7:30 am until 10 am, \$7 each adult and \$3 each child. A great time for everyone! Get all the details at forpd.org/chickenfest and on social media. A big thank you to event sponsors Raley's, SMUD, and K-LOVE radio. Be sure to visit us at the Fair Oaks Chamber booth - maybe we'll have some FO swag for you. Thank you in advance to everyone who is making this event possible!

We're ending the summer Concerts in the Park series with a bang on Thursday, September 30th from 7:30 pm until 9:30 pm in the softball field at FO Park. Everyone loves the award-winning local band "On Air" playing classic rock with a sizzling horn section! Thank you to FORPD, FOCC, and FOFLA - FO Foundation for Leisure and the Arts for hosting!

Here's a first ever event no doubt dreamt up by our very creative FOCC executive director, Kim Pitillo in conjunction with FORPD: the Fair Oaks Village Scarecrow Decorating Contest! Families, businesses, and individuals are invited to participate. Registration ends on September 24th and is \$10 for each scarecrow frame. Decorated scarecrows will be collected between Sept. 27th-28th and go on display in The Village throughout the month of October. There will be certificates of participation and prizes awarded, too. I think I'll get creative and promote my business via a scarecrow. How about you?

That's all the space I get for today. Please follow us on social media at fairoakschamber.com to stay abreast (that's a Chicken Fest term...wink) of what's going on around Fair Oaks! There's plenty to crow about! Thank you as always for supporting our local businesses. We can't do it without you!

See you in Fair Oaks!

Some 14,000 Nurses Reach Tentative Agreement with Dignity Health

CNA/NNOC Press Release

OAKLAND, CA (MPG) - Registered nurses at Dignity Health facilities reached a tentative agreement on a four-year contract, announced California Nurses Association (CNA) and National Nurses Organizing Committee (NNOC). The agreement covers more than 14,000 RN members in California and Nevada, represented by CNA/NNOC.

The tentative agreement features stronger infectious disease prevention measures for nurses and patients. "As we face yet another surge of Covid-19 patients filling up our hospitals, we are proud to have achieved additional health and safety protections for our RNs and patients," said CNA/NNOC President Sandy Reding, RN negotiator.

Over the next few weeks, more than 14,000 RN members across California and Nevada will vote on the tentative agreement that includes greater economic security and health care

benefits to improve staffing. "We are hopeful that with the greater economic and health care gains we can recruit new nurses and retain experienced RNs to better protect our patients' safety," said Kathy Dennis, RN negotiator and CNA board member.

Agreement highlights include:

- Health and safety provisions to ensure nurses get the highest level of personal protective equipment, including when caring for patients suspected of having Covid. Nurse participation in the Pandemic Task Force;

- Comprehensive workplace violence prevention language which involves the union's input and recommendations;

- Investment in education: Increased tuition reimbursement for education so nurses can continue expanding their knowledge and skills;

- Economic gains and health benefit provisions to help retain and recruit experienced nurses, including no takeaways for pensions or retiree health.

The agreement includes a 13.5 percent wage increase over four years;

Equity and inclusion provisions, including agreement to fight racial injustice and health care disparities within the community, a commitment to a workplace free from racism and unlawful discrimination, and expanding implicit and unconscious bias training;

Shared vision on health care: Dignity Health agrees with the union that health care is a human right and that everyone should have access to quality health care; that we must end racial and ethnic disparities in health-care outcomes, promote the delivery of culturally competent care and the diversity of our health care workforce; and have a commitment to the community.

The California Nurses Association and National Nurses Organizing Committee is affiliated with National Nurses United, the largest and fastest-growing union and professional association of registered nurses in the United States with more than 175,000 members nationwide. ★

SJUSD Superintendent's Message: Supporting Our Afghan Community



Kent Kern, Superintendent

Kent Kern, Superintendent

Dear San Juan Unified community,

I am devastated to learn about the horrific events currently occurring in Afghanistan and

cannot even begin to imagine what the Afghan people are going through. Basic human rights are being violated and no one deserves to have these rights taken away.

A significant portion of our San Juan Unified community, including students, families and staff members, have family ties and connections to Afghanistan. I want to let those that are personally being affected by these events know that we are here to support them in any way that we can.

Counseling is available to students and staff who may need extra support or simply someone to talk to.

Please contact your school front office or counseling department if you'd like to request counseling support. Additionally, below are a few resources that may be helpful as we have conversations over the next few days.

Mental Health Resources; District Services & Care Solace Referral Service; Helping Children Cope with Emergencies; Supporting Children's Mental Health.

Thank you for being a part of our community and for supporting one another during these difficult times.

Sincerely,
Kent Kern
Superintendent

Commemorating 9/11 National Day of Service

JustServe.org News Release

SACRAMENTO REGION, CA (MPG) - September 11, 2001 - A day that could be remembered solely for the tragedy and the disbelief we experienced together as a nation, yet so individually through our television screens, over and over again as the images replayed. Yet, there were also the helpers, those who brought unity, love and even song on the Capital steps in the wake of the billowing dust, ash and loss. There were the helpers.

Born out of the tragedy of Sept. 11, David Paine and others made a decision. A decision on what they would remember and what they would do. Of who they would be and who they would become because of that day.

"We wanted to make sure the terrorists didn't have the last word in forever defining for generations how America would remember and observe 9/11," said Paine, co-founder of MyGoodDeed and the 9/11 National Day of Service and Remembrance. "We wanted instead to honor the victims and those who rose in service by keeping alive the spirit of unity and service that arose in the immediate aftermath of the September 11 attacks."

In 2011, in observance of the 10th anniversary of the September 11 attacks, MyGoodDeed joined with

other national service organizations in helping to organize what was then considered to be the largest day of charitable service in U.S. history, with more than 30 million Americans participating.

