



Yoga Spreads Unconditional Laughter

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Farmers Market to Return



Above: A popular community destination, Carmichael Park's Sunday fruit and vegetable market is slated to reopen soon. Right: The fruit and vegetable market is a great social hub for couples, families and community figures such as Julie Hubbs.

Story and photos by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Absent from Carmichael Park for two weeks, the Sunday Farmers Market will be back in business soon. The community's celebrated veggie source recently "vexed" to Sunrise Mall, Citrus Heights.

This abrupt decampment blindsided local supporters and Carmichael Recreation and Park administrators. Living Smart Markets organization began the weekend tradition as farm-to-fork pioneers in 2008; hundreds of vendors have since offered locally-sourced produce and crafts every week.

Since summer, CRPD and Living Smart have coexisted month-to-month. The arrangement kept the outlet open while CRPD worked with on a recently-posted Request For Qualifications process. This course allows other licensed market operators

to submit proposals for a long-term contract.

Living Smart's administrators last week explained via Facebook that their relocation was prompted by the unavailability of a year-long agreement. Park District administrator Mike Blondino noted that Living Smart was welcome to seek such a deal; the contract would nevertheless not be awarded until all RFQ applicants were considered - probably by early 2021.

"We love the farmers market and what it provides for the community and vendors," said Blondino. "We're working to bring it back as soon as possible."

The market will continue with a temporary operator. Reopening could be as soon as this Sunday - but certainly within weeks. For information updates, visit www.carmichaelpark.com ★

Greater Sac in Regional Stay Home Order

Sacramento County Public Information Office

SACRAMENTO COUNTY, CA (MPG) - The State of California announced that the Greater Sacramento region has met the ICU availability criteria of 15 percent or less to trigger the State's Regional Stay at Home Order. Once triggered, the Thursday, Dec. 10, order will remain in effect for at least three weeks.

In alignment with the Regional Stay At Home Order, Sacramento County residents are required to stay at home as much as possible and minimize mixing with other households in order to slow the surge in cases and hospitalizations to help prevent overwhelming regional ICU capacity.

The following sectors must close all operations until further notice:

Amusements parks; Bars, breweries, distilleries, and wineries; Cardrooms and satellite wagering; Family Entertainment Centers (e.g. arcades, batting cages, bowling alleys, and kart racing); Hair salons and barbershops; Indoor playgrounds; Live audience sports; Museums, zoos, and aquariums; Personal care services (e.g. body piercing, body waxing, estheticians, massage therapy, nail salons, and tattoo)

In alignment with the Regional Stay At Home Order, the following sectors are permitted for OUTDOOR operations only until further notice. These sectors must still maintain mitigation measures (social distancing, face coverings, and sanitization) and specific modifications in parenthesis below:

Drive-in movie theaters (maximum 25% capacity or 100 people, whichever is fewer); Gyms and fitness centers; Places of worship (maximum 25% capacity or 100 people, whichever is fewer); Recreational facilities (e.g. athletic fields, playgrounds, tennis courts, golf courses, skate parks, etc.; onsite sales or consumption of food or beverages is prohibited)

In alignment with the Regional Stay At Home Order, the following sectors are permitted for INDOOR operations. These sectors must still maintain mitigation measures (social distancing, face coverings, and sanitization) and specific modifications in parenthesis below:

All retail (maximum 20% capacity); Standalone Grocery Stores (maximum 35% capacity; the sale of food or beverages is prohibited) *Continued on page 3*

Restaurants Challenge Shutdowns



Forum convenors and supporters faced a gathering of suffering merchants.

Story and photos by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Carmichael's Milagro Centre last weekend provided a forum for restaurant, salon and small business owners proposing to defy

COVID shutdown orders.

Food Industry veterans were among more than 60 supporters who shivered in the parking lot after their use of Milagro's interior was nixed for safety reasons. Attendees' overriding wish was to maintain safe protocols and doors open.

Many felt their businesses were targeted without good reason.

Arcade rector Lillian Fulton convened the rebel forum. Her activism was inspired by a restaurant employee who was forced to file for unemployment for the second time.

"Businesses need to stand strong and we need to stand beside them," said Fulton. "COVID closures should stop. Let's let everyone have a Christmas. America was founded on rebellion. So let's rebel."

Several restaurant *Continued on page 3*

Yoga Spreads Unconditional Laughter

By Thomas J. Sullivan

SACRAMENTO REGION, CA (MPG) - Take a deep breath. Hold it, hold it, hold it... and exhale with a giant, joyful belly laugh! You are about to experience the worldwide health phenomenon known as Laughter Yoga!

Linda Kalb Hamm, a certified laughter yoga instructor, offers an hour of exercises on Zoom on Tuesdays from 6 to 7 p.m. designed to encourage its participants to laugh for no apparent reason. No mats or poses are involved, and each session involves a variety of playful laughter exercises, spontaneous giggle meditation, and guided relaxation techniques.

Laughter yoga offers one a helpful way to laugh away the worries and stresses of the day, literally an opportunity to "laugh their angst off", she whimsically believes.

Kalb Hamm completed her undergraduate studies in sociology and psychology at U.C. Berkeley and went on to earn her Master's Degree in Education. Whether she is working with children, teens, adults, seniors or Alzheimer's memory care patients, as she did prior to the onset of the pandemic, Kalb Hamm says she experiences that same contagious delight of childhood as her new and continuing students discover the relaxation and joy of unconditional laughter where all are welcome to learn.

