



**The CARES Act:
How to Get Your
\$1,200 and More!**

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**He is
Risen!**
Celebrate Easter



AMERICAN RIVER Messenger

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Serving Fair Oaks, Orangevale & Sacramento County

APRIL 10, 2020

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SacRT BUS RIDERS
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Courage and Hope



Courageous and hopeful. At about one week old, the seventh and eighth bald eagle babies hatched to their American River parents peer from their canyon eyrie. Proud papa shelters the babies from a spring shower.

**Story and photo
by Susan Maxwell Skinner**

SACRAMENTO REGION, CA (MPG) - Documented in 2016 as the closest recorded bald eagle nest to Sacramento, the eyrie on the American River was recently blessed with new babies.

Their hatching follows in the path of eaglets Peekaboo and Poppy (2017), Byrd and Rainbow (2018) and Valentine and Paddy (2019). While the chicks' names have traditionally been suggested by local kindergarten children, all schools were closed by the Coronavirus epidemic when the 2020 babies busted from their baseball-size eggs. Government scientists will call the babies "Eaglets 7 and 8." But having recorded the family's progress for more than four years, I indulge a more anthropomorphic disposition for our national icon. The alpha I've called Courage. Its sibling is Hope. In dire times, Courage is what Americans always find. And Hope - said American poet Emily Dickinson - is the thing with feathers.

Courage and Hope's fluffy heads barely clear the nest rim at this point. But, nourished by non-stop room service, they will soon achieve their parents' great size. At 11 weeks, they will scramble surrounding tree branches while frantically exercising their wings. Soon after this branching stage, they'll

muster courage for maiden flights. Fledging days seem to involve high drama: in 2017, eaglet Poppy was knocked from the nest by her returning brother. Her premature flight took her to a low canyon tree where she screamed for 12 hours before Mama Bald coaxed her home. After Byrd's 2018 debut, his return flight crash-landed near a walking trail. Human volunteers protected the fledgling while he ran flapping along the path. To our great relief, he finally cleared a fence to safety. Last year, hatching Paddy copied her more precocious brother's fledge before she was ready. She plummeted and vanished among bluff trees for a day. Papa guarded the miscreant until Paddy at last found strength to get airborne and fly home.

Having raised previous families with an earlier (deceased) partner, magnificent Mama Bald is a nursery pro. Her mate is younger but, with four sets of eaglets sired, he's become a confident dad. He and Mama share incubation, hunting and feeding duties but their diligent regime comes with sacrifice. Exhausted by months of providing and mentoring, mom and pop will complete their 2020 parenting season with an escape for a distant vacation. Courage and Hope will be left in the care of a non-breeding guardian or a courting sub-adult pair who plan to start their

own nursery next year. Food deliveries will guarantee the newcomers' immediate acceptance. The appointed babysitters will also coach Courage and Hope to hunt and will eventually lead them to new territory. Hard lessons in self-sufficiency loom for the 2020 babies but by fall their rested Mama and Papa should return to prep for a 2021 family.

A testament to the regeneration of a species threatened with extinction only 50 years ago, this family is well now established on the lower American River and is already subtly changing the Parkway's wildlife dynamic.

Like the nation they represent, the species is resilient. Eagles are also selfless providers, committed to family and to preparing offspring for independence. They control vermin. They neither waste nor pollute. By instinct, they are fantastic stewards of the natural world. It seems to this author that our national icon is well-chosen and from these fellow Americans - and from 2020 babies Courage and Hope - we might learn much.

Footnote: To protect the raptors' nest its location is not contained in this report. Further wildlife observations may be followed on the author's Facebook page: Susan Maxwell Skinner's American River Nature Blog. ★

Sacramento Fire Agencies Deploying Mobile Integrated Healthcare Units

**By Chris Vestal,
Sacramento
Metropolitan Fire
District**

MATHER, CA (MPG) - The Sacramento Metropolitan Fire District (Metro Fire or the District) will deploy the first Mobile Integrated Healthcare (MIH) unit in the Sacramento region as part of a collaborative effort to combat COVID-19 in our community. Up to six units are planned for the area with Metro Fire, the Sacramento Fire Department (SFD), and Cosumnes Fire Department (CSD Fire) each facilitating two units. This partnership includes the Hospital Council of Northern and Central California and Sacramento County Public Health in addition to the regional fire agencies.

This first unit placed in service by Metro Fire will be staffed by a Fire Captain who is also a licensed Physician Assistant (PA) and a Firefighter/Paramedic. It will serve as an extension of the department of public health to assist in the broader response to the COVID 19 pandemic. With a focus on identifying at risk individuals and communities it will provide resources, testing, and provide basic medical support to citizens who might not otherwise be able to access appropriate healthcare.

Although MIH units will look no different than a regular fire service ambulance, it will also include additional medical equipment to meet the advanced level of care a PA is able to provide in the community. The MIH program is designed to integrate within the 9-1-1 system and broader healthcare community to provide post-discharge follow up for patients following their hospitalization and to address the needs of our at risk citizens who lack access to resources.

Emergency service delivery is Metro Fire's number one priority. The launch of MIH after years of planning, with a focus on response to COVID-19 within the Sacramento Region, shows our commitment to the community we serve, the collaboration between local fire departments and emergency medical services providers, and public health agencies in Sacramento County. ★

Governor Newsom Grants Additional Relief for Business Taxpayers



Gavin Newsom

**California Department
of Tax and Fee
Administration Press
Release**

SACRAMENTO, CA (MPG) - In accordance with the Executive Order issued by Governor Newsom to

expand tax relief for small business taxpayers, the California Department of Tax and Fee Administration (CDTFA) announced today that all small businesses will have an additional three months to file returns and pay taxes administered by the department. Additionally, all businesses will have an extra 60 days to file claims for refund from CDTFA or to appeal a CDTFA decision to the Office of Tax Appeals.

CDTFA is providing a three-month extension for a tax return or tax payment to any

businesses filing a return for less than \$1 million in tax. For the approximate 99.5% of business taxpayers below the \$1 million threshold for their current California sales and use tax obligation, returns for the 1st Quarter 2020 will now be due on July 31, 2020. The same provisions apply to the other tax and fee programs administered by CDTFA. Qualifying taxpayers are not required to file a request for extension or request relief from penalty or interest. This automatic extension will remain in effect through the reporting

of taxes and fees due on or before July 31, 2020.

"This expands on the relief previously granted to small businesses, giving them an extra 90 days to file and pay any business taxes and fees administered by CDTFA without incurring any penalties or interest," said Director Nick Maduros. "By including the \$1 million threshold, we're able to offer much-needed relief to small businesses across the state while still maintaining the integrity of our local finance system. Approximately 55% of

Continued on page 6

**WE SUPPORT
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MILITARY**

The CARES Act: How to Get Your \$1,200 and More!



