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# Carmichael Times

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## Spreading His Wings



Carmichael junior hero Cameron Dax is a proud cadet in the Civil Air Patrol. The teenager has been organizing food drives since he was six. His Squadron Commander (right) is Richard Markwell.

**Story and photo by Susan Maxwell Skinner**

**CARMICHAEL, CA (MPG)** - The volunteer career of Carmichael's Cameron Dax has begun another stellar chapter. He's been a dynamo for community benefit since he began collections to feed the hungry at six and in ten years, \$40,000 in food donations have resulted from his efforts. When he was 12, the Carmichael Chamber of Commerce named him "Junior Hero of the Year." TV interviews and accolades from California legislators followed.

He's just turned 16 and, though planning another food drive for later this year, the wunderkind also wears another cap. A cadet in the Civil Air Patrol, Chief Master Sergeant Dax was recently appointed to Deputy Commander of Support for Squadron 14, Sacramento. New duties include class scheduling for 59 fellow cadets. He also handles public affairs. Air patrol programs that allow a kick-start for military careers were a magnet for Cameron. "I've always loved flying," he explains. "Then I discovered I was color-blind. But I also like technology and now I want to work

in cyber-security. That's something important for the military and for everyone."

Home-schooled till he was 14, Cameron is now a sophomore at Choices Charter School in Carmichael. He resumed home studies when the COVID crisis shuttered classes and spent his recent 16th birthday studying in his room. Mom Coral Dax notes this kid-cave is more organized since he returned from CAP boot camp two years ago. Her only child found para-military discipline - with hundreds of other kids -

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## Sac County Health Officer Extends COVID-19 Order

**Sacramento County Press Release**

**SACRAMENTO COUNTY, CA (MPG)** - The Sacramento County Public Health Officer has issued a new Public Health Order effective at 11:59 p.m., May 1, and will be in effect until 11:59 p.m., May 22, 2020, or until it is extended, rescinded, superseded or amended in writing by the Health Officer.

The Public Health Order reinforces the direction for all individuals to stay home and extends the terms of the order to continue social distancing and reducing person-to-person contact to further slow transmission of COVID-19.

"While there has been some relaxation of rules as they relate to recreational activities, it is absolutely vital that we maintain social distancing," said Dr. Peter Beilenson, Director of Health Services. "The intent of the order is to ensure that the maximum number of people stay home as much as possible while enabling essential services to continue, and that has been a significant factor in reducing the spread of COVID-19 in Sacramento County.

"We will continue to look at the health data and the availability of testing, and those factors will inform our decisions about modifying the Public Health Order in the future."

The new Public Health Order has clarified some essential activities and allowable recreational activities from the previous Order. Those include:

Essential Activities now allow for visiting a health care professional for medical or dental care for chronic conditions or preventive services; Allowing non-contact recreational facilities and activities that include the use of shared equipment, including shooting and archery ranges, disc golf, tennis courts and boating, provided that activities are in conformance with social distancing requirements and appropriate disinfectant processes; Contact sports or activities, including basketball, football and soccer are prohibited outside of residences; Healthcare providers and hospitals may reschedule appointments for care that was considered non-urgent and canceled when the Public Health Order was first issued. This includes elective procedures, preventive services such as immunizations and other care for chronic conditions; Residential viewings for rentals, leases and home sales are now allowable when the occupant is still residing in the residence. The requirement is still in place that the visit must be by appointment with no more than two visitors

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## Hundreds of Healthcare Workers Surprised at Mercy San Juan



From left to right: Cecilia Sandoval, Human Resources Director; Kerri Dupray (the community member who coordinated it all); Michael Korpiel, Hospital President; Andrew Blaskovich, Drewski's food truck owner; and Daryn Kumar, VP Chief Operating Officer. Photo: Dignity Health

**By Yessenia Anderson, Dignity Health**

**SACRAMENTO REGION, CA (MPG)** - On Monday, April 27, a large hot rod themed food truck rolled onto the Mercy San Juan Medical Center campus to deliver an unexpected, but much appreciated, gesture of thanks.

Over 800 staff members were treated to lunch catered

by Drewski's gourmet food truck. It was all made possible through a collective effort led by Kerri Dupray, a neighbor of the hospital looking to give back to local health workers on the front lines of the COVID-19 pandemic. "Dr. Lalchandani and your staff saved my father's life 15 years ago! We are so grateful for all of you! You're all our heroes!" said Kerri.

Kerri rallied family and friends to pitch in to be able to provide lunch for Mercy San Juan staff and worked with Andrew Blaskovich, Drewski's food truck owner, who generously provided the meals at a large discount to support this cause stating, "It was the right thing to do."

"Right now our home life is challenged through the shelter in place order and at work

we're confronted with a completely unprecedented crisis and so the support of our colleagues and leaders has been critical but we would've never expected an outpouring of community support like how we've received and we can't thank everyone enough - it's what keeps us going. We do it all for you," said Virginia Owens, Mercy San Juan RN. ★

# KP International: The Quiet Heroes

By Paul Scholl

**RANCH CORDOVA, CA (MPG)** - In a time where things appear to be so uncertain on a national level, looking for certainty in our own neighborhoods brings a feeling that we and our neighbors can overcome the current crisis together.

In these challenging times neighbors and shoppers want to be sure where they are shopping and visiting are serious about battling the possibility of the spread of the virus. They want to be sure that regular cleaning and precautions are in place.

One local grocery center, KP International Market, has been stepping up to create an even safer and cleaner environment. Lead by their management team, the store has adhered to all the government guidelines for social interactions while keeping the store open for business daily.

KP staff regularly clean, disinfect and sanitize the entire store, grocery carts, and all service areas. They are quietly and professionally dedicated to making every patron feel safe about their visit.

All staff are wearing face masks and gloves, changing them after each use. All checkers are wearing face shields while in the checkout stands. All checkout stands are being wiped down with disinfectant every few minutes. The entire store is quarantined and completely sanitized weekly.

The store management is providing masks and gloves for all shoppers when they enter the store. They are making every effort possible to have all protocols in place.



