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# AMERICAN RIVER Messenger

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Serving Fair Oaks, Orangevale & Sacramento County

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## Patrols Hit the Trails



Volunteer bike patrollers are now providing service along the 32-mile American River Parkway multi-use trail from Old Sacramento to Beals Point at Folsom Lake in California. Photo: American River Bike Patrol

By Ken Casparis, Sacramento County

**SACRAMENTO COUNTY, CA (MPG)** - This past February, the Sacramento County Board of Supervisors voted to authorize the establishment of the American River Bike Patrol to watch over the bike trails on the American River Parkway. The volunteer Bike Patrol, organized by the National Ski Patrol (NSP), has recruited and trained members and began patrolling the trails in July.

The patrol's 55 volunteer members were trained by the NSP in first-aid, CPR and basic bicycle repair. Regional Parks Rangers helped to train volunteers on expected trail etiquette. All volunteers are required to wear a volunteer bicycle patrol uniform,

distinguishing themselves from regular users of the trail. NSP coordinates bicycle trail volunteer schedules with Regional Parks.

"We are excited for these volunteers to hit the trails to help teach trail users about trail safety and etiquette," said Liz Bellas, Director of Regional Parks. "We have seen an increase in new trail users this year and these new users don't always know proper trail etiquette, which can be dangerous for other trail users. The Bike Patrol members will be great educational resources."

"We are delighted to be part of the Parkway team and our agenda focuses on safety; safe cycling, safe walking and family enjoyment on the trail," said Jim Cheng, Bike Patrol Representative.

Members of the Bike Patrol will

act as trail ambassadors providing directional advice, equipment assistance, safety insights and bike safety programs, assistance with events and first-aid services.

Similar volunteer trail programs exist throughout the state, including the American River Parkway Equestrian Patrol, Fort Ord Friends, East Bay Regional Park District Volunteer Trail Safety Patrol, Oakland Bike Patrol, Santa Monica Mountains National Recreation Area Mountain Bike Patrol, Marin Open Space Bike Patrol, and Tahoe Bike Patrol.

If you see one of the Bike Patrol members while out on our trails, make sure you wave and say hello as you pass! For more information on the bike patrol, visit their website. ★

## West Nile Virus Activity on the Rise

By Luz Maria Robles, Sac-Yolo Mosquito & Vector Control

**SACRAMENTO REGION, CA (MPG)** - The Sacramento-Yolo Mosquito & Vector Control District announced that the first signs of West Nile virus activity have been detected in Yolo County as 13 mosquito samples have tested positive for the disease. At the same time, West Nile virus activity continues to gradually increase throughout north Sacramento County as more mosquito samples and dead birds tested positive this week from areas near Carmichael, Fair Oaks and Arden-Arcade. "With the warmer temperatures we've seen recently West Nile virus activity is steadily rising," said Gary Goodman District Manager. "To date, the amount of West Nile virus activity has been lower than other seasons, however we are in the middle of summer and this can quickly change, therefore, it's extremely important that residents continue taking proper precautions to protect themselves from mosquitoes," added Goodman.

In response to the recent findings, the District will continue to monitor all West Nile virus activity through widespread mosquito trapping and testing as well as perform ground treatments in areas where positive mosquitoes have been found to quickly decrease populations and protect public health.

Another ongoing concern is that last year the invasive mosquito *Aedes aegypti* was detected in Citrus Heights within Sacramento County. Invasive mosquitoes pose a significant health threat because they can transmit dangerous viruses including Zika, dengue fever and chikungunya. To date, invasive mosquitoes have not been discovered within our District area; however neighboring San Joaquin County recently announced that invasive mosquitoes have been found this week in Stockton after their initial detection in 2019.

To see a complete map of the WNV findings and for current information about District activities, please visit <https://www.fightthebite.net/media/west-nile-virus-activity/>. Residents may also subscribe to mailing lists to receive email notifications for upcoming mosquito treatments by zip code. To sign up, go to Spray Notifications on the website at [www.FIGHTtheBITE.net](http://www.FIGHTtheBITE.net).  
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## California Capital Airshow Cancels

Special Release from CCA

After more than a year of planning the 2020 California Capital Airshow, presented by Sacramento County in partnership with the City of Rancho Cordova, it is with heavy hearts that we announce the cancellation of this year's event scheduled for October 3-4.

The safety of our guests, performers, exhibitors and volunteers is always our top priority. This is demonstrated by the safe and successful airshows we have hosted for the past 14 years.

We explored numerous options with our partners to provide a highly modified and socially distant event that would also work within established COVID-19 public health parameters. Unfortunately, we are not fully confident we can minimize the coronavirus risk to a level that meets our standards for health and safety. Please know we did not want to let you down - but



The California Capital Airshow looks to the future after cancelling the 2020 event. Photo courtesy CCA

ultimately, it is the right call for the safety of everyone.

The California Capital Airshow Board of Directors would like to thank ALL our partners at the state, county and local levels for helping us do everything possible to deliver a safe and responsible event. We all put in many hours towards a workable solution, and we are all deeply and equally saddened.

Despite this disappointing news, plans are well underway for the 2021 California

Capital Airshow, which is scheduled for September 25-26 featuring the world-famous United States Air Force Thunderbirds!

Until then, as a non-profit organization, we will turn our attention back to the mission of inspiring the next generation through free educational programs and scholarships, as well as honoring our region's rich aviation heritage.

We are tremendously grateful for your patience, support and encouragement

during these trying times. Although we will miss our big and crazy airshow family, our team will use this time to make next year better than ever before. Can't wait to see you in 2021 - be ready to celebrate!

Stay safe, California Capital Airshow

For more information: California Capital Airshow, see: [CaliforniaCapitalAirshow.com/](http://CaliforniaCapitalAirshow.com/) ★

# 5 Ways Seniors Can Safeguard Against Cyber Criminals

By Ashley Pontius, News and Experts

As the use of personal computers and cell phones has grown over the last two decades, identity theft has surged. One study found that over 14 million consumers were victims of identity fraud in 2018, and that their out-of-pocket costs totaled \$1.7 billion.

Seniors have been particularly vulnerable in recent years to online scams and telemarketing tricks. Unfortunately, another negative effect of COVID-19 has been scammers targeting seniors and the elderly by developing coronavirus hoaxes that prey on fears of the virus.

The growing problem of identity theft for all age groups makes it vital for consumers to develop a strategy to protect their devices, and those of their loved ones, although no system is perfect, says Chris Orestis (www.retirementgenius.com), a senior care advocate known as the "Retirement Genius" and president of LifeCare Xchange.

At a minimum, no one should give out their Social Security number to a stranger and should never click a link in an email from an unknown source. But cyberthieves have many ways to steal your identity, invade your computer, or raid your bank account and credit cards. What should you do to protect yourself from these scam artists and criminals?

"First, it's important to understand that identity-theft protection services don't actually stop identity

theft," Orestis says. "There is no fool-proof way to stop identity theft from happening; there are just too many different types of valuable information and avenues for cyberthieves to hack them."

"The Federal Trade Commission actually prohibits identity-theft services from using the word 'prevention,' and if a company is promoting that as part of their service they should not be trusted. But regardless of any service you might use, no one can be disengaged from protecting their own identity. It's important to take care of your identity and credit health with smart and regular maintenance, just like you do with your physical health."

Orestis offers a five-step plan to help protect your identity:

**Register for fraud alerts.** "You want these alerts on credit cards and bank accounts so you can be notified quickly of any suspicious activity on your accounts," Orestis says. "With fraud alerts, data security companies and financial services will text, email or phone you if there is a suspected security breach, or if they detect spending on a card or account that doesn't align with your spending habits or your location."

**Review accounts regularly.** Vigilance of your identity protection means you should go over your monthly bank and credit card statements and review online account activity weekly. "Immediately notify your bank or credit companies if you detect fraudulent activity," Orestis says. "Either freeze your account or cancel your

card. If you believe there could be a problem with your credit, you can place a credit freeze by phone with each credit agency's customer service line."

