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By Mary Jane Popp



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A Deck with a View



Above: Nimbus Hatchery staffers Lance Meyer (left) Stephanie Ambrosia and Jason Fareira visit the new viewing deck on the American River. Right: The new amenity overlooks an area where Chinook salmon (inset) nest and spawn and opportunists forage.

**Story and photos
by Susan Maxwell Skinner**

SACRAMENTO REGION, CA (MPG) - Thirty feet above the shoreline near Nimbus Dam, a new lookout allows stunning observation of one of the American River's most bio-diverse hotspots.

Completed just in time for the 2020 salmon run, the cantilevered deck is an amenity offered by the Department of Fish and Wildlife. Construction was undertaken by Orangevale-based Swierstok Enterprises.

The structure is designed to accommodate nature lovers and schoolroom-sized groups on educational visits. Rails are safety features; the amenity is ADA compliant and will soon also offer bench seats and educational panel displays.

"This is something we've wanted at the hatchery for years," enthuses interpretative specialist Jason Fareira. "At last, we have a bird's-eye view of these shallows, so students can really see what goes on with salmon and other wildlife. We also hope that fewer people will want to climb down banks now; we're always concerned for their safety, and for bank erosion and dirt being dislodged to damage fish

eggs." The deck overlooks active Chinook nesting areas in shallows where salmon – some close to four feet in length – use end-of-life energy to leap and "walk" over riffles with bodies above water. After spawning, females hover to guard deposited eggs.

Other adults continue their mission to find mates, by climbing the hatchery's fish ladder. At its apex, salmon and steelhead are relieved of eggs and milt so fertilization is achieved artificially. The hatchery assures migratory fish survival, in mitigation for river alterations caused by Nimbus and Folsom dams. Fry begin lifecycles – heading downstream for the Pacific Ocean – in spring of 2021.

From the new lookout, viewers can also observe a multitude of wildlife that follows fish upstream. Turkey vultures, bald eagles and gulls make meals of decaying salmon carcasses. Ducks and



wading birds dive for salmon eggs. Otter, coyote, bobcats – even the occasional sea lion from the delta – join the winter rush to gorge at the river's buffet.

The new viewing deck is located opposite Sailor Bar in Gold River. It may be accessed from the Hatchery entrance at 2001 Nimbus Road (off Gold Country Boulevard), Gold River. For information on the Nimbus Fish Hatchery, visit: <https://wildlife.ca.gov/fishing/hatcheries/nimbus>.

Footnote: Hatchery staffers were masked in accordance with health regulations while co-operating with the Carmichael Times. Face coverings were momentarily lowered for the above photograph. ★

Greater Sac in Regional Stay Home Order

**Sacramento County
Public Information Office**

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

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

The following sectors must close all operations until further notice:

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

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

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

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

All retail (maximum
Continued on page 5

Council Selects New Mayor and Vice Mayor

Story by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - The December 10 Citrus Heights City Council meeting was the last one for Mayor Jeff Slowey, who chose not to run for re-election.

Vice Mayor Steve Miller read a proclamation commending Slowey for his work "to promote fiscally responsible leadership, safe and secure neighborhoods, and economic growth to benefit Citrus Heights and the surrounding region. ... Due to your incredible vision, sense of duty, and strong leadership – which



New Citrus Heights Mayor, Steve Miller. Photo: City of Citrus Heights

is highly appreciated – your legacy will continue to positively influence all those that live, work, and play in Citrus Heights for many years to come,



New Citrus Heights Vice Mayor, Porsche Middleton. Photo: City of Citrus Heights

if not forever."

During his 17-year tenure, Slowey served four terms as mayor. He said, "It's been a great run ... but it's also time for others

to take over."

City Clerk Amy Van read the results of the November 3 municipal election, stating that Councilmember Bret Daniels had been re-elected, representing District 1, and Tim Schaefer was elected to represent District 3. Measure M, the proposed sales tax increase, did not pass. Before the Council unanimously voted to certify the results, outgoing-Mayor Slowey joked, "So, no outstanding lawsuits looking to overturn the election results here in Citrus Heights?"

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Read More at www.CitrusHeightsMessenger.com

Yoga Spreads Unconditional Laughter

By Thomas J. Sullivan

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

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

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

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

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



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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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Last Minute Shopping for Sunrise Mall

By Patrick Larenas

CITRUS HEIGHTS, CA (MPG) - COVID-19 restrictions have not been a deterrent for Sunrise Mall shoppers during this holiday season. Like other shopping centers, the mall at Greenback Lane and Sunrise Boulevard has had to constantly adapt to county and state health guidelines, including the governor’s latest order as of December 10.

