



SEPTEMBER 11, 2001



Coronavirus Stimulus was a Bust - What now?

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Dreams Can Take Flight Aerospace Fundraiser Goes Virtual



Painters Elizabeth Turner (left), Molly McBride, Trisa Pierce, Cameron Dax and Barbara Hunt-Holt have donated hand-painted sun shades for an Aerospace Museum fundraiser.

Story and photo by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) - A gala to aid the Aerospace Museum of California has adopted virtual format to raise funds on September 24. The Museum, which showcases aircraft and artifacts of aviation from WW II to the present, is located in the old McClellan Air Force Base, North Highlands.

Exhibits and outreach for science, technology, engineering and math (STEM) education are supported wholly by public donation. As with many other non-profits, fundraising has been reshaped by the COVID crisis. Organizers hope the upcoming event will help the museum to stay open and allow programs -- including summer youth camps -- to continue.

Art, destination experiences, premium wine and beers and other gourmet packages will be auctioned. A behind-the-scenes museum tour will include wine and cheese and a

West Coast Raisin squadron flyover, saluting the winning bidder and 20 friends. Separate packages will offer jaunts over Sacramento area: one in a Miss America RV-8 aircraft; another in a Beechcraft A-36 Bonanza. A 1983 Fender Stratocaster guitar is an additional prize up for grabs.

All items and experiences can be previewed on line; silent bidding on most items will begin on Monday, September 21, at noon. Real-time bids on VIP gems will begin at 7pm, September 24, closing an hour later. For this part of the fundraiser, public radio and television veterans Beth Ruyak and Jim Finnerty will partner as hosts.

The final hammer on other prizes will fall at noon, the following day. Art prizes include three hand-painted sun umbrellas. Artists Elizabeth Turner, Molly McBride and Trisa Pierce teamed up to paint a parasol called "She-dala." Sacramento Fine Arts Center member Barbara Hunt-Holt contributed a work called

"Flower garden." Carmichael artist Cameron Dax (16) took inspiration from his grandma's pet carp to decorate his "Koi Pond" canvas. Civil Air Patrol Cadet Cameron has special interest in things that fly. "The museum's full of cool things that strike my curiosity," he says. "I'm excited my art will help them raise funds. My mom really likes my umbrella. If she doesn't win at the auction, I'll paint her another for free."

Anyone may register to participate in the online auction. For information, visit www.aerospaceca.org

Sponsors include: Aerojet Rocketdyne, Northrop Grumman, Safe Credit Union, McClellan Park, Dr. General Davie and Linda Martin, the Kelley Foundation, Taylor and Wiley, Larry Miles, Jim and Lindsey Cuff, Major General Jim and Mary Hopp, Roger and Marg Dickinson, Howard J. Stagg IV, Heidi Sanborn, Supervisors Patrick Kennedy and Phil Serna, Mayor Darrell Steinberg, Tatia Wagner and Tim Powell. ★

Newsom's Plan Imposes Risk-Based Restrictions



Office of Governor Gavin Newsom

SACRAMENTO, CA (MPG) - Governor Gavin Newsom unveiled the Blueprint for a Safer Economy, a statewide, stringent and slow plan for living with COVID-19 for the long haul. The plan imposes risk-based criteria on tightening and loosening COVID-19 allowable activities and expands the length of time between changes to assess how any movement affects the trajectory of the disease.

Like every aspect of California's response, data and science are the North Star, and as a result, this new framework makes a number of changes to the state's previous resilience roadmap.

Californians can go to covid19.ca.gov to find out where their county falls and what activities are allowable in each county.

"This Blueprint is statewide, stringent and slow," said Governor Newsom. "We have made notable progress over recent weeks, but the disease is still too widespread across the state. COVID-19 will be with us for a long time and we all need to adapt. We need to live differently. And we need to minimize exposure for our health, for our families and for our communities."

The Blueprint builds on lessons learned from the first six months of the disease -- and the new scientific understanding that has been collected -- to create a new system for regulating movement and COVID-19 transmissions. It includes:

- (1) At least 21 days to expand activities beyond the initial tier to ensure California better limits the spread of the virus; (2) Mandatory metrics -- case rates and test positivity -- to measure how widespread COVID-19 is in each county and guide what is allowed; (3) A uniform state framework, with four categories instead of 58 different sets of rules; (4) A more nuanced way of allowing activity: Instead of open vs. closed, sectors can be partially opened and progressively add to their operations as disease transmission decreases; and (5) A new process for

Life Changes Quickly

She Continues Working after Sudden Blindness

By Kristin Thébaud, Thébaud Communications

SACRAMENTO REGION, CA (MPG) - In three days, Rancho Cordova resident Elizabeth Lam went from being a 52-year-old systems trainer at health care company Centene to no longer being able to put on her own socks.

She woke up on February 28, 2018 with an excruciating headache and blurry vision, but had to conduct a training, so she took ibuprofen and went to work. When her vision worsened that afternoon, she called her eye doctor and scheduled an appointment for March 5. By March 3, she was blind.

"I sat in my recliner all day and night thinking I would wake up and my vision would be back, but it never came," Lam said.



Rancho Cordova resident Elizabeth Lam is a living example that there is life after sight. Photo: Kristin Thébaud Communications

She wondered how she would continue living -- how she would brush her teeth and make coffee, much

less continue caring for her elderly father who lived with her. She woke up the next day and decided it was time to face what was happening and get help.