**Monitor your credit reports.** Orestis says monitoring credit reports from Experian, Equifax and TransUnion is another way to find discrepancies that may indicate fraud.

**Don't leave a paper trail.** "It's a good idea to get rid of physical private records and statements that include personal or financial data," Orestis says. "Identity thieves get into mailboxes and trash. They can use receipts to piece together your personal data, so it's smart to shred those and avoid any kind of paper trail."

**Create strong passwords.** Orestis suggests mixing upper and lowercase letters with numbers and symbols, and to avoid using the same password for every account. "Not having a strong password on your smartphone or computer is like leaving your house with the front door wide open," Orestis says. "Identity thieves are counting on people to use the same or similar passwords for their electronic devices and financial accounts. Mix up your passwords, and change them whenever you suspect an account has been compromised."

"Identity theft and cyber security are a very real threat in today's internet-connected world," Orestis says. "We all live online and are exposed to a lot of risk if we don't do the right things to protect ourselves." ★

# Sacramento CARES Act Funding



Written by Sacramento County Supervisor Sue Frost

In recent days, Sacramento County and other local governments have been under the spotlight regarding how we have used our portion of the Coronavirus Relief Fund (CRF) money from the federal government via the CARES Act. Sacramento County received \$181 million, and I want to take this opportunity to explain to you how Sacramento County is spending this money and to clear up some confusion that people may have.

The confusion stems from an article in a local Sacramento newspaper that misleadingly stated that Sacramento County is using most of the CRF funding to pay for law enforcement. The article downplayed some simple truths that need to be pointed out and left people with the incorrect belief that we hired more public safety officers instead of spending money on much needed public health priorities.

As a direct response to the COVID-19 pandemic, we activated the County Office of Emergency Services and our

Countywide Emergency Operations. All departments were instructed to submit their COVID-19 expenditures as the crisis evolved. Expenditures that were eligible for CRF money were approved, while others were eligible for other State and Federal funds. Importantly, all requests submitted by the Department of Health Services (which includes Public Health) were approved. Our number one priority was the health and safety of the people of Sacramento County, and nothing got in the way of that.

Additionally, CRF money only covered existing positions in qualified classifications. We prioritized CRF requests to General Fund relief so that we could preserve those General Fund dollars for future needs. Public Safety and Health did not receive funding for new positions from the \$132 million. Rather, the County used \$132 million of Coronavirus Relief Fund money for payroll that would have come from our General Fund. The reason the Sheriff's office received so much money is that the Sheriff's office happens to be by far the largest percentage of our general fund payroll. That is the case for a variety of reasons, chiefly being that you usually cannot use state/federal money to pay for it. It's that way for other public jurisdictions also.

The County is now able to use that \$132 million to avoid significant reductions in services from General Fund Departments, such as Child and Adult Protective

Services, Health Services, Public Safety, Human Assistance, In-Home Supportive Services, and Homeless Services. General Fund dollars are more flexible than CRF dollars, so we are being strategic in where we spend them so we can free up other money elsewhere.

With law enforcement being a majority of our general fund, they are also likely the one that gets cut the most during economic downturns. With the County projecting a loss of over \$160 million in revenue, not putting the \$132 million into payroll could have meant laying off a devastating amount of Sheriff's Deputies and staff. That is a grim reality that I do not wish upon the communities of Sacramento County, under any circumstance.

We still have around \$33 million left to spend out of our CRF money. You have my promise that I will continue to advocate for funding public health, public safety, and all other vital departments who are on the front line during this crisis.

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

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

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**\$2.99** Premium Premium Cracker Original 1 lb

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**89¢** Fruit Source Natural Alkaline Water 16 fl oz

**\$5.99** El Mexicano Pinto Beans 4 lb Bag

**ASIAN GROCERY**

**\$2.59** Bitter Brand

**\$1.79** Puro Fusion Bread

**\$2.99** NACKERE Fuji Ocean Bread

**\$2.99** Pigeon Rambutan

**\$1.99** Pigeon Bread

**\$1.79** Magic Sourdough Bread 3.5 lb Bag

**EUROPEAN GROCERY**

**\$11.99** Sunat Sunflower Oil 4.5 Liter

**\$2.99** Salsas Tomato Paste 700 gr

**79¢** IODIZED SALT

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**\$12.99** Sella Prebaked Bismark Bag 10 lb Bag

**KOREAN/JAPANESE GROCERY**

**10.99** Waka Household Paper Towels 25 ct

**99¢** Jack Tofu 2.5 lb Box

**\$1.49** On the Border Salsa Verde 300 g

**\$1.99** Ferrero Rocher 3.5 oz

**\$3.99** 21 Kuma Style Powder 900 g

**\$2.49** On the Border Salsa Verde 300 g

**99¢** Nonghyun Green Beans 1.5 lb Bag

**2.99** Quercus Cilantro Rice Porridge 1120 g

**\$2.49** East of House Prosciutto 1.1 lb

**2.99** Nigiri Sake 375 ml

**1.99** Kola Puro Machita 2.46 oz

**99¢** Core Pull Noodle 2.46 oz

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**\$10.69** Lunney's Moroccan Bread

**\$5.99** Andy's Deli Canadian Style Buns

**\$4.49** Schmalz's Kirschtanka Kirihana

**\$4.69** Alex's Meats Bologna German Casing

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# The Kiwanis Corner

By Sal Arrigo, Jr.

## The Changing of the Guard

As we roll toward the end of the Kiwanis year on September 30, 2020, it is now an appropriate time to start the transition of officers for the Kiwanis Club of Orangevale – Fair Oaks. I will be stepping down as president, but will not be straying too far from the action as I will stay on as the club's secretary. Wesley Miller will become the second president in our club's history, and we all gratefully welcome him.

Joining Wesley will be Breianna Churchill, Vice-President; Bradley Miller, Treasurer; and Yours Truly, Secretary. Alicia Andrews, Terri McAdams and Katie Escajeda will serve as board members.

The past year has been a marvelous ride for me as this Kiwanis Club has assembled a group of people who not only support the community in which they serve, but they also support one another. I have been in other clubs and believe me when I say, if you are not one of the "in crowd" you can get lost in the shuffle. Not so with this group! When one of our members needed a personal helping hand, we were there. Another time, one of our members drove 40 miles to deliver milk to one of our own. Why do I mention these two examples? It is who we are. We want to attract members and build relationships with those who are like-minded. We are looking for people who want to be part of a caring and loving group. What you see is what you get from the Kiwanis Club of Orangevale – Fair Oaks, and it has been an honor to have been elected to serve as their first club president. A huge "thank you" goes out to the



Sal Arrigo, Jr. is shown here with the Distinguished Service Award recently presented by the California-Nevada-Hawaii Foundation "in appreciation for the many hours of service rendered for Kiwanis and your community." Photo by Mary Anne Povey

membership who made me look good all year, a fact I will never forget.

Nor will I forget the corporate support from Scotty's Hideaway and the El Gallo Mexican Restaurant, both of whom have become members. In addition, Almond Heights Senior Living of Orangevale recently held a fund-raiser for us. Their "Talent Show" raised \$500 for our community efforts. I am sure they will become members of our club very soon.

In the future, the Kiwanis Corner will be written by MaryAnne Povey and I will occasionally make a guest appearance. The Kiwanis Club of Orangevale – Fair Oaks is your community service club. Thank you to everyone for the warm

welcome we received! It has been an honor and a privilege to serve as president of such a wonderful organization.