Mr. Hyowan Kim, Community Relations Director, gives the thumbs-up to the clean checkout area. Photo by Paul Scholl

A great resource for many items you can't normally find at other stores, this store is remaining nearly fully stocked of the items regularly purchased by their international shoppers. They are now selling hand sanitizers for their shoppers. BJ Yu, the store owner, reported that getting the sanitizer for sale to their shoppers had been

extremely difficult and they are grateful they were now able to provide it.

The Food Court, always a favorite lunch venue for shoppers and local business people looking for a quick and tasty meal, is also open daily for take-out.

KP International is one of the community's more supportive companies. They donate to many local

non-profits and to many annual events put on by the city and local organizations.

The store has had to cancel a few of their own events that normally would draw large crowds to the center. These events were cancelled out of an abundance of caution for their attendees.

Owner BJ Yu said in our interview; "These are

difficult times, but we must keep working hard and be considerate of each other. We must keep going and we will get through this together as a community."

He and his entire staff have a big heart for the community and they are showing it again with all the extra pre-cautions being taken to clearly put the safety of their

shoppers first.

KP International is located at 10971 Olson Drive, Rancho Cordova, just across the street from the local post office in the big shopping mall. They are open from 8:00 am to 9:00 pm Monday through Sunday. You can find out more by visiting their web site at [sac.kpinternational-market.com](http://sac.kpinternational-market.com) ★

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 El Mexicano  
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 Yellow Mustard  
 20 oz

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 Water  
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**\$1.99** /ea  
 Hvy Bang  
 Brand  
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 Sauce  
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 Brand  
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 Sauce  
 0.475 Gal

**59¢** /ea  
 Bubbie's  
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# New Partnership Provides Innovative Support to Sacramento Filmmakers

**Access Sacramento Press Release**

**SACRAMENTO, CA (MPG) -** The 21st annual “A Place Called Sacramento” Film Festival will feature an entirely online Cast and Crew Call experience, thanks to a partnership between Access Sacramento and long-time “A Place Called Sacramento” Film Festival sponsor, Casting Calls America.

“Given what our nation is dealing with right now, we were extremely worried the actors and crew members who annually volunteer to make these films wouldn’t get the chance to be on the big screen,” said Gary Martin, Film Festival Director and Access Sacramento Executive Director. “We’re thrilled our long-time sponsor Casting Calls America has stepped up to help us with a technology solution.”

FilmFestO, a division of Casting Calls America, developed a new website and app, <https://pcs.greenlit.it>, exclusively for the “A Place Called Sacramento” Film Festival. Through the app, volunteer actors and technicians will be able to interact with the 10 winning filmmakers as they are announced May 20, and to submit their information online, free of charge, just as if they were at the traditional in-person cast and crew call.

According to Brian Jagger, Chief Innovation Officer for Casting Calls America, this means talent and crew will be able to submit directly to the 10 “A Place Called Sacramento” films, online and free of charge.



Previously an instant audition was recorded at the Live Cast and Crew call, but now performers can upload a short clip to show their interest. Photo: Access Sacramento

“Having started in Sacramento with Sacramento Casting (SacCasting.com), we are excited to help Access Sacramento keep this important local film festival moving forward,” said Jagger. “Actors and crew will be able to submit their profiles directly to the producers through this innovative app.”

The app will also stream the live television show on May 20, 2020 from Access Sacramento’s TV studios in real time as 10 new writers turn into producers with the opportunity to have their 10-minute scripts turned into movies on the big screen and on cable television.

“This opportunity to support filmmakers with a virtual event wouldn’t have been possible without the support of FilmFestO,” said Martin. “The Casting Calls America team has been so accommodating in creating an app experience that allows volunteers and filmmakers to get connected so easily.”

Volunteer actors and technicians can begin immediately importing their contact information, pictures

and even an instant on-camera audition in preparation for learning what this year’s filmmakers will need to produce their films.

Another unique aspect of the app, pcs.greenlit.app, is that it is a Progressive Web App (PWA) which means it can be used and accessed through any device, using the device’s browser, so there is no app store download required and those using a desktop computer can also use the app.

The announcement of this year’s 10 winning writers on May 20th is the culmination of a writing and selection process with three rounds of blind judging to select the top scripts. In 20 previous years, 197 original 10-minute films all about a place called Sacramento have made their world premieres as part of the festival.

This year’s “A Place Called Sacramento” Film Festival is scheduled for a one-day red-carpet event on Sat. Oct. 5 at the historic Crest Theatre in downtown Sacramento, subject to change depending on current health guidelines surrounding the

# Spreading His Wings

*Continued from page 1*

tough lesson. “We did lots of marching and push-ups,” he recalls. “We had to make our beds and fold our clothes a certain way. There were no cell phones and no TV. The hardest thing for me was getting yelled at. But you learn not to take it personally. You kind of get broken down to be built up again – better and more focused.”

Mom Coral noted big attitude changes when her son got home. “Cameron’s attention span improved,” she says. “He was more self-disciplined and was willing to do chores he didn’t enjoy. To this day, his hospital corners are perfect. My son makes a bed better than I do.”

Cameron believes CAP training will make him better at fundraising; he also credits his philanthropic efforts for ongoing success in the Patrol. “I used to be shy but fundraising taught me to be more social,” he says. “I can budget. Any organization needs to spend its funds wisely. I can do media interviews and inspire teamwork. Fundraising’s taught me not to try to do everything myself – I’ve learned to

motivate friends to help me.” Chief Master Sergeant Dax’s power of persuasion has already benefited his squadron. He’s recruited five new members, including his dad – building contractor Jeff Dax – and his mom. “Cameron’s enthusiastic and dependable,” says Squadron 14’s Commanding Officer Richard Markwell. He’s a credit to the uniform.”

Now also in uniform, mom and dad are enjoying the group’s activities. “Cameron’s enthusiasm has always been infectious to those around him,” says 2nd Lieutenant Coral Dax. “He was once a shy little boy. The CAP experience has given him a confidence. We hope he’ll build on it for everything he does in his life.”

*Footnote:* Civilian Air Patrol is a civilian auxiliary of the United States Air Force. Volunteers help in search and rescue and in disaster relief. The Patrol also provides aerospace education for young people. Anyone over 12 years old can join. For information, e-mail [Richard.markwell@cawgcap.org](mailto:Richard.markwell@cawgcap.org) ★

# Health Officer Extends COVID-19 Order

*Continued from page 1*

at a time residing within the same household or living unit and one individual showing the unit; Food trucks have been added to Essential Businesses.

