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JULY 16, 2021

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An American Aviation Hero

Museum Hosts African Americans in Aviation



Chauncey E. Spencer II (left) brings his mobile museum to the Aerospace Museum of California. An image of his father (center) is central to the trailer exterior. Visiting the recent exhibit on African American achievement are James Ward and son Connor (2) and Southwest Airlines pilot Tyrone Ward. Captain Ward volunteers as an Aerospace Museum director.

Story and photo by Susan Maxwell Skinner

MCCLELLAN, CA (MPG) - An exhibition detailing contributions to aviation by African Americans touched down last week at the Aerospace Museum of California. Contained in a restored 1937 Pierce Arrow trailer, the program was viewed by more than 600 people in four days.

Trailer and curator Chauncey E.

Spencer II began the educational pilgrimage in Palm Desert last year. "African Americans in Aviation" has since presented in 25 cities in 18 states. Repurposed as a mini-theater, Spencer's vintage trailer screens a documentary on his Greatest Generation father's achievements for flight and humanity. Against all odds in the 1930s, the pilot/civil rights activist found wings. He then opened the door for other African

Americans to fly. Preserving this part of Americana is a labor of love – and family pride – for the pioneer's son.

The elder Chauncey E. Spencer was raised by a poet mom and a business entrepreneur dad in Lynchburg, Virginia. Like millions of his generation, he was galvanized by the feats of aviation pioneers. When he sought flying lessons, an instructor told him: "We don't teach coloreds to fly, as

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County Updates Climate Action Plan

By Ken Casparis

SACRAMENTO COUNTY, CA (MPG) - Sacramento County Planning and Environmental Review (PER) staff are hard at work on the final draft of the Communitywide Climate Action Plan (CAP), which aims to significantly reduce greenhouse gas emissions and prepare the County for climate-related impacts for decades to come.

PER staff expects the final draft CAP will be available for public review sometime in mid summer. You can be among the first to see it by signing up for email or text alerts.

Climate change is expected to affect the region in a variety of ways: hotter temperatures and more extreme heat events; increased wildfire risks; unpredictable rainfall and flooding; reduced snowpack and impacts to the water supply, among others.

The CAP will serve as a policy and technical document that will be used to update other plans and codes – such as the Sacramento County General Plan and County Building Codes – to help the County reach greenhouse gas reduction targets.

"The Climate Action Plan is an extremely important project so we are really taking our time and listening to our residents and the experts to make sure that we get it right," said Todd Smith, Principal Planner. "Our goal is to have an implementable communitywide plan that reduces Sacramento County's contributions to climate change while addressing its impacts."

Following public review, PER staff hopes to get the CAP before the Board of Supervisors for approval in late fall 2021.

Presentations from past public workshops and Board of Supervisors meetings that give examples of some of the concepts under consideration are available on the Planning and Environmental Review website.

For questions about the CAP, email ClimateActionPlan@sac-county.net.

New "Jazzershop" Community Chorus Forms in Fair Oaks

By Thomas J. Sullivan

FAIR OAKS, CA (MPG) - A new mixed-voice a cappella community chorus, "Stay Tuned" has formed in Fair Oaks. Their vocal style is decidedly "jazzershop," a term coined by their musical director Terrie Carrozzella.

"We are jazz-focused, but we also sing some pop and other a cappella music." The term barbershop relates to the way which the music is arranged," she said.

The chorus welcomes all singers and embraces the motto "everyone in harmony," said its director. The chorus is a subsidiary of a well-known Sacramento-based men's barbershop chorus, the award-winning Voices of California (VoCal) Chorus.

Membership is approximately 25, Carrozzella said. She anticipates that number to grow as the public looks to engage in more community group activities such as singing.

Fifteen members of the chorus attended the group's



Members of Stay Tuned will be meeting for in-person rehearsals at the Old Fair Oaks Library at 4200 Temescal Street announced musical director Terrie Carrozzella (front center). Photo by Thomas J. Sullivan

first in-person rehearsal in more than a year Sunday, June 27th in the backyard of a member's residence in Granite Bay.

"It's my first rehearsal," said Raphael Pazo, who said he didn't mind the drive from Lodi. "It's a very friendly, diverse mix of singers. I look forward to singing with them."

Cynthia McCarver, of Elk Grove, sings baritone. She's sung before in a vocal quartet with Carrozzella. McCarver said she was attracted by becoming part of a mixed a capella group where so many choral groups are segregated by gender.

"It's a relaxed and supportive environment. If you

do sing, don't be shy. Come to a rehearsal," she said.

Dwayne Smith, a resident of Antelope, sings bass. "I've been singing most of my adult life, mostly in all-male choruses and barbershop groups," he said. Smith, a member of Voices of California (VoCal) said the chance to sing in a jazz

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WE SUPPORT OUR MILITARY

Northridge Dental Group Relocates



The staff of Northridge Dental. Back row left to right: Dr Steve Kim DDS, Laurie Van Tassel - Office Manager, Lori Mobley - Administrative Assistant, Evelina Capmare - Dental Assistant, Anita Zhirkova - Dental Assistant, Charlotte Stahl - Registered Dental Assistant. Front: Chrissy Gilbert - Registered Dental Assistant and Andrea Lindsay - Registered Dental Assistant. Photo by Dr. Steve Kim, DDS

By Thomas J. Sullivan

SACRAMENTO REGION, CA (MPG) - Dr Steve Kim of Northridge Dental Group, formerly Carmichael Dental, has recently relocated to a new office at 6600 Madison Ave Suite in Carmichael. The recent move will better serve his patients in the greater Carmichael, Fair Oaks, and Rancho Cordova area. The office is open Monday through Thursday from 8 a.m. to 5 p.m.

Dr Kim is excited to offer a range of new products and services for his patients who are considering dental implants to replace missing teeth and for patients who struggle daily with dentures. Northridge Dental Group has the latest technology for optimum patient treatment, education, and comfort. Dr. Kim encourages his patients to be active participants in their oral health. Digital X-ray, CT, CAD/CAM, and CBCT scans are used to help patients

to understand their oral health and to visualize their treatment options. Patient comfort is extremely important to Dr Kim, and he offers sedation for patients who are fearful or for those who require extensive treatment. Dr. Kim said he is passionate about providing patients with high quality, cutting-edge dentistry. His interest in modern, advanced dental technology and his dedication to lifelong learning allows him to present his

patients with complex treatment plans with full confidence. Dr. Kim is also involved in numerous postgraduate courses, teaches implant courses and conducts live surgery continuing education seminars. His interest in dental implants led to his involvement with Hiossen Dental Implants. Dr. Kim enjoys being an active member of the Sacramento District Dental Society, the California Dental Association, and

the American Dental Association. He received his Bachelor's of Science degree in Molecular Cell Biology from the University of California at Berkeley and went on to obtain his Ph.D. in Dental Surgery Degree from the University of Southern California. He then returned to Northern California and has been practicing dentistry in Sacramento since 2001. When he's not working, Dr. Kim enjoys spending

time with his friends and family. In particular, he loves practicing his golf game. "Whether you are new to dentures or have worn them for years, an implant or "Snap-on" denture is a great solution to uncomfortable dentures or partials. We also have several other solutions to replace missing teeth with implants. If you are interested in learning, call Dr. Steven Kim at 916-944-1197 for your free consultation today! ★

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SJUSD Faces Lawsuit and Push for Board Expansion

Story by Shaunna Boyd

SACRAMENTO REGION, CA (MPG) - The San Juan Unified School District (SJUSD) Board of Education held a special meeting on July 1, to resume the transition from at-large elections to trustee-area elections. They heard public input and discussed their preferred criteria for the creation of a trustee-area map, which will be used in the November 2022 election.

The process began in February 2020, when the SJUSD received a demand letter from attorney Scott Rafferty alleging that the current at-large election system could violate the California Voting Rights Act (CVRA) by impairing the ability of minority voters to influence the outcome of board elections. The CVRA has a “safe harbor” provision, which gives the agency 45 days to voluntarily decide to transition the election system; a lawsuit cannot be filed during that time. Safe harbor allows another 90 days after the resolution for potential maps to be drafted and to conduct the necessary public hearings.