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

Sal Arrigo, Jr., is the president of the Kiwanis Club of Orangevale – Fair Oaks. The Kiwanis Corner is published monthly. ★

# Bond Oversight Committee Reviews Expenditures

Story by Shaunna Boyd

**FAIR OAKS, CA (MPG)** - The August 4 meeting of the Measure J Bond Oversight Committee (BOC), an advisory committee to the Fair Oaks Recreation and Park District (FORPD) Board of Directors, was again held via Zoom to comply with current social distancing guidelines. Mike Aho, FORPD district administrator, presented the committee with an itemized ledger showing the Measure J 2019-2020 Fiscal Year Bond Expenditures.

Measure J, the \$29.5 million general obligation bond passed by voters in November 2018, is funding major projects and improvements within the District. The last fiscal year ran from July 2019 through the end of June 2020, and expenditures in that time totaled \$1,432,598.24.

The completed Poured-in-Place Project, which resurfaced all the playgrounds in the District and included new playground equipment at Miller Park and Fair Oaks Park, totaled \$460,733.00.

Costs for the completed bike park/pump track at Phoenix Park totaled \$15,000 in fiscal year 2019-2020 —50% of the \$30,000 budget. The other half was paid in July 2020, so those costs will be reflected in the next fiscal year review.

Concepts and design development were \$61,965.69 for the Swallow Way Park and \$122,672.87 for parking expansion and softball field plans at Phoenix Park.

The largest amount was \$621,291.21 for the Village Park and Plaza Park redevelopment, which is currently in the design review process. Of that total, \$392,591.59 went to the acquisition of the 7995 California Ave. parcel, a former salon that will be demolished to increase usable District land in the Village.

To fulfill their

responsibility to oversee fiscal accountability, the BOC members reviewed the 2019-2020 expenditures and selected items for further review. BOC member Kim Sarkovich said, "We're not auditing it. We're just looking at it to say, 'Okay, as a normal citizen, this is reasonable,' and an average person off the street would say, 'Yes, it's a valid expenditure of the bond and a valid cost.'"

The BOC members requested copies of various contracts and invoices for project management and construction management costs, so they can verify the contract rate and hours billed. Aho will bring the requested documents for detailed review. A professional paid audit of the bond expenditures also occurs annually at the end of the calendar year and is available for public review.

With COVID-19 slowing down the progress of various District projects, BOC member Keith Walter expressed concern about the timeline, stating that delays can end up costing money.

Aho said, "We are delayed, there's no question, but we're not under contract for any demolition or construction at this point in time. ... Our delay is caused by design review at the County and their workflow now during COVID, but we're moving back on track again." He explained that the delay is "not costing us any more money. We're actually making money on our delay, because we've invested \$15 million and that invested money is staying in investment until we need to move it out." The District anticipates drafting construction documents and requesting bids for upcoming projects in the next few months, and Aho said, "That's where we might see some delays."

BOC Vice Chair Amy Larsen asked for an update about the possibility of

purchasing the La Vista School property to build the softball field project. Aho said that the District submitted their proposal to the San Juan Unified School District (SJUSD) on July 31. Although they expect an initial response in the next few weeks, if the SJUSD does want to proceed with the sale, the entire process will take much longer. When a school district surpluses property for sale, Aho described the process as "hellacious." He said, "It does not happen overnight." If the District were to purchase the property, it could be a year and a half before they see the final purchase price. "We can get the lease much earlier, and we can get some guarantees in the lease agreement, which then would protect our investment," said Aho.

The Measure J Bond Oversight Committee (BOC) has an open Committee Member position, and individuals from the Fair Oaks community are encouraged to apply. The members of the Committee represent a general cross-section of the community with a diverse range of interests; the Committee will not include a member merely representing a specific viewpoint or a specific user group. Applicants should be users of parks and recreation in Fair Oaks, must be at least 18 years old, and must reside within the boundaries of the FORPD.

The application deadline is September 8, and the FORPD Board of Directors is scheduled to make appointments to the Committee at the September 16 Board Meeting. To request an application, contact Board Clerk Paula Lucas at (916) 966-1036 or at [plucas@forpd.org](mailto:plucas@forpd.org).

BOC meetings are held the first Tuesday of every month at 6:30 PM. ★

## We Invite You to Join the District LCAP PAC

San Juan Unified School District

**SACRAMENTO REGION, CA (MPG)** - The San Juan Unified School District Local Control Accountability Plan Parent Advisory Council (LCAP PAC) is looking for new members.

Being part of this council is important to ensure we, as a district, are meeting the needs of all students

— especially English language learners, foster and homeless youth, and low-income students. As a member, you will have important responsibilities such as:

Providing feedback and input to the Board of Education regarding our district's progress towards meeting its goals outlined in our Local Control Accountability Plan

(LCAP); Gathering information from other parents/guardians, community members, and students; Attending a monthly Thursday evening meeting to work with other members and district staff.

To apply to be a committee member please visit our LCAP website <https://www.sanjuan.edu/Page/31379> and fill out the adult/community member application. ★

## West Nile Virus Activity on the Rise

Continued from page 1

**2020 West Nile virus activity update:**

Sacramento County: 27 mosquito samples and 42 dead birds have tested positive for West Nile virus to date.

**Practice the District D's of Mosquito -Prevention:**

**DRAIN** standing water that may produce mosquitoes; **DAWN** and **DUSK** are times to avoid being outdoors; **DRESS** appropriately be wearing long sleeves and pants when outside; **DEFEND** yourself by using an effective insect repellent. Make

sure to follow label directions! **DOOR** and window screens should be in good working condition; **DISTRICT** personnel are also available to address any mosquito problems. Call them at 1-800-429-1022 or visit [www.FIGHTtheBITE.net](http://www.FIGHTtheBITE.net) ★

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I am here to help you with your real estate needs during these interesting times. I can help you locate a new property or sell your current home and I will do all of the work for you. We can do everything through virtual transaction tools or we can go and view properties in person—it's up to you. My job is to get things done!

In addition to being an Attorney, I have earned advanced designations and certifications from the National Association of Realtors as a Seniors Real Estate Specialist, e-PRO, Pricing Strategy Advisor, and Short Sales and Foreclosure Resource. I am also a Green Building certified Accredited Professional in Leadership in Energy and Environmental Design.

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By Marlys Johnsen Norris,  
Christian Author

## A Miracle from Your Mouth

always bless them and bring an inner-peace.

God is our Heavenly Father. When we pray He loves hearing us call Him "FATHER." Acknowledging God as our Father will always draw His presence nearer to us.

When truth is proclaimed blessings follow. Words of faith then become powerful words divinely spoken and bring peace. In offering a special prayer for a child or someone, when a friend uses Scripture and anoints them with oil they will experience "God's Prophetic Blessing" they will experience in their life.

WIN THE PRIZE OF GOD  
Walk away from the word "religion" into a personal relationship with God our Father, Jesus the Son and the Holy Spirit! Religion

enslaves and imprisons, but God's Son, Jesus brings freedom! Run the race to accept and know Him as your Savior and Lord. Run a new race with God and win!

**"Do you not know that those who run in the race all run, but the one receives the prize? Run in such a way that you may obtain it." (I Cor. 9:24)** Press toward the goal for the prize of the upward call of God in Christ Jesus. (Phil 3:13)

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Marlys Johnsen Norris  
ARM Columnist since 2006  
Christian Author  
of 7 Books  
NCPA Winning Author for "Recipes for a Happier Marriage" ★



## Dare to Live Without Limits

by Bryan Golden

Failure and Suffering  
Serve No Purpose



There are people who feel guilty if they are successful and happy. They believe it's not fair that they succeed while others are struggling. Then there are those who are not happy unless they are miserable.

These mindsets cause you to subconsciously sabotage your success, which then produces endless struggling. You cannot, and will not succeed as long as you are averse to success. Your mind does not permit you to accomplish anything you don't believe in.

Your suffering helps no one. Does your being hungry provide more food to others? If you are struggling financially, will other people be well off? You should strive to be successful in every aspect of your life. There's no reason to feel guilty for doing well.

You can't help anyone else when you are struggling. Being successful is a prerequisite for providing assistance to others. Charitable organizations solicit from those who have, in order to give to those who are in need.