“As we’ve made clear all along since responding to this pandemic, Sacramento County will continue to take a thoughtful, measured approach to the ‘stay at home’ order and any adjustments we make,” said Board Chair and District 1 Supervisor Phil Serna. “I’m extremely

proud of the work performed by our dedicated public servants who’ve been instrumental in saving lives while carefully considering the civil liberties of those we serve.”

For questions about Essential Businesses/Services/Activities relating to the Public Health Order, call the Public Health hotline at (916) 875-2400.

For more information about the County’s response to COVID-19, visit Sacramento County’s COVID-19 webpage. ★

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# Social Security Matters

## Should My Wife Take Her Social Security at Age 62?



**By Russell Gloor,  
AMAC Certified Social  
Security Advisor**



**Dear Rusty:** I have been advised by my financial planner to start my wife's social security benefits at the age of 62 (she is now 61). I am 65 and still employed, not on Medicare, and not taking social security benefits. My wife's benefits are much less than mine. I hope to wait until age 70 before starting my benefits. My income is currently \$160,000. Do you see this as a wise choice to start my wife's SS benefits at age 62? **Signed: Inquiring Wife**

**Dear Inquiring Wife:** Whether your wife should start her benefits at age 62 depends upon whether her own benefit at age 70 would be more than she is entitled to as your spouse at her full retirement age (FRA). You can get these estimates from Social Security. If her own benefit would eventually be higher than her spousal benefit from you, she can wait to get her own higher benefit at age 70 (as you are). But if her benefit as your spouse will be the highest she can attain, then claiming her own benefit before you claim yours could be a

good choice, but there are some things to consider if she does that:

First, if your wife claims at age 62 (or any age before her FRA), that will mean that her eventual spousal benefit when she claims it (when you claim your SS) will be less than 50% of the benefit you are entitled to at your full retirement age. Taking her own benefit earlier than her FRA will mean her spousal benefit from you will be reduced to less than half of your FRA benefit amount, even if that spousal benefit starts after she has reached her FRA.

Second, if your wife is still working, by claiming her own benefit before her FRA she will be subject to Social Security's "earnings test" which limits the amount of money she can make without SS taking back some of her benefits. For 2020, the annual earnings limit is \$18,240 (changes annually) and SS will take back benefits equal to half of any earnings which exceed that amount. The earnings limit becomes less severe during the year your wife reaches her FRA and goes away entirely after she reaches her FRA, but if she works while collecting early SS benefits the earnings limit

could affect her benefits.

Third, your wife's Social Security benefits will become part of your taxable income (assuming you file "married-jointly"). Taxation of your wife's Social Security benefits will be determined based upon your combined income if you file your taxes as a married couple. At your combined earnings level, up to 85% of your wife's SS benefits will become part of your taxable income.

I'm not suggesting you not follow your financial planner's advice; I only want to make sure you're aware of all the factors involved when benefits are claimed early. Sometimes, a wife claiming at age 62 is a prudent choice as your financial planner has suggested. But sometimes understanding the above factors may lead to a different strategy.

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### Social Distancing Isn't a Religion

Forgive Jacksonville, Florida, for it has sinned.

The largest city in Florida partly reopened its beaches, and it became something of a national scandal. CNN ran a disapproving segment, and the hashtag #FloridaMorons trended on Twitter.

As the CNN report put it: "The scene at Jacksonville Beach wasn't one of caution in the middle of a worldwide pandemic. Crowds cheered and flooded the beach when police took the barriers down. People were seen swimming, biking, surfing, running and fishing."

None of these activities has been shown to be a vector for the spread of COVID-19; in fact, no outdoors activities have been shown to be dangerous at all. A recent study examined hundreds of outbreaks and traced only one to an outdoor environment.

Surfers and bikers are the least of our worries. Yet, there is a segment of American opinion that takes it as its responsibility to scold and shame anyone who dares go out and get a

little fresh air.

Early on in the crisis, CNN anchors spent 20 minutes inveighing against people walking, running, biking and rollerblading along San Francisco's Embarcadero. Noting that some people were holding hands, Jake Tapper called it "enraging." Of course, random strangers don't hold hands, but people who are likely in close proximity whether they are enjoying a stroll or not.

Despite there being no indication that outdoor spaces abet the spread of the disease, parks have been shut down throughout the United States, and the closures are at times enforced with rigor. No less than Tom Brady was chased from a closed Tampa Bay park after he was discovered working out, apparently alone. A father in Colorado was briefly detained by police for the alleged offense of playing T-ball with his 6-year-old daughter on a softball field.

A sure sign of fanaticism is the inability to make distinctions, in this instance between risky and non-risky activities and between places hard hit and places not. It's one thing to hold a day-long, 100-person family reunion in a public park, quite another to jog through one. It's one thing to begin opening up in New York City, where there have been

more than 10,000 deaths, and another to begin opening in Montana, where there have been 14.

Jacksonville, Florida is the seat of Duval County. With a population of nearly a million people, the county has had 17 COVID-19 deaths. It is hardly a hot spot.

At least some of the spleen would be taken out of the coronavirus debate if people acknowledged that we live in a vast continental country, with radically different ways of life. Not only are not all states the same, not all counties within states are the same.

But such is the lockdown zealotry that any thought that these kinds of places should be treated differently is considered heresy sure to get people killed. It seems indisputable that the lockdowns have slowed the spread of the disease, but at an enormous economic cost. We are going to have to show some flexibility and be willing to adopt a patchwork approach to opening up around the country.

We can't be beholden to public officials and commentators who, to paraphrase H.L. Mencken, have the haunting fear that someone, somewhere may be rollerblading.

*Rich Lowry is editor of the National Review.*

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## Spring Storms Not Enough to Offset Dry Winter

**By Chris Orrock,  
Department of Water Resources**

**SACRAMENTO, CA (MPG)** - The season's final manual snow survey at Phillips Station was conducted by the Department of Water Resources (DWR). The survey recorded 1.5 inches of snow depth and a snow water equivalent (SWE) of 0.5 inches, which is 3 percent of the May average for this location. The SWE measures the amount of water contained in the snowpack, providing a more accurate forecast of spring runoff than snow depth alone.