On March 10, 2020, the SJUSD board adopted a resolution stating their intention to transition to trustee-area elections. They held the first required public hearing on March 31, 2020, through teleconference in accordance with the stay-at-home order in effect at that time. An executive order from the governor in April 2020 allowed agencies to pause the transition timeline in an effort to ensure public safety during the pandemic. The board chose to pause the transition until public meetings could be held in person, citing low engagement at the March 31 meeting.

Folsom Cordova Unified School District (FCUSD) also received a demand letter from Mr. Rafferty in February 2020. Despite the executive order allowing a paused timeline, FCUSD instead voted to continue their process by holding the public hearings through teleconferences. FCUSD approved a trustee-area map last summer that was used in the November 2020 election.

As a result of the SJUSD board’s decision not to move forward with the transition ahead of the 2020 election, Rafferty filed a lawsuit in Sacramento County Superior Court in October 2020. The lawsuit alleges that the SJUSD never intended to comply within the safe harbor



A group of community members assembled outside the San Juan Unified School District office, preparing to speak during the public hearing. They want to expand the board to seven seats as part of the election transition process. Photo by Shaunna Boyd

timeframe because even while holding the first hearing through teleconference they were also submitting a letter to the governor requesting the timeline be paused on the assertion that compliance wasn’t possible due to COVID restrictions. The lawsuit stipulates that the executive order did not prohibit teleconferenced public hearings and that SJUSD should have moved forward as planned. Among other allegations, the lawsuit states that the board wanted to wait until after the 2020 election in order to protect the incumbents who were up for reelection.

The transition timeline restarted when the governor’s order expired on June 30, 2021. The demographer explained that draft maps will be drawn using 2010 census data, and then later adjusted when the 2020 data is released. When drafting the trustee-area maps, certain criteria must be met. Areas must be compact, contiguous, and nearly equal in population. The boundaries cannot be gerrymandered to dilute minority votes. Boundaries should also respect geographical features, neighborhoods, and communities of interest (those who share economic and political interests).

At the July 1, 2021, public hearing, many community members spoke in support of expanding the board from five trustees to seven as part of the transition process. They argued that in a

school district as large as SJUSD, lower income areas – such as Arden Arcade and Citrus Heights – are underserved, resulting in low rates of student achievement. Proponents of a seven-trustee board stated that having local representation would allow those areas most in need to have a stronger voice in board decisions.

Others spoke in favor of maintaining the five-trustee board, asserting that too many cooks in the kitchen can make it more difficult for the board to make decisions. They worry that with seven trustees, each might put the interests of their own area ahead of what is best for the district as a whole.

Some even stated they believe the expansion effort is driven by individuals who have run failed campaigns for seats on the board, viewing it as a way for disgruntled would-be politicians to further their own political agendas. Such comments could be a reference to Magali Kincaid, a vocal supporter of expanding the board, who unsuccessfully ran for a seat in 2018. She is also one of the plaintiffs in the CVRA lawsuit filed by Mr. Rafferty against SJUSD. “We need seven trustee areas,” said Kincaid at the July 1 meeting. “It’s time to put aside your personal interests...and bring greater accountability and empowerment into the hands of the community.”

Proponents of board expansion believe that it will create more fair and equitable governance. If each trustee serves a smaller area, they say it will improve focus on the concerns of that area – giving greater representation to those in underserved neighborhoods. Many residents from Citrus Heights support the expansion, pointing out that the city makes up approximately 25% of the district population but hasn’t had a representative on the board in almost 20 years. The Citrus Heights City Council also recently passed a resolution supporting the expansion of the board to seven seats.

Attorney Scott Rafferty spoke at the meeting as well, stating that if the board agreed during the meeting to move forward with seven seats, “we’ll settle the lawsuit; it’ll be over.”

Board members thanked everyone for their input and assured the audience that draft maps for both five and seven trustee areas would be created for consideration. Through board consensus, they advised that each trustee area should have at least one high school within its boundaries. They also removed residency of current incumbents as a consideration, stating that should not be a factor.

Draft maps will be presented at a special meeting on July 13, for review by the board and more public input on the trustee-area boundaries. ★

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Joy And Happiness

He lost his wife. Then he lost his brother and sister-in-law. Did he give up? No way. This engineer who taught people to fly has taken on the task of helping people to fly on their own spiritually. He wants people to have the same wonder and joy from life that he has every morning...even at his age of 87. David Peters says you can have it too and shares his story in "The Twelve Steps to Joy and Happiness."

1. Admit we are powerless over our ego - that our lives are unmanageable and filled with unease and restlessness.

Eventually most people realize that life is not satisfying just obtaining more things. Something seems to be missing, and we find ourselves searching.

2. Come to believe that a power greater than our ego could restore us to sanity.

After struggling to find joy and happiness, many begin to realize a power beyond their own may be the only solution to finding joy and happiness.

3. Made a decision to turn our will and lives over to the care of God.

Almost in despair, we turn to this source outside of ourselves to find a solution to fear and dissatisfaction.

4. Make a fearless examination of what is preventing us from surrendering our life to the care of god as you understand God.

What is causing the unhappiness and what can I change to find joy?

5. Admit to God, to ourselves, and to another person, the nature of our fears, resentments, worries, anxieties and grievances.

Admit to God and to another human the

exact nature of what we are doing to ourselves to cause failure.

6. Ask god to remove the barriers to a full and rich life.

Once we recognize the exact nature of our fears, we ask God to simply remove them.

7. Acknowledge both the light and dark elements of our nature.

Accept our internal weakness, our shadow, our human frailties as well as the goodness of life we have.

8. Take responsibility for our choices.

Our human frailties and shadows cause us to do the things we don't want to do. If you have injured someone, ask for forgiveness.

9. Commit to a life of healing and transformation.

Once we understand our weaknesses we can recognize them as they arise and move beyond them to live the truth of our inner being.

10. Continue To Examine Our Life And Pursue A Spiritual Solution.

You may find yourself reverting to inner shadows, but surrendering to God, the spiritual solution will ease our path.

11. Use prayer and meditation to increase contact with God.

Daily prayer and meditation are necessary.

12. Commit to continued exploration of the sacred dimensions of our life.

A wise person said to really learn a subject, teach it. So it is with finding joy and happiness. Only by sharing your story can you see the value of doing the daily effort to maintain the connection.

Learn more about David at www.DavidLendonPeters.com. Bring more joy and happiness to your life too! ★

Plenty to do in Fair Oaks!



By Dot Boyd, Fair Oaks Chamber of Commerce

Judging by the crowd of about 500, the first Fair Oaks Concert in the Park since 2019 was a big hit! Who doesn't love Todd Morgan and the Emblems?! Thanks to FORPD, FOCC, and FOFLA (FO Foundation for Leisure and the Arts) and event sponsor Bob's Cycle Center for making it happen. There are three more concerts: July 29th – The KMC Band; August 26th – Wasted Space; Sept. 30th – On Air. Remember that the temporary venue is the softball field at Fair Oaks Park. Gates open at 6:30 pm and the music is from 7:30 pm to 9:30 pm. Per restrictions and guidelines,

no outside food and drinks are allowed. FOTF (FO Theatre Festival) will be selling wine and beer and food trucks will be on-site.

But wait, there's more! We're having our first of three Fair Oaks Village Progressive Dinners for lots of fun and in support of some of our local restaurants. By the time you read this, the July 14th dinner will be a fond memory. The lucky participants will start with drinks and appetizers at Brahma Bar & Grill, then walk over to FO Brew Pub for dinner, followed by dessert at Wild Rooster. At any time during the evening, attendees can stop by Stockman Club for a drink. What a great evening on tap in FO Village! The next two dinner nights are August 11th and September 8th. Tickets are \$65.00 per person which includes tax and tip, and all proceeds will go to the participating restaurants. Tickets must be pre-purchased at www.fairoakschamber.com. Thank you to Brahma Bar & Grill for hosting our June luncheon. It was

about 108 degrees that Thursday but being our first in-person luncheon since February 2019, it was a full patio! Our July luncheon was Thursday, July 15th. On Friday, August 6th, it's our turn to host the 50 Corridor Power Lunch with Carmichael, Citrus Heights, Orangevale, and Rancho Cordova Chambers. Keep an eye out for the FOCC e-news and follow us on social media and at our website for updates on these and all events.