In 2021 that initiative to do good in the face of tragedy continues in our own communities in various forms of charitable service, including volunteering, donations to charities, and simple good deeds. A hero is the one who sees a need, and fills it for their neighbor. Just because it needed to be done. Just to serve.

Nelson Mendela stated "Sometimes, it falls upon a generation to be great. You can be that great generation. Let your greatness blossom." This generation, this one right now in 2021, right here in Orangevale, Fair Oaks, Citrus Heights, Folsom, Antelope, Sacramento. This is the generation that can bloom right out of the challenges wrought in 2020 and into 2021. As we unite, build, rebuild, heal, lift, serve - together.

Paine's good friend Jay Winuk lost his younger brother Glenn J. Winuk, an attorney at Holland & Knight LLP, and a volunteer firefighter affiliated with the Jericho Fire Department, in the rescue efforts when the South Tower of the Trade Center collapsed. He remembers his brother by how he answered the call to help. Grassroots Americans in their own

communities can answer a similar call to again step up, again and again committing to respond when they see a need. Even if it's inconvenient. Even if it requires forgiveness. To bring unity and healing by serving.

There are those who see and do. There are those who see and want to do, but don't know how. And there are organizations for nearly every need. If you know where to look. Organizations like JustServe.org and HandsOn Sacramento (www.handsonsacto.org) bring those who want to help to those who need the help, by hosting a network of community organizations and service opportunities on their websites.

As the communities of the greater Sacramento Area, will we stand up to just serve, to just lift, to just unite and build a greater community, a greater tomorrow. Will you?

Let us be that be that greater generation that not only remembers the responders of 9/11, but also sees and remembers their neighbors right at hand, remembers and sees the difficulties of the past two years with an eye of understanding, and remembers the times they have been lifted, so they can lift another.

For more information on how to serve, visit: JustServe.org or HandOn Sacramento, www.handsonsacto.org ★

Social Security Matters Including "COLA" in Benefit Projections



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: In your reply to "Confused Senior" about when to claim Social Security benefits, I noticed that you did not take into account any compounded annual increases in benefit payments. While these are not guaranteed and are dependent upon the economy, they do affect the difference in total amount that can be drawn between eligibility age, full retirement age, or age 70. Would you please address this? **Signed: Stickler for Details**

Dear Stickler: Thanks for your feedback on that article. You are correct, of course, that I did not include Cost of Living Adjustments (COLA) in my response to the question asked, and that was intentional. I seldom include future COLA in these calculations because doing so would mean introducing a speculative factor, and I don't like uncertainties when it comes to claiming Social Security. It's not that I can't include COLA, but it's usually easier for people to grasp the straight (guaranteed) mathematical computation without adding a variable factor which could



result in an inaccurate future benefit projection.

Historically, COLA increases have ranged from 0% to 14% because COLA is tied to inflation - a variable determined by annual changes to the national Consumer Price Index (CPI). If you remember the very high inflation years of the late 70s and very early 80s, those are the years when the highest COLA increases were granted. More recently (but before 2021) inflation has been held to its lowest level in recent history and, accordingly, COLA increases have been quite small. No COLA increases at all were granted in 2009, 2010 and 2015, and the increase in 2016 was a paltry 0.3%. The average COLA increase over the last 10 years (2011 - 2020) was 1.7%, and the average over the last 20 years has been 2.2%. I've done these computations both ways - including a 2% average COLA increase and not including any COLA increase - and the resulting breakeven point for claiming at age 70 vs. full retirement age doesn't significantly change.

For clarity, most early projections now suggest that high inflation in 2021 will cause the 2022 COLA increase to exceed 6%, far

above the average over the past 20 years, further emphasizing the speculative nature of predicting COLA. Although the actual future benefit predictions would be somewhat different with a COLA projection added, those amounts would be conjecture (and "not guaranteed," as you have said). Excluding COLA from such analyses, however, does provide guaranteed amounts and I prefer to use solid numbers rather than speculative ones. If it turns out that COLA improves their benefit amount and break-even age that will be icing on the cake, but they've made their claiming decision based on solid information and guaranteed future benefit increases.

Other feedback from that same article suggested I should have also evaluated an option to claim benefits early and invest them, rather than waiting longer to get a guaranteed higher Social Security benefit. Just like trying to predict COLA, predicting investment growth introduces a variable that I'm not comfortable using when advising about Social Security benefits. For that type of speculative advice, it would be prudent to seek counsel from a certified financial planner.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinion of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). ★





By Marlys Johnsen Norris, Christian Author

It Is No Secret - What God Has Done!

Many of our lives have been changed, healed and transformed by the power of God when we accepted Jesus Christ as our personal Lord and Savior. Regardless of when it happened that special day is now our "Spiritual Birthday".

The first time I made that decision was at a Presbyterian church at the age of 12 but I did not begin my sincere walk with God until I prayed that prayer, understanding what I was doing, with the pastor at a Church of God when I was 34 years old. And I do remember that second date. (7/24/68) My parents were Methodist and Lutheran and later in 1990 my husband and I joined Sunrise Baptist Church in Fair Oaks, California.

"Verily, verily, I say unto you, He that hears my word, and believes on him that sent me, has everlasting life, and shall not come into condemnation; but is passed from death unto life." (John 5:24)

That decision at age 34 has changed and enriched and blessed my life over and over again. To me it is more important and significant than my natural birthday and more important to celebrate as well.

A few years ago, I invited about 20 friends to join me at a restaurant and celebrate that date. It was not about celebrating me, but celebrating the date God gave me a "new birthday". I had each person stand for a few minutes and share about the time they accepted Jesus as their Lord and Savior. If you contact me I will send you the flyer I created to help people who want to celebrate at a restaurant.

It has a place to fill out the Name, Spiritual Birthday and return to you!