"I told myself that I was going down a different path than I had expected, and I had to deal with it," Lam said.

She called a friend who took her to the doctor the next day. She was diagnosed with the most rapid case of neurovascular glaucoma the doctor had ever seen. There was still some hope for vision -- but five laser surgeries, three injections and tubes in her eyes have only allowed her to see some light and bright colors. She can't see faces or details or read a computer. But fortunately she can work -- because she found Society for the Blind.

Lam had worked with

Continued on page 3

# California's Coronavirus Stimulus was a Bust. What now?

By Lauren Helper, CalMatters

So much for California saving itself from the economic wreckage of the coronavirus.

As state lawmakers ended the year with a profanity-laced, partially remote late-night voting session this week, several pillars of a sweeping \$100 billion economic stimulus proposal became political casualties of a chaotic summer at the Capitol.

Restarting supplemental \$600-a-week unemployment payments? Not happening. Investing in wildfire prevention and broadband infrastructure to create jobs? Nope. Offering tax vouchers to raise revenue and stave off future cuts? Maybe, if state agencies find their own path forward.

"I think we made lives better," Senate leader Toni Atkins said during a 2 a.m. Zoom press conference after the final votes Monday night. "Were we able to get everything done we'd hoped to? No, we weren't."

Among the economic measures that survived were a \$5 billion transportation bond, an eviction moratorium extension, an expansion of low-income tax credits for undocumented Californians and a \$100 million small business hiring credit. There are many reasons that the most high-profile proposals fell through, or were at least left unresolved: federal inaction, Democratic infighting, the risk of digging too deep a financial hole to climb out of, plus the complicated logistics of last-minute negotiations during a pandemic.

Now, as politicians turn their attention to election season, bigger battles loom. During a pandemic that has both deepened inequality and made the state's wealthiest residents richer, the question is how much California will try to do on its own — and whether liberal enclaves, such as San Francisco, are in the mood to soak the rich. The state is currently relying on borrowing from the federal government, but there's also the option to take on structural changes to the tax code or make more technocratic changes to how the state handles cash.

"The idea of states running stimulus is not conventional economic wisdom," said Tracy Gordon, a senior fellow at the Urban-Brookings Tax Policy Center. "I wouldn't take the heat off of Congress. This is really their responsibility."

Still, for state lawmakers under pressure to act, especially given California's oft-touted distinction as the world's fifth-largest economy, the stimulus debate is likely just beginning. Gov. Gavin Newsom hasn't yet signaled his preferred economic path forward, but the familiar barrage of doomsday analysis



State lawmakers under pressure to act, especially given California's often-touted distinction as the world's fifth-largest economy, the stimulus debate is likely just beginning. Image by Bishnu Sarangi-Pixabay

— "California Is Coming for You," "California is a failed state" — has already arrived.

"This is the problem from hell," said Jack Pitney, a political science professor at Claremont McKenna College. "On the one hand, the COVID crisis vastly increases the need for economic stimulus. At the same time, it decreases the state's ability to deliver it."

So, how bad is the economic outlook for California? By some recent indicators, it's not as dire as feared — at least for now.

The state was facing a \$54 billion deficit heading into budget season, but "the situation did not significantly deteriorate," according to a new report from the Legislative Analyst's Office. As of July 31, the state had a \$37 billion cash cushion to keep paying its bills, or more than triple the predicted worst-case scenario. Tax receipts also came in nearly \$2.6 billion higher than expected.

The state "fiscally is in a much better position than it was" at the beginning of the pandemic, thanks in large part to cash reserves and a stock rally that has buoyed California's tech industry, said Mark Duggan, an economics professor at Stanford University and director of the Stanford Institute for Economic Policy Research. Still, he said, the state is likely "in for a lot of pain" with unemployment over 13%. The state has already borrowed more than \$10 billion from the federal government to pay for jobless benefits.

"California is hemorrhaging money right now," Duggan said. "Thank God that it's possible for states to borrow from the federal government, because without that, we would be screwed."

For the millions of state residents relying

on unemployment checks, an August order by President Trump extended a temporary \$300-per-week benefits bump. Congressional Republicans, wary that higher \$600-a-week payments discouraged people from going back to work during the pandemic, have blocked longer-term efforts to extend supplemental payments. Californians left with less cash to buy basic necessities are liquidating retirement funds, scrambling to pay rent and turning to food assistance programs, which is why state lawmakers hoped to intervene.

"Ultimately we ran out of time because the federal government didn't act," said Assemblymember Phil Ting, a Bay Area Democrat who pushed for stimulus measures to include more unemployment assistance. "We didn't want to jump the gun and really take the federal government off the hook."

Though California is well known for its high state income taxes, economists point out that payroll taxes for unemployment insurance are surprisingly low. As it stands, the state has one of the nation's most regressive unemployment programs, Duggan wrote in a recent report, where employers are taxed the same amount for an employee earning \$7,000 as one making many times more.

"It just makes absolutely no sense," he said. "For a big tech company that's paying six-figure salaries, it's like a rounding error."

While unemployment is tied up in federal politics, another stimulus idea — asking businesses to prepay some taxes now in exchange for tax vouchers to use later — would put the state in control of raising more revenue.

Lawmakers didn't come up with their own voucher plan before they adjourned, but

instead asked the state Department of Finance and Franchise Tax Board to come up with a plan to raise up to \$25 billion. Vouchers would be paid out over several years to avoid a big financial hit down the road, but some economists are skeptical how many taxpayers would volunteer to pay early.