The Chamber's website, (www.fairoakschamber.com) has been totally updated. Go check it out! There's even a New Job Board for job seekers and employers can list their job openings on the site. Now is a great time to join FOCC as a member, too! Contact Executive Director Kim Pitillo at 916-967-2903 or via email at info@fairoakschamber.com. Thank you for supporting our small businesses in Fair Oaks. We can't do it without you!

See you in Fair Oaks! ★

An American Aviation Hero

Continued from page 1

they don't have the intelligence."

"Of course, that hurt my father," says the younger Spencer. "But it didn't break him." The Lynchburg family moved heaven and earth to pay for flying lessons. As US entered WWII, massive pilot-training programs were initiated – but only for white applicants. Spencer and fellow pilot Dale White began a campaign for change. They found sponsors for a 10-city flight, geared to encourage Black Universities to teach aviation. The only aircraft the pilots could rent was a battered Lincoln Page biplane. When the WWI relic failed in flight over Ohio, sheer pilot skill achieved a miraculous and safe landing. The journey eventually ended in Washington DC, where a chance meeting with Senator Harry Truman did not just change White and Spencer's lives. The encounter reshaped a nation's military future.

Truman was impressed by the two pilots and their wizardry with their outdated flying banger. He lobbied President Franklin D. Roosevelt (via his powerful wife Eleanor) to end Negro ineligibility for civil pilot training. As a result, Congress passed a program that included funding for aviation studies in Black colleges. Nearly 1000 Black airmen and thousands of support staff soon formed in segregated squadrons. Aged 30, Spencer Sr was deemed too old to deploy. He served as a race relations officer for the Army Air Corps and continued the job as a civilian after the war. His work earned a 1948 Exceptional Civilian Service Award – the highest civilian honor given by the Army – for his fight against segregation in the military. He later became a Sheriff's Deputy and was appointed Commissioner for San Bernadino Police Department. Soon after his death in 2002, Spencer's Lynchburg home was made a National Monument.

Spencer and White's serendipitous encounter with Harry Truman was critical to the formation of the famous Tuskegee Airmen, whose heroism remains part of

military legend. Deployed in Italy and North Africa, the airmen earned Silver Stars, Distinguished Flying Crosses and Bronze Stars. Purple Hearts were numerous and 66 Tuskegees gave their lives. They are today honored by Tuskegee Airmen Inc Chapters all over America. Placer Chapter spokesperson, Lanelle Roberts Brent (daughter of Tuskegee legend George "Spanky" Roberts), was among members welcoming Chauncey Spencer and his Pierce Arrow to McClellan. "His father's story is historic," says Roberts. "Without his meeting and impressing Harry Truman, we might not have achieved the integrated military that we have today."

Notes Spencer: "I'm sharing a part of our history that often gets overlooked. It's important to remember the heroes who were willing to take the first brave steps on a journey that continues today." The Palm Desert resident's own journey continues from city to city; state to state. Supported by the non-profit National Colleges Resources Foundation, his next excursion comes later this month, at the invitation of the famous air show in Oshkosh, Wisconsin. Spencer tows his 19ft monument to his father's courage – embellished with iconic Tuskegee Airmen images – behind a Chevy Colorado truck. On the road, truck and trailer are constantly saluted. "People honked and waved and gave me thumbs-up all way home from Sacramento," reports the chauffeur. "I guess they're proud the museum is giving recognition and inclusion to all Americans."

Chauncey Spencer makes himself available as a speaker, educating in history and equality. "When we stop calling each other Black or White and start calling ourselves Americans," he attests, "our country will be headed in the direction it needs to go."

Learn about Spencer and his exhibit at www.ces-ii.com

For information on the local Tuskegee Airmen Chapter, visit: www.taheritage.org ★

Social Security Matters

When Should I Claim My Survivor Benefit?



By Russell Gloor, AMAC Certified Social Security Advisor



Dear Rusty: My wife passed away in 2014. I'm 60 years old and have been retired since August 2020. I know I'm entitled to survivor benefits, but my question relates to when to file for them. To say the information online is confusing is an understatement. Some background. My wife was born in 1960 and would have turned 62 next year. I was born in 1960 and turned 60 this past April. I do not plan on taking my SS until age 67 (I could wait until age 70 if it is more beneficial). I have not remarried. When should I file for survivor benefits to maximize the benefit? Signed: *Surviving Husband*

Dear Surviving Husband: Survivor benefits reach maximum when you reach your full retirement age (67), but you can claim a reduced survivor benefit as early as age 60. The amount of your survivor benefit will be determined by a) the benefit your wife had earned up to the month she passed, and b) your age when you claim the survivor benefit. At age 67 you would get 100% of the amount your wife was entitled to when she passed; if you claim at age 60 you would only get 71.5% of the benefit amount your wife had earned up to her death. The reduction may, or may not be, acceptable to

you depending on your personal circumstances.

First, you should be aware that if you claim your survivor benefit before your full retirement age (FRA) and return to work, you'll be subject to Social Security's earnings test which limits how much you can earn before SS takes away some of your benefits. The earnings limit for 2021 is \$18,960 (changes annually) and if that is exceeded SS will take back benefits equal to \$1 for every \$2 you are over the limit. The earnings limit applies until you reach your full retirement age, although the limit is much higher and the penalty less severe in the year you attain FRA. If your earnings prior to your FRA are high enough, it could disqualify you from receiving a survivor benefit. Of course, if you are not working and do not plan to return to work, the earnings test is not a concern.

Assuming you are fully retired from working, here are some things to consider:

- Claiming your survivor benefit now at age 60 would permit you to receive 71.5% of the survivor benefit for at least 7 years (until you reach your FRA), or perhaps longer until you are 70. Although the survivor benefit would be reduced, claiming it at age 60 would also permit you to delay taking your own Social Security benefit until age 70 when your personal benefit would be 24% more than it will be at your FRA. The

above would be prudent if your age 70 (or 67) benefit amount will be higher than the survivor benefit you would be entitled to at your full retirement age.

- If your survivor benefit at your FRA would be more than your own benefit will be at age 70, then it would be wisest to maximize your survivor benefit. To maximize your survivor benefit you must wait until age 67 (your FRA) to claim it. If your full survivor benefit will be the highest you can get, then maximizing it by waiting until your FRA to claim it is your smartest move.

So, as you can see, you have a choice of when to claim your survivor benefit. If your personal benefit at age 70 would be higher, it would be wise to claim your survivor benefit first (at age 60) and collect the reduced survivor benefit until you later switch to your own higher benefit. But if your survivor benefit at maximum would be more than your age 70 benefit, then waiting until your full retirement age of 67 to claim your survivor benefit would be your best choice.

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

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Water Saving Can Be Beautiful When You Garden Like Nature Intended

By Debbie Arrington,
BeWaterSmart.info

SACRAMENTO, CA (MPG) - Spring is the time to fall in love – with California native plants. From golden poppies to vibrant redbuds, they bloom in a rainbow of brilliant hues, brightening nearby hillsides as well as suburban landscapes. And these easy-care plants put on this eye-catching show even during dry years.

“Everything looks fantastic!” says landscape designer Soleil Tranquilli, owner of Tranquilli Gardens and a water-wise specialist. “This is the best time of year to see native gardens in Sacramento.”

Refreshed by winter rains, plants native to our Sacramento Valley and Sierra foothills look their best in early spring. That’s how nature intended; the better to attract bees. Their flowers provide needed nectar and pollen to dozens of native bee species.