About a week ago God gave me an idea to "create a Spiritual Birthday Book" and include people in our family, friends, church and community. Possibly you might want to do it too

I have graciously learned that as we experience each new adventure of growth God delights in our choosing to believe and trust Him in all the areas of our walk of faith! It is no secret what God has done! It is time to share with the world around us, His love for them that they might enjoy having a "Spiritual Birthday" too!!

Marlys Johnsen Norris
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ARM Columnist since 2006
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PO Box 114,
Orangevale, CA 95662 ★

California Wildfires Ignite an Insurance Crisis



By Dan Walters CALMatters

As if California needed another crisis, the state's seemingly perpetual wildfires are forcing millions of homeowners in fire-prone areas to pay skyrocketing premiums for insurance coverage – if, indeed, they can buy it at all.

As the number and severity of wildfires increase, insurers are increasingly reluctant to renew policies and even if they do, premiums often double or triple.

Insurance is required for most homeowners since their mortgage lenders demand it. And if they cannot obtain regular coverage, they are forced into the insurer of last resort, FAIR, that has very high premiums and limits on coverage.

Insurance Commissioner Ricardo Lara has repeatedly invoked a law he authored three years ago as a state legislator, imposing one-year moratoriums on policy cancellations for property in or immediately adjacent to the sites of major fires.

In 2020, Lara's moratoriums covered 2.4 million policyholders after fires scorched more than 4 million acres and consumed hundreds of homes and other buildings. When this year's fires are finally extinguished, including the immense Dixie fire and the Caldor fire that nearly wiped out South Lake Tahoe, Lara will extend the moratoriums to

their burn zones.

At best, however, such moratoriums are merely stopgaps. So what, one might ask, are politicians doing about the crisis?

There is some scapegoating. This month, Assemblyman Marc Levine, a Democrat from fire-prone Marin County, fired off a letter to insurance trade groups, telling them, "I do not believe that the costs of utility mismanagement, or the impacts of climate change should be arbitrarily and capriciously passed through to my constituents in the form of homeowners' insurance being declined, non-renewed, or their insurance premiums being raised exorbitantly. Particularly when there has been no change of conditions or circumstances."

Circumstances are also beyond insurers' control as they assess potential losses and calculate whether to offer coverage and if so, what to charge. They cannot, as Levine seems to suggest, ignore the perils regardless of their causes.

Levine later introduced legislation that would have the state become an insurer for those unable to buy coverage elsewhere.

John Norwood, a veteran insurance industry lobbyist, set forth the dilemma in a recent article for an industry publication:

"The availability and affordability of property insurance in California are not likely to change until the worldwide reinsurance market believes California is serious about addressing its wildfire risks and there are demonstrable results in reducing the number and severity of wildfires in the state.

"Without the reinsurance market backing California

property/casualty insurance companies, there will continue to be an availability crisis in the state for property insurance and prices for such coverage will continue to increase substantially to the detriment of California's homeowners and businesses."

The initial state budget signed by Gov. Gavin Newsom appropriated \$2 billion for making the state more fire-resilient, but was criticized for spending many billions more on problems of lesser import. Last week, with big fires still burning, the wildfire budget was sharply increased before the Legislature adjourned for the year.

Reducing the likelihood of destructive fires is a good step in the right direction, but the insurance crisis demands more – perhaps, even, an entirely new approach.

The state could, for instance, purchase basic disaster insurance for every California property owner – covering earthquakes and floods, as well as fires – and pay for it through some sort of property-based assessment. Property owners could tap the private market for coverage beyond the basic policy's limits.

Through reinsurance, the risk would be spread worldwide and Californians wouldn't have to worry about scrounging for coverage. The state's voluntary earthquake insurance program already embodies that concept.

There may be other workable approaches, but without new thinking, the insurance crisis will, as Norwood warns, continue to worsen.

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

Hallelujah... She's Baaaaack

Dr. James L. Snyder

I have learned that you don't miss something until it is gone. Unfortunately, sometimes, it's too late.

Over six weeks ago, or was it nine months, I took my truck in for a regular checkup. I was going away for the week, so I thought I would drop the truck off and let them work on it when they had time, and then when I come back, it would be ready.

I took it in on Monday, then we left for our family reunion, and on Tuesday, the machine shop called me with some rather sad news. The engine in my truck was just about finished. So I had a choice of getting a new engine or buying another truck.

The last idea wasn't a good one for me.

During those six weeks, my wife and I shared her little van for our travels. We had to coordinate our schedule so we could be united.

She would drive her van, and I would go along when we would go to church or some other function that we had to be together. So that wasn't too bad.

Then, when she had to go somewhere, she would

use her van. Sometimes she would drop me off at the church office and then go on her schedule and then come back and pick me up. That wasn't too bad.

When she had nowhere to go, and I had somewhere to go, I would then be driving her little van. I did not know how little this van was until I started driving it.

I could barely get in on the driver's side, get all buckled up and ready to go. Everything had to be changed, like the mirrors, the seat and the steering wheel.

If I thought getting into that little van was difficult, all I had to do was wait until I had to get out, and that was a completely different story. Several times I actually fell out because there is no real structure for a man my size.

I didn't know how much I really liked that truck until I was driving this little sissy van. In the truck, I could be myself, but in that little van, I could not be myself, that's for sure.

Then this past Tuesday, I got that telephone call I was impatiently waiting for. The truck was ready, and all I needed to do was come by and pick it up.

But, of course, that meant I needed to pay the bill for the repairs.

When I hung up the phone, I was really excited.

The Gracious Mistress of the Parsonage looked at me and said, "Why are you so excited?"

I just looked at her and smiled.

"Oh," she said with a grin, "your truck is ready."

She drove me to get my truck, and as we were traveling, she looked at me and said, "You really missed your truck, didn't you?"

I thought of a verse of Scripture along this line. "Look to yourselves, that we lose not those things which we have wrought, but that we receive a full reward" (2 John 1:8).