Measurements from the 130 electronic snow sensors scattered throughout the state indicate that the statewide snowpack's water equivalent is 8.4 inches, or 37 percent of the May average. The readings will help hydrologists forecast spring and summer snowmelt runoff into rivers and reservoirs.

"March and April storms brought needed snow to the Sierras, with the snowpack reaching its peak on April 9, however those gains were not nearly enough to offset a very dry January and February," said Sean de Guzman, chief of DWR's Snow Survey and Water Supply Forecast Section. "The last two weeks

have seen increased temperatures leading to a rapid reduction of the snowpack. Snowmelt runoff into the reservoirs is forecasted to be below average."

California's weather variability has been on full display this water year. Dry conditions in October and November were followed by precipitation in December that measured 120 percent of average. Very dry conditions returned to much of the state in January and February, with March and April storms leading to the snowpack peaking at just 66 percent of average on April 9.

In normal years, the snowpack supplies about 30 percent of California's water needs as it melts in the spring and early summer. The greater the snow water equivalent the greater the likelihood California's reservoirs will receive ample runoff to meet the state's water demand in the summer and fall.

The state's six largest reservoirs currently hold between 83 percent (San Luis) and 126 percent (Melones) of their historical averages for this date. Lake Shasta, California's largest surface reservoir, is 94 percent of its historical average and sits at 81 percent of capacity.

For more information visit <https://water.ca.gov/> ★

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MPG

## Ask Toni Past 65 and Receiving The Medicare Part B Penalty ... Why?



**Toni King**

*Toni:*

My Medicare Part B enrollment nightmare began when I was laid off from my job on March 10. I was given inaccurate information when I left my job and enrolled in COBRA to have knee surgery when I turned 67.

I am a 69-year-old female who has been employed by 3 different companies, and no one ever informed me that I needed to have a special form CMS-L564, "Request for Employment Information" signed by each company I worked for since turning 65.

I spoke to the district manager of my local Social Security office and she asked me why I never enrolled in Medicare's Part B when I left the company and enrolled in COBRA. I was informed that my penalty is 40%, which is 69-65 or 4 years. The penalty is not for 1 year, but forever!! Because I did not enroll in Part B at the right time.

*Toni, please inform your readers how important it is to enroll in Medicare Part B when enrolling in when leaving or losing your employment or applying for COBRA after 65.*

*~ Cathie from Tulsa, OK*

*Cathie:*

Last week, the Toni Says® Medicare office had repeated phone calls regarding this matter. Many that have been laid off and losing benefits were never told that they needed to have the CMS-L564 "Request for Employment Information" signed by every company they worked for since turning 65 and covered by employer benefits.

Americans do not realize how important it is to enroll the right way. At the Toni Says office, we inform those who come to the office for Medicare planning to be sure that Part B begins the day you lose your company benefits or the day your COBRA plan starts. Many try to enroll in Part B like you did Cathie with a BIG SURPRISE discovering they are penalized 10% each year or 12-month period, you could have had Part B. The penalty goes all the way back to the day he/she turned 65 or the day Part A began.

Cathie, your penalty is for 40% and the average Part B premium for 2020 is \$146.40. Your penalty will be \$146.40 + \$58.56 = \$204.96 per month for 2020. The amount will change each year.

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

**Write in red letters Social E nrollment Period** on each form 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](mailto: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):** Social Security fills out this form.

**\*\*Currently, all Social Security offices are closed due to COVID-19 situation and both forms must be faxed or mailed together when sending to the Social Security office for yourself and/or spouse when applying for Medicare Part B. Please be sure to keep a copy for yourself.\*\***

Confused ... you are not alone! America is confused about Medicare rules!

*Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book to the Toni Says Medicare column readers at [www.tonisays.com](http://www.tonisays.com)* ★

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The initial Annual Percentage Rate (APR) is currently 4.25% for a new Home Equity Line of Credit (HELOC), and is fixed for the first 5 years of the loan which is called the draw period. After the initial 5 year period, the APR can change once based on the value of an Index and Margin. The Index is the weekly average yield on U.S. Treasury Securities adjusted to a constant maturity of 10 years and the margin is 3.50%. The current APR for the repayment period is 4.125%. The maximum APR that can apply any time during your HELOC is 10%. A qualifying transaction consists of the following conditions: (1) the initial APR assumes a maximum HELOC of \$100,000, and a total maximum Loan-to-Value (LTV) of 70% including the new HELOC and any existing 1st Deed of Trust loan on your residence; (2) your residence securing the HELOC must be a single-family home that you occupy as your primary residence; (3) if the 1st Deed of Trust loan is with a lender other than El Dorado Savings Bank, that loan may not exceed \$200,000 and may not be a revolving line of credit. Additional property restrictions and requirements apply. All loans are subject to a current appraisal. Property insurance is required and flood insurance may be required. Rates, APR, terms and conditions are subject to change without notice. Other conditions apply. A \$25 early closure fee will be assessed if the line of credit is closed within three years from the date of opening. An annual fee of \$75 will be assessed on the first anniversary of the HELOC and annually thereafter during the draw period. Ask for a copy of our "Fixed Rate Home Equity Line of Credit Disclosure Notice" for additional important information. Other HELOC loans are available under different terms.

# Youth on Course Awards High School Students with Support for College Tuition

By Julie McKay, Buffalo Agency

**PEBBLE BEACH, CA (MPG)** - Youth on Course – the non-profit providing young people with subsidized golf, college scholarships, caddie programs and paid internships – has announced its 2020 scholarship awards granting over \$252,000 in scholarships to 19 high school graduates, continuing its commitment to providing youth with access to life-changing opportunities on and off the course.

Since the inception of the scholarship program in 2008, 260 Youth on Course members have been awarded with scholarships totaling close to \$2 million in financial support. The current scholarship retention rate is ninety-three percent.

The 2020 recipients include seven first-generation college students and will be attending the country's most prestigious universities including University of Chicago, Columbia University, University of Michigan, UCLA and Wake Forest University, among others. The average GPA of this year's winners is 4.06.