"It seems pretty desperate," Duggan said.

In the meantime, voters will also weigh in on the future of the state's economy. Prop. 15 asks voters to approve a tax hike on commercial property owners to fund schools and local government. Prop. 22 will decide (again) if tech companies like Uber and Lyft should pay into state employee benefits systems including unemployment.

Longer term, there's also the potential for the state to return to infrastructure projects to create jobs. Though one transportation bond measure did clear the Legislature, two other measures failed. One would have extended fees on utility bills so the state could spend \$3 billion on wildfire prevention — including new jobs making electrical improvements, creating storage for renewable energy and thinning trees and vegetation — but stalled amid opposition from utility companies and consumer advocates. A proposal to expand broadband access, including the creation of new jobs, sputtered and was never introduced in legislation.

Proposals to help the state government stay afloat with creative revenue sources also withered. An idea to borrow against cap and trade revenue — the state system that companies pay into for emitting greenhouse gases — fell apart because the auctions are not bringing in much money due to the global oil glut prompted by the pandemic. Behind the scenes, state finance officials are also working on plans to securitize some future revenues, and this week posted a \$2.4 billion bond offering that warns of economic uncertainty and ongoing "liabilities in the tens of billions of dollars" for large state pension funds.

How it all pans out will have big implications for programs reliant on the state budget. Especially with the memory of layoffs, credit downgrades and deep cuts during the last recession still fresh.

"We know next year's budget is going to be very, very tough," Ting said. "We're going to have to make tough decisions."

Lauren covers the state economy for CalMatters, with a focus on jobs and business regulation. Her past stories have been published by the New York Times, the L.A. Times, the Guardian, Slate and the BBC. Laurel Rosenhall and Jackie Botts contributed to this story. ★

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# County Recommended Budget Released and Hearings Held

By Kim Nava, Sacramento County

**SACRAMENTO COUNTY, CA (MPG)** - The Sacramento County Revised Recommended Budget for Fiscal Year 2020-21 has been released. The Board of Supervisors began hearings on the Revised Recommended Budget Wednesday, Sept. 9.

Given the uncertainties around the impact of the COVID-19 pandemic on County revenues and cost increases, the FY2020-21 Recommended Budget approved on June 16 was a placeholder budget that rolled over the FY2019-20 Adopted Budget.

This FY2020-21 Revised Recommended Budget reflects the results of the County's efforts over the last three months to refine the estimates of the pandemic and resulting recession on the County's revenues and expenditures, what additional federal or State relief might be available and work with departments to develop plans for anticipated revenue reductions.

The Revised Recommended General Fund budget accounted for the County's \$170 million revenue loss with one-time State and federal funding, allowing the County to continue to provide critical services without program/service cuts. However, the long-term outlook for future fiscal years, barring dramatic economic improvement and/or a significant amount of additional federal and State relief, is problematic.

The one-time funding allowed the County to provide: \$89.1 million for the County's continued response to COVID-19; \$57.7 million in

salary and benefit costs as agreed to in various labor agreements.

The budget also includes \$2.1 million for the first phase of a plan to provide body cameras for all Sheriff's Deputies. This phase provides cameras for all patrol deputies, certain special unit deputies and park rangers. A second phase will be proposed in the FY2021-22 budget that will include other deputies, including those providing court security and working in the jails.

Members of the public may be heard on any item in the budget. The budget hearings will be telecast live on Metro Cable 14 and on the web.

"It is encouraging to see growing public interest in Sacramento County's budget" said First District Supervisor and Chairman of the Board Phil Serna. "It's why I'm using my prerogative as chairman to start our budget deliberations - including public testimony - at 5 PM so that we can accommodate those who wish to participate but who might otherwise be unable due to work or school schedules" he continued. Board meetings typically begin at 9:30 a.m.

To make a verbal public comment, dial the Public Comment Phone Line at (916) 875-2500. The phone line will be open 15 minutes prior to the start of the meeting. To make a written comment, send an email to BoardClerk@sacounty.net.

The budget letter and a complete set of budget documents may be found online and at the Office of the County Executive, 700 H Street, Room 7650. ★

# Life Changes Quickly

Continued from page 1

Centene for 14 years and did not want to leave her job. She just wanted to learn how to do it a different way. Through Society for the Blind's Core program, Lam started working with program director Shane Snyder and instructor Randy Owen to learn assistive technology. They worked for three months helping her learn how to use her iPhone and computer. Through Core, she also learned daily life skills such as cooking and laundry. She attended classes five days a week, though most students only come three days a week.

"The whole team over there is amazing - they basically saved my life," Lam said. "Most have low vision or are completely dark, and they are living examples that there is life after sight. I'm in awe of them."

Three months later, Lam was ready to go back to her job at Centene but still needed help. So Randy began coming to her office twice a week. He continued to help her through the end of 2019 with web

applications, the Microsoft Suite, Skype and more.

"It was a godsend having Randy here," Lam said. "Centene is so big and constantly changing and moving. I now have to do everything I used to do with just a keyboard and screen reader."

And it's working - last year she trained her first class completely on her own with no vision. It was successful and feedback was great. Ironically, the biggest area of improvement noted was that she needed to include more visual aids - they needed to be able to see, even though she cannot. Now she has proven that she can train the sighted or the visually impaired whether or not she has sight, thanks to Randy Owen's help.