Fear of failure inhibits success because it prevents you from pursuing goals. The reasoning is that if you don't start, you can't fail. However, if you don't start you will never succeed. The road to success always begins with the first step.

Guilt about having more than someone else causes suffering. This mindset is another basis for self-sabotage. Guilt may emanate

from the erroneous belief that the only way for you to have more is for others to have less.

Another cause for self-sabotage is not believing you are worthy of success, or feeling you don't deserve it. Growing up, some people have been told they're not that smart or won't ever amount to anything. Whether internally or externally imposed, these self-loathing doubts are a roadblock to progress.

Another falsehood is that it's not fair for you to be better than someone else. Success is an endless well. There is more than enough for everyone. The only way for you to be in a position to help another person is by being successful.

Conversely, if you are struggling, then you may be in a position of having to be dependent on someone else for assistance. So, instead of being able to contribute, you are requiring assistance. Suffering and failure on your part serves no purpose whatsoever.

Your success will never diminish anyone else's. Your being happy doesn't make others sad. Your financial achievements do not make anyone poor. Your good health doesn't create sickness in others.

Procrastination is a common component of self-sabotage. You never openly object to getting started. Instead, you keep putting it off, one day at a time with no intention of ever beginning.

Perfectionism contributes to procrastination. You are constantly waiting for the exact right time to get started because there is always something you find lacking.

Self-sabotage can be defeated, if you want to. Start by deciding you are tired of suffering. Develop a belief that you are worthy of success. Make a commitment to take positive action to reach your desired objectives. Purge any guilt you associate with achieving your goals.

Displace self-sabotaging negative thoughts with positive self-talk. Constantly tell yourself that you can and will be successful. Tell yourself you are willing to do whatever is required, for as long as necessary to reach your objectives.

Self-sabotage is vanquished by continuously moving forward one step at a time. No more procrastinating or excuses. Just keep going. As you stop suffering while working toward your objectives, you will experience exhilaration as the great weight you have been carrying around fades away.

**NOW AVAILABLE:** "Dare to Live Without Limits," the book. Visit [www.BryanGolden.com](http://www.BryanGolden.com) or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at [bryan@columnist.com](mailto:bryan@columnist.com) or write him c/o this paper. ©2020 Bryan Golden ★

## What It Was, Was a Peach Tree

By Rev. James L. Snyder

For some reason, this week, I had been thinking of my maternal grandfather. I was named after him, and therefore we had a connection.

As a young boy, I would spend a month, every summer at my grandparents. They lived up in the mountains of Pennsylvania in a long valley. My grandfather was a farmer, and his primary income was his dairy cows. He taught me how to milk cows, and he did it the old-fashioned, hands-on way.

As a farmer up in the mountains of Pennsylvania, he was very adept at growing things.

One day he came home and in his truck were four little bushes. At least they looked like bushes. I helped him plant them on the left side of the driveway. I never saw my grandfather so happy in all his life.

I asked my grandfather what we were planting, and he simply said, "Peach trees." The next day a friend of my grandfather stopped in and saw the "bushes" along the driveway.

"Hey, Jim," the friend said, "what's that there that you planted?"

Grandfather just looked and said, "Peach trees."

The friend laughed and looked at my grandfather and said, "We don't grow peach

trees here. And they don't even look like a peach tree." And he continued laughing.

It wasn't long before everybody in the valley was making fun of his "peach trees."

The rumor developed that they were not, but my grandfather was simply trying to fool everybody. After all, he was like that.

A year later, I was back at my grandparents during the summer, and several people would stop, look at those peach trees and asked my grandfather, "Jim, where are those peaches?" Then they would laugh at him and drive on. Nobody believed any peaches would grow on those trees. After all, they looked like small bushes.

"Where's them peaches," people would ask as they would drive by and stop for a moment. "I want a peach."

My grandfather would smile, and it didn't seem to bother him that he was the point of many a joke throughout the valley.

Then I went up on the fourth summer, and to my surprise, those peach trees had peaches all over them.

Everybody would stop by and ask my grandfather for a peach.

My grandfather would smile and say, "Those peaches aren't ready to pick yet."

When they left, he picked a peach from the tree, gave it

to me, and told me, "Here's the first peach from my peach tree." I ate it and boy was it delicious.

Day by day, he would take the peaches off the tree, and when people would stop, he would tell them, "They ain't ready to pick today." Then they would drive away.

Within a week, all the peaches were harvested from the trees.

Then the fun began. People would stop by and ask, "Where's those peaches?"

My grandfather would stare back and say, "What peaches?"

Then he would laugh as they drove away.

He said to me, "Don't let anybody tell you what you can or cannot do." And he walked away, smiling.

As I was thinking about him today, I thought of the Scripture; "And whatsoever ye do, do it heartily, as to the Lord, and not unto men" (Colossians 3:23).

If you know what you're doing, do it to God's glory, and don't let men distract you.

Dr. James L. Snyder is pastor of the Family of God Fellowship, Ocala, FL 34472. He lives with the Gracious Mistress of the Parsonage in Silver Springs Shores. Call him at 352-216-3025 or e-mail [jamesnyder2@att.net](mailto:jamesnyder2@att.net). The church web site is [www.whatafellowship.com](http://www.whatafellowship.com). ★

## Social Security Matters

### The Virtues of Claiming Benefits Early



By Russell Gloor,  
AMAC Certified Social  
Security Advisor



**Dear Rusty:** It seems like we are always encouraged to wait until our full retirement age or age 70 to claim our Social Security. For me, benefits at age 62 were a good jump start to my retirement. How about listing the many benefits to early (age 62) retirement? And at what age does it become a liability, if ever? **Signed: Happily Retired at age 78**

**Dear Happily Retired:** You're correct that most financial advisors and Social Security Advisors, including me, frequently encourage people to delay claiming Social Security until at least their full retirement age (FRA). And that's because far too many claim their benefits as soon as they are available at age 62 "because it's there," without evaluating whether that's a smart move for them personally. There are many reasons why it's best to wait, but there are also some very good reasons for claiming benefits at age 62. Let's explore those.

Claiming at age 62 is exactly the right move if you are in poor health and don't expect to live a long life. Benefits taken age 62 are 25% less for those with a full retirement age (FRA) of 66, and 30% less if your FRA is 67. But those reductions become insignificant if you don't expect to live a long, healthy life from that point forward. If you wait until your FRA, it takes about 12 years to collect the same amount

in total benefits as if you had claimed at age 62.

Even if you are in decent health now, if your family history and your lifestyle suggest less than average longevity, claiming before your FRA, as early as 62, may be a prudent choice. By "lifestyle" I mean, for example, whether you exercise regularly, smoke or drink excessively or drive without a seatbelt. There are several life expectancy calculators available which can assist with predicting your life expectancy by evaluating your family history and lifestyle, including those available at this website: <https://socialsecurityreport.org/tools/life-expectancy-calculator/>. Just remember that no one can accurately forecast how long they will live but making an informed decision on when to claim should consider your estimated longevity, among other things.

If collecting your Social Security benefits early is needed to help pay for life's necessities, such as food, housing, and out-of-pocket medical costs, then claiming as early as age 62, or any other time before your FRA, could be exactly the right choice. In other words, the need for the money now is a driving force in deciding when to claim.

Which brings me to your point that claiming at age 62 was a "jump start" to your retirement, allowing you to begin enjoying your golden years much earlier than you might have otherwise been able to. There's a lot to be said for taking benefits early to fulfill your bucket list

while you're still young enough to enjoy it. And, from your signature, it looks like you've been putting that extra Social Security money to good use for many years now. Good for you! Now, at age 78, you've reached your "breakeven point" where, if you had waited until your FRA to claim, your cumulative lifetime benefits would hereafter be more than they will be because you claimed at 62. That may not, however, offset the many years of happy retirement you've been able to enjoy because you took your benefits early.