Sunrise MarketPlace Business Improvement District stated that the order is for at least three weeks: “The regional stay-at-home order will prohibit non-essential travel and activities except as necessary, close operations for certain industries and require masks and physical distancing in public.”

Sunrise Mall General Manager Natalie Worstein said, “The team will act in accordance with the procedures and protocols laid out by the Governor.”

“We are [still] working to bring the holiday spirit into the shopping experience. It is our goal to make the holiday season as “normal” as possible, while adhering to all CDC guidelines and regulations to ensure the health and safety of all our patrons during these uncertain times,” she said.

Worstein said that from a management perspective, Sunrise Mall is “working closely with Mason Asset Management and Namdar Realty Group by increasing our cleaning teams, promoting... safe social distanc[ing] and contactless visits for all customers.” Face coverings will continue to be required on the property.

The holiday season at Sunrise Mall is, of course, a time for plenty of shopping not generally done by large



Holiday shoppers enjoy last minute shopping at Sunrise Mall. Photo by Patrick Larenas

crowds throughout the year for adults and kids likewise. Go Games and Toys franchise manager Zee Malik of the Go! Retail Group said that earlier in the year, during the COVID-19 lockdown, “kids were getting really, really sad when they saw their stores closed. Like adults, they also have their preferred stores.”

Malik said, “Sales were not better than last year, but we are surviving.” He said that as far as paying the bills is concerned “most of those costs are paid at the corporate level; we just handle store functions here.”

Although corporations may front costs for these unexpected developments, they can only maintain shops in those circumstances for a limited time. The struggling Sunrise Mall has many vacant retail locations from corporations that decided over the years to ultimately shutdown, especially seen in its southern wing near the closed Sears.

Worstein said, “The holidays are an incredibly important time for our merchants at Sunrise Mall. Traditionally, the Black Friday to day-after-Christmas stretch is when many retailers do the most business.”

Sunrise Mall retailers such as Custom Designs, a custom T-shirt and cap store, Bath and Body Works, and Claire’s, a fashion boutique, saw a higher

percentage of capacity in traffic during the Black Friday weekend with socially distancing lines as well.

Subjected to the same COVID-19 circumstances as other Sunrise MarketPlace shopping centers in Citrus Heights, Worstein believes it’s important to offer shoppers the in-person experience of local retail: “While the experience is slightly different [this year] and it’s more of a challenge for us to anticipate what to expect,” supporting our local merchants and retail workers is necessary during this unprecedented lockdown.

The Sunrise MarketPlace Business Improvement District states that “Once the regional stay-at-home order is removed, counties will return to the Blueprint for a Safer Economy tier determined by their case rate/test positivity.”

Sunrise Mall is located at 6041 Sunrise Mall – Citrus Heights, CA 95610 (916) 728-1916

For more information on the Sunrise Mall visit www.sunrisemallonline.com/

For more information on the Sunrise MarketPlace and Business Improvement District visit www.sunrise-marketplace.com/

For more information on the latest county order COVID-19 order visit www.saccounty.net/COVID-19/Pages/default.aspx

Council Selects New Mayor and Vice Mayor

Continued from page 1

“We’re all good there?” Councilmembers Bret Daniels and Tim Schaefer then took the oath of office to officially begin their terms.

Next, the Council selected members to serve as mayor and vice mayor. Councilmember Jeannie Bruins nominated Steve Miller for mayor, seconded by Councilmember Porsche Middleton. The motion passed 3-2, with Councilmembers Bret Daniels and Tim Schaefer dissenting.

Councilmember Bruins nominated Councilmember Middleton to serve as vice mayor, seconded by Mayor Miller. The motion also passed 3-2, with Councilmembers Bret Daniels and Tim Schaefer dissenting.

The first proclamation issued by the new Council was in recognition of December 21 as National Homeless Persons Memorial Day. As the first day of winter, the 21st is the longest night of the year – a night when many people will be outside in the elements without access to food or shelter. Mayor Miller read the proclamation, which asked residents “to remember those who have died homeless” and to support local efforts to “eliminate homelessness in our community.”

“In this season of generosity and sharing, citizens of Citrus Heights are encouraged to commit themselves to promoting compassion and concern for all, especially those who are in need and homeless,” read Miller.

Alfred Sanchez accepted the proclamation. Sanchez provides food and

provisions to homeless people in the community, earning the nickname “the Snack Man of Citrus Heights.” Sanchez said, “The thought of people dying on the streets is very emotional for me ... With this proclamation, we stand together as a city and say, ‘You will never be forgotten.’”