She discovered laughter yoga in 2012 as a participant in the University of San Francisco's integrated medicine therapy program. Kalb Hamm quickly discovered that sessions of laughter yoga offered her great therapeutic value in pain relief for an injured shoulder. She soon sought to become a certified laughter yoga instructor, later conducting sessions in a variety of settings, for groups of all ages. In all, she has taught thousands of students the basics of laughter yoga and has inspired many



Laughter Yoga is gaining popularity from participants and endorsements from the medical community with annual events such as California Worldfest happening near the Sacramento area. Photo courtesy of Linda Kalb Hamm

of her former students to become certified laughter yoga instructors themselves.

Kalb Hamm had hosted in-person laughter yoga sessions in Fair Oaks and the greater Sacramento area through the social media app, "Meet Up" on the second and fourth Monday of each month from 6:45 to 7:45 p.m. at Meridian Veterinarian Care at 9712 Fair Oaks Boulevard before shifting her sessions to Zoom in mid-spring due to the pandemic shelter in place orders.

"Laughter has two sources, one from the body, one from the mind. Adults tend to laugh from the mind," she said, and all of us "have a child inside us who is wanting to laugh and wanting to play." Laughter yoga is based on the concept of cultivating one's "childlike playfulness", she explains.

"We use judgments and evaluations about what's funny and what isn't," she says. Children, who laugh much more frequently than adults, laugh from the body. "They laugh all the time they're playing."

Participants tend to be more female, than male, she's discovered, as men due to cultural roles and responsibilities have to work



Linda relishes in the spirit of laughing for no reason. Photo courtesy of Linda Kalb Hamm

a little harder to let go of that mindfulness and laugh playfully.

Dr. Mandan Kataria, a physician from Mumbai, India, is considered the founder of and chief proselytizer for laughter yoga, a movement that since 1995 has spawned 5,000 laughter clubs - in which people meet regularly just to laugh - worldwide. This interactive form of yoga for all ages and abilities, has inspired over 7,000 laughter clubs in over 100 countries. As research on the psychological and physiological benefits of laughter continues to grow, laughter yoga is gaining prominent endorsements from the medical community (Dr. Mehmet Oz, Dr. Andrew

Weil), media (Time Magazine, Wall Street Journal, Psychology Today, CNN, BBC) and celebrities (Oprah Winfrey, John Cleese, and Ellen DeGeneres).

Kalb Hamm begins each Tuesday laughter yoga Zoom session with a series of standard warm-ups. She starts by having people clap rhythmically and chant, "Ho, ho, ha, ha, ha" several times. She then tells her Zoom participants to take a series of deep breaths, filling their lungs fully with air and then each releasing a hearty laugh.

How do you laugh when nothing is funny? Just open your mouth into a wide smile and force the breath out. You may feel silly at first, she said, but when you're enjoying the experience with a group of people on Zoom or in person who are fully committed to laughing, the make-believe version often transforms into the real thing.

Next come the individual exercises. We soon look at the individual Zoom participants who have joined us in the session and greet one another with a laugh. The presence of the web camera is soon forgotten. Kalb Hamm encourages her participants to look into other people's

eyes and urges all not to worry if their laughter at the beginning feels forced. In time, genuine laughter will come, and soon all are laughing along with one another.

Laughter yoga teaches its participants how to "laugh for no reason," without relying on jokes or humor or the critical mind. Its playful, child-like exercises allow the participant to chuckle long enough to reap the health, emotional and social benefits of spontaneous laughter.

Kalb Hamm said not only do many of us need to learn this new way to laugh, which emphasizes yogic breathing, acupressure clapping and hearty belly-bursting guffaws, but we also need to practice this form of uninterrupted laughter for at least 15 minutes to fully reap the benefits.

"The psychological rewards can be a reduction of stress, anxiety, tension and symptoms of depression," she said. "Laughter gives us hope and optimism to deal with difficult and negative situations that may challenge us. When we laugh together, we see the best in ourselves and none of our differences really matter," she said.

Her free weekly Laughter Yoga group is open to all who want to learn to laugh for no reason. Join allies and members of Sacramento LGBTQ Center to see how the universal language of laughter can help enhance physical and mental well-being and add more joy and sparkle to your life.

Visit Kalb Hamm's Facebook page at www.facebook.com/LaughingMyAngstOff/ or her web page at LaughingMyAngstOff.com/ to register for an upcoming Zoom session and receive the ID code and password to participate. Upcoming sessions are Tuesday, December 22 and 29, 2020 from 6 to 7 p.m. She can also be reached by email at lmaowithlinda@att.net ★

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\$2.99 Nomi Tea Bag

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Restaurants Challenge Shutdowns

Continued from page 1
 owners spoke through tears. Representing the 70-year-old Spaghetti Factory chain, Christine Dariotis said her husband, owner George Dariotis, was fighting stage-four cancer and was now more stressed than at any time during his life in hospitality. "We've had to let go employees who've been with us for 30 years," she explained. "For us, the emotional pain is as hard as the financial toll."

Carmichael's Bella Brew Café owner Liz Mishler lamented the expense of staying in business. "We've spent so much on partitioning, and propane heaters so people can eat outside," she explained. "We're constantly sanitizing. If there are COVID spikes, it's not because people eat inside, at 25 percent of restaurant capacity."

Restaurateur Michael Donoho worked 16-hour shifts to build up three Waffle Experience restaurants. His company has laid off 120 employees. He and company executives now work without salary and take unemployment checks. "My employees are terrified," Donoho said. "There's no hope in sight for them. The State can't keep shutting us down with no plan of action. Restaurants are clean by their very nature. Our inside air is changed up to 20 times per hour. Sanitizing is bred into our culture. We are not the disease spreaders. I refuse to close my restaurants; this might make me a target, but I'm asking you all to stand beside me."