"Randy was my mentor and my pep rally coach," Lam said. "He has a great personality, is highly knowledgeable and really cares about his students. I hated to think about him leaving at the end of the year, but I knew I could do it."

Until the shutdown, Lam would go into work early and leave late to make up

for having to work more slowly than she used to. But she said it was worth it, and she hopes to be able to open doors for people who are disabled and help train them.

"I'm so grateful to Society for the Blind and Centene for helping me continue to do this job that I love," Lam said. "This whole experience has helped me become a better human. I used to be constantly on the go and didn't take time to appreciate the people I was walking by. Now I know how to stop and smell the roses."

Lam just celebrated her 16th anniversary with Centene and has successfully adapted to working from home during the stay-at-home order.

"I want to be a living example that people can do or become anything they want," Lam said. "Doubt should never belong in anyone's thought process or attempts to obtain their goals. Society's way of believing, showing and demonstrating independence is truly powerful. ★

## Scott Schmidt Announces Candidacy for Los Rios Area 7 Trustee



Scott Schmidt  
From Scott Schmidt for Los Rios Trustee Area 7

This year, Los Rios trustees tried raising taxes on

homeowners with Measure E for the construction of more buildings on campus despite continuous decline of enrollment - with 30,000 less enrollments since 2013. Yes, 30,000. With no immediate need for additional classrooms on campus, along with Covid-19, student homelessness and food insecurity continues to grow. On average, 19% of students face homelessness and food insecurity

that leaves them going to sleep hungry. For the half of those who do obtain degrees, they often end up working in underpaid jobs and becoming delinquent on their student loans.

The System is Broken. We need new leaders and ideas to fix these continuous issues that never seem to be solved. I am Vice President of the Sacramento Taxpayers Association and a Public Administration

Graduate Student who understands how to manage our institutions and keep budgets solvent. If elected, I will make sure our students are cared for, teachers and staff do not face wage cuts or furloughs and trim high "Golden Parachute" executive and administrative salaries.

Help Me Fix Los Rios! Visit FixLosRios.com for more about myself and campaign. ★

## Low to No Cost Health Services

SJUSD

**SACRAMENTO REGION, CA (MPG)** - San Juan Unified School district is partnering up with Elica Health services to provide a mobile "Back to School Checkup Clinic" to students.

Starting Sept. 9, Elica Health services began providing wellness exams, sports physicals, vaccinations, and dental services at Howe Elementary School on Mondays and Encina

High School on Wednesdays from 11 a.m. to 3 p.m. These services will be available to low income, no income, and uninsured students at reduced to no cost.

Families looking to participate in the services will need to bring the following documents:

Immunization card or print out; Health insurance card or Child's Social; Security Number Parents/Guardians must be present with the child and have valid I.D. ★

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**DIEZ & SIGG PROPERTIES**

**5244 Fair Oaks Boulevard, Carmichael | \$1,295,000**  
This custom 5,500 square-foot estate is a fusion of stunning architectural design and functionality. A private gate entrance and extensive landscaping ensure total privacy. Inside, you will find a welcoming foyer and expansive family room with soaring ceilings and clerestory windows. Highlights include light maple flooring, a grand sweeping staircase and gorgeous crown molding. The open-concept kitchen features granite countertops, custom cabinetry, pantry, and modern appliances. A generous floor plan offers 5 or 6 spacious bedrooms with 2 downstairs masters (a large office w/ its own bathroom and direct outdoor access and one upstairs master), 4.5 baths, game/media room, and formal living/dining rooms. Separate bonus room not included in square footage is perfect for home gym. Backyard features beautiful landscaping and citrus/fruit trees. Centrally located to Highways 50/80, The American River, parks, cycling/running trails, and excellent schools. Adjacent .42 acre parcel in the compound is available for sale separately.

**4513 Bela Way, Carmichael | \$464,900**  
This charming single-story home is tucked away in a fabulous Carmichael neighborhood. A sprawling green lawn and welcoming front porch add to this home's great curb appeal! Step inside to a spacious floor plan with three bedrooms and two baths, two spacious living areas, a dining area, and a roomy kitchen with a new garbage disposal and Bosch dishwasher. Enjoy light-filled living spaces, newly refinished hardwood flooring and dual pane windows, recently insulated attic, and a fully remodeled master bath and partially updated guest bathroom. Relax and unwind in the private backyard with an expansive newly built deck that overlooks an assortment of fruit trees and a beautiful garden.

**10112-10114 Satow Drive, Sacramento | \$479,000**  
Unbelievably upgraded duplex owned and occupied by contractor. The entire exterior has been redone with new siding, fresh paint, and all new dual pane windows. The owner's side (\$1,650 market rent) has been totally remodeled. Enjoy beautiful wood tone tile, a completely remodeled kitchen with new cabinets, granite counter tops, and high-end appliances. Rent for the other side is \$1150...market rent is \$1500. Both units have 2-car garages. Yard is fully landscaped and located on a corner lot with plenty of room to pull in a trailer/boat. Must see!

**6634 Whitsett Drive, North Highlands | \$339,500**  
This stunning single-story home has been completely renovated. Enjoy a spacious floor plan with 3 bedrooms and 2 baths. Step inside to a bright and airy kitchen and great room with stainless steel Samsung appliances, gorgeous granite countertops, an island and plenty of storage space! Add your personal touches to the roomy backyard with a covered patio and plenty of space for entertaining. Highlights include a beautiful fireplace in the great room, newer flooring throughout, updated baths, newer roof and dual pane windows. Great schools, shopping and restaurants nearby.