Once established, these cast-iron perennials and shrubs can tolerate the driest conditions. Even in years with normal rainfall, they save water compared to traditional lawn-based landscaping because they naturally need less moisture year-round to look their best. That adaptability is a huge asset.

“Native plants and low water-use plants will be more climate change resilient in the future as well,” Tranquilli says. “When you plant natives, you use way less water,” Tranquilli adds. “You also spend way less time managing your garden. They are less expensive, too; there’s no need for chemical fertilizers and pesticides. It makes it better for

us when we make it better for nature.”

Need another reason? Rebates from your water provider may be available for lawn removal and landscape makeovers. Learn more at <https://bewatersmart.info/rebates-services/>.

You can view local examples at the Fair Oaks Horticulture in Fair Oaks Park or by visiting the WEL (Water-Efficient Landscape) Demonstration Garden created by the UC Cooperative Extension Master Gardeners of Sacramento County. The garden is open free daily, dawn to dusk. Details: http://sacmg.ucanr.edu/Fair_Oaks_Horticulture_Center/Water_Efficient_Landscape_Garden/

Online, find extensive galleries of local landscapes featured on Gardens Gone Native garden tours. Hosted by the Sacramento Valley chapter of the California Native Plant Society, these tours showcase gardens using at least 25 percent natives. Visit: <https://www.sacvalleycnps.org/photo-gallery>.

Here are Soleil Tranquilli’s top five best native shrubs or perennials to grow in Sacramento region - **Bush anemone** (*Carpenteria Californica*): Evergreen shrub with showy white flowers. Golden currant (*Ribes aureum*): Can take Sacramento’s summer heat with practically no summer water. **Hummingbird sage** (*Salvia Spathacea*): Produces lots of fragrant pink and lilac flowers in dry shade. **Coffeeferry** (*Frangula Californica*): Makes a great hedge or divider that bees can’t resist. Cleveland Sage (*Salvia Clevelandii*): Gray-green aromatic foliage contrasts with whorls of blue flowers. ★

Safe Swimming Pool Tips for Families

By Samantha Mott,
Sacramento County News

SACRAMENTO COUNTY, CA (MPG) - Summertime is swimming time. As families enjoy gatherings and newly-opened swimming pools, Sacramento County Public Health reminds parents and caregivers to practice water safety tips in and around pools. Even inflatable pools can be dangerous for children.

In Sacramento County, 70 percent of drowning deaths occurred in children under the age of five, according to the Safe Kids Program of Greater Sacramento. Drowning is the leading injury-related cause of death for children ages 1-4, and many

of those deaths occurred in backyard pools or spas.

Here are a few tips to keep children safe while swimming in pools:

Watch your children at all times or designate an official Water Watcher who can swim to monitor children in or around the pool. This should be an adult who is 18 years old or older. Their ONLY job is to supervise children in the water – they should not be reading, texting or playing games on their phone; **Teach children** to stay away from drains in pools and spas; Ensure all pools and spas - both in a backyard and any public pool you may visit - have drain covers; **Keep a phone nearby** for use in

an emergency; Enroll your children in swimming and water safety lessons; **Learn infant and adult CPR; If a child is missing**, check the pool/spa first; Own a pool? Install **proper child-proof barriers**, covers and alarms on and around your pool and spa; **Cover pools** and spas when not in use; **Remove ladders** for above ground pools when not in use.

To download multi-lingual water safety posters and other useful materials, visit the Safe Kids Greater Sacramento website.

For more safety tips or to download a pool safety app, visit the U.S. Consumer Product Safety Commission’s Pool Safety program website. ★

New “Jazzershop” Community Chorus Forms in Fair Oaks

Continued from page 1

style in a mixed chorus creatively appealed to him.

Carrozzella told chorus members they now have a rehearsal space at the Old Fair Oaks Library at 4200 Temescal Street near the arts council building for the next four to six months. Their next rehearsal will be Sunday, July 25th from 2 to 5 p.m. in Fair Oaks at the new location.

“Since we’re a non-profit, we needed to find an affordable rehearsal facility which welcomes our unique culture and can host us on Sunday afternoons,” Carrozzella said.

“Our songs aren’t typically traditional barbershop songs. Our repertoire includes “Life is Just a Bowl of Cherries,” “We Can Change the World,” and the Frank Sinatra favorite, “That’s Life,” all sung in jazz style,” she said.

The members of Stay Tuned had met for their first and only physical rehearsal last spring in Fair Oaks just before the pandemic suspended their ability to gather.

“What kept us going during the pandemic was that the singers in Stay Tuned are top-notch, and were eager to get back together and sing,” she said.

“Members came to our spring Zoom practice sessions knowing their music, and their singing was of such high quality, that the singers themselves could sense our chorus has the potential to be a very strong unit with a really amazing sound,” Carrozzella said.

Carrozzella, a singer herself, directs two choruses and trains singers from across the West Coast. A native of Placerville, Calif., she has been singing in barbershop choruses for over 25 years. She attended Shenandoah Conservatory of Music after high school. The barbershop organization’s Sweet Adelines and the Barbershop Harmony Society, to which she still



Stay Tuned musical director Terrie Carrozzella hopes to provide a singing environment where people can feel they belong. Photo by Thomas J. Sullivan

belongs to, taught her much about music, performance, and vocalization, she said.

“Barbershop is a unique art form and it’s not what most people expect,” she said.

“It’s not all about men in straw hats singing dated music. Barbershop music can be as current as today’s pop. The structure of the chords can create an incredible ringing tone or ‘fifth voice’ from four parts.”

“It takes a lot of skill to sing barbershop arrangements well. We are all a cappella, so we do not have instruments to tune to,” she said.

Stay Tuned welcomes new singers with an ability to sing at a high level and understand that since the chorus meets for rehearsal only once a month, “they’ve got to come to rehearsal prepared,” Carrozzella said.

The chorus also has an audition process to ensure that the overall quality of its sound remains. The audition process requires singers to learn their part and then sing it in a quartet with other members.

“This way, we ensure singers can hold their part against others. One of the big benefits of the chorus is that we don’t just provide music, we also provide

learning tracks, so non-music readers can still join us,” she said.

“Part of the reason why I started this chorus, was that I was not seeing the level of diversity in other choral groups which I thought should be there,” Carrozzella said.

“I have learned that some singers don’t feel comfortable in some chorus environments, and it’s vital that all singers have a place to fully share their voices without having to question if they belong. I simply do not accept members who don’t embrace this message.”

Carrozzella expects to have some sectional rehearsals periodically which will also help solidify the group’s overall vocal sound.

“In regard to COVID, we are being very cautious. All of our members are vaccinated. We are also in discussion over how we will move forward with welcoming new members, but ensuring the overall safety of all,” she said.

The Stay Tuned Chorus continues to welcome new members. Email the chorus at staytunedchorus@gmail.com or call Terrie Carrozzella, musical director at 530-350-0247 for audition information. ★

Get Ready for the Unexpected with a Disaster Go Bag

By Adrian M. Barnes,
Jehova’s Witnesses News

SACRAMENTO REGION, CA (MPG) - Don’t think you need an emergency kit? Think again, say families who needed one.

Flashlights, bottles of water, a first aid kit, and ready-to-eat meal packs line the Royal family’s dining room table. The family isn’t going camping—they’re preparing for disaster by putting together a “go bag.”

Preparing in advance with a disaster-ready kit has helped families nationwide through extreme and abnormal weather events, which experts warn are on the rise.

Having lived in California all their lives, Sacramento residents Warren and Laurie Royal know the possibility of disaster. The Royals have even seen the Sacramento Valley impacted by disasters outside of fire season. “We have had our share of surprises. In the past, floods have devastated parts of the Sacramento Valley,” said Warren. “Preparing a go bag can be somewhat daunting. Our family has found the resources regarding disaster preparedness on the website jw.org especially helpful. Practical, common sense suggestions are available to make preparation and execution of a disaster plan much



The Royal household prepares to face the unexpected with their go bags. Photo: Jehova’s Witnesses News Communications

easier.”