### Local 2020 Youth on Course Scholarship Recipients

**Benjamin Ainley-Zoll** (Sacramento, Calif.), Royal Holloway, University of London - Intended Major: Cyber security

**Angelica Antonio** (Benicia, Calif.), Dominican University - Intended Major: Physical Therapy

**Rosalinda Frick** (Etna, Calif.), Chico State University -Intended Major: Political Science

**Hannah Lee** (Vacaville, Calif.), UC Davis - Intended Major: Bio-Medical Engineering

**Jalyn Robinson** (Vacaville, Calif.), Prairie View A&M University - Intended Major: Bio-Medical Engineering

**Isaac Yang** (Carmichael, Calif.), University of California Santa Barbara - Intended Major: Applied Mathematics

"We know how challenging the financial burden is for students pursuing higher education. Every year, our scholarships are sought out by more than 1,000 Youth on Course members who are intelligent, talented and want to continue pursuing their dreams in college, but they're worried about the cost," says Michael Lowe, Vice President of Programs for Youth on Course. "We, along with our scholarship donors, take pride in doing what we can to help alleviate the burden for these outstanding students and their families. The 2020 class of Youth on Course Scholars is made up of some of the brightest and most caring students in the country. We can't wait to see what they accomplish in the future."

Born out of the Northern California Golf Association in 2006, Youth on Course subsidizes greens fees to remove cost as a barrier to entry for potential lifetime golfers. Operating in 37 states and Canada, more than 71,000 members have played close to one million rounds of golf while the organization has helped generate over \$6.8 million in tee-time revenue back to individual golf courses. In addition to subsidizing youth golf rounds, Youth on Course also facilitates college scholarships, paid internships and a caddie program.

For more information call 831.625.4653. or visit YouthOnCourse.org ★

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The Carmichael Recreation and Park District is committed to ensuring that community members have helpful resources they can use to maintain healthy lives, have fun from home, and continue to develop and grow while we all deal with the changes to our routines.

Visit us online and see a collection of ideas and resources we have put together for you:

[carmichaelpark.com/virtual-recreation](http://carmichaelpark.com/virtual-recreation)

For more information go to [carmichaelpark.com](http://carmichaelpark.com) or call (916) 483-7826

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Help prevent medication misuse and keep them from entering our waterways.

Please dispose of unused prescription and over-the-counter medications responsibly.

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3. Find a medication collection bin near you, and place the zipper pill bags, liquids, and creams in the bin.

**New bin location! Madison Village Pharmacy is now a safe-disposal med bin host! Sacramento County residents now have a new place to safely dispose of their unwanted medications. Thank you, Madison Village Pharmacy, you're making the community a safer place!**

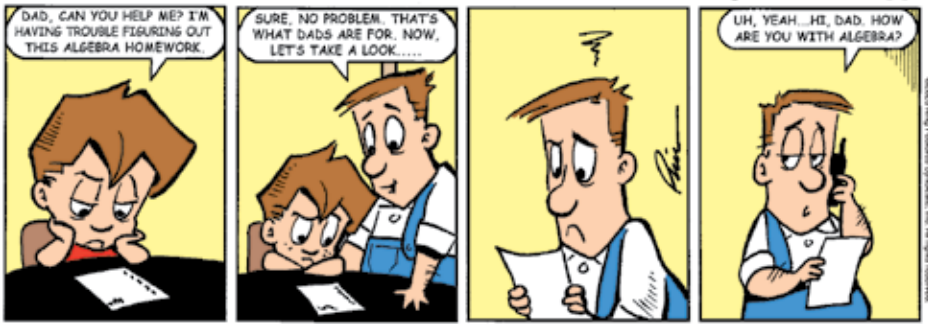
*Only household prescription, over-the-counter, and pet medications are accepted. Controlled medications are accepted at select locations. Sharps and business waste are not accepted in the bins.*