Commentary
by Kimberly Foss

In response to the world-wide crisis created by the COVID-19 pandemic, Congress has just enacted the largest relief package in history: The Coronavirus Aid, Recovery, and Economic Security (CARES) Act. Almost 94% of Americans will benefit directly from the \$2.2 trillion in aid included with this bill, which includes a direct payment to most taxpayers and their families. Here's what you need to know about how much you'll receive in your stimulus

check and how to make sure you get it.

1. Who gets a check?

About 94% of American taxpayers are eligible to receive a stimulus check from the federal government. These are the criteria you must meet:

Be a US citizen or legal resident; Have a work-eligible Social Security number (including those who are currently receiving Social Security benefits and on disability); Not be a dependent or eligible to be a dependent of any other taxpayer

2. How much will my check be?

Checks to eligible individuals will be \$1,200 or less, depending on your adjusted gross income (AGI) as reported on your tax return for either 2018 or 2019. Couples filing joint returns will be eligible to receive \$1,200 each, for a total of \$2,400. Families with children age 17 or younger will receive \$500 for each child.

• If you are a single filer

with AGI of \$75,000 or less, you will receive \$1,200.

- If you are married filing jointly with AGI of \$150,000 or less, you will both receive \$1,200.
- If you are single and head of household with AGI of \$112,500 or less, you will receive \$1,200.
- The amount of your check will decrease by \$5 for every \$100 by which your AGI exceeds the threshold for your tax filing status.

The following chart will help you estimate the size of your check, based on your AGI. To see your calculation, find the colored bar that matches the tax filing status on your most recently filed return.

If you think that your check would be bigger based on your filing status in 2018, you may wish to delay filing your 2019 return until after you've received your check. Remember, for 2020, you do not have to file your return until July 15.

3. How do I get my check?

As long as you filed a tax return in 2018 or 2019, you probably don't have to do anything. The IRS will send the payments via direct deposit or on a paper check if you are not set up on direct deposit (the checks will be mailed to the address shown on your tax return). If you haven't filed a tax return in either 2018 or 2019, you will need to file at least a simplified return for 2019 in order to qualify for a check. The IRS has information on free assistance with filing your return.

4. When will my check arrive?

The CARES Act stipulates that the IRS must process the checks as fast as possible. Checks will probably start going out in about three weeks.

5. What should I do with the money?

These direct payments are intended to provide direct assistance to American

taxpayers who have lost wages, jobs, or opportunities because of COVID-19. Priorities for the best ways to use your stimulus check include:

Paying for necessities (food, shelter, transportation, medicine); Making minimum payments on credit cards or other debt. Staying current will prevent having to dig out of a deeper hole when life returns to normal; Paying off high-interest debt if possible. The less debt you carry, the more flexible you can be in good times and bad; Starting or adding to your emergency fund. You should try to keep six months' worth of expenses in your emergency fund; Saving for retirement. If you have extra money left over, consider opening or adding to an IRA or other retirement plan; Helping others in need. If your employment has been less affected by the pandemic, you may wish to allocate some or all of your stimulus check to a friend,

family member, or neighbor who needs extra assistance.

We are going through a tough time in our country and all over the world right now. It's more important than ever to stay informed, stay alert, and practice good public health habits. If we all do our part and help each other when we can, we'll be stronger, better people as a result.

Stay tuned for more articles breaking down the CARES Act over the next few days! If you have questions about the stimulus package, your benefits, or any other financial matter,

please email me at kimberly@empyionwealth.

com. I also encourage you to share our content with friends, family, and co-workers — you can also sign up to receive our blog via our website here.

Stay Diversified, Stay YOUR Course!

And... Stay Your Social Distance, and Wash Your Hands! ★

IRS: Employee Retention Credit Available for Many Businesses Financially Impacted by COVID-19

By David A. Tucker II,
Internal Revenue Service

WASHINGTON, D.C. (MPG) - The Treasury Department and the Internal Revenue Service launched the Employee Retention Credit, designed to encourage businesses to keep employees on their payroll. The refundable tax credit is 50% of up to \$10,000 in wages paid by an eligible employer whose business has been financially impacted by COVID-19.

Does my business qualify to receive the Employee Retention Credit?

The credit is available to all employers regardless of size, including tax-exempt organizations. There are only two exceptions: State and local governments and their

instrumentalities and small businesses who take small business loans.

Qualifying employers must fall into one of two categories:

The employer's business is fully or partially suspended by government order due to COVID-19 during the calendar quarter;

The employer's gross receipts are below 50% of the comparable quarter in 2019. Once the employer's gross receipts go above 80% of a comparable quarter in 2019, they no longer qualify after the end of that quarter.

These measures are calculated each calendar quarter.

How is the credit calculated?

The amount of the credit is 50% of qualifying wages paid up to \$10,000

in total. Wages paid after March 12, 2020, and before Jan. 1, 2021, are eligible for the credit. Wages taken into account are not limited to cash payments, but also include a portion of the cost of employer provided health care.

How do I know which wages qualify?

Qualifying wages are based on the average number of a business's employees in 2019.

Employers with less than 100 employees: If the employer had 100 or fewer employees on average in 2019, the credit is based on wages paid to all employees, regardless if they worked or not. If the employees worked full time and were paid for full time work, the employer still receives the credit.

Employers with more than 100 employees: If the employer had more than 100 employees on average in 2019, then the credit is allowed only for wages paid to employees who did not work during the calendar quarter.

I am an eligible employer. How do I receive my credit?

Employers can be immediately reimbursed for the credit by reducing their required deposits of payroll taxes that have been withheld from employees' wages by the amount of the credit.

Eligible employers will report their total qualified wages and the related health insurance costs for each quarter on their quarterly employment tax returns or Form 941 beginning with the second quarter.

If the employer's employment tax deposits are not sufficient to cover the credit, the employer may receive an advance payment from the IRS by submitting Form 7200, Advance Payment of Employer Credits Due to COVID-19.

Eligible employers can also request an advance of the Employee Retention Credit by submitting Form 7200.

Where can I find more information on the Employee Retention Credit and other COVID-19 economic relief efforts?