“Having a personal preparedness plan increases your chances of staying safe,” according to a training program from the Columbia University’s National Center for Disaster Preparedness.

Jolted awake by a neighbor’s urgent knocking, Aaron and Jacqueline Pate were horrified to see the encroaching flames of the fast-moving Woolsey fire that had been miles away when they went to bed. It burned to within 100 feet of their Westlake Village home in 2018 as part of California’s deadliest wildfire season on record.

“Because we had go bags, we weren’t running around trying to pack things at the last minute,” said Jacqueline. “We had the time we needed to comfort our kids and get everyone safely into the car.”

The Pates credited the

disaster-preparedness help they received as Jehovah’s Witnesses, both through periodic reminders at their congregation meetings and from tips for putting together go bags on the organization’s website, www.jw.org.

“Life is precious, so we encourage all to heed the Bible’s advice to take practical steps to protect ourselves from danger,” said Robert Hendriks III, spokesman for Jehovah’s Witnesses in the United States.

Go bags also have proven useful in the opposite circumstances as “stay bags.”

Disaster-preparedness suggestions and tips for putting together a go bag are available from FEMA at ready.gov and from Jehovah’s Witnesses at <https://www.jw.org/en/library/magazines/awake-no5-2017-october/disaster-steps-that-can-save-lives/>. ★

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By Marlys Johnsen Norris, Christian Author

Do You Really Know God ???

I am writing this because the process to really know Him is extremely important. It has taken me a lifetime to get to this place in my life and my hope is that my story will help you get there sooner! If you are a believer and meet someone who is "new in their faith walk" ... talk with them about their decision. This is very important no matter the age of the individual. (No one really talked to me and I have "wasted years")

My grandfather sang gospel songs to me as a child when he took me to the park. I went to church with every old lady that invited me because my parents did not take me to church.

They were raised in

two different denominations and did not go until my little sister began to go with a neighbor friend. By then, I was in my early teens and didn't go at all.

At twelve years of age I was going to a Presbyterian church with a second cousin and after hearing an evangelist's message I went forward and accepted Jesus as my Savior.

Jesus did not become "Lord of my life" until I was counseled and prayed for by a Church of God Pastor when I was thirty-four years old. Then, I was "born-again" and began my sincere walk to know and love the Lord God with my heart and soul.

In between those years (12-34) I had many personal issues to deal with such as: depression, headraces, fears, weight, sensibility issues, bad thoughts, agoraphobia, poor self-esteem, childless, and a voice that told

me to jump out of the car on the freeway and kill myself. (I didn't know Satan wants those who believe to die.)

Praise God! Jesus and the Holy Spirit have helped me deal with all of these and set me "free from their bondage" of all of them. **Knowing who God is ... and how He loves ... every single person born on this earth, has been an amazing adventure for me to learn and understand.**

Then, to be gifted by God to write about His love to help someone find and experience His love for them - brings joy, peace and satisfaction within my heart. If you are that person, please let me know!

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ARM Columnist since 2006
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California has a Segregation Problem



By Dan Walters CALMatters

Deeply blue California's top political figures, from the governor downward, portray the state as a model of multi-cultural integration.

In fact, however, as a new study from UC-Berkeley's Othering & Belonging Institute reveals, most California metropolitan areas have high levels of racial segregation in housing and it has become more pronounced over the last two decades. Oddly, too, California's segregation tends to be highest in areas most likely to lean to the left politically.

The Los Angeles-Long Beach-Santa Ana metropolitan area, the study found, is the nation's sixth most segregated region of 200,000 residents or more. Other California areas with high levels of segregation include San Francisco-Oakland (25th), San Diego (38th), San Jose (45th) and Sacramento (82nd).

Of the 11 California regions on the report's "high segregation" list, only two, Bakersfield (37th) and Fresno (72nd), hew to the right politically. The San Luis Obispo-Paso Robles area, which also is somewhat conservative politically, is one of only two regions in the nation deemed to be highly integrated, the other being Colorado Springs, which is a Republican bastion.

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Okay, so California is not the exemplar of integration it often pretends to be. But isn't the state trying to make its housing patterns more inclusive?

Officially, yes. State housing guidelines and recent legislation seek more integration of multi-family housing into what have been exclusively single-family neighborhoods as determined by local zoning laws. A mixture of housing types, it's argued, would create more neighborhood diversity.

Those efforts, however, have faced stiff opposition in suburban communities where single-family homes predominate, with the fiercest resistance in suburbs dominated by Democratic voters, such as Marin County.

The outcome of California's housing war remains in doubt. However, as California pursues - at least on paper - more integration in housing, it seems to be encouraging more segregation in political representation through a concept called "community of interest" or COI.

When California's Citizens Redistricting Commission, created by a statewide ballot measure, first tackled the redrawing of legislative and congressional districts in 2011, it assumed that one of its jobs was to identify COIs and make them a dominant factor in redistricting.

The commission is just beginning to do its work again, using still-to-be-released data from the 2020 census, and is putting even

more emphasis on COIs, although how to define them remains uncertain.

The current commission is staging "COI input meetings" around the state and seeking participation but admits in its latest invitation that "there are no clear rules on how to define a community of interest."

It's assumed that under federal law, redistricting plans must not inhibit the ability of ethnic and racial groups to elect representatives. To insulate the new maps from legal challenge, the commission will use data on concentrations of potential voters (over the age of 18 and citizens) to create "majority-minority" districts that, in effect, preordain the election of legislators and congressional members from the designated communities.

Although California's overall population has seen only scant growth over the last decade, whites have continued to decline proportionately while Latino and Asian populations have increased. Thus, as the state's leading redistricting expert, Paul Mitchell, has written, "it's more likely than ever that the data will tell (the commission) there are more majority-minority districts that need to be drawn than ever in light of heightened segregation within our cities and counties."

So on one hand, California officialdom says it wants to lessen segregation in housing, but on the other hand it wants to reinforce racial and ethnic segregation in legislative and congressional districts. That's California in a nutshell.

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

Where Oh Where Is My Hair?

Dr. James L. Snyder

I must confess I sometimes get so busy that certain things have slipped my mind. I don't do this intentionally, but I try to prioritize things in my life.

With so many things going on, it is tough to keep up-to-date with everything, even personal items.

This is not true with the Gracious Mistress of the Parsonage. No matter how busy her day is, she always keeps up with everything. She knows things that are happening a week before they actually happen. How she does that, I don't know, and trust me, I am not going to inquire.

I just ask her if I want to know something, and I get the latest on everything. So, why should I waste my time trying to keep up with everything?

Change is not my modus operandi. I like things to stay the way they are. I haven't even bought a pair of new pants for several decades. Why buy a new pair when the old pair works just fine? The same with shirts.

Then something happened this past week that changed my thoughts along this line.

The Gracious Mistress of the Parsonage found an old box of photographs from when we were first married.

When I saw our wedding picture, I wondered who that young couple was getting married.

My wife informed me that that was us on our wedding day.

Then I went through a bunch of other photographs, and noticed something that, in a way, alarmed me.

As I look at these pictures of myself, I noticed something strange. I had lots of hair!

I stared at one photograph for a while, and my wife said, "What are you looking at?"

Not wanting to expose my thoughts at the time, I just said, "I'm just looking at this picture."

Of course, as is always the case, she knew there was a little more than that.

"Okay," she said, "come clean with me. What are you really looking at?"

The choice was simple, either come clean with her or face this question for the rest of my life.

I nervously cleared my throat, coughed several times, blew my nose and then said, "I noticed that I had a lot of hair back in that day. Whatever happened to my hair?"

When she stopped laughing, which I did not see to be funny, she said, "You got older, and your hair couldn't

put up with you getting old."

I involuntarily chuckled, but I wasn't really serious about chuckling.

The only change I really like is the change in my pocket. Outside of that, I'm not a fan of change. Surely there comes a time when there's no more need for change.

I'm completely happy with the way things are right now. I don't want to lose any more hair. I don't want to gain any more weight. Surely, I don't need any more wrinkles.