[dontflushyourmeds.com](http://dontflushyourmeds.com) (916) 875-9393

# WEEKLY COMICS

## Amber Waves

by Dave T. Phipps



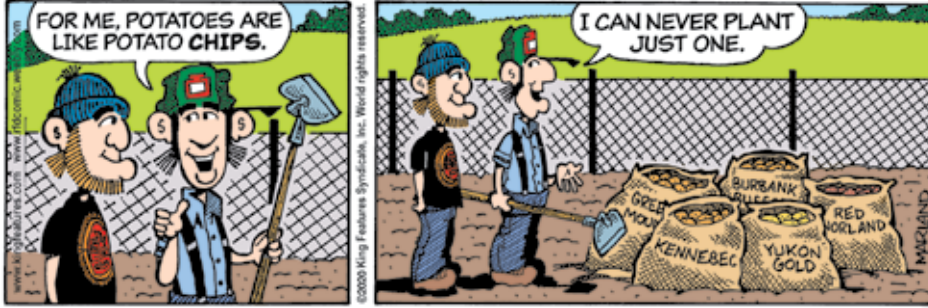
## Out on a Limb

by Gary Kopervas



## R.F.D.

by Mike Marland



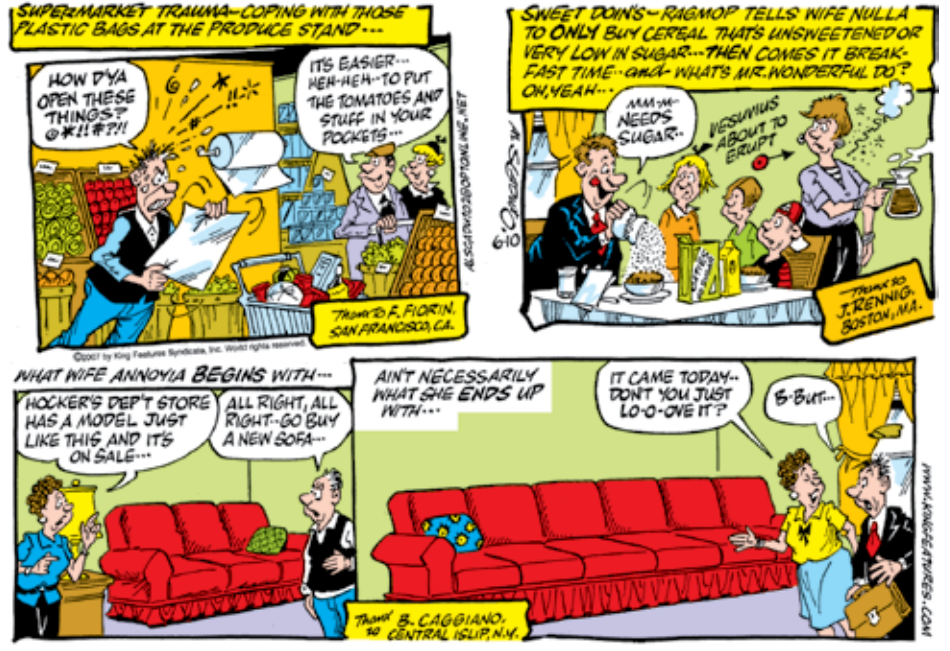
## The Spats

by Jeff Pickering



## THEY'LL DO IT EVERY TIME

BY AL SCADUTO



## GRIN THE BEARD IT

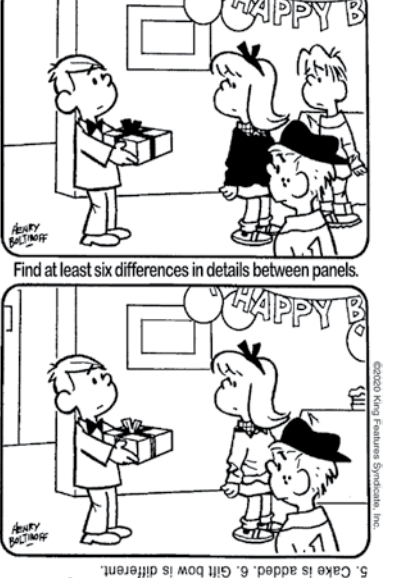
## LAFF-A-DAY

## Just Like Cats & Dogs

by Dave T. Phipps

## HOCUS-FOCUS

BY HENRY BOLTONOFF



### Crossword Puzzle on Page 6

A	T	T	I	C		E	M	S		T	A	I	L	
P	R	A	N	A		V	E	T		C	U	R	S	E
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L	A	I	D		T	E	N	D		L	I	E	G	E
L	U	N	E		E	P	E	E	S		K	N	O	T
E	N	D	U	P		P	R	E	P		E	U	R	O
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A	R	I	S	E		T	E	E		I	D	A	H	O
H	A	S	T			E	O	N		T	E	N	E	T

### STATEPOINT CROSSWORD • ACTORS AND ACTRESSES

#### Crossword Puzzle Solutions on Page 6

1	2	3	4	5	6	7	8	9	10	11	12		
13					14				15				
16					17				18				
19					20			21	22				
		23					24						
25	26	27			28		29		30	31	32	33	34
35		36			37			38		39			
40					41			42		43			
44					45			46				47	
48					49			50		51		52	
					53			54		55		56	
57	58	59					60			61	62		
63							64	65		66			67
68							69			70			
71							72			73			

CLUES

ACROSS

- Flowers in the \_\_\_\_\_
- Emergency responders
- Peacock's pride
- Life force in Sanskrit
- Doctor Dolittle, e.g.
- The Beast's problem
- Happen again
- Freudian topic
- In a fitting way
- "Hopkins' Lector to \_\_\_\_\_'s Starling
- "McGillis' Charlie to \_\_\_\_\_'s Maverick
- Unagi
- Undesirable row
- Stuff in a tray?
- The Tramp's love interest
- Hairy vertebrate
- "Best \_\_\_\_\_ schemes o' mice an' men"
- Be inclined
- City in Belgium
- Debussy's "Clair de \_\_\_\_\_"
- D'Artagnan's weapon, pl.
- Speed on water
- "This \_\_\_\_\_," on a box
- The Chapin School, e.g.
- €
- Post-roller coaster ride state
- The Coen brothers' "True \_\_\_\_\_"
- \_\_\_\_\_ Diego
- Deuce topper
- Lamb's mother
- Clark's Rhett to \_\_\_\_\_'s Scarlett
- John's Danny to \_\_\_\_\_'s Sandy
- Continually annoy
- Matterhorn, e.g.
- Cooler climate conifer
- Do like phoenix
- Tiger's peg
- "My Own Private \_\_\_\_\_"
- Thou \_\_\_\_\_, or you have
- Bajillion years
- Article of faith
- List of options, pl.
- Ancient Greeks' assembly area
- Pretend, two words
- \_\_\_\_\_ ex machina
- Doe, e.g.
- Sales pitch
- Smallest at the clothing store
- Second person of be
- Lighted by twilight
- Related on mother's side
- Avoid, as in taxes
- Designer Bradley
- Osiris' wife
- One third of a three-piece suit
- Welcoming sign
- A Flock of Seagulls' hit, 2 words
- Soreness
- "\_\_\_\_\_ humbug!"
- "Kate's Rose to \_\_\_\_\_'s Jack
- "Some Like It \_\_\_\_\_"

DOWN

- 2020 Easter mo.
- Not kosher
- Meal in a shell
- Occupied, two words
- El Chapo's organization
- "What \_\_\_\_\_ Happened to Baby Jane?"
- "Billy's Harry to \_\_\_\_\_'s Sally
- Investor's asset
- \_\_\_\_\_Guarani languages
- Liberal pursuits
- Archipelago unit
- Bovine hangout
- Posterior, anatomically speaking
- Fill with optimism
- Basketball target
- Two heads are better than one, e.g.
- Keaton's Annie to \_\_\_\_\_'s Alvy
- Sweating room
- Hinduism follower
- "Knightley's Swann to \_\_\_\_\_'s Sparrow
- Cameron's Fiona to \_\_\_\_\_'s Shrek

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### Sudoku Puzzle on Page 6

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

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

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

Solutions on Page 6

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# MEMORIAL DAY CELEBRATION

## Fair Oaks Cemetery

**Saturday May 23, 2020 at 10:00am**  
7780 Olive Street, Fair Oaks, CA 95628

Due to COVID-19, celebration will be limited to drive by in your vehicle.  
Come and enjoy our flags display and music!

This memorial Day weekend Americans everywhere are reflecting on those that gave their lives in service to our country. In the American public's consciousness, WWII was the apex of the U.S. military's glory. The Army, Navy, Air Force, Marines and supporting military had saved the world from pure evil.