Updates on the implementation of this credit, Frequently Asked Questions on Tax Credits for Required Paid Leave and other information can be found on the Coronavirus page of IRS.gov. ★

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Orangevale Native Takes 4th in JROTC Service Championship

By Jennifer O'Donley,
Missouri Military Academy

MEXICO, MO (MPG) - Missouri Military Academy (MMA) Cadet Lance Newland from Orangevale, California placed 17th among all Army JROTC competitors and 62nd overall at the 2020 JROTC Service Championship at Camp Perry, Ohio in February 2020. As a team, the MMA rifle team outscored 82 other Junior ROTC rifle teams to take fourth place in the competition.

The JROTC Service Championship features a series of shots 10 meters from the firing line. Shooters must fire 10 rounds from each of three positions - prone, standing and kneeling - and then repeat the rotation. Contestants are scored according to the accuracy of all shots to the targets.

The MMA rifle team earned an aggregate score of 4,166 in the competition, out of a possible 4,800. "It is the highest team finish for MMA at the JROTC Service

Championship in the air rifle era." Balvanz says.

Newland, the son of Erica and Silas Newland, is a Sophomore at the Academy and holds the rank of Private First Class in the MMA Corps of Cadets. Providing private, college preparatory education for boys and young men in grades 7 through postgraduate, Missouri Military Academy is the only military boarding school in Missouri and one of few such select schools in the United States.

MMA's 360° Education(r) program is designed around the needs of boys during their formative years, tapping into what motivates them - positive reinforcement, structure, consistent physical and mental challenge, loyalty and a team mentality. MMA inspires boys from around the world to reach their potential by fostering academic excellence, character development and leadership training in a safe, structured environment. For more information, visit MissouriMilitaryAcademy.org. ★

Are Locked-Down Small Business Owners Committing Financial Suicide?

Commentary from
SaveCalifornia.com

Small business owners, will you defend your God-given rights?

If the always-paid government bureaucracy wanted to kill off capitalism, they're not wasting this opportunity. For every day, small businesses fail because they "aren't open." Yet if you stay closed like the government wants, you might be committing financial suicide. Ask yourself – how long can you go without income?

Small business owners shouldn't be overly-afraid of the government. Have you heard of a single business owner in America being fined for staying fully open during the virus scare? I haven't. And so what if you're fined? Wouldn't a couple hundred dollars be a small price to pay compared to all the value you'll receive by staying open?

And consider the various "bugs" that can be on every public door handle – whether it's coronavirus, the flu, stomach flu, strep throat, pink eye, or the common cold. Which is why small business owners who are "open for business" should exercise (and require from their customers) an improved level of good hygiene.

What's more, the "cure" for COVID-19

might already be here. On Sunday, the FDA approved the anti-malaria drug *hydroxychloroquine sulfate* and *chloroquine phosphate*. Millions of doses are being donated to the nation's hospitals right now.

Is the COVID-19 lockdown overkill? One decade ago, America had another epidemic. But the 2009-2010 swine flu occurred when there was a Democrat in the White House, who the Big Media protected, and the opposition party Republicans did not politicize the virus.

Yet the death toll was higher than (or some might argue, similar to) COVID-19. "According to the CDC from April 2009 to April 2010 there were about 60.8 million cases of the swine flu with 12,469 deaths in the United States. Unlike COVID-19, swine flu targeted the younger population, who health officials said had little to no existing immunity." Source

Yet now we have a Republican president, who the Big Media hates, and who the opposition party Democrats seem to blame for everything. They unsuccessfully tried to oust him twice. Is it the Big Media's turn to defeat Trump by eliminating his booming economy?

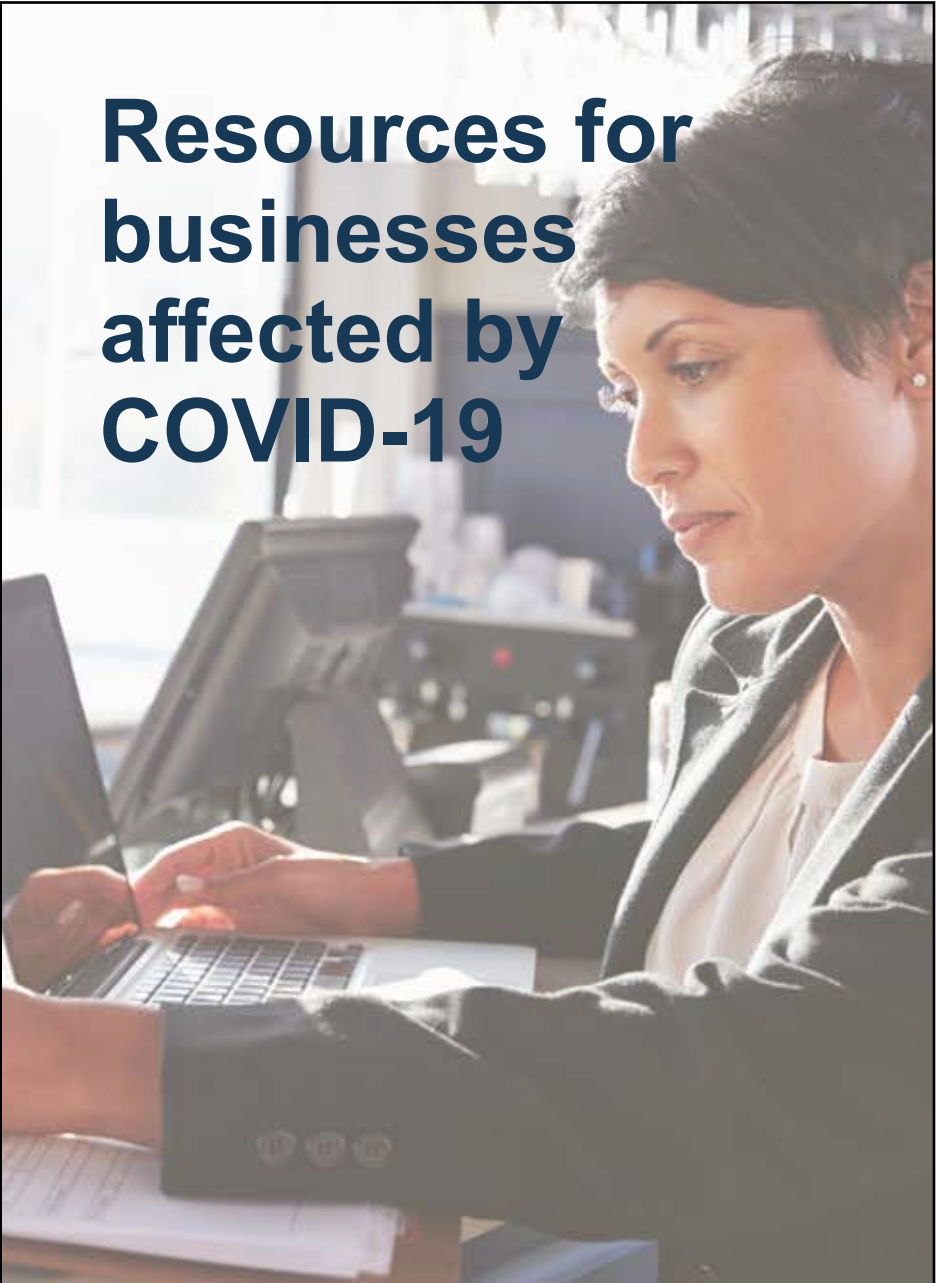
We are now at a point where the cure is worse than the disease. As R.