I really don't appreciate what I have until I lose it. This is also true of people. We don't realize how much a person means to us until they are gone.

Dr. James L. Snyder is pastor of the Family of God Fellowship, 1471 Pine Road, Ocala, FL 34472. He lives with his wife in Silver Springs Shores. Call him at 352-687-4240 or e-mail jamessnyder2@att.net. The church web site is www.whataffellowship.com. ★

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- ACROSS**
- Sweeney Todd's weapon
 - It's in the hole?
 - Plural of #6 Across
 - Soft palate dangler
 - Each one for himself?
 - Red Cross supply
 - Short skirts
 - Flightless bird
 - Wavelike patterned silk
 - *Philip Banks' wife
 - *Dre Johnson's wife on "Black-ish" and occasional site around rain storm
 - 31st of the month, e.g.
 - E-mailed
 - Digital audio workstation
 - Essence of idea
 - Mouth infection
 - Fusses
 - Burden or load
 - Official language of Lesotho
 - Choose politically
 - Sashay
 - Thailand, formerly
 - All worked up
 - One assigned menial work
 - Rancher's unit
 - Blue jeans
 - Famous Scottish lake
 - A cause of inflation
 - Number one
 - Israel Kamakawiwo'ole's guitar
 - *Stars Hollow Luke's love interest
 - *Louise Jefferson's husband
 - Like a solitary player
 - Government Printing Office
 - Home to BYU
 - Request to Geico
 - Calendar mo.
 - Gladdened
 - 36 inches
 - *Jake and ___ of "Brooklyn Nine-Nine"
 - Rub off

Crossword Puzzle Solutions on Page 7

1	2	3	4	5	6	7	8	9	10	11	12	
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64						65	66		67			68
69								70		71		
72						73				74		

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- DOWN**
- Cuba Libre ingredient
 - Tel ___ Israel
 - Pueblo tribesman
 - Good will branch
 - Leveling to the ground
 - Congregation's echo
 - *Mitch's husband in "Modern Family"
 - Accustom
 - Long, long time
 - Baby container
 - German currency
 - Old World duck
 - The ___ an English rock band from the '80s
 - Goodbye to amiga
 - Marching insect
 - Classroom attendee
 - *Patrick's fiancée on "Schitt's Creek"
 - Dig, so to speak
 - King of the gods in Wagner's "Das Rheingold"
 - Barber shop sound
 - Civil Rights icon
 - Ancient city in Africa
 - *Javen's companion on "Temptation Island" or Lamb Chops' puppeteer
 - *Marge Simpson's husband

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

Solutions on Page 7

Find Puzzles on Page 7

R	A	Z	O	R		A	C	E			A	C	E	S
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M	I	N	I	S		E	M	U		M	O	I	R	E
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Sudoku Puzzle on Page 7

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

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Final Draft of Climate Action Plan Released

By Ken Casparis, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - After years of work and multiple rounds of public review and comment, the final draft of the Sacramento County Climate Action Plan (CAP) has been released! This final draft will be available for public review for a period of 30 days before moving on for approval and implementation. Public comments will be accepted through Oct. 8, 2021.

It's no secret the region has been affected by climate change. More and more it seems like the Sacramento region is impacted by smoke from nearby fires that burn more intensely and frequently than in years past, and most of the state is currently experiencing extreme drought.

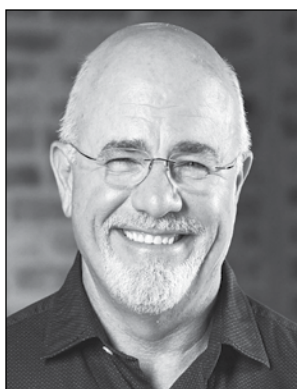
The CAP is our plan to reduce Sacramento County's contribution to climate change while addressing the impact climate change has already had on the area. "We have taken the time to really listen

to what our residents have had to say about the various drafts of our Climate Action Plan," said Todd Smith, Principal Planner. "We have put together a strong final draft that addresses residents' concerns and sets us up to meet our ambitious goal of carbon neutrality by 2030."

The Office of Planning and Environmental Review (PER) plans on bringing the CAP before the Planning Commission in October 2021. Once approved by the Planning Commission, the CAP will move on to the Sacramento Board of Supervisors for final approval, likely in early 2022.

In addition to publishing the final draft CAP, PER is also releasing some helpful FAQs and a table that breaks down the types of public comments received and how they are addressed in the CAP or other PER plans and policies.

To learn more about the CAP, visit the PER website. For comments related to the CAP, email ClimateActionPlan@sac-county.net by Oct. 8, 2021. ★



Dave Ramsey Says

cheat or anything like that. He's probably like a lot of small business owners in that he's just a little disorganized. Still, you need to correct this behavior.

If it were me, I'd go to his office and have a friendly, sit-down meeting about things. There's no reason to start throwing threats around, but he needs to understand you can't be his bank. You're a small business, too, and you need your money.

Ask a few questions, and find out what's really going on. Then, let him know it will help matters if he can get current on the bill by a certain date. You've provided goods and services, and he owes you money, so this is a fair request. You might think about adjusting your payment agreement to reflect that once he's current, payment must be within 10 days of delivery from that point on.

If that's not workable, you may have to switch to a cash-only basis - where

payment is due on delivery. And if none of these options work, well, you should probably tell him to find another supplier.

-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 20 million listeners each week. He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business, and 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. ★



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Dare to Live Without Limits

by Bryan Golden

Who Do You Spend Time with and Who Do You Listen To?



The people you choose to associate with have a big impact on you. Positive people boost your attitude and enthusiasm, while negative ones drag you down. Spending time with the positive people leaves you upbeat, while the negative people leave you drained.