Michael Helmrich recalled his Taiwanese immigrant parents' struggle to establish their Mandarin Restaurant in the 1980s. "They broke their backs," he said. "Now everything they achieved is



Supervisor Sue Frost, attorney Keith Dunnigan (left) and Lillian Fulton (back, right) addressed business owners at Carmichael's Milagro Centre.

being taken away. I'm glad they're not able to see what we're going through.

"But I'm staying open," Helmrich said to applause. "We'll get through this."

Salon veteran Michael Kendrick spoke for hairdressers and manicurists: "If Governor Gavin Newsom can still get a haircut and a paycheck, so should we," he declared. "Protocols that we're following work. We need to open our doors and save our as-s."

Sacramento Board of Supervisors chair Sue Frost was cheered as she encouraged merchants to fight for survival. "Are we prolonging COVID spread by locking it down?" she asked. Objections to proposing County fines on rebel businesses have totaled more than 3000 e-mails and 85 phone calls, she said. The supervisor announced a January 8-10 "Reopen California Now" conference. Assembling state policy makers at Rancho Murieta, the forum will be live-streamed all across USA. "I'm calling it an event," said Frost. But it's really more of a movement."

Gold River attorney Keith Dunnigan praised small businesses as California's lifeblood. "Our State

government will figure that out in a year," he predicted, "when they see our economy stripped by a lack of tax revenue. Relief isn't coming fast enough for people needing help today." The lawyer advised merchants to build relationships with landlords. "Chances are they're struggling, too," he said. "It's a good time to talk about minimizing rents and extending leases."

Should authorities come pounding on rebel business doors, Dunnigan encouraged scrutiny of their legal procedures. "The Federal Government isn't allowed to summarily do things without due process," he said. "You have the right to take them to task. And one thing the Governor Newsom must learn is that he's not allowed to make regulations that are arbitrary and capricious."

*Anyone may attend a 12:30 pm meeting supporting beleaguered businesses at the Waffle Experience 13405 Folsom Boulevard (Folsom) on December 23.

*Learn about activist Lillian Fulton's campaign to assist merchants at www.Saveourbusiness.net

*Details of the January 8-10 Rancho Murieta event are posted at www.reopen-calnow.com ★

Greater Sac in Regional Stay Home Order

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 for in-store consumption is prohibited); Child care; Critical infrastructure; Hotels/lodging (for critical infrastructure workers

or to provide housing solutions for homeless); Libraries (maximum 25% capacity); Medical and dental care; Movie production, professional sports

(without live audiences). *Restaurants may operate for takeout and delivery only. Any dine-in (indoor or outdoor) is prohibited. ★

Shutdown Furthers Economic and Education Disparities

By Nghia Nguyen, Office of Senator Jim Nielsen

SACRAMENTO, CA (MPG) - Without data Governor Gavin Newsom ordered another shutdown picking winners and losers, and thereby, creating winners and losers. Unfortunately, it appears that the losers will be children in public schools and the working class. Senator Jim Nielsen (R-Tehama) issued the following statement:

"Shutting the down the state again will only hurt the citizens of California. Nowhere in the nation has it been proven that this is an effective method of combating the coronavirus. The first closure drove the state into a recession. Storefronts are boarded up. Many mom-and-pop shops are

on the brink of permanent closure.

"The first shutdown put millions into unemployment. Hundreds of thousands of Californians are still waiting for their benefits, while Gavin Newsom's EDD sends cash cards to death row inmates.

"Elected officials cannot abide by their rules, and now, they are imposing stricter rules on everyday Californians? Not only are these officials breaking their own guidelines, they are flaunting their wealth and privilege while millions of Californians are on unemployment, waiting for unemployment or lining up at food banks.

"Shutdowns disproportionately impact the working class and the working poor. High income earners are doing well, many are flourishing from the comforts of their homes. ★