Emmett Tyrrell Jr. wrote a week ago: "... we need not destroy our economy over this pandemic ... The state we had arrived at by last weekend was explained cogently by Bob Luddy, the CEO and founder of CaptiveAire, in The American Spectator on Monday. He wrote: "Our leaders are creating an economic crisis and a major national security risk with limited data. The cure is far worse than any perceived impact by COVID-19."

For small business owners, and workers who've been laid off without pay, the big question is how much more financial bleeding can you stand? Consider that big stores like Wal-Mart and Target haven't closed. So why must you?

For the sake of your constitutional rights, your God-given ownership rights, your family, and your in-born need to succeed, I encourage you to be "open for business," along with taking wise steps of good hygiene. Don't let the establishment destroy your livelihood!

"You shall not steal ... You shall not covet your neighbor's house; you shall not covet your neighbor's wife, nor his male servant, nor his female servant, nor his ox, nor his donkey, nor anything that is your neighbor's." ★



Resources for businesses affected by COVID-19

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Fair Oaks Chamber Corner – April Social Security Matters



By Dot Boyd, Fair Oaks Chamber of Commerce

FAIR OAKS, CA (MPG) - Each month when I sit down to write this column, I always look back at the previous month to see where I left off. Generally, speaking that helps me launch forward with the latest news from Fair Oaks Chamber of Commerce. But, oh what a difference a month makes!

As you know, all social events have been postponed for the foreseeable future. Social distancing is the new normal and imperative to “flatten the curve” as the experts say. So as a community, we band together and rise to the occasion, via Zoom conferencing, Facetime, Messenger video-chat, and even the old fashioned telephone. Do you remember the song

“Who’s Zooming Who?” by Aretha Franklin? That rattles around in my head a lot these days.

So here’s what’s going on at FOCC. Our Executive Director, Kim Pitillo has been very busy finding out which essential businesses are open right now, and in what capacity. Board and committee meetings are all done virtually and the monthly Powerful Connections Workshop is now every Tuesday to keep us connected and to provide training to support our businesses. We’re encouraging our members to learn new skills for business building that will serve them well when we find ourselves on the other side of this. Our Board Directors and Ambassadors are making calls to every Chamber member, including our resident members to find out what they need and how we might be able to help. Speaking of needs and help, the OV-FO Food Bank is serving more families now than ever before. If you need help, the Food Bank is there for you. If you can donate non-perishables or money, that is wonderful. Details

here <https://orangevale-foodbank.org/> or call 916-304-FOOD.

We’ve been on calls with Congressman Ami Bera and local health officials for updates on both the health side and the business side of things. Mid-April, FOCC and community partners will be assessing the situation and making decisions on future events like Fair Oaks Fiesta, A Taste of Fair Oaks, Concerts in the park, and so on. We are launching our Honorary Mayor campaign very soon, with three great candidates. All will be unveiled soon.

Our website is kept up to date with Small Business Administration announcements and a special section on COVID-19. Please visit the page often to be in the know: www.fairoakschamber.com. You can email Kim at info@fairoakschamber.com, too. Thank you as always for supporting our member businesses. We need you and we’re all in this together.

See you in Fair Oaks – on a computer screen near you!

Be well!



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: My daughter had menial jobs - part time - here in the USA during high school and college but shortly after college moved to South Korea to teach English. After 8 years there she will be going to Belgium and getting married. She will be living there and working there. Will she ever have access to any Social Security benefits? **Signed: Interested Father**

Dear Interested Father: It will depend upon how many U.S. quarter-credits your daughter has from her work here in the U.S. The U.S. has bilateral agreements (known as “Totalization Agreements”) with both South Korea and Belgium (and 24 other countries) and these agreements allow someone who has worked in both the U.S. and another country to aggregate their credits from both to qualify for U.S. benefits (and vice versa). But your daughter will need to have earned at least 6 U.S. credits from working in the U.S. in order for her credits from either South Korea or Belgium (or both) to be counted under the



Totalization Agreement, thus entitling her to U.S. Social Security benefits.

The U.S. requires a minimum of 40 total quarter-credits to be eligible for Social Security benefits. If your daughter has at least 6 U.S. credits now and can get enough additional credits via the Totalization Agreements to achieve minimum 40 required, then she may be eligible for at least a small U.S. Social Security benefit when she is 62.

Since you say your daughter had only “menial part time” jobs here in the U.S., key for her to eventually get benefits will be if she has worked enough in the U.S. to earn at least the 6 credits which will allow her to take advantage of the Totalization Agreements and meet basic eligibility for Social Security. FYI, Social Security credits are based upon how much is earned each year, and the amount required for a credit varies annually. A maximum of 4 credits can be earned each year - for example, in 2020 a credit is given for each \$1410 earned, up to a maximum of 4 credits per year (\$5640 in annual earnings). Essentially, if your daughter had at least the minimum earnings for 1 ½ years of U.S. employment to earn 6 credits, she

could eventually use the Totalization Agreements to become eligible for U.S. Social Security benefits.

I suggest that your daughter contact Social Security and ask how many quarters of credit she now has under the U.S. Social Security system. If she already has the minimum 6 needed to eventually qualify under the Totalization Agreements, she may be entitled to a small SS benefit when she becomes age-eligible (62). But remember, even if she qualifies for a U.S. Social Security benefit, it will be based upon her minimal U.S. earnings; her foreign earnings won’t be used when computing her U.S. benefits. Be aware also that if she also earns a pension from either South Korea or Belgium (or both), any U.S. Social Security benefit she may eventually get would be affected by the Windfall Elimination Provision (WEP) which reduces the SS benefit of anyone with a pension from work which did not contribute to U.S. Social Security.