You decide who you spend your time with. Be selective. Look for people who share your enthusiasm and attitude. Associate with those who are upbeat, pleasant, and motivated.

Far too often people socialize with those who leave them angry, depressed, drained, or unhappy. Why do this? You only have so much time in each day. You are better served connecting with people who contribute to your wellbeing.

Attitudes are contagious. Do you want to feel invigorated or depleted after spending time with others? Seek to spend time with people whose attitudes are worth catching. You want situations where each participant has something positive to contribute.

There are several warning signs that someone is likely to sap your energy. Complainers incessantly obsess about problems. They focus on problems while having no interest in solutions. They're "experts" on what's wrong, along with endless dire predictions.

Gossips love to spread dirt on others. They are constantly on the lookout for embarrassing and damaging details about people. Gossips also spread rumors, speculation, or stuff they

make up. Anything you say to them will be spread around.

Condescending people continually strive to show how and why they are better than everyone else. Everything revolves around them. They have no interest in what's happening to others unless they can use it to show how they are superior.

Self-absorbed people make everything about them. They hijack conversations and are not interested in what others have to say. Even when you are speaking with someone else, they will insert themselves into the conversation.

These are just a few examples of the types of people who drain your energy and enthusiasm while contaminating your attitude. The best way of avoiding the deleterious impacts of these people is through avoidance.

Have high standards for yourself and others. Prune from your social circle people you can't count on, are energy drains, are negative or toxic, don't reciprocate, or take without giving back. Being selective with who you associate with isn't rude. It is protecting yourself.

Always be polite and courteous when declining an invitation to a gathering you don't want to attend. Be sure to thank the person for being invited. Tell them you appreciate being thought of but can't make it due to a previous commitment.

Seek out people who share your outlook on life. Spending time with them is

enjoyable. You'll contribute to their well-being also. When you leave, you'll feel recharged. If you can't immediately find these people, you're better off alone than with those who will drain you.

Although everyone has an opinion as to how you should be living your life, there are only certain people you should listen to. If you are looking for advice, turn to someone who has more experience than you and is already where you want to be. Seek out people you want to emulate and then learn from them.

Even though people close to you may be well intentioned, unless they have accomplished what you want to accomplish, they can't advise you on how to reach your goals. Unfortunately, there is sometimes a tendency for jealousy when you are making headway towards your objective. Ignore the naysayers and critics.

Surround yourself with other motivated, positive, and enthusiastic people. You want to be part of a group where everyone benefits. Listen to those who have the experience and expertise to guide you along your desired path.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper. © 2021 Bryan Golden ★

Ask Toni

October 15 is Coming ...

Know Your Medicare Annual Enrollment Options!!



Toni King

Toni:

I turned 65 in February and did not enroll in a Medicare Prescription Drug plan. I've been told that I must wait until October for Medicare's Annual Enrollment time. I need help

now because I have been diagnosed with Parkinson's and my brand name prescription is very expensive. I thought I could enroll at any time of the year. What can I do?

James...Tampa

Hello James:

Medicare's Annual Enrollment involves only enrolling in a standalone Part D Medicare Prescription Drug plan or a Part C Medicare Advantage plan with or without Medicare Prescription Drug plans. *Medicare Annual Enrollment does not involve changing or enrolling in a Medicare Supplement. * Medicare Annual Enrollment Period is only for enrolling in or changing a Medicare Part C Medicare Advantage Plan and Part D Medicare Prescription Drug Plan.

This year's Medicare Annual Enrollment starts on Friday, October 15, and it will end at midnight on Tuesday, December 7th (Pearl Harbor Day). All plans will have January 1st as their start date.

This is the time when you can make changes to your Medicare Part D Prescription Drug plan or Medicare Part C Advantage plan, or you could enroll if you missed your enrollment time when you were first eligible like you did, James, when you turned 65.

Below are the changes that a Medicare beneficiary can make during AEP (annual enrollment period):

- Enroll in a Medicare Part D Prescription Drug Plan.
- Change from one Part D Medicare Prescription Drug Plan to a new Part D Medicare Prescription Drug Plan.
- Enroll in a Part C Medicare Advantage

Plan with Prescription Drugs

- Change from one Part C Medicare Advantage Plan with or without Prescription Drug plan to a new Part C Medicare Advantage Plan.
- Return to Original Medicare and purchase a Medicare Supplement and enroll in a standalone Part D Medicare Prescription Drug Plan.
- Return to Original Medicare only and enroll in a Part D Medicare Prescription Drug Plan
- Or Return to Original Medicare with no Part D plan. *Don't forget there is a penalty for not enrolling in a Part D Medicare Prescription Drug plan when first eligible. *

For those who already have either a Part C Medicare Advantage plan with or without prescription drugs or a standalone Part D Medicare Prescription Drug plan, Medicare's Annual Enrollment is the time to make sure your drug plan or Medicare Advantage plan still meets your needs, especially if you had any changes to your health.

Visit www.medicare.gov after Wednesday, October 1st to view 2022 Medicare Part D and Medicare Advantage plans with enrollment starting Friday October 15. The website has a tool for helping you narrow your search for new Medicare Advantage and Prescription Drug plans.

It is wise to verify every year that your prescription drugs are covered on your Part D Medicare Prescription Drug plan. Medicare Advantage or Prescriptions Drug plans can change their prescription drug formulary each year and if your prescriptions are not covered for the next year, you may have to pay 100% of that prescription out of your pocket if it is not covered on your Part D plan.

For information about specific Medicare questions, email info@tonisays.com or call 832/519-8664 to have your Medicare questions answered.