**4341 Garden Oak Court, Sacramento | \$589,000**  
This beautiful 4 bedroom and 3 bath Mediterranean-style home was built in 2007 and is tucked away in a quiet, tree-lined subdivision. Enjoy an open-concept floor plan with impressive 10-foot ceilings and spacious living areas. The kitchen features upgraded LG stainless steel appliances, granite countertops, and a kitchen island with seating. Separate formal dining room and family room. Enjoy the utmost in privacy, with three en suite bedrooms at opposite ends of the house and a 4th bedroom that is currently being used as an exercise room. Master bedroom has an oversized bathroom, HUGE walk-in closet and access to the backyard. Large backyard with covered patio, low maintenance landscaping and RV access on both sides! 3-car garage.

**Craig Diez**  
Craig@DiezandSiggProperties.com  
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**DIEZ & SIGG PROPERTIES**

**BEST OF CARMICHAEL 2019**  
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# VA Marks Suicide Prevention Month with "Be There" Campaign

By Will Martin,  
VA Northern California Health  
Care System

SACRAMENTO, CA (MPG) - September is Suicide Prevention Month and the U.S. Department of Veterans Affairs (VA) wants to remind Veterans and their loved ones through the Be There campaign that small actions can make a big difference to Veterans experiencing difficult times.

During this and every month the Sacramento VA Medical Center and the entire VA NorCal Health Care System remain committed to spreading awareness of suicide prevention to Veterans and their supporters and connecting them to the resources they need.

"Veterans who access VA mental health services are much less likely to experience suicide than those who choose to struggle alone," said VA NorCal Director David Stockwell. "It's imperative, then, that Veteran caregivers and other supporters connect Veterans with VA health care so we can get these men and women the help they deserve."

Be There suggests several simple actions that can help make a difference for a Veteran to include:

Learning about the warning signs of suicide, found on the Veterans Crisis Line website; Watching the free S.A.V.E. training video to learn how to respond with care and compassion if someone indicates they are having thoughts of suicide; Contacting VA's Coaching Into Care program where a licensed psychologist or social worker will provide loved ones with guidance for motivating Veterans to seek support; Sharing stories of hope and recovery from VA's Make the Connection; Reaching out to the Veterans in your life to show them you care by sending a check-in text, cook them dinner or simply asking, "How are you?"; Northern California Veterans and their caregivers can get local support by contacting the VA NorCal Suicide Prevention Program Manager at 530-531-1408.

For more information and resources visit [BeThereForVeterans.com](http://BeThereForVeterans.com).

If you or someone you know is having thoughts of suicide, contact the Veterans Crisis Line to receive free, confidential support and crisis intervention available 24 hours a day, 7 days a week, 365 days a year. Call 1-800-273-8255 and Press 1, text to 838255, or chat online at [VeteransCrisisLine.net/Chat](http://VeteransCrisisLine.net/Chat). ★

# Opportunity Knocks for 100 Years

Submitted  
by Steffany Jamison,  
Aegis Living Carmichael

CARMICHAEL, CA (MPG) - Betty Bersinger just celebrated her centennial birthday and now, at her residence in Aegis of Carmichael, distills her life lessons into one awesome guiding principle: To not have life regrets. From the small town of Taft, California, Betty is one of those fortunate individuals who survived a century rife with war, experiencing big-city life transformations and the rewards of mid-century family life. The 100-year-old was recently interviewed by Life Enrichment Director Alison Sherman at her residence in Carmichael.



Betty Bersinger was crowned and enthroned as centennial royalty on August 25, 2020. Photo: Aegis Living Carmichael

## What Was Your Childhood Like?

Normal childhood-my father owned a creamery which was great because there was always ice cream around! I grew up in the small town of Taft, CA and had a twin sister, we were the middle children. The family moved to Los Angeles when I was eight years old.

## What is your best advice for the younger generation?

Get the best education you can and work toward better opportunities.

## What was your favorite decade and why?

The 40's. I got married in '42 and the war finally ended in 1945 which was a relief because my husband was in the service

and had been greatly injured overseas. It took him a year to recover and come home.

## What has been the best invention of your lifetime?

Television-what a miracle! You can watch the world go by in your living room!

## Talk about a person or situation from your past that had a profound effect on your life.

The Black Dahlia Murder. I was the person who had found her. I was just a quiet housewife and this event brought me a lot of unwanted attention. I didn't talk about it for many years, but enough time has passed that I feel okay to do so now. It was a definitely a life changing

## What, if anything would you have done differently in your life?

I would have followed my passion and became a Dietitian. My husband influenced me to change my major.

## What is your secret to longevity and good health?

Just having good genes! My Mother passed away at age 96!

## Do you have a philosophy for life, if so, what is your best advice for living a full life?

Don't be afraid to really LIVE! Take advantage of every opportunity-don't have any regrets. Follow good principles. Whatever you do, do it to the best of your ability! ★

# Important Information for Those Participating in Zoom Meetings

## San Juan Unified School District

SACRAMENTO REGION, CA (MPG) - In order to provide the best possible security for our live meetings and class sessions, authentication is now turned on for all Zoom meetings hosted by San Juan Unified School District staff.