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NEW

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10 Lb Bag

Limit 2 Bags With Coupon

Limit One Coupon Per Family

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CHM PLU 365

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EASTER HOPE

Easter is almost here. Normally we would be getting ready with Easter baskets and all the goodies that go into it. And off the kids go for the Easter egg hunt. This year will be very different! But now is the time to think even bigger than the fun part of Easter. We are facing a pandemic that we have never experienced before, and it is frightening to see that people do some of the strangest things like hoarding toilet paper and paper products among other items. We need to slow down and take a closer look at what it all means.

Easter is a time for resurrection and new birth. We color eggs at Easter, right? In Christian times, the egg was the symbol of new life as a chick might hatch from the egg. What about the

POPPOFF!

with Mary Jane Popp

Easter lily? For Christians, the Easter lily is used in a positive sense and represents Christ’s resurrection. It speaks of innocence and purity being untainted by the world. We have Ms Thomas P Sargent to thank for the beautiful white Bermuda lily that blooms in the springtime. The bunny? Well, it’s cute and cuddly! Isn’t that enough?

So much for the stuff that makes Easter what it has been, a party. Maybe it’s time to get back to the roots of Easter and the passion. We bring on the sadness of Good Friday and look to the resurrection on Sunday. Why can’t we use that template for what is happening today. We are in a time of fear and anxiety and sadness over the CoVid19, better known as the coronavirus. Yes, we have to be careful taking all the precautions we hear from those in the know. But that does not mean we separate ourselves from the spirit inside us. We may have to stay six feet away from each other, but our hearts still beat as one with

compassion for all those who are suffering. And yes, there will come a day when this too shall pass and so the resurrection of life. So take this time to reflect on what life is all about. Take time to laugh and smell the flowers literally and figuratively.

Since we have to spend more time at home, reach out to someone you haven’t spoken to for a while. Let them know you are thinking about them and care. And yes, pick up a phone or cell phone to do it. A text is just not the same. A friendly voice can make such a big difference in calming the fear we face. When you are out and about (limited of course), you can still smile from six feet away. That smile can go a long way to realize we are all in this together. We will overcome this virus. But please, let’s not be so isolated that we forget we are still one. Think love and a new beginning. Prayers and Blessings to you all.

HAPPY EASTER!!! ★



By Marlys Johnsen Norris, Christian Author

God’s infinite personal love for us never changes! We may ignore His urgings or leave Him completely out of our lives but **His love is the same today, yesterday and tomorrow! He never changes and He loves every one of us!**

Once we recognize His absence in our lives and we desire a change – all we need to do is just whisper His name and He will hear us. His heart is always open our heart and His presence for us to receive His love that flows eternally from the Cross to us. Ask His Holy Spirit to search your heart and you will know His amazing love just for you.

“For God so greatly loved and dearly prized the world He created – that He (even) gave up His only begotten (unique) Son, so that whoever believes in (trusts, clings to, relies on) Him may not perish come to destruction, be lost but have eternal (everlasting) life. For God did not send the Son into the world in order to judge to reject, to condemn, to pass sentence

Jesus is Calling You

on the world, but that the world might find salvation on the world; but that the world might find salvation and be made save and sound through Him”. (Romans 2:16-17)

The reality is, people throughout the whole world are held accountable to God. They love or ignore or hate Him. They do not understand that breaking or dishonoring the laws of God require punishment according to the Old Testament. **“Now we know that whatever the Law says it speaks to those who are under the Law, so that (the murmurs and excuses of) every mouth may be hushed and the entire world may be held accountable to God.”** (Romans 3:19 Amplified)

There is no room for excuses before God; one will be found “guilty.”

Hearts and eyes need to be opened to understand **“The wrath of God is being revealed already against all the godlessness”** in the world today. (Romans1:18) Another Scripture that speaks to mankind is: **“For all have sinned and fall short of the glory of God.”** (Romans 3:23) Sin means missing the mark! It all happened at the beginning of time when Adam disobeyed (sinned) the instructions of Almighty God. We then, became children of Adam and his sinful act fell on all

of us. We then all received a sinful nature because we are descendants of Adam. **“Sin” is always the fruit of a sinful heart.** (Jeremiah 17:9)

When any evil act is revealed people tend to flee away on their own accord and often **never wait to hear the Good News about God’s Love for them. All Christians have once failed meeting perfect standards God ordained for living their life. But we are forgiven!!**

Yes, the Wages of Sin is death but our Heavenly Father has designed a plan to bring peace and freedom and a brand new beginning to those who will yield to His love for them. **Listen and then apply these words to your life! “For the wages which sin pays is death; but the (bountiful) free gift of God is eternal life through (in union with) Jesus Christ our Lord.”** (Romans 6:23) **GOD LOVES YOU!**

Did you understand those words? God’s Son gave up His earthly life so we all might receive God’s Gift of Eternal Life in Heaven with them one day.


This is what EASTER IS ALL ABOUT

Marlys Johnsen Norris
Christian Author of 7 Books
Marlysjn@gmail.com
PO Box 114,
Orangevale, CA 93662 ★



Dare to Live Without Limits
by Bryan Golden

Contentment



Some people seem to always be content regardless of how little they have, or the challenges they face. Then there are those who are never content in spite of how much they have, or how good their life is.

The people who are always content have an appreciation for the things they do have. Those who are never content, constantly feel they don’t have enough. Discontented people always look for negatives as well as problems. For them, there is always something to complain about.

What do you need for contentment? Are you content now or is finding contentment a frustrating, elusive goal? Do you compare yourself to others? Are you concerned about what other people think about you?

Contentment is an internal state which is independent of other people or circumstances. Linking contentment to any external prerequisite makes it virtually unobtainable. Even if some external contentment is achieved, it’s as fleeting as any change in circumstances.

Contentment is not complacency or laziness. You can be motivated, goal driven, and content. Contentment is not some elusive objective which you spend a lifetime chasing. Contentment is an inner peace which is a foundation of health and happiness

which you can enjoy every day.

Contentment starts with a sincere appreciation for all of the good things, no matter how small, you have in your life right now. Don’t get distracted by focusing on what you don’t have. You will be more successful achieving your goals when you are thankful for all of your blessings.

People who are expecting some future event to bring contentment are continually frustrated. They become so conditioned to viewing contentment as something which will happen tomorrow that they don’t feel content even when their requirements are met. Instead, they formulate one or more new requirements.

Here are some examples. Robert, when he was unemployed, told his friends that he would be content once he finally landed a new job. Then when Robert was hired, he found issues with the job which prevented his contentment. The problems were the pay, his responsibilities, his boss, and his coworkers. Robert now claims he will be content as soon as these difficulties at work are resolved.

Ann was in search of that special person who would be her dream partner. She wanted to get married and start a family. Ann, after several years, connected with Mike who was indeed everything she was looking for. Rather than being

content, Ann is frustrated by their financial situation which requires both of them to work. She says she will be content as soon as they are making enough money so she can afford to start a family and stay home with her kids.