Toni King, Medicare author/advocate is giving a \$5 discount to the Toni Says® readers on the new 2021 Medicare Survival Guide® Advanced book at www.tonisays.com. ★

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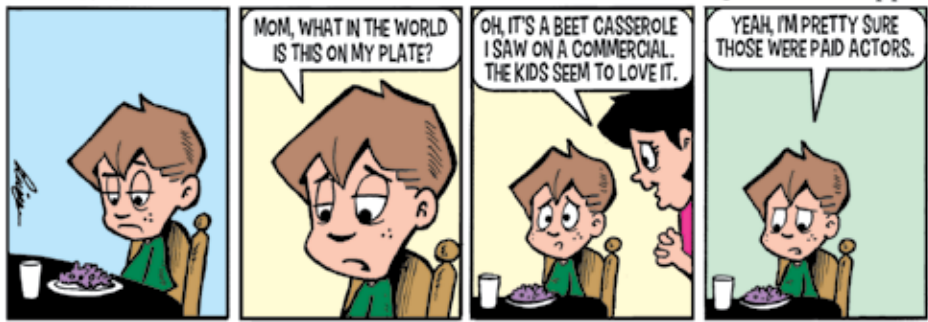
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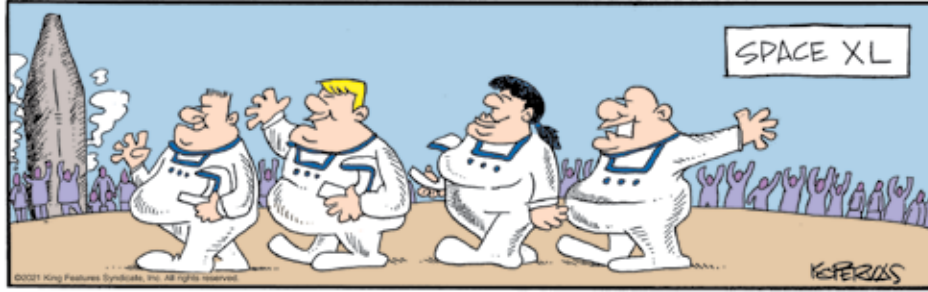
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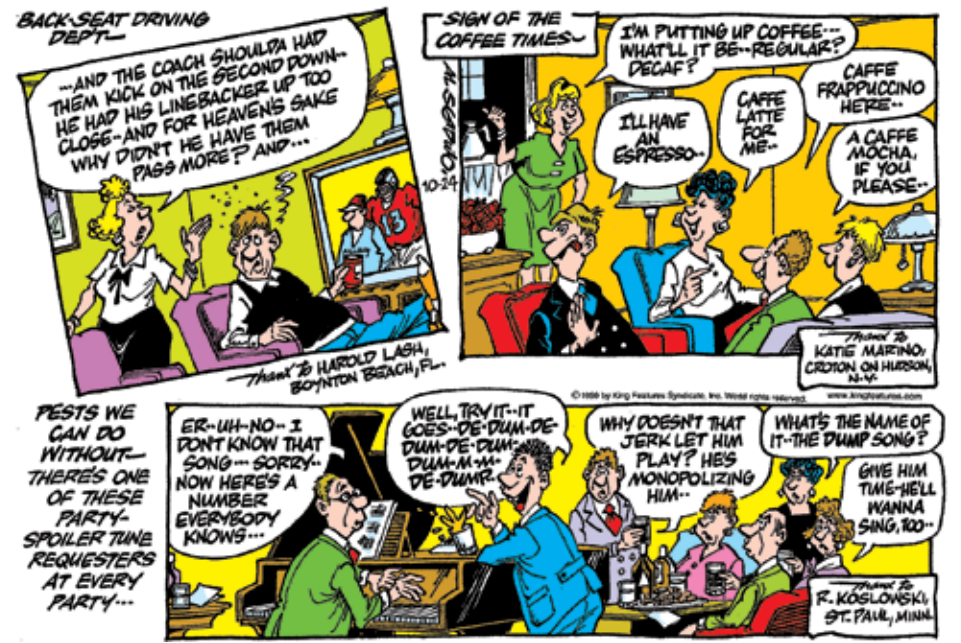
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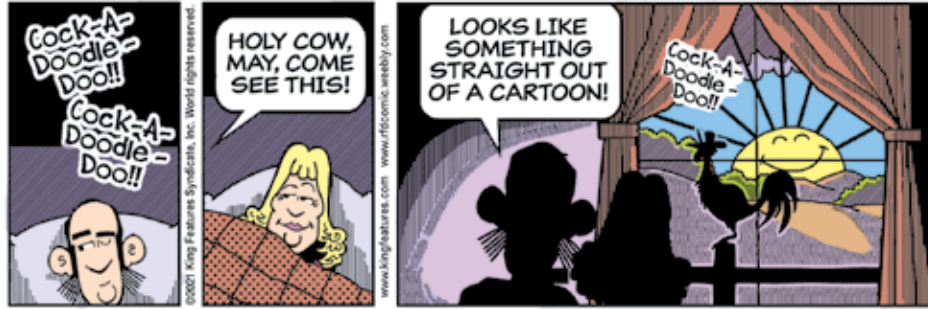
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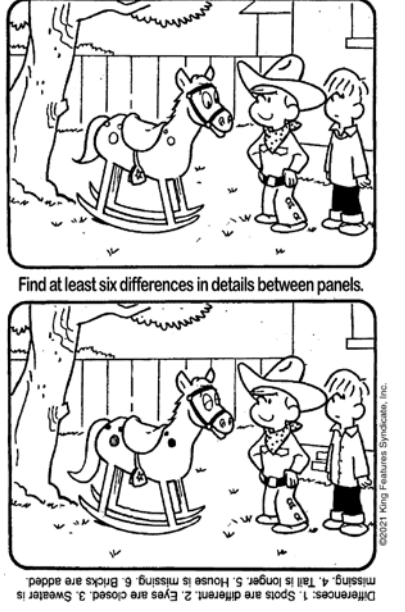