In the end, deciding when to claim Social Security should be done after carefully evaluating your personal situation. Anyone who claims benefits before their full retirement age must beware of Social Security's "earnings test" which limits how much you can earn before your benefits are affected. But those who can afford to wait and who expect to live to a ripe old age would do well to consider delaying until their full retirement age, or even beyond, to claim their Social Security benefits. If their life expectancy is at least "average" they'll collect much more in cumulative lifetime benefits by doing so.

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- Toiletries
- Tools and utensils
- First aid kit
- Children's activities
- Important documents
- Batteries
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1

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2

### CONFIRM YOUR EMERGENCY EXITS

from your home and establish a location where your family or roommates can reunite after evacuating.



3

### PLAN FOR YOUR PETS

by including them in practice drills and helping them get comfortable with a leash or carrier during stressful situations.



4

### LEARN HOW TO OPEN YOUR GARAGE DOOR MANUALLY

in the event the door is unable to open automatically during an outage.



5

### CHECK YOUR STANDBY GENERATOR

and ensure that it is working properly because it can help avoid damage to personal property and keep emergency first responders safe.



To learn more ways to keep you and your community safe, visit [safetyactioncenter.pge.com](https://www.safetyactioncenter.pge.com).

# United Way Covid-19 Relief Fund Helps 1,145 Families

By Kristin Thébaud  
Communications,  
Thébaud Communications

**SACRAMENTO REGION, CA (MPG)** - In a span of three months, United Way California Capital Region's COVID-19 Local Relief Fund raised \$572,000 to provide 1,145 families in need across the region with a one-time \$500 distribution to help offset costs of rent, bills and other basic needs. United Way worked with 11 nonprofit partners in Amador, El Dorado, Placer, Sacramento and Yolo counties to identify low-income families whose lives were disrupted by the pandemic and ensure they received the help they needed. The fund closed at the end of June, but the structure remains in place in case of a second wave.

"Stories continue to pour in from families across our region who have received help through our Local Relief Fund," said Stephanie Bray, president and CEO, United Way California Capital Region. "The vast majority of those we served lost income during the stay-at-home order and needed help paying rent and bills. With so many families in our region just one paycheck away from homelessness,

gifts to our fund helped avert an immediate crisis for these families and our community."

The fund's nonprofit partners included 3 Strands Global Foundation, Amador Tuolumne Community Action Agency, Birth and Beyond, Black Child Legacy Campaign Neighborhood Centers, Empower Yolo, International Rescue Committee, Kids First, Lighthouse Community Counseling, Opening Doors, RISE Inc. and Yolo County Children's Alliance.

In addition to individual and corporate donations to the fund, all dollars donated to Donate4Sacramento's Support Families area were distributed to Sacramento families through United Way's fund. For a full list of donors to the Local Relief Fund, visit [YourLocalUnitedWay.org](http://YourLocalUnitedWay.org).

"It's very meaningful to me to receive this funding because I can continue paying my bills and provide food and clothing for my children," said Nayely, a Local Relief Fund recipient in Sacramento. "When I learned that the funds come from people in the city, I was very grateful to see how they care about the community and that they are always willing to help others during hard times." ★

# Fitch Ratings Upgrades San Juan Water District's Credit Rating

By Meredith Williams,  
Lucy & Company

**GRANITE BAY, CA (MPG)** - In July 2020, in spite of the economic challenges presented by the pandemic, Fitch Ratings Services upgraded San Juan Water District's credit rating from AA to AA+. The upgrade reflects San Juan's strong financial and operating profiles including low operating costs, low rates, strong cash levels, low debt and strong financial management.

The coronavirus pandemic has created economic losses and uncertainty for business and government alike, including the water sector. Fitch is re-evaluating the credit worthiness of water agencies across the country against new criteria aimed at assessing an agency's financial strengths and resiliency during the pandemic. Credit ratings are a quantified assessment of an organization's ability to meet current and future debt and financial obligations. Several years ago, in

response to drought pressures, San Juan's Board of Directors approved necessary rate increases to its wholesale and retail operations. To help reduce the financial vulnerability to shifts in water use, the board modified the fixed component to better reflect the true cost of water treatment and delivery. The board will evaluate and, if needed, plan for potential new rate increases in fall 2021.

Despite recent rate increases, Fitch's analysis shows San Juan's retail water costs are affordable for a vast majority of customers due to a low cost-per-million-gallon price. Fitch also recognizes San Juan's ample, high-priority water rights to the American River and other sources and that water supplies and treatment capacity are well in excess of recent water demand.

San Juan's capital projects are primarily driven by upgrades to critical water supply infrastructure. The District projects

near-term capital spending to increase due to several large and critical projects including replacing Hinkle Reservoir's cover and liner, replacing the Kokila Reservoir and upgrading major transmission lines and water mains. Although these projects will need to be supported by new debt, the increased bond rating could reduce the cost of additional debt putting downward pressure on San Juan's future water rates.

San Juan provides clean and reliable retail and wholesale water service to about 150,500 residents in a 46-square-mile suburban service area, including Citrus Heights, Fair Oaks, Orange Vale and a portion of the City of Folsom and Granite Bay. The District provides retail services to over 30,600 residents through 10,700 customer accounts, mostly within the Granite Bay area in northeast Sacramento County and the southwest Placer County region. For more information, visit [www.sjwd.org](http://www.sjwd.org). ★

# Governor Must Do Better to Serve the Unemployed

By Nghia Nguyen,  
Office of Senator  
Jim Nielsen

**SACRAMENTO, CA (MPG)** - With over half of all adults in California reporting lost income since March and a 17% unemployment rate across the state, Senator Jim Nielsen (R-Tehama) joined over 60 lawmakers to demand the Employment Development Department (EDD) to do better to serve Californians.

"The first and last priority of all government workers is to serve," said

Senator Nielsen. "EDD is failing at its job. There are no excuses for not serving Californians who lost their jobs to no fault of their own, who have depleted their life savings, gone into extreme debt and are filled with anxiety each, and every day."

"Governor Newsom's administration must do better and expedite these funds to desperate Californians."

Since the pandemic, Senator Nielsen's office has resolved over 375 EDD cases, with 136

outstanding. These numbers reflect those who have contacted Senator Nielsen's office. Statewide, 1.13 million Californians are still waiting on benefits.

Elected to the State Senate in January 2013, Senator Nielsen represents the Fourth Senate District, which includes the counties of Butte, Colusa, Glenn, Placer, Sacramento, Sutter, Tehama and Yuba. To contact Senator Jim Nielsen, please call him at 916-651-4004, or via email at [senator.nielsen@senate.ca.gov](mailto:senator.nielsen@senate.ca.gov). ★

# Join the Facilities Committee!

Share Your Voice by Joining a District Committee

**San Juan Unified School District**

**SACRAMENTO REGION, CA (MPG)** - San Juan Unified is a large school district serving a diverse community and individual learner needs. A variety of committees are convened each year to help review and advise both staff and the Board of Education on critical issues.

We are actively recruiting interested

community members and parents/guardians for an opening on the Facilities Committee, which reviews and advises the Board of Education on areas related to school facilities. The committee meets on the first Tuesday of each month. The application for the Facilities Committee is available online.

For information about all of San Juan Unified's committees, visit [www.sanjuan.edu/committees](http://www.sanjuan.edu/committees). ★

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# Ask Toni

## Enrolled in Medicare Part B ...

## NOW I'm Receiving a Part D Penalty ... Why?



Toni King

Hello Toni:

Turned 65 in August 2018, continued to work full-time with company benefits, until I was laid off on May 10th and that is when my employer benefits ended. I have enrolled in a Medicare supplement plan G and a Part D prescription drug plan with a September 1st start date because that is when my Medicare Part B starts.