Carol and Ned wanted to own their own business. They felt that as business owners they would be content being in charge and independent. Carol and Ned started a business which has been running successfully for three years. Yet Carol and Ned are not content. They complain about how many hours are required to run their business and look forward to the day they can hire people to take some of the load off of them.

It’s amazing how creative people can get finding reasons not to be content. Even when they attain their objective, they claim there are new problems blocking contentment. Contentment occurs in the present, not the future.

If you are not content, adjust your thinking to be entirely grateful for all of the good that’s in your life right now. Your current situation is the basis for getting to where you want to be. Looking to the future for fulfillment turns contentment into some elusive dream.

NOW AVAILABLE:
Dare to Live Without Limits, the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper. © 2017 Bryan Golden ★

Time Alone Is Time Invested

By Rev. James L. Snyder

During the past week, the Gracious Mistress of the Parsonage and Yours Truly have been spending quite a bit of time together. I cannot recall any time that we have spent this much time together.

The exception would be when we first got married. Even then, both of us worked during the day and were going to a Bible Institute at night. Occasionally our schedule collided, but rarely.

It was not long before the babies came knocking on our door, and we graciously invited them in. From then on, time alone was a thing of the past.

Life can sometimes get so busy we forget the important things. My wife and I were thinking about this, this past week. If I live until August, my wife and celebrates our 49th wedding anniversary. How quickly time flies! My only problem is, will I have enough energy to celebrate it then?

Why is it that the older you get, the faster time goes, and the less energy you have to keep up?

This week the Gracious Mistress of the Parsonage and I had some time to spend together. Everything seemed to shut down, and we had no appointments

that we had to get to.

Usually, our conversations revolve around church work and what needs to be done and how we are going to do it.

Since nothing is going on, we had an excellent opportunity to spend time together talking about things not involving work. That is quite a rarity.

We were talking about things that happened years ago, things I had forgotten. “Do you,” my wife said, “remember...”

Then she tells a story about something that happened decades ago. To be honest, I did not remember several of the stories she was talking about. I smiled and shook my head because she is probably right, and I probably have forgotten something.

This staying at home really does have some good benefits to it. I did not really figure it out until just the other day when we were having lunch together.

Many times our schedule is so busy that we have to grab a bite here and a bite there. Now that we are at home all day, there are some benefits.

I was doing some reading leading up to lunchtime, not thinking about lunch at all. Then the table was set and lunch was prepared. I had forgotten what a marvelous cook she was.

Then there it was on my plate several homemade meatballs surrounded by a pile of homemade Mac & Cheese. The meatballs were exactly the way I like them, and what can I say about the Mac & Cheese?

Everything smelled so delicious and looked so wonderful, I almost forgot to pray for the meal.

When I finished my third serving, I leaned back in my chair and just smiled.

“You know, my dear,” I said with the biggest smile I have ever had, “we should eat at home more often. You simply outdid yourself today.”

I thought about what the apostle Paul said once, “Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God” (1 Corinthians 10:31).

The value of any relationship is determined by the amount I am willing to invest in it.

Dr. James L. Snyder is pastor of the Family of God Fellowship, PO Box 831313, Ocala, FL 34483. He lives with the Gracious Mistress of the Parsonage in Silver Springs Shores. Call him at 1-866-552-2543 or e-mail jamessnyder2@att.net. Web site is www.jamessnyderministries.com. ★



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Ask Toni

Enroll in Medicare Past 65 and Losing Your Job During Current Hard-Economic Times



Reader Alert: Tuesday March 17, 2020 all local Social Security offices nationwide were closed to in-person visits and have asked those who need assistance to call your local Social Security office or Social Security’s 800 number at 1/800-772-1213 for assistance by phone. There is not a specified reopen date for local Social Security offices currently.

Toni:

I worked for a major oil service company in Fort Bend County and recently I was part of the oil industry and Coronavirus lay-offs. I turned 65 last June and enrolled in Medicare Part A and delayed Part B since I was “still working.”

HR said nothing regarding how I should enroll in Medicare’s Part B. I’ve been told from friends that there is a Part B penalty and really want to avoid that disaster. Please advise what the Medicare Part B enrollment forms I will need ~ Mike from Tulsa, OK

Mike:

The Toni Says Medicare office has been receiving calls by concerned Americans on how to enroll in Medicare if one is past 65 and lost their job or want to

be prepared because they may lose their job because of what is happening due to the Coronavirus lockdown, crashing oil prices and serious falling stock market.

Those past 65 and 90 days should know what paperwork they should have in their desk drawer or briefcase, just in case they get laid off and take to their HR or upper management and have these forms signed for yourself and also your spouse if they are also on your company benefits before you leave out the door. If one has already been laid off, then this is the process to keep from receiving the famous “Medicare Part B penalty” for both you and your spouse.

The process to enroll in Part B past 65 whether laid off or retiring is the same:

There are 2 forms Social Security will need and on the top of each form hand write in **bold italics letters is Special Enrollment Period** for the Social Security agent that is processing them to know that you are signing up at the right time and keep from giving you a penalty. You are applying for a SEP (**Special Enrollment Period**). (These forms are also available at the Toni Says office by emailing info@tonisays.com or calling 832/519-8664.)

1) **Form #1 Request for Employment Information (CMS-L564)** for proof of group health care coverage based on current employment. This information

is needed to process your Medicare enrollment application. If you have had 2 or more jobs since turning 65, then each company will have to sign this form. Be sure to have forms signed for both you and your covered spouse.

2) **Form #2 Application for Enrollment in Medicare Part B (CMS-40B):** t Social Security fills out this form.

Social Security has closed all local offices and to process these forms properly, you will want to call your local office or Social Security 800# at 1/800-772-1213 and discuss turning in these forms directly to the Social Security office. When mailing forms directly, then please make copies, mail priority or next day with signature requested.

****When applying for Medicare if your yearly income for an individual was over \$87,000 or married is over \$174,000; your Parts B and D premiums will be more, and you can appeal your additional Medicare Part B and D premiums by filing CMS form SSA-44 “Medicare Income-Related Monthly Adjustment Amount-Life -Changing Event” if you income has lowered one range due to a specific life-changing event.****

Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book at www.tonisays.com. Have a Medicare question? Email Toni at info@tonisays.com. ★

Governor Newsom Grants Additional Relief for Business Taxpayers

Continued from page 1

the sales and use tax collected goes back to our cities and counties, which count on this revenue to provide essential public services.”