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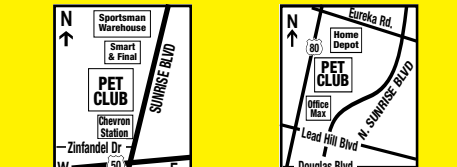
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<p>CAT'S PRIDE FRESH & LIGHT PREMIUM CLUMPING CAT LITTER</p> <p>15 Lb Jug Limit 2 Jugs</p> <p>\$6.99</p>	<p>SOLID GOLD DRY DOG FOOD</p> <p>•Hund n Hocken •Wolf King Bison •Holistique •Millennia •Fit n Fabulous •Wolf Cub Bison 24 Lb & 28.5 Bag Limit 2 Bags</p> <p>10% OFF OUR REGULAR LOW PRICES</p>	<p>HEINZ PUP-PERONI DOG TREATS</p> <p>•Beef •Lean •Bacon •Prime Rib 25 Oz Pkg Limit 2 Bags</p> <p>\$9.49</p>

<p>GREENIES DOG TREATS Value Pack</p> <p>12 Oz Pkg</p> <p>•Chewy Texture • Easy to Digest •Regular •Grain Free 12 Oz \$13.99 •Teeny (43 Ct) •Reg (12 Ct) •Petite (20 Ct) •Large (8 Ct)</p> <p>Limit 2 Bags Per Family</p> <p>\$11.99</p>	<p>PENN-PLAX CASCADE POWER FILTER SALE</p> <table border="1"> <tr> <th>MODEL</th> <th>TANK SIZE</th> <th>PET CLUB SALE</th> </tr> <tr> <td>CASCADE 100</td> <td>20 Gal</td> <td>\$21.99</td> </tr> <tr> <td>CASCADE 150</td> <td>35 Gal</td> <td>\$34.99</td> </tr> <tr> <td>CASCADE 200</td> <td>50 Gal</td> <td>\$41.99</td> </tr> <tr> <td>CASCADE 300</td> <td>100 Gal</td> <td>\$43.99</td> </tr> </table>	MODEL	TANK SIZE	PET CLUB SALE	CASCADE 100	20 Gal	\$21.99	CASCADE 150	35 Gal	\$34.99	CASCADE 200	50 Gal	\$41.99	CASCADE 300	100 Gal	\$43.99
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<p>ROSY'S ORGANICALLY GROWN KITTEN GRASS</p> <p>•Single Tub</p> <p>\$2.99</p>	<p>MULTI-PET SOFT DOG TOYS</p> <p>All Varieties</p> <p>20% OFF OUR SUPER LOW PRICES</p>	<p>AQUEON BOXED 10 GALLON TANK With Economy Kit</p> <p>Just add Heater For Tropical Fish</p> <p>\$44.99</p> <p>Limit 1 Per Family</p>														
<p>BOODA DOME CLEAN-UP STEP COVERED LITTER BOX</p> <p>\$24.99</p>	<p>THUNDERSHIRT DOG & CAT ANXIETY CALM PAWS CALMING PRODUCTS</p> <p>20% OFF OUR SUPER LOW PRICES</p>	<p>KENT MARINE WATER SUPPLEMENTS</p> <p>20% OFF OUR SUPER LOW PRICES</p>														

<p>BONUS COUPON</p> <p>FANCY FEAST ELEGANT MEDLEYS CANNED CAT FOOD</p> <p>Selected Varieties - 3 Oz Limit 6 Cans with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 9/15/21 - 9/21/21</p> <p>ON SALE EVERYDAY CHM PLU 568</p>	<p>BONUS COUPON</p> <p>FANCY FEAST CLASSIC BROTH</p> <p>1.4 Oz - All Varieties Limit 2 Pkgs With Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 9/15/21 - 9/21/21</p> <p>95¢ CHM PLU 377</p>	<p>BONUS COUPON</p> <p>ARM & HAMMER CAT LITTER DEODORIZER</p> <p>20 Oz Box Limit 2 Boxes with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 9/15/21 - 9/21/21</p> <p>\$1.49 CHM PLU 422</p>
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Unintended Consequences



Commentary by Bruce Lee

Driving by a local Chick-fil-A recently, I was surprised to see their largest sign (30 feet in the air) proclaim \$17 per hour as their starting wage! The restaurant's premium ad space was not directed to customers, but to potential employees! Wow, that's \$4 an hour over the \$13 minimum wage if 25 employees or less (\$14 if over 25 employees). \$35,000 a year for unskilled labor – that's more than some teachers make. I don't think the Chick-fil-A prices have increased much, so this small business's bottom line is being squeezed.

At a local Denny's, I called to reserve a table and was told that they close at 5pm because they had no employees! What? Yes, the manager advised. "We need 30 employees, but only have ten. We can't find anybody to work."

I related the Denny's experience to a friend, who said, "It serves them right. These big corporations don't pay a livable wage to workers to risk their life with Covid!" I explained that this Denny's is a franchise (a small business owner who I know) and Covid barely impacts younger, healthy people.

Clearly, the lack of employees has become a big thing for many businesses! Remember Costco food samples by Club Demonstration Services (CDS)? A highlight

of my Costco visits! They stopped with Covid, but they're back, in limited number. A CDS employee advised that they need 25 servers at Folsom, but could only find five, and one of those drives 36 miles from Jackson – one way!

Kathrin Grosse, a German immigrant, started Kathrin's Biergarten in Rocklin in 2017, says the employee shortage for she (and vendors she depends on) is extremely stressful – working herself and family to death while not knowing what business hours she can keep open due to staffing. "Soon people will not know how to work anymore and feel entitled. And, when I'm closed, it hurts my people who want to work!"

Here's the thing, basic unemployment is about \$400 per week (it ranges \$40-\$450), and the Federal Pandemic Unemployment Compensation (FPUC) provides \$300 weekly. That's \$700/week, \$2,800 a month, or \$36,400 a year!