Over the intervening seven-plus decades, the United States has become entangled in less popular conflicts where the enemy and the objectives have been more elusive. While the reasons for these wars and the outcomes have seemed less tangible and more distant, the sacrifices of the men and women of the U.S. military are every bit as courageous and selfless as those in World War II.

When duty has called, American military personnel have answered with determination, grit and bravery. Memorial Day is designated to honor those who perished in the efforts. From the American Revolution in 1775 through ongoing military operations in Afghanistan and elsewhere, more than 1.3 million members of the U.S. military have died in war. Please join us in our twenty second annual Memorial Day Avenue of Flags Ceremony remembering those who have given the ultimate sacrifice.

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Serving Carmichael and Sacramento County since 1981



**Publisher, Paul V. Scholl**

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CHM PLU 365

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# Water Forum Marks 20 Years of Progress on the Lower American River

By Water Forum Staff

**SACRAMENTO REGION, CA (MPG)** - When the Water Forum Agreement was officially signed 20 years ago this past month, the occasion marked an unprecedented show of regional cooperation. For years, interests representing business, the environment, water suppliers and others had sparred over the water needs of people vs. the environment of the lower American River.

To address these challenges, the City and County of Sacramento launched the Water Forum negotiations in 1993. Slowly, over the next seven years and thousands of hours of meetings, stakeholders negotiated a plan that would bring cohesion to water management and environmental stewardship on the lower American River.

Ultimately, 40 different agencies – from the City and County of Sacramento to the Friends of the River



Water Forum members have made significant progress toward meeting the goals of providing a safe water supply and preserving the region’s wildlife. Photo: Water Forum

to the Sacramento Metro Chamber – signed the agreement on April 24, 2000, marking the launch of the Water Forum’s real-world test.

Twenty years later, Water Forum members have made significant progress toward meeting the co-equal goals of

providing a reliable and safe water supply for the Sacramento region’s long-term economic health and preserving the fishery, wildlife, recreational and aesthetic values of the lower American River.

They have leveraged funding from local, state and federal agencies to

invest more than \$7 million to create 30 acres of spawning beds and 1.2 miles of side channels, which are prime rearing zones for fish.

During California’s most recent drought emergency, as water levels in Folsom Reservoir and the lower American River dwindled

to historic lows, Water Forum members worked with the U.S. Bureau of Reclamation to develop and implement emergency flow strategies to minimize harm to salmon and steelhead trout.

A cornerstone of the Water Forum’s work is cutting-edge science that has

demonstrated that proper flows and cold water are the foundation to fish survival in the river. To that end, the Water Forum has been studying and refining guidelines for a flow standard for the lower American River that would provide enough cold water to nurture salmon and steelhead while also improving the reliability of water supplies for people.

This year, as the Water Forum celebrates its 20th anniversary, stakeholders are embarking on a new strategic planning process to consider lessons learned over the past two decades and where the Water Forum should go from here, particularly in a future with climate change. The Water Forum Agreement is a living document – envisioned to adapt with changing conditions – yet ever focused on meeting the co-equal goals through collaboration.

Learn more about the Water Forum’s work at [waterforum.org](http://waterforum.org). ★

## LEGAL ADVERTISING

Carmichael Times Adjudicated For and By the County of Sacramento, Adjudication No. 317294–February 7, 1984  
 Rancho Cordova Independent Adjudicated For and By the County of Sacramento, Adjudication No. 195380–September 18, 1969  
 Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535–March 12, 2020

**FICTITIOUS BUSINESS NAME STATEMENTS**

FBNF2020-02394 Ronna Flagg, 7855 Cotton Wood Lane #115 Sacramento, CA 95828 is doing business under the Fictitious Business Name(s) "Ronna's Housecleaning and More" 7855 Cotton Wood Lane #115 Sacramento, CA 95828. Filed with the Clerk of Sacramento County March 26, 2020 Publish: April 17, 24, May 1, and 8, 2020 RONNA 180201 5-8-20

FBNF2020-02361 U-Haul Co. of California, 44511 Grimmer Boulevard Fremont, CA 94538 is doing business under the Fictitious Business Name(s) "U-Haul Co. of East Sacramento" 1650 El Camino Avenue Sacramento, CA 95815. Filed with the Clerk of Sacramento County March 25, 2020 Publish: April 17, 24, May 1, and 8, 2020 UHAUL 180201 5-8-20

FBNF2020-02369 Michael J. Webb, 1948 Rossmoor Drive Rancho Cordova, CA 95670 is doing business under the Fictitious Business Name(s) "Graphic Ruler" 1948 Rossmoor Drive Rancho Cordova, CA 95670. Filed with the Clerk of Sacramento County March 25, 2020 Publish: April 17, 24, May 1, and 8, 2020 GRAPHIC 180201 5-8-20

FBNF2020-02264 Ahmad Mansoor Hammed, 27114 Pacific Terrace Drive Mission Viejo, CA 92692 is doing business under the Fictitious Business Name(s) "A&B Cell Phone Repairs & Accessories" 6745 Watt Avenue Suite D North Highlands, CA 95660. Filed with the Clerk of Sacramento County March 17, 2020 Publish: April 17, 24, May 1, and 8, 2020 A&B 180201 5-8-20

FBNF2020-02415 Pamela Colleen Riggs, 8413 Noel Drive Orangevale, CA 95662 is doing business under the Fictitious Business Name(s) "Elemental Chiropractic" 8413 Noel Drive Orangevale, CA 95662. Filed with the Clerk of Sacramento County March 30, 2020 Publish: April 17, 24, May 1, and 8, 2020 ELEMENTAL 180201 5-8-20

FBNF2020-02034 Christopher Jonas, 14848 Latrobe Road Sloughhouse, CA 95683 is doing business under the Fictitious Business Name(s) "Jonas Livestock Co, Spur Transport" 14848 Latrobe Road Sloughhouse, CA 95683. Filed with the Clerk of Sacramento County March 9, 2020 Publish: April 17, 24, May 1, and 8, 2020 JONAS 180201 5-8-20