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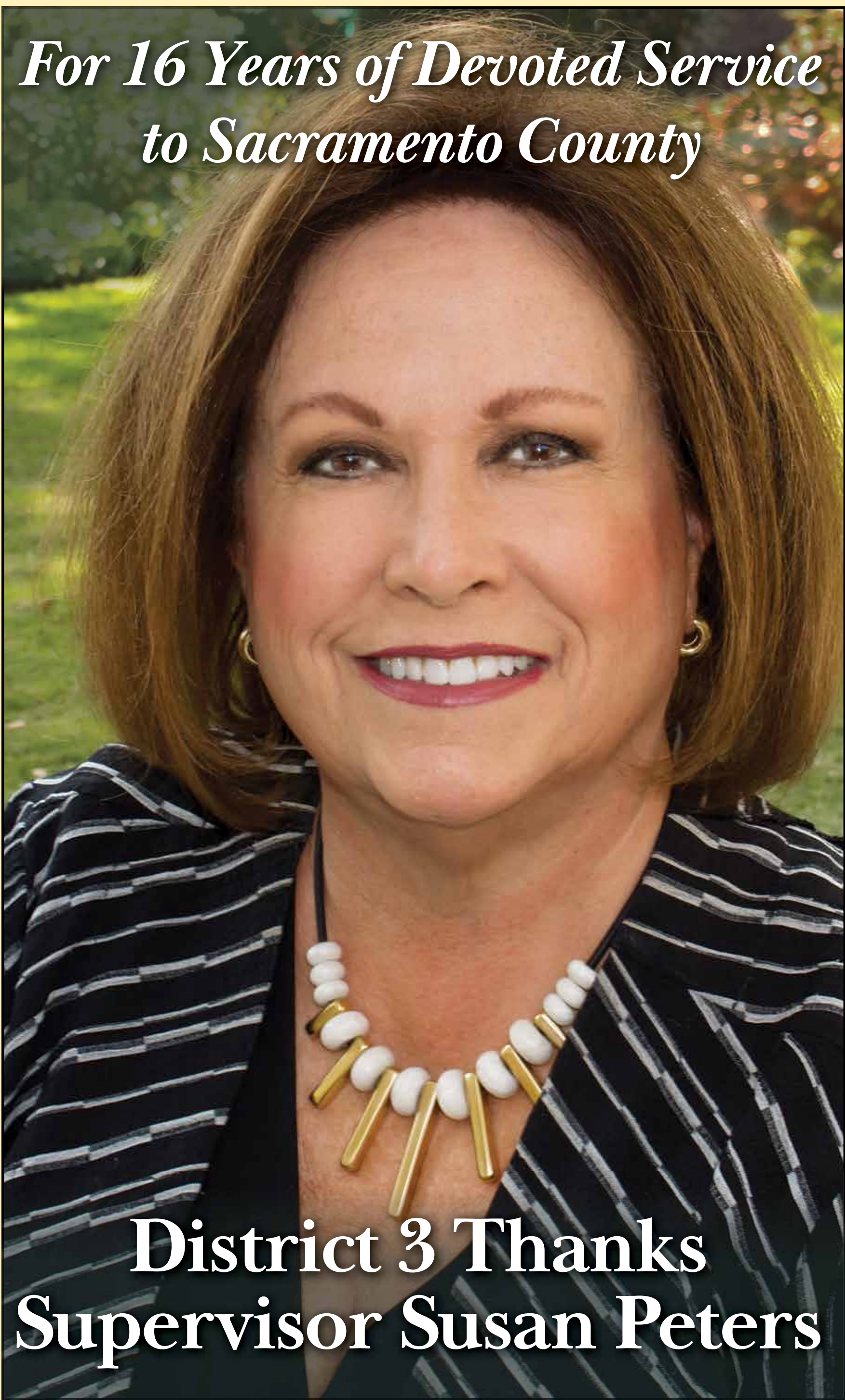
Give the gift of a healthier, safer holiday season. As cold weather gets closer, keep your loved ones safe by getting tested for COVID-19, wearing a mask, physical

distancing and avoiding large gatherings. Practice good habits and take care of each other.

Visit SacCountyCOVID.com to learn how you can make a difference.



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District 3 Thanks Supervisor Susan Peters

Elected 2004. Re-elected 2008, 2012, 2016.

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**Susan's achievements during four terms
in office are her community legacy.**

Thanks also to Howard Schmidt,
for his long service as Susan's Chief of Staff.

You are always Welcome in District 3!

*This appreciation sponsored by: The Carmichael Times; Susan Maxwell Skinner;
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Supervisors Sandy Smoley, Sue Frost and Rich Desmond; Peter Tateishi;
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Kim Pacini-Hauch; Carmichael Chamber of Commerce; Carmichael Improvement District;
Carmichael Parks Foundation; Carmichael Recreation and Park District*

California is No 1 in Rough Highways



By Dan Walters
CALMatters

Much has been said and written about the nation's stark political divisions and a state-by-state map of November's presidential election confirms them.

The 50 states were evenly divided between President Donald Trump and his successful challenger, Joe Biden, but the latter triumphed by winning the more populous states.

This week, another map was published that bore an uncanny resemblance to the ones portraying the presidential outcome. Generated by Money Geek, a website devoted to personal finance issues, it displays the differences among states in the conditions of their highways and in how much they are spending on roadway maintenance.

Overlaying the political and roadway maps reveals that in general, the bluer states – those that favored Biden – also tend to have the roughest roads while motorists in pro-Trump red states generally have smoother pavement beneath their tires.

Coincidence? Perhaps, but the data may also say something about political priorities.

California, not surprisingly, fares the worst in

Money Geek calculations of roadway roughness, based on federal data. Anyone who has driven extensively in other states can attest that highways elsewhere are much more user-friendly and that crossing the state line back into California is literally a jarring experience.

The only place American drivers can find rougher roads is in the deep blue District of Columbia.

California is followed in the rankings by blue states Rhode Island, Hawaii, Wisconsin, Massachusetts, New York and New Jersey.

Among red states, the worst roads are found in No. 11 Louisiana. At the other end of the scale, very red Oklahoma has the nation's smoothest roads, followed by Idaho, Indiana and Alabama, all of whom went for Trump.

Why California has such crappy roads is one of those nagging questions that defy easy answers.

Californians drive a lot, well over 300 billion miles a year, so one of the factors is that our highways get a lot of wear and tear.

However, lots of driving also consumes lots of fuel, more than a billion gallons a month, and generates lots of gas tax money. A few years ago, former Gov. Jerry Brown and the Legislature boosted fuel taxes sharply to the second-highest level of any state. At nearly 75 cents a gallon, including federal taxes, they are just behind those in Pennsylvania, which also has relatively bad roads.

Despite the tax increase, however, Money Geek says California is no better than

mediocre in spending on highway maintenance and improvements at \$13.95 per lane mile a year. That's twice what Oklahoma, which has the best highways, spends, so California clearly hasn't been getting much bang for its gas tax bucks.

The big tax increase, which also included a stiff hike in auto registration fees, raises an estimated \$5 billion a year and was billed as a way to catch up on decades of maintenance neglect.

The money is going out the door. Earlier this year, the California Transportation Commission approved \$17.4 billion in state and federal funds for nearly 900 projects that will, the commission's chairman, Paul Van Konynenburg said, "make roads and bridges safer for California drivers (and) will save drivers money by fixing the potholes that can damage vehicles."