Now my troubles are beginning because I have received a notice from CMS (Medicare) saying they do not have record of me having prescription drug coverage that "met Medicare's minimum standards from 8/1/2018 when my Medicare Part A started to 9/1/2020 and I am receiving a Part D late enrollment penalty.

I do not understand why I am receiving a Medicare Part D penalty. I thought applying for Part B keep me from a Medicare penalty. What is the 63-day window that the Part D prescription drug plan is talking about?

I have been quarantined due to contracting coronavirus and was not able to explore my Medicare options. Is there a way that I can appeal this Part D penalty due to COVID-19 issues?

~ Thank You, Sydney from St. Louis, MO

Sydney:

Generally, when there are Medicare special enrollment problems due to weather issues, Medicare will give extra time for enrollment periods such as Medicare Annual Enrollment in October. My advice to you is to call Medicare at 1/800-633-4227 or the Medicare Part D plan which you have enrolled in and explain that you have been in quarantine due begin exposed to coronavirus. IRS extended the April 15 tax filing date due to COVID-19, so I would ask for an appeal to the penalty due to being unable to take care of your personal Medicare business because of being in quarantined.

Taking the "Request for Employment Information" form to Social Security to avoid the "famous" Medicare Part B penalty informs Medicare that you have had employer benefits since turning 65. The form does NOT inform Medicare that you had "creditable" prescription drug coverage. The Medicare & You handbook states: "Creditable prescription drug coverage could include drug coverage from a current or former employer or union, TRICARE, Indian Health Service, the VA or health insurance coverage. Your plan must tell you each year if your drug coverage is "creditable coverage." Keep this information because you may need it when or if you join a Medicare drug plan late.

Creditable drug coverage should "meet or exceed" what Medicare's Part D plan minimums are for that

current year.

Medicare does not regard discount prescription drug cards or low-cost generics programs such as GoodRX as "creditable coverage". These types of plans cannot keep you from the Late Enrollment Penalty.

Your Late Enrollment Period (LEP) does not begin from the day you lose or leave your company health plan, BUT from the month you turned 65 or began your Medicare or is based on when Part A of Medicare begins not Part B.

This LEP (Late Enrollment Period) penalty can be because:

- 1) You waited past 63 days without "creditable" prescription drug coverage when you are leaving company benefits and you are older than 65 years old and 90 days. (which technically is what you did, Sydney) Do not wait past 63 days to get Part D when leaving company health plans.
- 2) Your company prescription drug benefits (not health benefits) are not "creditable" as Medicare declares.
- 3) You simply never enrolled in Medicare Part D when you were first eligible and want to enroll.

Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® advanced book and bundle packages for the Toni Says® newspaper article readers at [www.tonisays.com](http://www.tonisays.com). Email [info@tonisays.com](mailto:info@tonisays.com) for Medicare questions. ★



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# Fair Oaks Rotary Helps AboutKidz Help Kids!



Fair Oaks Rotary helping AboutKidz fill and distribute over 1,000 backpacks! Vic Porter, Mark Benvenga, Joe Snook and Joe Arguelles. Photo provided by Fair Oaks Rotary

By Pete Schroeder, Fair Oaks Rotary

**FAIR OAKS, CA (MPG)** - If that headline makes you think that there's a lot of helping going on, well, you're correct! AboutKidz is a local Fair Oaks organization that is about (helping) kids. When they needed some hands to help distribute backpacks with school supplies to local kids, who better to assist, i.e., help, than Fair Oaks Rotarians? And help they did, handing out over 1,000 backpacks to some very appreciative kids. It was such a gratifying experience that you know we'll help next time. If you're interested in more information, please visit us at [www.RotaryFairOaks.org](http://www.RotaryFairOaks.org). ★



A grateful recipient (left) of backpacks with Fair Oaks Rotary members Joe Snook, Mark Benvenga and Vic Porter (right). Photo provided by Fair Oaks Rotary

# Operation Backpack Provides School Supplies to Area Children

By Christie Holderegger, Volunteers of America Northern California & Northern Nevada

**SACRAMENTO REGION, CA (MPG)** - Operation Backpack, Volunteer of America's (VOA) annual school supply drive for students in need, collected over \$97,000 in a virtual drive to purchase school supplies for more than 2,100 children through a collaborative effort between 19 local businesses, 9 corporate sponsors, and 1,000 donors.

COVID-19 has presented many challenges and changes to education for students everywhere, and it has been especially difficult for those living in transition from homelessness, in foster care, or in low-income communities. Operation Backpack provides supply-kits with brand new, grade-appropriate school supplies to all of the families and children in VOA's shelters and programs. Additional supply kits will be

distributed to 14 partner agencies, nonprofits and school districts, including Sacramento Food Bank & Family Services, Healthy Start Family Resource Center, and the Youth Service Bureau. VOA's longstanding partnerships in the community ensure as many children as possible get the tools they need to start the school year off on the right foot.

"Having new school supplies provides confidence and helps a child's self-esteem," says Ana Bankert, Director of Development, VOA. "Feeling prepared alongside every other child in the classroom is crucial to their ability to thrive. VOA is very grateful to work with sponsors, partners, volunteers, and donors who understand the importance of this cause and the children it supports."

Operation Backpack would not be possible without the support and generosity of campaign partners CBS,

CW13, and Good Day Sacramento and sponsors Sutter Health, Niagara Bottling, American River Bank, Kids Care Dental, Phoong Law, and Anthem Blue Cross Blue Shield as well as individual donors and businesses who have hosted fundraisers.

Founded locally in 1911, the Northern California & Northern Nevada office of Volunteers of America is one of the largest providers of social services in the region. The professional paid staff operates more than 50 programs: homeless services and shelters; substance abuse treatment and mental health services; senior, veteran, and family services; transitional, permanent supportive, and affordable housing. Volunteers of America provides shelter or housing to 4,500 men, women and children every night in Northern California and Northern Nevada. Learn more about Volunteers of America Northern California & Northern Nevada at [www.voa-ncnn.org](http://www.voa-ncnn.org). ★

# Concerns Over Underrepresentation with SJWD's New Election System

Story by Shaunna Boyd

**CITRUS HEIGHTS, CA (MPG)** - On August 3 and 5, the San Juan Water District (SJWD) Board of Directors restarted the public hearing process in their transition to division-based elections. Anonymous users hijacked a prior public meeting, so community members did not have an opportunity to comment on the process at that time. Both meetings were held through online video teleconferencing and limited Boardroom attendance to meet social distancing guidelines.

The SJWD Board of Directors governs the District's wholesale and retail operations. The SJWD service area includes Granite Bay, Citrus Heights, Fair Oaks, Orangevale, and part of Folsom and Roseville. The SJWD retail division primarily delivers water to customers in Granite Bay and part of Roseville. The wholesale division sells water to Citrus Heights Water District, Fair Oaks Water District, Orange Vale Water Company, and the City of Folsom (north of the American River).

Under the current at-large election system, the five elected Board members can reside anywhere within the service area. The transition process will split the area into five divisions, and each division will elect one member to the Board of Directors. To meet the legal requirements of the California Voting Rights Act (CVRA), the new divisions must be contiguous and compact, each division must have reasonably equal populations based on the most recent census data available (with no more than a 10% deviation allowed between divisions), communities of interest must be considered, and no racial gerrymandering is allowed.

The Citrus Heights Water District and the Fair Oaks Water District jointly submitted a draft map for consideration. The attached letter explained that the while generally following the census-designated boundaries of cities and unincorporated areas, their draft map also considers "where residents identify their community. ... Resident identification is a strong indication of a

municipal Community of Interest."

Their draft map includes most of Orangevale in one division and most of Fair Oaks in another, splits Citrus Heights into two divisions (with parts of Fair Oaks and Orangevale incorporated into one), and combines Granite Bay into a division with the portions of Roseville and Folsom included in the service area. The map has a total population deviation of just 5.5% between divisions.