I guess this is the cost of investing in old age.

While brooding over the subject, I ran across a verse of Scripture. "The glory of young men is their strength: and the beauty of old men is the grey head" (Proverbs 20:29).

Looking in the mirror again, I noticed my hair was indeed grey. If God thinks my grey head is beautiful, why should I think anything different?

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 jamesnyder2@att.net. The church web site is www.whatafellowship.com. ★

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- Part of a flute
 - Marine eagle
 - What malevolent and levorotary have in common
 - Jellicles' cries
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 - Burnt metal residue
 - India pale ___
 - Annapolis frosh
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 - Dried coconut meat
 - **Betcha Can't Eat Just One" advertiser
 - Drinking establishments
 - Blind alternative
 - Checked out
 - **So Easy, a Caveman Can Do It" advertiser

Crossword Puzzle Solutions on Page 8

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Solutions on Page 8

Find Puzzles on Page 8

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Sudoku Puzzle on Page 8

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

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With Summer in Full Swing, Local Museums Welcome the Community

By Traci Rockefeller Cusack, T-Rock Communications

SACRAMENTO REGION, CA (MPG) - As local museums continue to ramp-up, fully reopen, and welcome the community back, many favorite destinations offer plenty of must-see and must-do experiences perfect to explore this summer. In compliance with all state, city and county guidelines, most local museums have reopened in some capacity (while some have modified hours/offers, are open by appointment only, etc.).

The community is encouraged to show support for local museums by making plans to visit their favorite destinations (or discover new ones). As a starter list, a sampling of must-see and must-do experiences and activations offered by local museums this summer include the following:

California Museum - Developed by the California Museum in collaboration with First Partner Jennifer Siebel Newsom, the must-see exhibit "Fight for the Right: 100 Years of Women Voting" continues through August 29. The limited-time exhibition features artifacts, historic photographs and interactive activities that chronicle

the struggle for women's suffrage from the mid-19th century to the ratification of the 19th Amendment in 1920, drawing parallels to the ongoing fight for women's equality that continues today. For details, please visit www.californiamuseum.org/fight-right.

California State Capitol Museum - Surrounding the California State Capitol is a free, must-see luxurious 40-acre park in downtown Sacramento with shady winding paths, flowers in bloom, benches, and plantings from all around the world...some of which are the largest trees of their kind in the state. And, for virtual tours inside the museum and more, please visit www.capitolmuseum.ca.gov.

California State Railroad Museum - Presented and curated by the National Model Railroad Association (NMRA), the must-see "The Magic of Scale Model Railroad" exhibit appeals to all ages and is designed to introduce and attract a new generation of scale model railroading enthusiasts. Visitors are treated to an impressive number of model train layouts and locomotives, information panels, a Timeline of Scale Model Railroad, and much more. For more, please

visit www.californiarailroadmuseum.org.

Crocker Art Museum - Organized by the Richard H. Driehaus Museum and toured by International Arts & Artists, Washington, DC, Louis Comfort Tiffany: Treasures from the Driehaus Collection is a celebration of beauty. The must-see exhibition revels in Tiffany's artistry and craftsmanship, featuring 60 objects that span more than 30 years of Tiffany's prolific career. Now on view through September 12, 2021, more information is available at www.crockerart.org/exhibitions.

Locke Boarding House Museum - Located in the historic and picturesque town of Locke, one new and must-see exhibit at the museum is titled "Locke - From Its Founding to WWII." The fascinating exhibit offers a glimpse into the daily lives of the early Chinese residents and merchants of Locke. A sample of artifacts on display include an extensive collection of pre-war clothing, household items, tools, musical instruments, traditional Chinese medicines, and information placards. For more information, please visit <http://www.lockefoundation.org/locke-museums/>

boarding-house-museum/.

Sacramento History Museum - An absolute must-do experience is to take an interpretive Old Sacramento Underground tour (the cool underground spaces are especially nice on a hot summer day). Guests have the unique opportunity to explore what has been hidden beneath the city for more than 150 years, while uncovering the facts and legends that lie below historic buildings and sidewalks. Tour guests explore excavated foundations, enclosed pathways and interesting archaeology exhibits while hearing sounds of 1860 street life. Old Sacramento Underground Tours are offered Fridays through Sundays. For four times and more details, please visit www.sachistorymuseum.org.

Sutter's Fort State Historic Park - New this summer, California State Parks is offering extended evening hours during the months of July and August. On Fridays and Saturdays, operating hours will be extended to 8 p.m. so visitors can enjoy an evening visit that often provides more shade, a nice delta breeze, and must-see sunsets during self-guided tours or the Park. For more information, visit www.parks.ca.gov/suttersfort.

Verge Center for the Arts - To kick-start creativity, Clay Lab is a must-do, hands-on experience that is open to everyone (supplies and firings provided) on Tuesdays from 5 to 8 p.m. & Saturdays from 10 a.m. to 1 p.m. Those interested in "playing in the mud" can simply drop in this open lab and explore on their own or receive guidance from friendly and knowledgeable staff. For more about classes and pass options, please visit www.vergeart.com.

For more information about upcoming activities offered by Sacramento area museums visit the user-friendly website at www.SacMuseums.org.

Comprised of more than 25 greater Sacramento area museums working in partnership with Visit Sacramento, SAM's mission is to raise awareness of local museums by giving the community the opportunity to discover the region's fine art, history, science and wildlife treasures. SAM achieves its mission through implementing cooperative promotions and developing strategic marketing alliances, by encouraging sharing of knowledge and resources among its partner institutions. For more information, visit www.SacMuseums.org. ★

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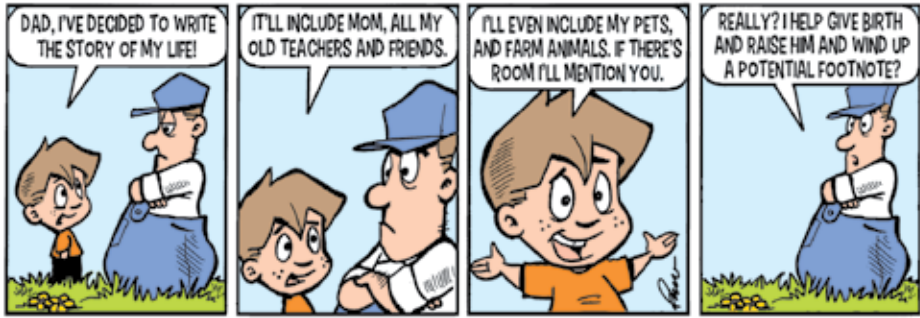
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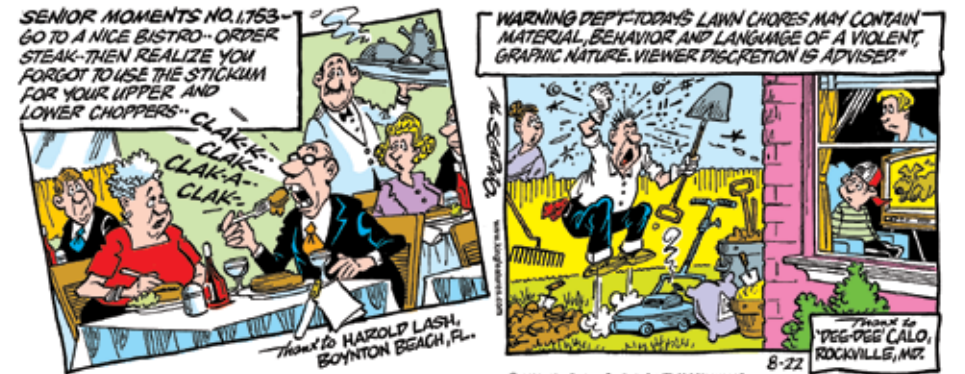
by Jeff Pickering