If family or community members will be joining a Zoom meeting hosted by anyone in the district, they will need to sign in to their Zoom account. Anyone who does not yet have a Zoom account can create one for free at <https://zoom.us/signup>.

Students do NOT need to sign up for a

Zoom account: their accounts have been provided by the district. After students click the meeting link provided by their teacher, they will sign in to their meetings using Google.

If your student is having trouble accessing Zoom class meetings, try signing out of Zoom and then clear the cache (browser history) on the device. To clear cache visit [https://drive.google.com/file/d/1d\\_jssr6Q9hT55ruKE6j5v3rsbno-4sxs/view](https://drive.google.com/file/d/1d_jssr6Q9hT55ruKE6j5v3rsbno-4sxs/view)

Once that is done, re-open the meeting link provided by the teacher and try again to sign in with Google. ★



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<p><b>FUSSIE CAT PREMIUM DRY CAT FOOD</b> •Selected Varieties 2 Lb, 4 Lb, 10 Lb bag As Marked <b>20% OFF</b> OUR REGULAR LOW PRICES</p>	<p><b>NATURALLY FRESH CAT LITTER</b> 100% Natural Walnut-based 14 Lb Bag <b>\$5.49</b> 10 Lb Pellets <b>\$8.99</b> Multi-Cat Clumping <b>\$9.99</b> <b>SUPER BUY</b></p>	<p><b>SOLID GOLD DRY DOG FOOD</b> •Wolf King Bison •Wolf Cub Bison (24 Lb Bag) As Marked <b>10% OFF</b> OUR REGULAR LOW PRICES •Hund n Flocken •Holistique • Millennia •Fit n Fabulous 28.5 Lb Bag Limit 2 Bags</p>	<p><b>BOXIE CAT CAT LITTER</b> •Probiotic •Gently Scented •Scent Free (Natural &amp; Extra Strength) Veterinarian Recommended Limit 2 Bags 16 Lb <b>\$2.00 OFF</b> 28 Lb <b>\$3.00 OFF</b></p>
<p><b>FRESH STEP CRYSTALS CAT LITTER</b> 8Lb Bag Limit 2 Bags <b>\$11.99</b></p>	<p><b>9 LIVES DRY CAT FOOD</b> •Grilled Tuna &amp; Egg 12 Lb Bag Limit 2 Bags Per Family <b>\$7.99</b></p>	<p><b>PREVUE PET PRODUCTS &amp; WARE CAT FURNITURE</b> Also: •Alpine Trees All Varieties <b>20% OFF</b> OUR SUPER LOW PRICES Lots of Selections Assst. Styles</p>	
<p><b>NATURE'S MIRACLE PREMIUM ORGANIC CORN COB LITTER</b> Bio-Enzymatic Formula 10 Lb Bag Limit 2 Bags <b>\$6.99</b></p>	<p><b>GRAY TRAIN DRY DOG FOOD</b> 35 Lb Bag Limit 2 Bags <b>\$14.99</b></p>	<p><b>BARKWORTHIES ALL NATURAL DOG CHEWS</b> <b>20% OFF</b> OUR SUPER LOW PRICES! •Bully Sticks •Antler Treats •Super Food Jerky •Super Bones</p>	
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<p><b>BONUS COUPON FANCY FEAST GOURMET CANNED CAT FOOD</b> 3 Oz - All Varieties Except Elegant Medley Limit 1 Case Per Family <b>ON SALE Everyday</b> Price Valid Only With Coupon Effective 9/9/20 - 9/15/20</p>		<p><b>BONUS COUPON FRISKIES PARTY MIX CAT TREATS</b> 2.1 Oz •Selected Varieties Limit 2 Pkgs with Coupon <b>\$1.19</b> Limit One Coupon Per Family Price Valid Only With Coupon Effective 9/9/20 - 9/15/20</p>	
<p><b>BONUS COUPON WARE &amp; KAYTEE SMALL ANIMAL PRODUCTS &amp; KITS</b> All Varieties <b>20% OFF</b> OUR SUPER LOW PRICES (Including Ware Farmer Market Products)</p>		<p><b>BONUS COUPON AQUEON BOXED 10 GALLON TANK With Economy Kit</b> Just add Heater For Tropical Fish <b>\$36.99</b> Limit 1 Per Family</p>	
<p><b>BONUS COUPON KORDON WATER CONDITIONERS</b> Amquel 16 Oz... <b>\$6.49</b> Amquel Plus 16 Oz... <b>\$6.49</b> Novaqua Plus 16 Oz... <b>\$6.49</b></p>		<p><b>BONUS COUPON REEF CRYSTALS</b> 50 Gal. Salt Mix <b>\$14.99</b></p>	

# Legislature Ignores Fire Insurance Crisis



By Dan Walters  
CAL Matters

As wildfires of record magnitude swept through Northern California last week, destroying thousands of homes and other structures, the Legislature closed its 2020 session without doing something about the fire insurance crisis that afflicts fire-prone areas.

It ranks near the top of a long list of legislative failures this year, right up there with housing shortages and police reforms.

Insurers have sustained massive losses, tens of billions of dollars, from wildfires in recent years and are increasingly reluctant to continue coverage in fire-prone communities, even threatening to quit the market if they cannot increase premiums enough to cover projected future liabilities. Often, homeowners can only buy coverage through the state's FAIR plan, which is bare-bones and expensive.