Multiple community members from Granite Bay expressed concern that the new system would leave them underrepresented compared to customers in the wholesale service area, since Citrus Heights, Fair Oaks, and Orangevale receive their water from local water districts that are governed by their own elected Boards. Tom Gray submitted a letter stating that although he works as general manager for the Fair Oaks Water District, he is a SJWD retail rate payer. He stated, "SJWD retail ratepayers do not want new SJWD Wholesale Board Representatives from Fair Oaks, Citrus Heights, and Orangevale setting our water rates and making decisions relative to our local water system operations."

In response to multiple public comments requesting that the Board provide Granite Bay with its own water district, SJWD Board President Ted Costa explained that the Board has no authority to create a new water district. Legal Counsel Jennifer Buckman said, "Whether or not a retail service agency would be formed to represent the Granite Bay area is beyond the scope of these proceedings." Buckman said that residents of Granite Bay would have to initiate proceedings through LAFCo (Local Agency Formation Commissions), which oversees the establishment of local government agencies and their municipal service areas.

Amber Beckler submitted a comment stating that Granite Bay has many large lots, some of which are used for hobby farms, "so the rural properties by virtue of size and land use have potentially higher water requirements and therefore

would unduly suffer if rates were set by those living in dense urban areas with minimal lawn."

Granite Bay residents Cheryl Berkema and Sandra Harris both submitted comments expressing concern about the potential underrepresentation of Granite Bay and requested that the area be given two Board members under the new system. (Three of the five current Board members live in Granite Bay.)

Another concern brought up by community members and echoed by Director Dan Rich is the boundary between Sacramento and Placer counties. Because both counties have their own local ballots, candidates running for election in a division that spans both counties would have to file in both counties and pay the associated fees in both counties. There is concern that this could unfairly disadvantage those candidates.

Because the legal requirements specify that divisions must include roughly equal populations, the new SJWD divisions must each have approximately 30,100 residents - based on 2010 census data. The service area in Placer County (which includes only Granite Bay and the small section of Roseville) has a population of approximately 20,000. It doesn't appear feasible to create a division boundary along the county line while also meeting the population requirement. The population requirement would also preclude Granite Bay from getting two Board members.

The Board will consider public comments in the creation of draft maps, which will be discussed and refined at two public hearings scheduled for September 9 and October 14. The final map will be adopted on November 9, and then adjusted, if necessary, when the 2020 Census data is released.

The public is encouraged to submit draft maps for consideration, and the template can be downloaded from the SJWD website ([www.sjwd.org/draft-map-template](http://www.sjwd.org/draft-map-template)). Community members can also submit comments for consideration by emailing [comments@sjwd.org](mailto:comments@sjwd.org). ★

# Sac County Medicare Counseling Available, Despite COVID-19

By Kathleen Newton, Northwest Media Consultants

**SACRAMENTO COUNTY, CA (MPG)** - Although local HICAP Medicare counseling offices are currently closed due to COVID-19, free one-on-one sessions with local state-registered counselors are still available via telephone and video conferencing.

HICAP (the Health Insurance Counseling & Advocacy Program) is administered by the California Department of Aging. Its trained volunteer counselors are working from home,

but are still available by phone and video-conferencing to answer questions and help seniors and other eligible recipients understand their Medicare rights and benefits.

HICAP counselors can provide information about Medicare supplemental insurance (Medigap policies); Medicare Advantage plans; employee and retiree coverage; long-term-care insurance and how to appeal coverage denials.

HICAP serves clients in El Dorado, Nevada, Placer, Sacramento, San Joaquin, Sierra, Sutter, Yolo and Yuba counties, regardless of

income or age.

To schedule a free, one-hour phone or video-conference appointment with a state-registered HICAP Medicare counselor in Sacramento County: Call - (916) 376-8915 or email - [hicap@lsnc.net](mailto:hicap@lsnc.net)

Once your appointment is scheduled, you will receive an appointment reminder by phone, email or text prior to your appointment. If you need to cancel an appointment for any reason, you are asked to call (916) 375-3763.

For more information, go to [www.HICAPservices.net](http://www.HICAPservices.net). ★

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## STUPID DIVORCES

So you think you've heard them all? Think again if it comes to reasons people get divorced. Jacqueline Newman is a New York City divorce lawyer and experience New York Matrimonial expert. As a managing partner as a top tier 5 th Avenue Manhattan law firm focused exclusively on divorce, her practice runs the gamut from prenups for high network people to...wait til you see some of the reasons people get divorced. She shared some of the most ridiculous with me on my POPPOFF Radio Show.

**1) BECAUSE HE WAS TOO MUCH OF A CHATTY CATHY.** A woman actually Filed for divorce from her husband because he talked too much and couldn't keep any secrets to himself. **2) BECAUSE OF WHO THEY VOTED FOR.** Gayle McCormack, 73, left her husband of 22 years after she found out he had plans to vote for Trump. "I felt like I had been fooling myself," she said. "It opened up areas between us I had not faced before." **3) BECAUSE SHE WAS "POSSESSED**

**BY THE DEVIL."** That moment you realize you're living a real-life horror film. In April 2017, and Italian man reportedly filed for divorce after witnessing his wife levitate into the air. **4) BECAUSE HE DIDN'T LIKE "FROZEN."** An anonymous 29-year old woman reportedly divorced her husband after he told her, "I didn't really care for it, personally. Did you really think it was that good?" **5) BECAUSE HER MAKEUP WASN'T WATERPROOF.**

According to Mr. Perfect, his 28 year old Arabian bride "deceived him" by "using so many cosmetics and fake eyelashes" that washed off as they enjoyed a beach day shortly after they tied the knot. **6) BECAUSE HE WOULDN'T TAKE HER CAREER SERIOUSLY.** Judge Judy divorced her first husband because he viewed her career as a hobby. "My first husband is a lovely man but he always viewed my job as a hobby and there came a time where I resented that," she said. "Case closed." At least this one had some substance to it. **7) BECAUSE**

**HE DIDN'T TEXT BACK.** One woman from Taiwan kept texting her husband, and received zero responses. She even texted him letting him know she was in the hospital – still nothing. Therefore, he's officially blocked. **8) BECAUSE SHE JUST HAD TO SNAPCHAT, DIDN'T SHE?** A couple from Saudi Arabia got divorced because the bride posted Snapchats at their wedding. "There was a prenuptial agreement between my sister and her fiancé that she would not use social media applications such as Snapchat, Instagram, or Twitter to post or send her pictures," the bride's brother revealed.

So there you are. People do the strangest things. Whatever happened to "for richer or poorer, in sickness and in health?" We can even throw in respect for one another too. I'm sure **Jacqueline Newman** has to restrain herself from booting some of these wild ones out of the office. I know I would. But then, that's why I'm a Talk Show host and not a lawyer. THANK HEAVENS!!! ★



**By County Supervisor Susan Peters**

Through the generosity of *The American River Messenger* this column serves to provide an update about matters affecting the unincorporated community of Fair Oaks.

### COVID-19 CANCELS COMMUNITY MEETINGS

Typically August and September are busy active months but the COVID-19 pandemic has changed all that.

In September I had planned to resume holding three community meetings featuring the County Transportation Director to provide any update on road paving but public health concerns due to COVID-19 prevent me from hosting any special group sessions open to the public. As a result, I have to cancel my Community Coffee Meeting originally scheduled for the morning of September 2 in Fair Oaks and the two evening community meetings in Carmichael and Arden Arcade that were planned respectively at the Mission Oaks Community Center in Gibbons Park on September 15 and at the Swanston Park Community Center on September 29.

## FAIR OAKS COMMUNITY UPDATE

Hopefully, conditions will improve to allow me to hold those meetings later in the fall.