Out on a Limb



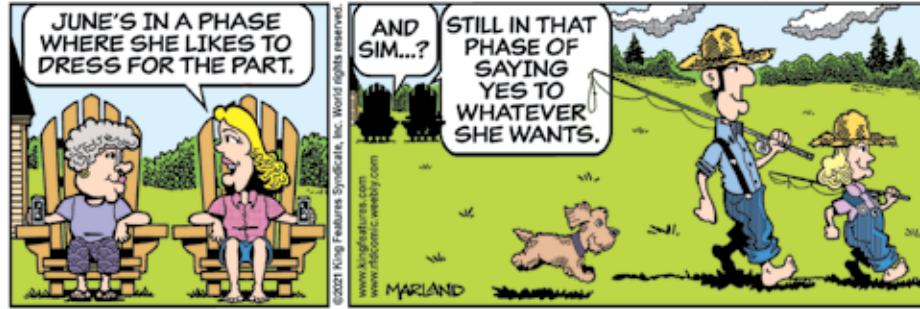
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THEY'LL DO IT EVERY TIME



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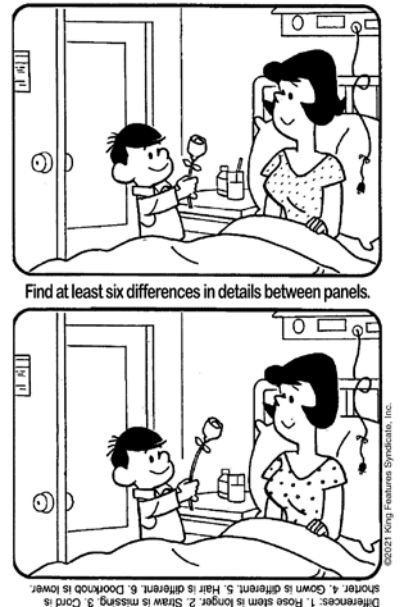


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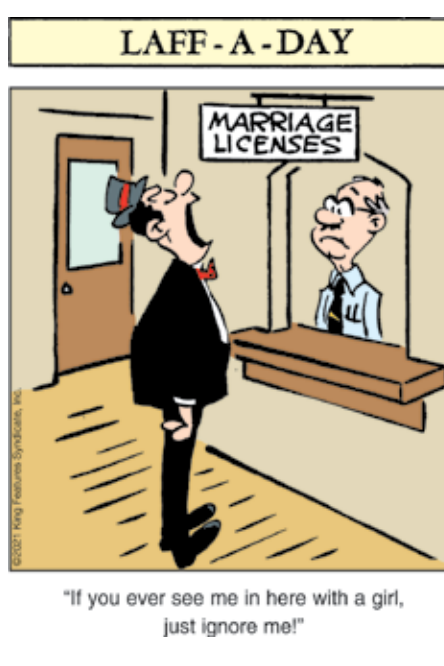


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20 Lb Bag
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Limit One Coupon Per Family
Price Valid Only With Coupon
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Don't Get Stumped, Get Easystumps

By MaryAnne Povey

ORANGEVALE, CA (MPG) - Do you love trees? I love trees! Doesn't everyone love trees? If there's one thing we can all agree on...it's trees! Besides the aesthetic value they bring to our surroundings, they provide shade, protection, and value to our properties! So, it goes without saying that it's very important to take care of them.

Speaking of proper care, there's a person you need to know when it comes to caring and maintaining your trees, it's Darren Lang, owner/lead tree guy, for Easystumps Tree Service and his amazing crew. Darren and his wife Adrienne run the business and it is so busy, we barely had time to get together for this interview!

Easystumps officially started in 2018, but Darren had years of experience with Cal Fire starting back in 2010. It was there he discovered his passion for working with trees through intense "on the job training" during wildfires. With a background in construction too, Darren and wife Adrienne decided to start their own business to have more control over their hours and family time.

"I loved it from the start," Darren said about his early days working in the field, "And today I still love the adrenaline rush of working outdoors, climbing trees and figuring out how best to handle each situation. Not to mention, the people I meet and help along the way."

If you follow him on Facebook, you can see some pretty amazing videos of his team making "easy" work of climbing 100 ft. trees, carefully pruning or taking them down in no time or grinding



Trees hundreds of years old can be an immense hazard without professional attention. The team at Easystumps is ready to tackle those and many more jobs. Photo by MaryAnne Povey

up a huge stump in minutes. They have the equipment and expertise to make big jobs seem easy.

Although they make the work seem easy, the Easystumps team works hard and long hours daily even during extreme weather. They are superheroes when it comes to helping homeowners in emergency tree situations.

Most recently, after finishing a full day in triple digit temps, Darren and his crew came to the rescue of an Orangevale resident whose 250-year-old oak split and smashed into a neighboring house. His crew not only cleared the debris, but helped the homeowner navigate their insurance claim.

"He was so helpful and caring," said homeowner Annette Johnson, "He not only took care of my tree quickly, but helped me with my insurance claim too. He went above and beyond the call of service!"

While some emergency situations like Annette's can't be avoided, Darren does stress how important it is to know the health and safety of your trees. If a tree looks like it could be endangering your home/property or showing any sign of

disease like fungus growing on the trunk or branches, give him a call. Other signs of potential issues are unusual bumps appearing on bark or leaves falling off early, or a tree's root system affecting the property (foundation, yard and driveway).

Besides running a highly successful business, Darren also believes in giving back to the community. If you've seen the giant American flag at his yard off of Greenback or at the recent Food Truck Friday honoring our vets, law enforcement and first responders, you have Darren to thank for that! He also has been known to give Santa a lift at the Annual Community Christmas tree lighting!

Easystumps has been voted "Best of Orangevale" for two years running Darren's practices of safety, efficiency, reliability, and high tech equipment to get the job done quickly is why people rave about him and his crew. People love him for being trustworthy and "just a great guy to work with."

For more information or to schedule an appointment with Easystumps, call 916.757.3429. They will be most happy to help you! ★

Ask Toni

What is a Retiree HRA Account?



Toni King

Hi Toni:

My husband is an oil company retiree and two weeks ago, we received a letter stating that his employer is terminating current Medicare eligible retirees group benefits with a termination date of September 30, 2021, when the plan renews.

His employer has chosen a specific HRA company to help us choose the right Medicare and Part D options and assist with administering the HRA account that pays our insurance premiums. My husband and I will want an appointment with your office to sort out what is the right option for our retiree benefits.

We do not want a major catastrophe by making the wrong decision for our future Medicare needs.

Thanks, Becky from Sugar Land area

Becky:

I have good news for you because I personally attended an Employer Retiree Educational Seminar recently. The seminar was professionally presented with the speaker making sure that all the Retirees questions were answered.

The insurance rep advised all that attended to discuss with their doctors, hospitals, and pharmacies which Medicare Advantage, Medicare Supplement and Medicare Part D plans, they accepted. She discussed how to prepare for the phone consultation and that the retiree and spouse will be assigned a specific benefits counselor not a random customer service rep that moves on to the next phone call.

From the meeting, I learned that for the remainder of 2021, the retiree and spouse who are in a Retiree plan will have a specified amount to help pay for Medicare and Prescription drug plans monthly cost.

A Health Reimbursement Arrangement (HRA) is an account that has established for the employee (you) and funded by an employer. You can use the funds in your HRA to receive reimbursements for eligible health care expenses up to the allocated amount.

The HRA is tax-free if the retiree and/or spouse meets certain requirements to qualify for the HRA funding.

Once you have enrolled in a Medicare plan through employers which provide HRAs, one will then have access to the HRA and use the HRA to reimburse your costs for items listed below:

- All or a portion of the monthly premiums for individual Medicare Supplemental insurance, Medicare Advantage plans, Medicare Part D Prescription drug plan.
- Medicare Part B or D premiums (if any)
- Eligible medical out of pocket such as coinsurance, co-payments and deductibles
- Dental and/or vision premiums enrolled thru the HRA plan.
- Your HRA can be used to pay for all IRS Code Section 213 (d) expenses.

The speaker discussed "what is a guaranteed issue" time for the retiree who is enrolled in Medicare Part A and B with health issues which prevents one from qualifying for a Medicare Supplement medically.