The tax increase legislation requires the California Department of Transportation (Caltrans) to meet certain goals by 2027, including that 98% of the pavement on the state highway system be in good or fair condition and that at least an additional 500 highway bridges get fixed.

Will Californians actually see better roads, or will deterioration outpace even this big boost in spending? We may know by 2027.

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



By County Supervisor Susan Peters

Through the generosity of The Carmichael Times this is my last column written as your representative on the Board of Supervisors for the communities of Arden Arcade and Carmichael so please allow me to express my appreciation for the privilege and honor of serving you for 16 years in elected office.

Neighborhoods First

I've always believed that our suburban neighborhoods should be recognized and that led me to work with our local Board of Realtors to establish a program installing names of recognized neighborhoods on our street signs. Over time Arden Manor, Arden Park, Carmichael Colony, Carmichael Creek, Del Paso Manor, Sierra Oaks, Sierra Oaks Vista and many others have received that recognition on the street signs in their respected areas. I also was able to establish design guidelines for commercial as well as multi-family development. Before that, many developers – national chains in particular – had one standard for suburban locations and a more stylish one for urban sites. Now projects go through a Design Review Advisory Committee.

Transparency

When I joined the Board many residents complained about transparency about development projects. Now all entitlement project locations are posted with a sign (similar to a real estate sign) bearing the county seal with a notice directing persons to a website that contains information about the project including the application, drawings, name of the assigned planner, hearing body, etc.

Furthermore, with the advances in technology residents now can get email notices with respect to meeting agendas of the Community Planning Advisory Council, Planning Commission and the Board of Supervisors to name a few.

Encouraging Business Participation

The Fulton Avenue Association, a local PBID (property based improvement district), already

CARMICHAEL COMMUNITY UPDATE

existed when I took office.

The unique aspect to the PBID is property owners and businesses raise funds through a self-imposed assessment and they decide how to spend those funds on the type of improvements they want. Over the years Fulton Avenue property owners have renewed the PBID and the improvements funded include the distinctive arch at Auburn Boulevard plus the impressive landscaped medians and the undergrounded utility lines. Based upon their success I encouraged other property owners to form PBIDs which resulted in the creation of the Carmichael Improvement District. I also have been working with property and business owners along Arden Way for a PBID covering the stretch between Ethan Way to Watt Avenue. While there is interested, the process is still a work in progress – hopefully my successor will be able to make it a reality.

Improving Infrastructure

I'm proud to have added sidewalks along several major roadways where there were none so pedestrians, especially school children, now have safe places to walk (examples include Hurley Way, Edison Avenue, Watt Avenue, etc.). And I take satisfaction in the street improvements made during my tenure including the beautification of Auburn Boulevard, Watt Avenue, and Fair Oaks Boulevard – plus soon Phase I of the Arden Way Complete Streets Project will commence. The Neighborhood Traffic Management Program operated by the Department of Transportation has proved since 2005 to be a popular approach utilized by residents on a specific street to obtain speed bumps and other speed-reduction devices through a consensus building process.

Getting more streets paved has been challenging due to a road maintenance backlog amounting to \$789 million – and now the State of California is reporting to all local governments that revenue estimates from the gas tax are down due to people driving less as a result of the COVID-19 outbreak which is causing less purchases of gasoline. Accordingly, our DOT had to delay some paving projects planned for during the summer because of revenue reductions. Hopefully, the economy will improve to generate more funding for transportation that can include complete streets with sidewalks and bike lanes as well as paving.

Public Safety

The Sheriff's Department functions as our local police force for all of us who live in the unincorporated area. That's why I have always supported full funding for the department because defunding the Sheriff's Budget means putting public safety at risk. Our Sheriff's Department has been very innovative through the creation of the Homeless Outreach Team, the Sexual Assault Felony Enforcement (SAFE) Team, and the Youth Services Division that involves deputies serving as mentors to our youth. I supported having procedures implemented to address citizen complaints via independent and objective review through an Inspector General – and in this year's budget funding has been provided for body cameras for deputies.

Preserving the Parkway

The American River Parkway is a unique natural resource worth protecting.

While in office, the number of park rangers has increased and most recently a 55-member volunteer Bike Patrol now watches over the bike trails and they are trained in first-aid, CPR and basic bicycle repair. During the Fourth of July in 2006 some of you may recall the parkway became a problem on the river due to massive alcohol consumption that led to fights, public nudity, profanity and tons of litter. I supported an alcohol ban between Hazel and Watt avenues which is now annually enforced Labor Day as well as Memorial Day, too, making the parkway more family friendly during those holidays.

Teamwork

There's too much to cover in this limited space involving the past 16 years but I want to acknowledge that much of what was accomplished has to be attributed to the assistance received from my able staff – Terri Conde-Ortiz who probably greeted you when you called, Vanessa McCarthy-Olmstead who served as my deputy chief of staff and served as a liaison to many of the area's business organizations and Howard Schmidt, my chief of staff, who provided good counsel and kept me organized from my first day in office and continued to do so until the end. On January 4 Rich Desmond will take over as your new supervisor and I wish him the best.

Susan Peters represented the Third District on the Sacramento County Board of Supervisors from January 2005 to 2021. ★

Ask Toni

Does Medicare Cover Alzheimer Facility Care?



Toni King

Morning Toni:

I read your Medicare column regularly and have never seen you address the issue of paying for an Alzheimer facility care. I am concerned that I

may wipeout my 401K or savings if need arises due to a long-term care or Alzheimer's need arises for me or my wife.

Currently, my 88-year-old mother has been living in an Alzheimer's facility for 3 years, costing me and my siblings over \$5,500 each month. Is there any help we can get for her financially?