In addition to the three-month extension of time to file and pay taxes, the Executive Order issued by Governor Newsom last night also provides business taxpayers with additional time to file claims for refund and appeals to the Office of Tax Appeals. Taxpayers looking to make refund claims with CDTFA during this period will have an additional 60 days to file. Similarly, taxpayers seeking an appeal of a CDTFA tax determination to the Office of Tax Appeals will have 60 additional days to file the appropriate request.

Additional information on the relief offered can be found at www.cdtfa.ca.gov/services/covid19.htm. Taxpayers who need additional help or have questions are encouraged to contact CDTFA by:

Visiting the CDTFA website to find answers on specific topics; Phoning the Customer Support Center at 1-800-400-7115 (Monday through Friday, 8:00 a.m. to 5:00 p.m. Pacific Daylight Time, except

state holidays); Calling or emailing a local CDTFA office; Emailing or chatting with the CDTFA regarding their general, non-confidential tax questions; Following CDTFA on Facebook, Twitter, LinkedIn, and Instagram for the latest information; Watching "How To Videos" and other online instructional resources; or Writing a letter by mail.

To find the latest information on CDTFA’s COVID-19 efforts, visit www.cdtfa.ca.gov/services/covid19.htm. For information about California’s COVID-19 efforts, visit covid19.ca.gov.

The California Department of Tax and Fee Administration (CDTFA) administers California’s sales and use, fuel, tobacco, alcohol, and cannabis taxes, as well as a variety of other taxes and fees that fund specific state programs. CDTFA-administered programs account for more than \$70 billion annually which in turn supports local essential services such as transportation, public safety and health, libraries, schools, social services, and natural resource management programs through the distribution of tax dollars going directly to local communities. ★

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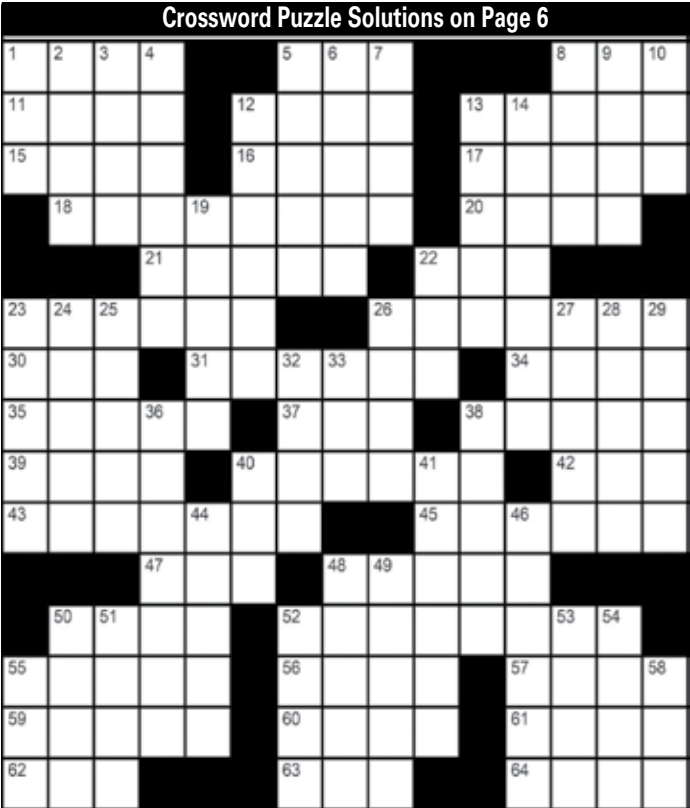
CLUES

- ACROSS**
- Bookie's number
 - Parents org.
 - Slang for microwave
 - Time distortion
 - One with biggest share?
 - Like a case of appendicitis, possibly
 - Decanter
 - Knowing about
 - Mister in Madrid
 - *Usually served on ice, 2 words
 - Barber's sound
 - Accepted truth
 - Took a load off
 - Artist's office
 - Excites passions, 2 words
 - Comic book cry of horror
 - Rude or sarcastic
 - Chips, perhaps
 - Roleplay
 - Chinese "way"
 - Ice floaters
 - 100 centavos
 - Merry
 - Table scrap
 - Breastbone
 - *Double shot of espresso
 - Feather's partner
 - Not here
 - Nickname for Putin?
 - *Revolutionary event
 - *"Tea is the only simple pleasure left to us," he wrote
 - Research facil.
 - Typically used in the fairway
 - Goodbye to amiga
 - Plenty
 - Why not
 - *Black tea, in China
 - Bard's "before"
 - Pay close attention

- DOWN**
- Be in the red
 - Crows' cousins
 - Actress Barrymore
 - More like rumors

- '70s Ford model
- Native American emblem
- Dwarf buffalo
- Pueblo tribesman
- On top
- For each
- Cosmetic cabinet staple
- Allegro ____ in music, Italian
- * ____ Perk from "Friends"
- Exit plus s
- Eye infection
- Oozes
- Article of faith
- Romanov's edict
- *A ____ of tea, in U.K.
- Prowl around
- Embryo cradles
- Green pasta sauce
- One on the list
- Faux one
- *Equal parts espresso and warm milk
- Fauna's partner
- Hudson's Bay Company original ware
- Experts
- Nose channels
- Kick the bucket

- Between countertenor and baritone
- Make this, not waste
- Affected by the moon
- Went down a slippery slope
- Kitchen flooring choice
- Tried follower
- Bygone era
- *The Revolutionary one followed
- #52 Across
- The Simpsons's neighbor



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Solutions on Page 6

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4	5	1	2	9	8	6	3	7
9	6	5	3	2	7	1	8	4
1	2	4	6	8	9	5	7	3
3	8	7	5	4	1	9	2	6
5	1	2	8	7	4	3	6	9
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COVID-19 Update: SacRT Bus Riders Must Board Through Rear Door



Above: A detachable chain barrier is being to reduce exposure between passengers and drivers. Right: SacRT is currently installing a protective plexi-glass barrier on each bus by the driver's seat. Photos: SacRT

By Jessica Gonzalez, Sacramento Regional Transit

SACRAMENTO REGION, CA (MPG) - The Sacramento Regional Transit District's (SacRT) number one priority is the safety of our customers and employees. To help reduce the spread of COVID-19, SacRT is transitioning to rear door boarding effective immediately. Passengers requiring ADA ramps, utilizing mobility devices or need priority seating may continue to use the front door for boarding.

For riders paying cash or with a paper ticket, they can pay their fare by depositing it in the metal box located above the front wheel-well and pick up a paper daily pass or transfer near the box after payment is made. For Connect Card users, they can tap their card at the Connect

Card reader located on the yellow pole. ZipPass mobile fare app users just need to show their active screen to the bus operator while standing behind the white line, which is located on the floor approximately four feet from the bus operator.