FBNF2020-02308 Maia Hyundai, 2500 Auburn Boulevard Sacramento, CA 95821 is doing business under the Fictitious Business Name(s) "Maia Mazda" 2410 Auburn Boulevard Sacramento, CA 95821. Filed with the Clerk of Sacramento County March 19, 2020 Publish: April 17, 24, May 1, and 8, 2020 MAZDA 180201 5-8-20

FBNF2020-02838 Robert B. Means, 3725 Wingate Drive Carmichael, CA 95608 is doing business under the Fictitious Business Name(s) "Creative Innovations" 3725 Wingate Drive Carmichael, CA 95608. Filed with the Clerk of Sacramento County April 13, 2020 Publish: April 24, May 1, 8, and 15, 2020 CREATIVE 180201 5-15-20

FBNF2020-02458 Heather D. Miller and Jeffery C. Miller, 4900 Livoti Avenue Fair Oaks, CA 95628 are doing business under the Fictitious Business Name(s) "Jump Media Services" 4900 Livoti Avenue Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County April 1, 2020 Publish: April 24, May 1, 8, and 15, 2020 JUMP 180201 5-15-20

FBNF2020-02684 Derek L. Barkus, 8139 Sunset Avenue #155 Fair Oaks, CA 95628 is doing business under the Fictitious Business Name(s) "Results Digital, Intelli Digital" 5650 Marconi Avenue Suite 21 Carmichael, CA 95608. Filed with the Clerk of Sacramento County April 16, 2020 Publish: May 1, 8, 15, and 22, 2020 RESULTS 180201 5-22-20

FBNF2020-02686 Ila Tewari, 2067 Carroll Court Folsom, CA 95691 is doing business under the Fictitious Business Name(s) "EM Realty Group" 2067 Carroll Court Folsom, CA 95691. Filed with the Clerk of Sacramento County April 17, 2020 Publish: May 8, 15, 22, and 29, 2020 EM 180201 5-29-20

FBNF2020-02713 Muluata Inc, 2020 Hurley Way #307 Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "Holistic Pet Care" 2067 Carroll Court Folsom, CA 95691. Filed with the Clerk of Sacramento County April 17, 2020 Publish: May 8, 15, 22, and 29, 2020 HOLISTIC 180201 5-22-20

FBNF2020-02514 Aracely Valente, 1460 63rd Avenue Sacramento, CA 95822 is doing business under the Fictitious Business Name(s) "Chikas Housekeeping" 1460 63rd Avenue Sacramento, CA 95822. Filed with the Clerk of Sacramento County March 20, 2020 Publish: May 1, 8, 15, and 22, 2020 CHIKAS 180201 5-22-20

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FBNF2020-02580 John Taylor, 8465 Lonely Oak Court Fair Oaks, CA 95628 and Hilary Fong, 156 Julia Island Circle Sacramento, CA 95834 is doing business under the Fictitious Business Name(s) "Grayson's Guide, Grayson's Guide to Careers" 8465 Lonely Oak Court Fair Oaks, CA 95628. Filed with the Clerk of Sacramento County April 9, 2020 Publish: May 1, 8, 15, and 22, 2020 GRAYSON 180201 5-22-20

FBNF2020-02551 Bradley Wolfgram, 11809 Azalea Garden Way Rancho Cordova, CA 95742 is doing business under the Fictitious Business Name(s) "Results Pest Control" 11809 Azalea Garden Way Rancho Cordova, CA 95742. Filed with the Clerk of Sacramento County April 9, 2020 Publish: May 1, 8, 15, and 22, 2020 PEST 180201 5-22-20

FBNF2020-01065 Trusted Wheels LLC, 1650 Silica Avenue Suite D Sacramento, CA 95815 is doing business under the Fictitious Business Name(s) "Trusted Wheels Auto Sales" 1650 Silica Avenue Suite D Sacramento, CA 95815. Filed with the Clerk of Sacramento County February 6, 2020 Publish: May 1, 8, 15, and 22, 2020 TRUSTED 180201 5-22-20

FBNF2020-02747 Edwin Baudilio Sop Martin, 6349 Oakcreek Way Citrus Heights, CA 95621 is doing business under the Fictitious Business Name(s) "Classic Detail Folsom" 6349 Oakcreek Way Citrus Heights, CA 95621. Filed with the Clerk of Sacramento County April 21, 2020 Publish: May 8, 15, 22, and 29, 2020 CLASSIC 180201 5-29-20

FBNF2020-02497 Friendly Investment Group Inc, 10265 Rockingham Drive Suite 130 Sacramento, CA 95827 is doing business under the Fictitious Business Name(s) "Postal Annex 19007" 10265 Rockingham Drive Suite 130 Sacramento, CA 95827. Filed with the Clerk of Sacramento County April 6, 2020 Publish: May 8, 15, 22, and 29, 2020 POSTAL 180201 5-29-20

FBNF2020-02689 Laure Olson, 8030 Sheehan Way Antelope, CA 95843 is doing business under the Fictitious Business Name(s) "Olson Realty Group" 8030 Sheehan Way Antelope, CA 95843. Filed with the Clerk of Sacramento County April 16, 2020 Publish: May 8, 15, 22, and 29, 2020 OLSON 180201 5-29-20

FBNF2020-02784 Capitol Crating, 11220 Pyrites Way Suite 200 Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Capitol Crating" 11220 Pyrites Way Suite 200 Gold River, CA 95670. Filed with the Clerk of Sacramento County April 21, 2020 Publish: May 8, 15, 22, and 29, 2020 CAPITOL 180201 5-29-20

FBNF2020-02784 Capitol Crating, 11220 Pyrites Way Suite 200 Gold River, CA 95670 is doing business under the Fictitious Business Name(s) "Capitol Crating" 11220 Pyrites Way Suite 200 Gold River, CA 95670. Filed with the Clerk of Sacramento County April 21, 2020 Publish: May 8, 15, 22, and 29, 2020 CAPITOL 180201 5-29-20

FBNF2020-02713 Muluata Inc, 2020 Hurley Way #307 Sacramento, CA 95825 is doing business under the Fictitious Business Name(s) "EM Realty Group" 2067 Carroll Court Folsom, CA 95691. Filed with the Clerk of Sacramento County April 17, 2020 Publish: May 8, 15, 22, and 29, 2020 EM 180201 5-29-20

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