~ Thanks, Russell from Little Rock, AR

Russell:

No, Medicare does not cover Alzheimer, Assisted Living or Nursing Home care or at home care. Medicare will only pay for a Skilled Nursing stay with days 1-20 having a \$0 co-pay and days 21-100 at \$176 co-pay per day. After that time, the retiree must absorb the remaining cost themselves, and Russell, you are feeling the money pinch with your mother's Alzheimer home care of \$5,500 per month for the last 3 years with no end in sight.

You are wise to have your mother in an Alzheimer/Assisted Living facility to keep her active as she ages. A recent study showed that one in seven Americans over the age of 70 have some form of dementia and that the number rises to one in three Americans over the age of 85.

The need for Memory Care type communities is rising with the aging population growing and the family members wanting their loved ones to stay active.

A long-term care or chronic illness conditions can be very costly as you are experiencing with the 2020 average annual cost ranging from \$65,000 to \$87,000 per year for semi-private nursing home stay and \$80,000 to \$93,000 per year for private nursing home stay.

Boomers need to be aware that the cost of long-term care is projected to rise in 10 years to over \$131,000 per year and growing to over \$176,000 in 20 years.

Senior living options can be difficult to navigate and for the Adult Child to help their parents. Options include independent living, assisted living and memory care communities providing care for our seniors. Each caters to a different type of individual. Knowing when a loved one needs memory care over assisted living and independent living over memory care can be confusing. As the individual's needs change, so do their needs from their living environment.

Memory care communities are growing because dementia is growing due to various diseases such as Alzheimer's, Parkinson's, MS, and cardiovascular issues. These Assisted Living communities help residents with issues such as dementia living in a safe, homelike environment that caters to their cognitive (a fancy word for mental) needs. Memory care communities help with a range of needs including bathing, hygiene, feeding, incontinence, laundry, cleaning, medication management, mental stimulation and more.

The only way to have a long-term care issue covered financially is with a long-term care policy or pay completely out of your pocket.

Below are a few options for ways to find affordable long-term care or email info@tonisays.com for more information:

1. **Long-Term Care options** for you and your spouse:

a. Traditional Long-Term Care: The younger you are when you and your spouse purchase a long-term care policy, the lower the premiums will be. My advice is search for Long Term Care while younger and in relatively good health. Make sure that the policy covers care at home and facility care.

b. Hybrid Life and Annuity Policies: Many life/annuity insurance policies have a provision if you need long term care; you can receive a certain amount of long-term care with your life/annuity policy's face amount.

Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book. Email Medicare questions to info@tonisays.com or call 832/519-8664 ★

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That's our goal for 2021. But let's check in with those who have the gift of prophecy.

FROM INTERNATIONALLY RENOWNED PSYCHIC MARY T. BROWNE...

The first six months of 2021 will remain rocky. Things will look much worse before they get better. We must remain very vigilant protecting ourselves from the virus. The FDA will issue emergency authorization for the use of the Covid in January. There will be mass distribution by July. This will accelerate the economic recovery. The Republicans will maintain control of the Senate after the Georgia runoffs. The country will remain divided, but we will see a movement toward greater balance. It is possible that people with opposite political views will be able to share a dinner table without fighting! www.MaryTBrowne.com.

FROM PSYCHIC INTUITIVE PAM OSKIE...

I am an optimistic psychic intuitive. I believe most people are resourceful and not only make the best of life's circumstances, but are generous and loving. The world is not going to end. "Necessity is the mother of invention."

So, while everything can look like it's falling apart, it can stimulate creative solutions for the world. I believe our consciousness is evolving – the caterpillar is becoming the butterfly. We are in a shift. Here's an unusual and rarely discussed perspective of the future – parallel universes are real! There is not just one "reality!" AND we have free will. So, strangely enough, the future YOU experience will depend on your thoughts and beliefs. Those determine what universe

you align with, and, therefore experience. www.auracolors.com.

FROM PSYCHIC MEDIUM LISA MCGARRITY...

After a grueling 2020, people are looking to the new year as a source of hope and recovery. 2020 shadow was revealed. Many of our nations standard way of doing things were shown to have a dark underside. 2021 will have a new theme, shadow healed. Expect breakthroughs in healthcare and technology that will bolster our economy and improve our daily lives. Weather patterns will continue to be intense, but people will find new ways of adapting.

Globally, a surprising series of changes in governments will be seen. Iran may restructure its government and resume improved relations with the U.S. and the world. Overall 2021 will still be testing us, but ingenuity will make it tolerable. We will find solutions to the challenges ahead. www.Envisioncrystal.com

FROM BETH LYNCH WHO CONSULTS HER SPIRIT GUIDES...

As I meditated on the upcoming year, it was impossible to ignore the energy of 2020. My thoughts shifted to what 2021 can be. It will be a year of renewal and realignment as a species. Where we reflect on what does not serve us personally and globally, it gives our past self, permission to heal, our present self, permission to live, and our future self, permission to create from our soul. The Soul does not separate fear or rebel. It has courage, intelligence, and love beyond our human potential. That is the energy of 2021...Claim it, Live it, Be it! PEACE!!!

I am not psychic, but I do wish you Peace and Blessings to achieve "NUMBER ONE IN '21."

HAPPY NEW YEAR!!!

CLG NEWS UPDATES

Provided by Citizens for Legitimate Government (CLG) See legitgov.org

Flynn Speaks at Rally: 'We Cannot Accept What We Are Going Through as Right' | 12 Dec 2020 | Lt. General Michael Flynn spoke in front of a large crowd that rallied on Washington on Dec. 12 to protest election fraud, and began with the story of Jericho. "We are in a crucial moment in the history of the United States of America," he said at the "Let the Church Roar" rally at the National Mall. "And remember, the courts do not decide who the next president of the United States will be...We the people decide." Thousands gathered to join marches and rallies in Washington on Dec. 12, petitioning the government for fair elections and transparent counting. Similar grassroots protests took place every Saturday since the general election in capitals across the 50 states.