The ultimate solution would be to stop building and rebuilding homes in the "wildland-urban interface" – essentially the outer suburbs of major metropolitan areas – where the risk of catastrophic losses is highest. However, for the foreseeable future, much of California's population will continue to live in those communities,

such as Sonoma and Napa counties, the Sierra foothills and the mountain ranges ringing Los Angeles.

We need a new approach. A truly comprehensive solution would be layers of coverage, beginning with a basic statewide policy financed by mandatory fees on all residential property, adjusted by region. The statewide policy would be backed by reinsurance from the global market and, by covering the first layer of fire losses, would make private insurers more willing to offer additional layers.

The national flood insurance program more or less takes that approach. Homeowners in designated flood-prone areas must buy it, but it has limits, so they can purchase supplemental insurance to fill the gap between coverage and loss.

The insurance industry itself took a stab at a solution this year with legislation, Assembly Bill 2167, allowing insurers to include the cost of reinsurance in their rates, as well as allowing them to base premiums on calculations of future losses – two aspects banned by current law.

The shorthand for what insurers proposed is a "market assistance plan" that would make insuring homes in fire-prone areas less risky.

However, AB 2167 drew fierce opposition from consumer groups, saying it undermined Proposition 103, the 1988 law that imposed direct regulation on premiums by an elected insurance commissioner. And the current commissioner, Ricardo Lara, joined the opposition.

"In an era where climate

change is contributing to more severe and frequent wildfires, homeowners need more protection – not less," Lara wrote in an op-ed article. "COVID-19 might be the Legislature's primary focus, but we cannot let the insurance industry use it to gut important consumer protections that have existed for decades."

Last December, after several years of wildfires, Lara barred insurers from refusing to renew policies in ZIP codes where fires were common, but that order expires in a few months and cannot be renewed.

Although rural counties endorsed AB 2167, the opposition prevailed. In its last incarnation, the bill merely ordered a study by Lara's Department of Insurance – the time-dishonored way politicians duck tough issues. But even that version died without a vote when the legislative session ended.

Obviously, the crisis will not solve itself. Insurers are facing many more billions of dollars in losses from this summer's fires – and the traditional autumn fire season hasn't even begun. When Lara's order expires, we probably will see insurers refuse to renew policies in the wildland-urban interface or even pull out of California altogether.

The status quo may be unsustainable, but the men and women in the Legislature can't be bothered to change it.

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



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## Ask Toni

### Are You Prepared for An Unexpected Accident or Illness?



Toni King

Hi Toni:

Recently, I had a bad car wreck and ended up in the hospital with only a minor concussion from hitting the windshield and my wife was not hurt at all. I was surprised when the hospital asked for my medical power of attorney. I am 64 years old and have not even thought about long term care or end of life planning. Now with COVID-19, it seems like everything medically, legally, and financially is upside down.

I work for an energy company with an average 401K and have always felt as if I could take care of me or my wife if a serious health issue occurred. I am not sure what I should do financially or insurance wise. The financial company which handles my 401K has never discussed these types of issues with me. What do I need to do? ~ Steve from Tulsa, OK

Steve:

Great question because America is now realizing how fast our lives can change with the coronavirus issues that we are experiencing. Now is the time to begin putting a plan together for future long-term care needs for both you, your wife and family while one is in good or average health.

Let's discuss what financial and legal documents

you will want to have in place to protect yourself, your spouse, and your family.

**Legal documents to protect yourself, your spouse, and your family:**

1. **Power of Attorney** for you and your spouse is the cornerstone of a financial management plan. It ensures that a person's wishes will be respected if there comes a time when he or she is unable to act. It is a written document whereby someone is appointed to manage that person's financial affairs in the event of illness or incapacity.

2. **Medical Power of Attorney** (known as a Health Care Power of Attorney) gives someone you trust the legal authority to act on your behalf regarding health care decisions if you ever become incapacitated or unable to communicate.

3. **Living Will** is a written statement that details the type of care you want (or do not want) if you become incapacitated. A living will bears no relation to the conventional will or living trust used to leave property at death; it is strictly a place to spell out your health care preferences or wishes.

**Long Term Care and Insurance Planning:**

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

a. **Traditional Long-Term Care:** Many insurance companies have changed underwriting rules due to COVID-19. Search

for a policy while under 65 and in relatively good health. Make sure that the policy covers care at home and facility care. Over 65, long term care plan underwriting has changed with various long-term care insurance plan available.

b. **Hybrid Life and Annuity Policies:** Many life/annuity insurance policies have a provision if you need long term care. Maybe a good option if past 65 with changes to long term care plan's underwriting due to COVID-19.

2. **Life Insurance** for you and your spouse: Term, Universal or Whole life as coverage if you are losing your life insurance from your employer benefits when you retire. Many only have life insurance with work and cannot qualify due to health issues when they retire and lose their company group life insurance plan. Additional life products outside of work may be a good option.

Remember Christopher Reeves did not think he would fall off a horse. Even Superman can have his life changed in a split second. Always be prepared!

*Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book at [www.tonisays.com](http://www.tonisays.com). Have a Medicare question? Email Toni at [info@tonisays.com](mailto:info@tonisays.com). ★*

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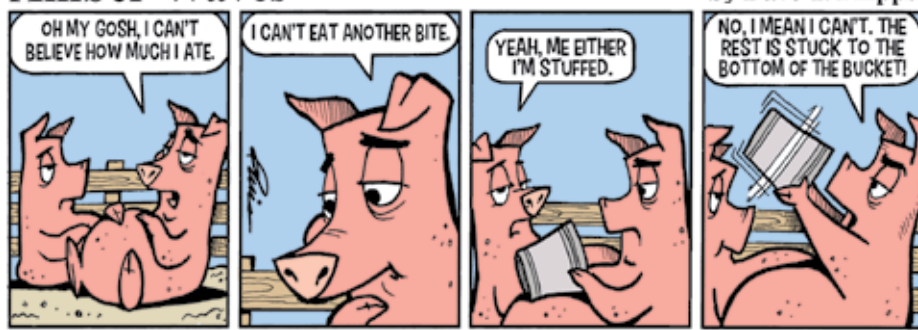




# WEEKLY COMICS

## Amber Waves

by Dave T. Phipps



## The Spats

by Jeff Pickering



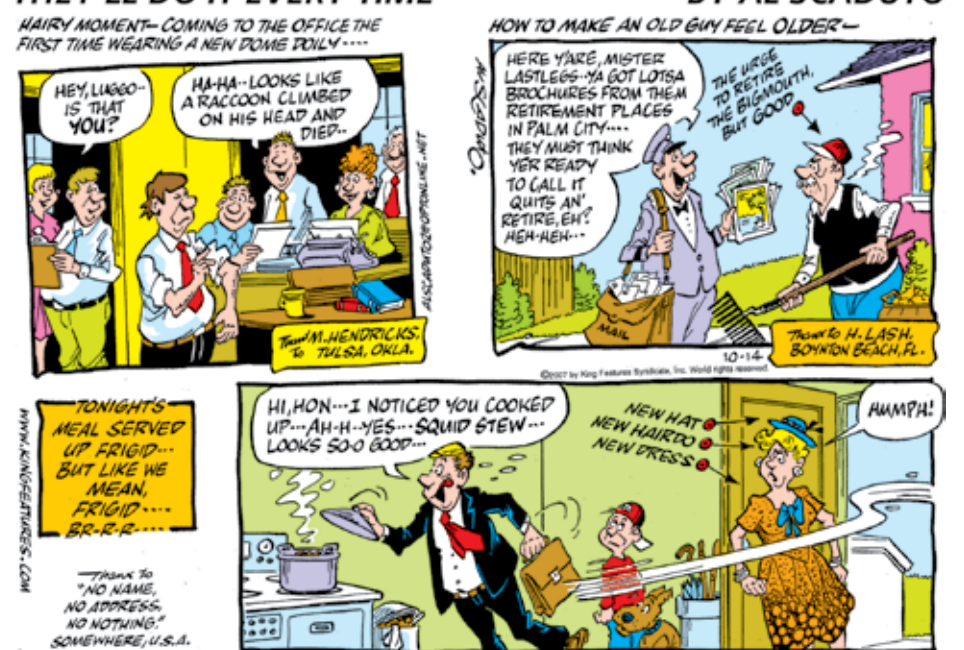
## Out on a Limb

by Gary Kopervas



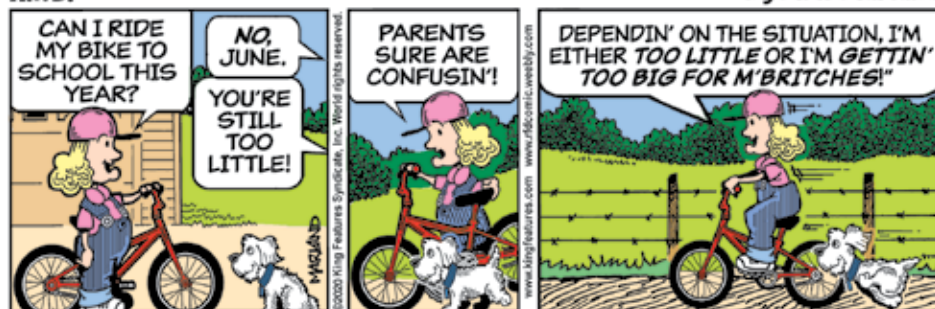
## THEY'LL DO IT EVERY TIME

BY AL SCADUTO



## R.F.D.

by Mike Marland



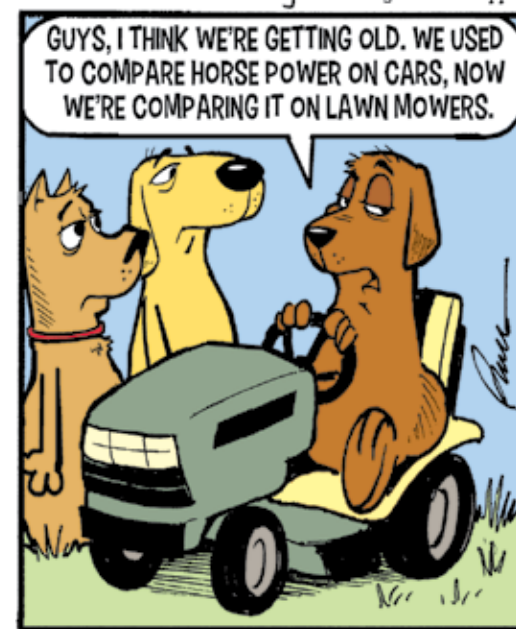
## GRIN & BEAR IT

## LAFF-A-DAY



## Just Like Cats & Dogs

by Dave T. Phipps



## HOCUS-FOCUS

BY HENRY BOLTHOFF



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