During August I usually visited with residents during the annual National Night Out celebration as they would gather together to build neighborhood camaraderie, facilitate a safer and more caring community, enhance the relationship they have with law enforcement – and most importantly – send a message to criminals that their neighborhoods are organized and on alert to report suspicious activity and crime. Unfortunately, the COVID-19 outbreak necessitated moving the event now to October 6 according to the national organization's website at natw.org. Hopefully, safe conditions will prevail to allow me along with Sheriff Deputies, Metro Fire responders and CHP Officers to stop by at a number of gatherings if the later date materializes.

### PARKWAY ALCOHOL BAN

During the upcoming Labor Day holiday weekend there will be a complete ban on alcohol consumption and possession both on land and in the water within the American River Parkway between Hazel and Watt avenues. An exception exists for Ancil Hoffman Golf Course.

In past years summer holidays had become major problems along the American River making the parkway less of a family friendly outing because

of fights, public nudity, profanity and littering. The Board of Supervisors restored decorum beginning with the 2006 Labor Day weekend and the ban is also applicable for Memorial Day weekend and the Fourth of July.

Since the restriction has taken effect, families I have talked to have expressed appreciation for making these holidays once again a time for everyone to enjoy the American River Parkway.

### SIGNAGE TO AVOID TRAIL TROUBLES

The Department of Regional Parks has been partnering with the Sacramento Regional Conservation Corps stenciling signals on the American River Bike Trail's pavement about trail etiquette to avoid conflict among users.

Phase 1 involved efforts to about mile marker 11 with Phase 2 to extend up through mile maker 22, which is the end of the county-operated portion of the trail.

Regional Parks is also using its social media platforms to help educate people about trail etiquette, which is not enforced through any actual ordinance nor can tickets be issued. However, public education can go a long way so please be courteous and responsible to ensure everyone's enjoyment when out on the bike trail.

*Susan Peters represents the Third District on the Sacramento County Board of Supervisors. She can be reached at susanpeters@sac-county.net* ★

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## STATEPOINT CROSSWORD • LABOR DAY

**Crossword Puzzle Solutions on Page 8**

**CLUES**

**ACROSS**  
 1. Delivery org.  
 5. "U.N. workers' grp.  
 8. Pressure unit  
 11. Prune, previously  
 12. Congregation's echo  
 13. Lusitania's destroyer  
 15. Samoan money  
 16. Enthusiastic review  
 17. Police informers  
 18. \*More than 40 hours  
 20. First Nation nation  
 21. Not these  
 22. Paper or plastic?  
 23. Lads' girlfriends  
 26. Meal  
 29. Morsel  
 30. \*Labor Day, always  
 33. International Civil Aviation Org.  
 35. She turned to stone, Greek mythology  
 37. Quaker grain  
 38. Same as gnarls  
 39. Toothy wheel  
 40. Capital of Canada  
 42. Homer Simpson exclamation  
 43. Russia's plain  
 45. Zoroastrian archives  
 47. Simon & Garfunkel member  
 48. Sheik's bevy  
 50. Goes with sushi  
 52. \*Part of labor force  
 56. Jewish folklore creature  
 57. European sea eagle  
 58. Millimeter of mercury  
 59. Impolite dinner sound  
 60. "Dark" movie  
 61. Armor chest plate  
 62. Cupid's action  
 63. Type of evidence  
 64. "By \_\_\_\_ of" or "by means of"

**DOWN**  
 1. "\_\_\_\_ no good"  
 2. Bohemian, e.g.  
 3. Whimper  
 4. "That \_\_\_\_!" and hurts  
 5. Mosque officials  
 6. Don McLean: "Drove my chevy to the \_\_\_\_"  
 7. Comes before first Mississippi  
 8. Minute opening  
 9. "For Pete's \_\_\_\_!"  
 10. Belonging to it  
 12. Not aria nor recitative  
 13. Open a beer bottle  
 14. \*Union responsibility  
 19. \*Labor Day is this puzzle's \_\_\_\_  
 22. Beyoncé, a.k.a. Queen \_\_\_\_  
 23. \*Like Labor Day weekend  
 24. Ovine sign of the zodiac  
 25. Type of weasel  
 26. "Pro" follower  
 27. Oodles  
 28. Fortune-teller's card  
 31. Sol, or la, or ti  
 32. Digital audiotape, acr.  
 34. \*Health and safety org.  
 36. \*Strike \_\_\_\_  
 38. Courtroom silencer  
 40. Choose  
 41. One who bends out of shape  
 44. Groom one's feathers  
 46. Used an emoji, technically  
 48. Long-necked wader  
 49. Embryo sacs  
 50. One-pilot flight, pl.  
 51. Reunion attendee  
 53. Jellystone Park denizen  
 54. Joanie of "Happy Days"  
 55. At a previous time, archaic  
 56. Geological Society of America  
 57. \*Unofficial \_\_\_\_ of summer

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## Find Puzzles on Page 8

U	S	P	S		I	L	O				P	S	I					
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## Sudoku Puzzle on Page 8

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

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# Super Vision Needed

Story and photo by Susan Maxwell Skinner

**SACRAMENTO REGION, CA (MPG)** - An August 25 forum will allow District 3 voters to hear rivals for Susan Peters' seat on the Sacramento Board of Supervisors. Sponsored by the Carmichael Chamber of Commerce, the event will offer air-time to candidates Gregg Fishman and Rich Desmond via the Zoom platform.

The face-to-face was originally scheduled for a pre-election member luncheon. When COVID regulations ruled out such gatherings, the program became a webinar. Desmond and Fishman's discussion may be watched live -- or viewed later -- on the Chamber's Facebook page.

"We hope Chamber members and the whole community will tune in and hear what the candidates have to say," says Chamber executive Stephanie Young. "With public meetings so restricted, there aren't many opportunities to hear from people running for office."

Desmond and Fishman were the last candidates left standing from a March primary field of five. Their supporters hail from largely unincorporated communities that include Arden Arcade, Carmichael, Fair Oaks, Foothill Farms, College Glen, North Highlands and part of East Sacramento. When Desmond garnered 42 percent to Fishman's 25 percent of the vote, a November 3 run-off was assured.



District 3 Supervisor candidate Gregg Fishman (left) joins rival Rich Desmond for a pre-webinar photoshoot in Carmichael Park.

Raised in Carmichael, Desmond is a Jesuit High school alumnus. He achieved a BA at Santa Clara University before attending McGeorge School of Law. At the age of 25, the graduate became a CHP officer. From patrol work in LA and Sacramento, a series of promotions led him to commanding CHP rank. Budgeting and forming department policy were among responsibilities. In 2018, Desmond became CHP Chief and was temporarily assigned to the

State Assembly as Chief Sergeant-at-Arms. He and his Insurance agent wife Lisa have five children. Desmond contests the supervisory seat as an Independent.

Gregg Fishman is an elected director of SMUD. He was raised in Sonoma County and studied journalism at CSU Sacramento. His broadcasting career included work for KFBK and for San Francisco's KGO. Fishman has served his Arden-Arcade

Homeowner's Association and was appointed to the Arden Park Recreation and Park District board. While leading a neighborhood partnership with Sacramento Tree Foundation, he helped plant thousands of trees in Arcade neighborhoods. His job with the California State Association of Counties included fostering new county programs. He and his psychologist wife Debra have two adult daughters. Fishman's campaign has the support

of the Democratic Party. Both candidates miss hands-on pre-COVID days. "It's difficult now for a candidate to stay in touch with people," says Desmond. "Normally there are public events where a candidate could show up and meet hundreds of people. Now you have to be more creative. Through the webinar, I'm hoping to learn more about community challenges and concerns."

Says Fishman: "Normally I'd be out walking the precincts right

now. Virtual meet-and-greet is not like looking someone in the eye and hearing what they have to say, but I hope the webinar will help people get to know me and what I hope to achieve as supervisor."

Candidate questions may be posed via Zoom during the live webinar. To learn how to access the 7-8 pm program on August 15 or later, visit the Carmichael Chamber Facebook page, or Email [execdir@carmichaelchamber.com](mailto:execdir@carmichaelchamber.com)

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