SacRT is reminding riders to practice social distancing when riding bus and light rail vehicles by staying at least six feet away from other riders and operators when possible. To protect operators, SacRT is currently installing a protective plexi-glass barrier on each bus by the driver's seat and adding a detachable chain barrier above the white line

to further reduce exposure. SacRT has been deemed an essential service during the COVID-19 pandemic. This means we continue to serve those who rely on public transit for vital access to resources, health-care and employment. While we are happy to report that no SacRT employee has tested positive for COVID-19, implementing rear door boarding is an important precaution to help keep everyone safe.

We encourage customers and the public to stay informed of SacRT updates by checking our COVID-19 page at sacrt.com/covid19 ★



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.

BUSINESS RELIEF & ASSISTANCE

If you are a business owner and want to obtain current, accurate and correct information pertinent for your business survival, please go online to economic.saccounty.net and check out the link to the COVID-19 Business Resources webpage, which includes information about the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) recently passed by Congress and signed by President Trump, the Small Business Administration loan program in effect, links to assistance available through the State of California and its agencies as well as local assistance including details on moratoriums relating to service disconnections by SMUD and PG&E.

The information at that webpage is compiled by Sacramento County's Office of Economic Development, which is partnering with 32 local economic development and business support organizations to ensure a coordinated delivery of critical information, resources and services to local

FAIR OAKS COMMUNITY UPDATE

businesses experiencing economic hardship resulting from the COVID-19 virus outbreak. Participating agencies include the Small Business Administration, Greater Sacramento Economic Council, Small Business Development Center, local chambers, property based improvement districts, banking institutions, etc.

There's no question, many businesses and their employees are hurting financially – and having been a former small business owner prior to being elected to office – I understand how business people need information available to them in order to make important decisions affecting their future. Please go online and visit the Office of Economic Development webpage referenced above to learn what help and assistance is available for your business.

VOLUNTEER TO HELP OUR COMMUNITY

As you know, our area is in a Public Health Emergency but that has not dampened our spirit or concern for others. Many of you have contacted me asking how you can help during this challenging time and Sacramento County's Office of Emergency Services has a "one-stop-shop" webpage that provide access to ways we all can help. Please go online to saco.es.saccounty.net.

That webpage provides links for those of you who can volunteer to provide public health and emergency response support, donate blood to fill the critical need for blood production donations as well as donate medical supplies needed by health care professionals and emergency personnel. And, if you are healthy and

able to help, please register for a volunteer opportunity with the Regional Center for Volunteerism via [HandsOn Sacramento](https://HandsOnSacramento.org) – there's a link on the OES webpage referenced above.

Lastly, please stay healthy, take sensible precautions (e.g., wash your hands regularly, cover your nose and mouth when you sneeze, stay home, and practice social distancing when you are out), and use common sense. To report a violation of the Public Health Order, call 311.

APRIL COMMUNITY COFFEE MEETING CANCELLED

The current public health emergency necessitated cancelling my Community Coffee Meeting that had been scheduled for the morning on Wednesday, April 8, at the Fair Oaks Water District in Old Fair Oaks Village.

Please be assured that as soon as the health emergency passes, I plan to resume holding community meetings. While a full listing of all the 2020 meeting dates is on my web page accessible at bos.saccounty.net, those dates are subject to change given the circumstances.

And remember you can visit the Sacramento County's COVID-19 website at saccounty.net for updated information and details about the Public Health Order, including signing-up for notices via email or text.

Thank you for your understanding of the situation as well as being careful and observant of this health emergency.

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

Sacramento County DA Reports

COVID-19 Health Crisis and Looting Alert

The State of California is currently under the Governor's declaration of a public health emergency due to the COVID-19 Virus. Whenever federal, state, or local authorities declare a state of emergency, the criminal penalties for common shoplifting and theft are greatly enhanced under California's looting law.


California Penal Code section 463 makes violations of this law punishable criminally by incarceration in county jail prison for up to three years and a fine of up to \$10,000, with a mandatory minimum sentence of six months in county jail. If the stolen item is a firearm, the sentence shall be served in state prison. The statute applies to any person entering any building or structure with the intent to steal any property, no matter its value. ★

COVID-19 Health Crisis and Price Gouging Alert

The State of California is currently under the Governor's declaration of a public health emergency due to the COVID-19 Virus. Whenever federal, state, or local authorities declare a state of emergency, it is unlawful to raise prices for essential consumer goods and services by more than 10% of the existing prices immediately prior to the declaration of emergency.

California Penal Code section 396 makes violations of this rule punishable criminally or civilly with punishment of up to one year in the county jail and a fine of up to \$10,000 or a civil penalty of up to \$2,500 per violation. The statute defines essential consumer goods and services broadly, including but not limited to medical supplies, emergency supplies, food, fuel, lodging, transportation, pet food, repair services, construction services, building materials, and housing rental prices.

Complaints regarding price gouging



can be filed with the District Attorney's Office Consumer Protection Division at this link: <https://www.sacda.org/in-the-courtroom/consumer-environmental-protection/consumer-unit/consumer-fraud-complaint-form/> ★

Defendant Sentenced for Murder & Arson

DATE: March 17, 2020
CASE: William Thomas (Case #18FE009080)
PROSECUTOR: Deputy District Attorney Aaron Miller, Homicide Unit

The Honorable Michael Bowman sentenced William Thomas to 50 years to life in prison. On February 11, 2020, a jury convicted Thomas of the first-degree murder of Aryanna Doyle and arson. The court also found true the allegation that Thomas suffered a prior 2003 strike conviction for battery causing serious bodily injury.

On March 31, 2018, Ms. Doyle walked to a nearby park where she encountered William Thomas, who was seen earlier lighting small pieces of garbage on fire while at the park. Ms. Doyle left the park with Thomas, who led her to a nearby abandoned trailer home. On the morning of April 1, Easter Sunday, Sacramento Metro Fire was dispatched to extinguish a fire at the abandoned trailer, which was fully engulfed in flames when they arrived. Fire officials located Ms. Doyle's badly burned body inside the trailer. Surveillance footage from a nearby trailer home showed Thomas walking away from the burned trailer within minutes of the fire department being dispatched. Testing by the District Attorney's Crime Lab confirmed the presence of Thomas' semen on swabs taken at autopsy of Ms. Doyle. Testimony from the forensic pathologist confirmed that Ms. Doyle was still alive when the fire began to consume her. ★

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