Ex-Facebook exec suggests everyone who gets vaccinated to wear certain color mask, reminiscent of Nazi Germany's use of the Star of David | 11 Dec 2020 | Former Facebook executive Chamath Palihapitiya suggested in a tweet on Friday that everyone who gets vaccinated should "all wear a mask of a special design or color" in order to let other people around them know that they have been vaccinated. The idea did not sit well with many on social media, who quickly blasted the idea, comparing it to Nazi Germany's use of the Star of David. "How about we just put a gold star on ones that aren't,?" one user tweeted sarcastically. Other users didn't see the point of having to continue to wear a mask when the vaccine is supposed to provide protection on its own.

Facebook sued by FTC, 48 attorneys general alleging it operates an illegal monopoly --Attorneys general included those for Guam and Washington, D.C., and every state except for Alabama, Georgia, South Carolina, and South Dakota | 09 Dec 2020 | A group of 48 U.S. attorneys general led by New York filed an antitrust lawsuit against Facebook on Wednesday, alleging the social media giant is violating antitrust law by buying up competitors and depriving consumers of alternatives that would better protect their privacy. The Federal Trade Commission (FTC) filed a separate suit alleging similar antitrust violations. At the heart of both lawsuits are claims that Facebook's acquisitions of Instagram in 2012 for \$1 billion and WhatsApp in 2014 for \$19 billion, as well as other smaller technology companies, were carried out in order to quash competition. As part of its lawsuit, the FTC wants to force Facebook to break off both Instagram and WhatsApp.

Chinese Spy Was in 'Relationships' With at Least Two Midwestern Mayors - Report | 08 Dec 2020 | A suspected Chinese spy was linked to at least two anonymous Midwestern mayors, according to a bombshell report from Axios. The political journal said Fang Fang, who also goes by Christine Fang, developed political contacts primarily in California, including Rep. Eric Swalwell (D-CA). It went on to report: "Fang attended regional conferences for U.S. mayors, which allowed her to grow her network of politicians across the country. She also engaged in sexual or romantic relationships with at least two mayors of Midwestern cities over a period of about three years, according to one U.S. intelligence official and one former elected official. At least two separate sexual interactions with elected officials, including one of these Midwestern mayors, were caught on FBI electronic surveillance of Fang, according to two intelligence officials," Axios said.

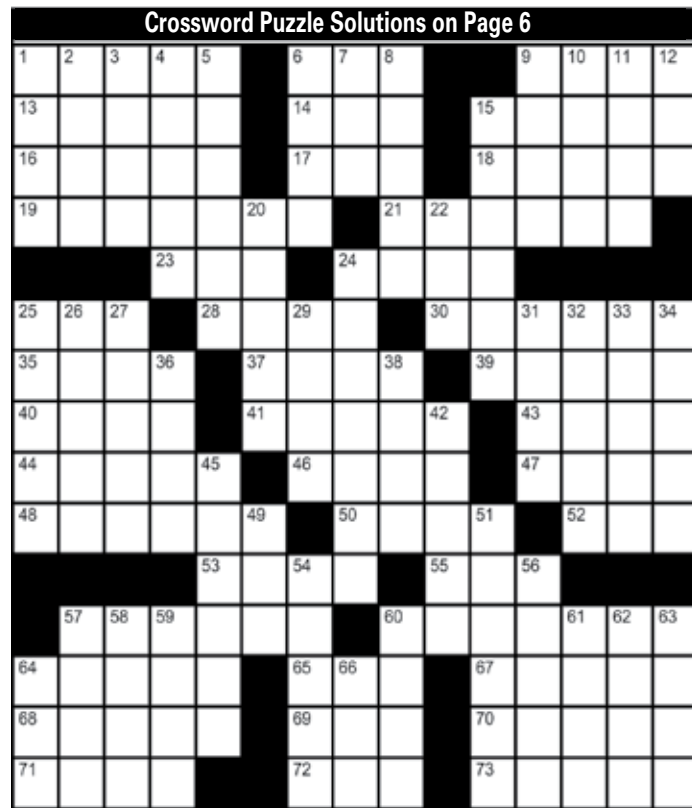
WHO against making coronavirus vaccine mandatory - Such moves have backfired and caused greater opposition in the past, the UN health agency warns | 08 Dec 2020 | The World Health Organization said Monday that persuading people on the merits of a Covid-19 vaccine would be far more effective than trying to make the jabs mandatory. The WHO said it would be down to individual countries as to how they want to conduct their vaccination campaigns against the coronavirus pandemic. But the UN health agency insisted making it mandatory to get immunised against the disease would be the wrong road to take, adding there were examples in the past of mandating vaccines use only to see it backfire with greater opposition to them. "I don't think that mandates are the direction to go in here, especially for these vaccines," Kate O'Brien, director of the WHO's immunisation department, told a virtual news conference. "It is a much better position to actually encourage and facilitate the vaccination without those kinds of requirements. I don't think we envision any countries creating a mandate for vaccination."