Chris Myers of the General Services Department presented the Council with a resolution to discontinue the City’s participation in the Great Plates Delivered Program, which has been funding meal deliveries to eligible seniors since May. In the midst of the devastating COVID-19 pandemic, the program enabled the City to support struggling local restaurants while also providing regular meals to seniors in need. The program has been delivering approximately 3,500 meals each week for the last seven months.

The program is primarily funded by the Federal Emergency Management Agency (FEMA) and administered by California Office of Emergency Services (CalOES). FEMA provides 75% of the funding, CalOES provides 18.75%, and Citrus Heights is responsible for the remaining 6.25% in local matching funds. But the funding is issued through reimbursement, meaning that the City has been covering the full costs up front and submitting invoices to FEMA for repayment.

Myers explained that by the end of the year, the City will have invested \$2.4M into the program. The City has been maintaining weekly payments to the restaurant

partners – Beach Hut Deli, Boston’s Pizza, Ciro’s Pizza Café, Dos Coyotes Border Café, Nor Cal Subs, and R Vida Cantina – totaling \$80,000 per week. So far, the City has only been reimbursed \$385,000.

The FEMA administrator recently informed the City that it would be at least 12 months before they are fully reimbursed. “Since we are floating this up front and using general fund cash reserves, it just isn’t something we can continue,” said Myers. City staff recommended that Council approve a resolution to discontinue the City’s participation in the program.

Mayor Miller said, “The fact that FEMA isn’t paying us, and with our current fiscal situation, I don’t think we can front any more money.”

Councilmember Bruins said she was “very disappointed with the Feds on this one” and reluctantly agreed that it was not sustainable.

Myers assured Council that the City was working to refer seniors to other available services as they transition out of the program. And while the restaurants will certainly be fiscally impacted, they are aware of the situation and have always known that it would be a temporary assistance measure.

Mayor Miller said that if Measure M had passed, the City could be in a position to continue fronting the money to continue the program, but “we’re bleeding money. We need to start making cuts. ... These are hard choices.” The Council voted unanimously to discontinue the program.



My decisions now keep the holidays safer.

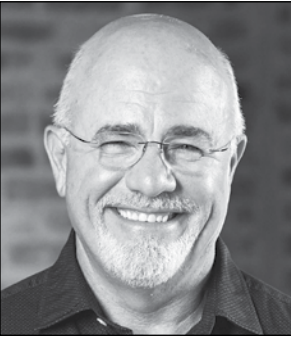
Taking action today protects all of us tomorrow.

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

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

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





Hope Can't Be Taken From You

Dear Dave,

I lost my job a few days ago. We had an idea cuts were coming, but I thought it wouldn't happen until well into the new year. My wife works, so that's a good thing, and we're both in our thirties. Do you have any advice for how we should handle things during the Christmas season and until I'm working again?

—Brandon

Dear Brandon,

I'm really sorry to hear this. Losing your job around the holidays can feel like a nightmare.

But before you despair, remember this is also the season of hope. And hope can't be taken from you. It can only be surrendered. Keep your head held high, and focus on what's still in your control.

First, cut back on your spending. When your

Dave Ramsey Says

income changes for the worse, eliminating all unnecessary spending is key. This is not the time to put Christmas on a credit card, or dip into retirement to cover holiday expenses. The last thing you should do right now is steal from your future to buy more stuff. Find some kind of seasonal work. Even if you're packing boxes or stocking shelves, you're contributing to your household and easing the stress. This side income will be a real blessing as you continue your career search.

Be open with your family, and what this change means. If there are kids in the picture, you and your wife should be in agreement on how you handle things where they're concerned. Explain to them in an honest, loving way what has happened, and that Christmas will look a little different this year. A couple of inexpensive gifts may not be out of the question, but as harsh as it sounds, presents are not a priority right now. It may be uncomfortable or disappointing for everyone, but it can also offer a bonding opportunity and a valuable

life lesson.

Keep a positive outlook, and stick to your normal routine as much as possible in the days ahead. Wake up early every morning, and make a list of things you will accomplish that day. Update your résumé, start networking, and begin submitting applications like that's your new job. Work hard, stay hopeful, and focus on the goals ahead of you.

Refuse to give up, Brandon, and you will succeed. May God bless you and your family!

— Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Dave Ramsey Show, heard by more than 16 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★



1 in '21

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

FROM INTERNATIONALLY RENOWNED PSYCHIC MARY T. BROWNE...

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

FROM PSYCHIC INTUITIVE PAM OSIE...

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

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

FROM PSYCHIC MEDIUM LISA MCGARRITY...