A manager of a Tahoe breakfast restaurant was blunt: "Not everyone wants to come back to work. If you work, you make \$3,000 to \$3,500 plus a little extra tip income. But, if I can make \$2,800 a month, why bust my ass, I'll stay home!"

The lesson is that government interference with the economy is a delicate balance (from "laissez-faire" to "command and control") and almost always creates "unintended consequences." Working years in the Governor's Finance, I was briefed on these matters. For example, Proposition 13 reformed taxes, but that created other problems, so we did something else...which created new consequences, so we tried another thing, and so forth. The current FPUC

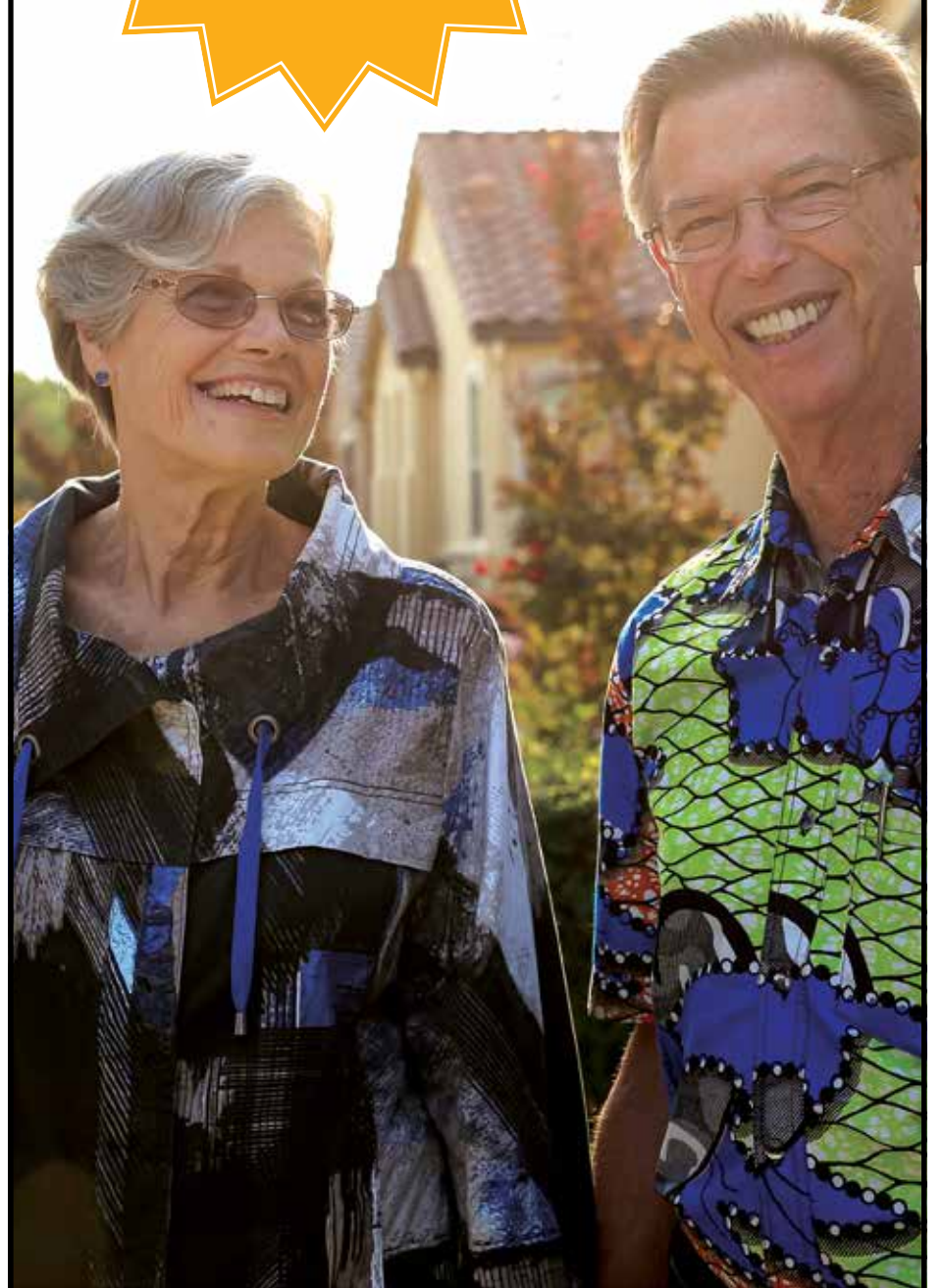
extension ends Labor Day, but it could be extended to 2022 (per rumors as of this column submission).

Government tends, with the best of intentions, to tumble along. Nobody thought the FPUC payments would stifle employment by creating a worker dependency upon government money – disincentivizing employment. Politicians were being "nice." But the "politics of niceness," as I call it, creates problems. Bureaucrats who live thousands of miles away cannot predict all consequences. And, their "one shoe fits all" approach seldom works well.

Hence, decentralized decision making is usually the best approach. Local decision makers are in-tune with local circumstances. And, better yet, the most decentralized process is to provide reliable information to citizens and let them make the best choices for themselves! In this way, we have liberty, as well as healthy decision making.

Decentralized government to practical extent is an important protection of our unalienable rights. This is the sixth principle in my list of founding principles of our America. This is why Thomas Jefferson wrote in 1811, "(T)he true barriers (defensive walls) of our liberty in this country are our state governments ..."

W. Bruce Lee is an educator and speaker (WBruceLee.com) with a career in government as an elected official and fiscal advisor, who has worked at the local, state, and federal levels. He authors the "We the Government" column as a community service. He is President of the Sacramento Taxpayers Association (SacTax). His private message telephone is 916-624-6476. ★



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ELECTRIC RICE COOKER **3.99**

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