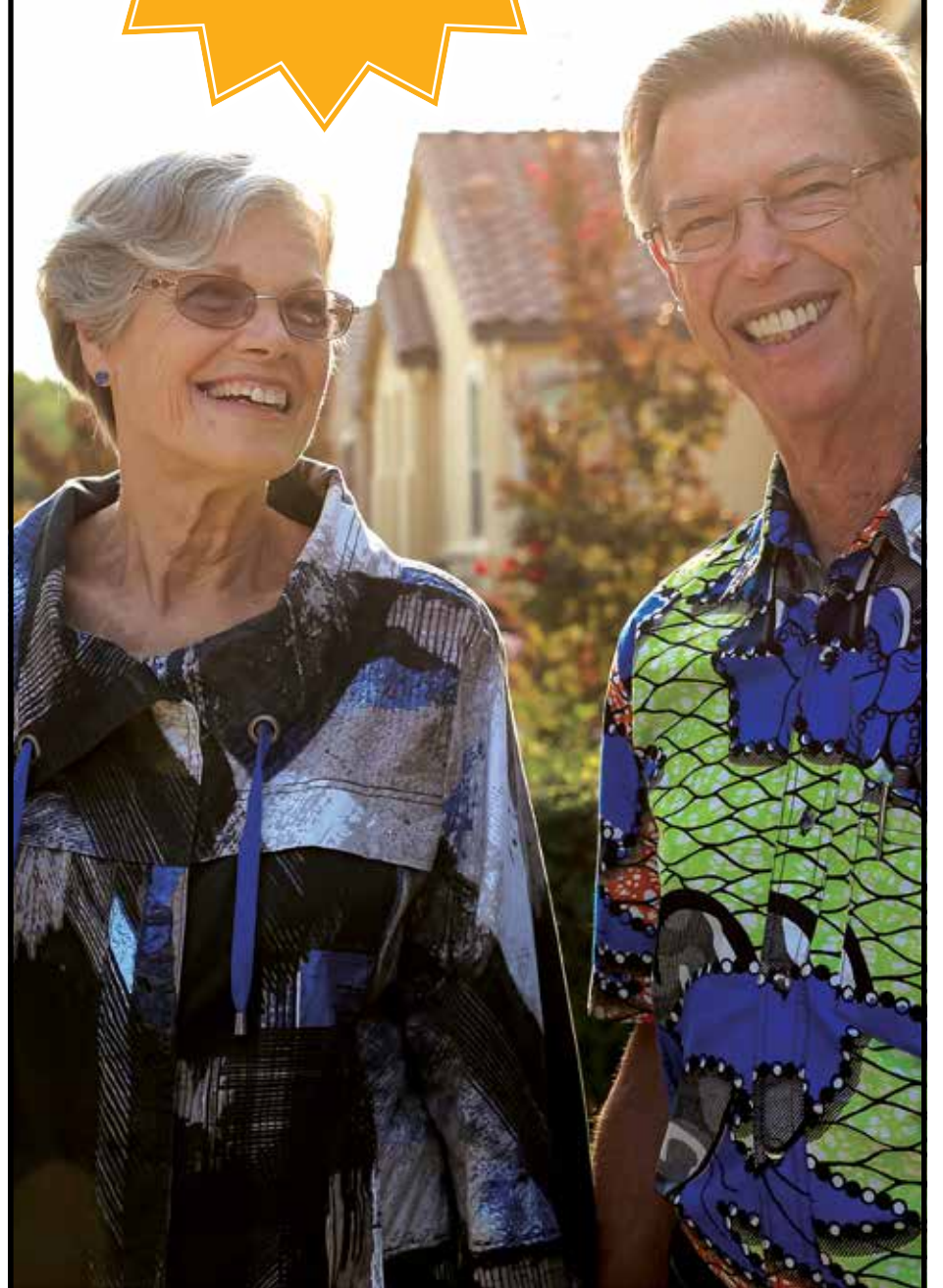
With guaranteed issue rights, an insurance company must:

- Sell you a Medigap/Medicare Supplement policy. "You have the right to buy any Medigap/Medicare Supplement Plan A, B, C, F, K or L that's sold in your state by any insurance company if your Medicare Part A starts prior to January 1, 2020. Those who's Medicare Part A begins after January 1, 2020 qualify for Medicare Supplement Plan A, B, D, G K or L with plans C and F no longer available.
- Cover all your *pre-existing health conditions*.
- *Cannot charge you* more for a Medigap/Medicare Supplement policy, regardless of past or present health problems.

Have questions regarding Retiree Medicare plan changes or personal Medicare issues email the Toni Says® team at info@tonisays.com or call 832/519-8664.

2021 Confused about Medicare and LTC Zoom webinar is Thursday, July 29th at 4:00 PM. Visit www.tonisays.com to sign up for Toni's new webinar event.

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 or call 832/519-8664. ★



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Humble Sky Lets Your Imagination Run Wild



Stuart Greenbaum, book author and editor.
Photo: Greenbaum Public Relations

Greenbaum Public Relations

SACRAMENTO, CA (MPG) - If you have never looked skyward into the deep blue yonder and given a second thought to just how far outer space really goes, the new book *Humble Sky* cautions, you should make more of an effort to let your imagination run wild.

In the 72-page novella such inspired thinking produces astonishing, if virtually incomprehensible, results courtesy of the similarly uninhibited minds of the main characters: Henry Bakersfeld, an ingenious old man living with dementia, and Sherman, a curious young boy living in the Bronx. Together the intergenerational odd couple not only imagine but ultimately discover the essence of farthest outer space.

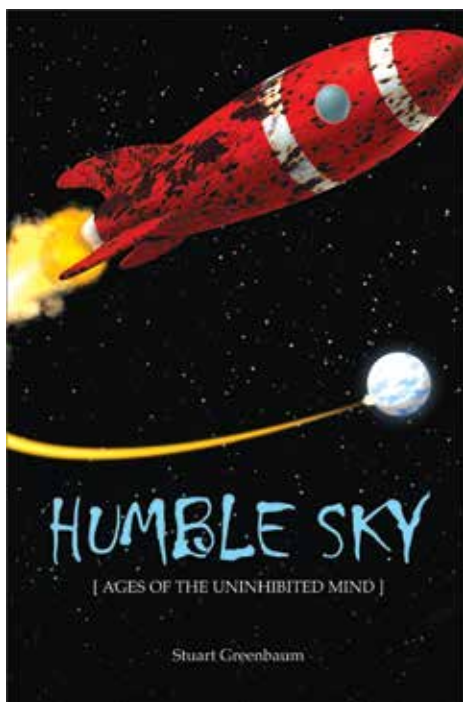
"The characters are beautifully rendered, and the story unfolds with great wit and pathos," said Carla Gardini, executive producer of "The Hundred-Foot Journey" and numerous other films and TV shows with "coming of age" themes.

Through the back-and-forth of their life stories readers learn to appreciate the intersection of cosmology and philosophy, as well as that of curiosity, humility, and the range of ages of the uninhibited mind.

"This is a wonderfully thought-provoking, sobering tale that offers plenty of space for interpretation," said James M.

Berklan, executive editor of *McKnight's Long-term Care News*, a leading national source of information on healthy aging. "I was engrossed with every shift of focus and subplot – from authentic to surreal."

Author Stuart Greenbaum is a veteran public relations professional who has directed numerous statewide and national initiatives to influence public behavior on social concerns involving health, education, environment, safety, and most recently longevity. He is the author or editor of multiple books, including *Longevity Rules*, *Media Takes: On Aging*, *Before the Age Boom Goes*, *Educated Public Relations*, and *Set Straight on Bullies*. *Humble Sky* is his first work of fiction. Additionally, he writes regularly for professional journals, newspapers, and his online culture blog, also titled *Humble Sky* (www.humblesky.net). He recently con-



cluded his second term as a Governor's appointee to the California Commission on Aging. Greenbaum, 67, lives in Sacramento, California.

Purchase *Humble Sky* for \$10 at <http://book.humblesky.net> ★

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