Gov. Kemp Daughter's Boyfriend Killed in Fiery, Explosive Wreck - Loeffler staffer Harrison Deal's death came mere hours after Gov. Kemp called for signature audit of state's ballots. Witnesses reportedly heard explosions from crash over a mile away.. | 07 Dec 2020 | A staffer and close family friend of Georgia Gov. Brian Kemp died in a tragic car wreck Friday morning, hours after the governor called for a signature audit of 2020 election votes. Local media reported 20-year-old Harrison Deal, an aide to Sen. Kelly Loeffler, former intern to Sen. David Perdue and boyfriend of Kemp's daughter Lucy, was the only person who died in a fiery three-car wreck on I-16 in Pooler. Witnesses reportedly heard explosions from the crash over a mile away... Some claimed to have heard multiple explosions that lasted until first responders arrived. ★

STATEPOINT CROSSWORD • HAPPY HOLIDAYS

CLUES

- Crossword Puzzle Solutions on Page 6**
- ACROSS**
1. "Lord of the Flies" shell
 6. "New Year's Eve choice: Brut or Demi-"
 9. Get-out-of-jail money
 13. Convex molding
 14. * "I Want for Christmas..."
 15. Sign of life
 16. Redo, to a carpenter
 17. Flying saucer acronym
 18. Often-missed humor
 19. * Hanukkah toy
 21. * Santa, gift-giving tradition
 23. Ides mo.
 24. Part of a hammer
 25. Cook's leaf
 28. "Hey!"
 30. Brain's ____ system
 35. Reversed one
 37. * "Your Enthusiasm"
 39. Capital of Egypt
 40. Went by horse
 41. "I do" spot
 43. * Sandler's "Eight Crazy Nights"
 44. Scary movie consequence
 46. Dexterity
 47. Boundary line
 48. Modern self-portrait
 50. Superman's last name
 52. Actor's domain
 53. Wild plum
 55. Mama sheep
 57. * "I'll be home for Christmas, if only in my..."
 60. * African-American celebration
 64. Town news announcer
 65. Charged particle
 67. Elephant poacher's ware
 68. Give new guns
 69. * The night before Christmas
 70. Present
 71. * Like a Christmas sweater, often
 72. Uncooked
 73. Adherents of Sikhism



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DOWN

1. Umbilical connection
2. * "Grandma got run ____ by a reindeer..."
3. * Santa's "cheeks were like roses, his ____ like a cherry"
4. Request to Geico
5. Carriage on top of elephant
6. Pulitzer winner Bellow
7. * Santa helper
8. Bring to an end
9. Jefferson's Vice President
10. Medicinal succulent
11. Negative contraction
12. Bovine hangout
15. Alfresco meal
20. Novelist Jong
22. Sushi restaurant choice
24. * Have a piece of Christmas Goose, e.g.
25. * Five golden rings, four calling
26. Dig intensely
27. Cry of the Alps
29. * Time for log
31. Address with apostrophe
32. Stays somewhere
33. About to explode
34. * Vixen follower
36. Table extension

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

Solutions on Page 6

Crossword Puzzle on Page 6

C	O	N	C	H		S	E	C		B	A	I	L			
O	V	O	L	O		A	L	L		P	U	L	S	E		
R	E	S	A	W		U	F	O		I	R	O	N	Y		
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Sudoku Puzzle on Page 6

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

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This private upscale end unit with its own garage is tucked away in a charming neighborhood just minutes from Town and Country Village shopping, fabulous restaurants and freeway access. Step inside to a well thought out floor plan with 2 bedrooms, 1.5 baths and gorgeous natural lighting throughout. Enjoy a formal dining room with a dramatic cathedral ceiling, a large family room with a wood burning fireplace for those long winter nights ahead, and a beautiful kitchen with tons of storage space, and a new counter depth fridge. The bright and airy master bedroom has its own private viewing balcony. Additional highlights include new dual pane windows and water heater, interior LED lighting, upstairs laundry room, wood flooring, and tiled bathrooms. Enjoy your own private outdoor oasis with two patios and professional, low-maintenance landscaping. Timed LED electric lighting and sprinklers. New fence to be installed by the association. Clear pest and home inspection and low HOA dues. Must see!



4320 Rio Vista Avenue, Sacramento | \$485,000 6610 Stanley Avenue, Carmichael | \$979,000

Welcome home! This beautifully remodeled home is tucked away in an excellent neighborhood on a lovely cul-de-sac. A sprawling front lawn and charming porch add to this home's great curb appeal. Step inside to a spacious floor plan with 3 bedrooms and 2 full baths. Relax and unwind in the light-filled living room, complete with a cozy fireplace for those winter nights ahead. The remodeled kitchen features gorgeous marble countertops, stainless steel appliances, a farm-style sink, an island with bar seating and a wine fridge. The upgraded master bathroom features his-and-her farm-style sinks, a large walk-in closet and radiant heat tile flooring. The backyard is perfect for entertaining with an expansive deck and patio, low maintenance landscaping and possible RV access. Additional highlights include hardwood flooring throughout, dual pane windows, a newer roof, and a two-car garage.

This beautiful home is situated on a private lot in the heart of Carmichael! Step inside to a spacious floor plan with 5 bedrooms, an office and 3 full baths. The open-concept kitchen and bar is an entertainer's dream with new quartz countertops, stone detailing, a gorgeous backsplash, and a walk-in pantry. Relax and unwind in the adjoining family room with great natural lighting and a cozy fireplace. There is a separate dining room and living room with an additional fireplace. The sumptuous master bathroom features a soaking tub, step-in-shower, his-and-her sinks, and a walk-in closet. Enjoy seamless outdoor entertaining with a large covered patio, fire pit, Pebble Tec pool, full-sized sports court, and water feature. Highlights include newer wood flooring, an updated downstairs bathroom, large walk-in linen closet, dual pane windows, whole house fan, 3-car garage and RV parking. Just minutes away from Ancil Hoffman Park, The American River, and great shops and restaurants!

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