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

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

FROM BETH LYNCH WHO CONSULTS HER SPIRIT GUIDES...

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

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

HAPPY NEW YEAR!!! ★

Social Security Matters

Will My U.K. Pension Affect My Social Security?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I lived and worked in the United Kingdom prior to coming to the US at age 45, which qualified me for a UK State Pension worth the equivalent of about \$740 US dollars per month. Since moving to the US I have contributed to the US Social Security system for 14 years and my estimated US Social Security benefit is \$1,643 per month. I have heard about something called "WEP" and must be honest and say I don't fully understand. Can you provide some advice or references so I can understand what happens to these sums when I retire? I don't have any other pension income, so understanding these numbers is important. FYI, I hold both US and UK passports and will retire in the USA.

Signed: Blessed from the UK

Dear Blessed: The "WEP" provision you refer to is known as the "Windfall Elimination Provision." It affects anyone who is eligible to collect Social Security benefits, but who also has a pension from another entity (corporation, public agency, or foreign country) which did not participate in the U.S. Social Security program (meaning that SS



FICA payroll taxes weren't paid during that employment). WEP will reduce your US Social Security benefit by using a special formula to compute your benefit amount. Generally, the WEP reduction is determined either by the number of years of substantial SS-covered earnings that you have, or the WEP maximums (one of which is that your U.S. Social Security can't be reduced by more than half of your non-covered pension). With less than 20 years paying into the US system, you will incur one of the maximum WEP reductions.

Something else important to understand is that the current estimate you have from Social Security doesn't include the WEP reduction. That estimate assumes that you will continue to earn at your current level until you reach your full retirement age. You haven't shared your birthdate, but from your email I assume you are now about 60 years old. If you were born in 1959, your full retirement age (FRA) for U.S. Social Security purposes is 66 years and 10 months (if you were born after that your FRA is 67, and if you were born before that subtract 2 months for each year prior to 1959). Your FRA is when you will get your "full" SS benefit. If you claim before that (age 62 is the earliest

you can claim) your benefit will be reduced (even before WEP), and if you wait beyond your FRA you'll earn Delayed Retirement Credits (DRCs) which will increase your benefit amount. DRCs stop at age 70.

Based upon what you've told me, I believe that your WEP reduction will probably be limited to one of the maximums, either half of your monthly U.K. pension, or the maximum for your "eligibility year" (2022?). We don't yet know what the standard maximum WEP reduction for 2022 will be, but for 2020 it is \$480. That is the most that your Social Security benefit could normally be reduced. But if your U.K. pension is about \$740 USD then your maximum reduction should be about \$370, because the WEP reduction can't be more than half of your non-covered (U.K.) pension. So, your US Social Security benefit of \$1643 will most likely be reduced by about \$370 to about \$1303. You will need to contact the UK pension system to see if any of your UK pension will be offset by your US Social Security benefits.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org. ★



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²Using U.S. and imported parts.

It's All Over But The Lying

By Rev. James L. Snyder

The one thing I don't like is when somebody deliberately lies to me. Trust me; this has happened quite a few times in my life.

I've had to learn how NOT to lie. It's been challenging, but I have been persistent in this goal of mine. There have been stumbling, but I have gotten up every time and started over again. I don't lie as much as I used to.

Like when I'm talking to the Gracious Mistress of the Parsonage. I remember once she interrupted me and said, "You're not lying, are you?"

I try not to lie; that's why I try not to talk too much. When I'm talking, I'm mixing up facts from different situations, which ends in confusion. I'm not lying; I'm just confused.

Coming home the other day, I walked into the living room, and the Gracious Mistress of the Parsonage said, "Where have you been?"

That is the question. It's not where have I been, but where in the world am I going? If I tell her where I was, she would get the hint because it's Christmas time and I'm getting her a present. Is it wrong to conceal something like this? Do you think Santa would forgive me?

Last year, she asked me where I was, and I fumbled around, trying to cover my tracks. I don't think I was that good at doing it. When we were opening our Christmas presents on Christmas day, she opened hers and said, "Oh, that's where you were when I ask you where you were." Then she laughed. I was relieved.

This year I'm wrestling with a certain situation. I've had some physical problems, nothing serious. But my wife is the kind of person who sees something and is obsessed with trying to fix it. That's a really good quality for her. And I appreciate it. Nobody can get things done quite like the Gracious Mistress of the Parsonage.

Often she'll ask me, "How are you doing?"

I take it as a trick question and reply, "I'm fine; thanks for asking."

Then she sees me go to the basket where we have our medicines. I have a pain so I pick up the Tylenol and take several out and turn around and guess who I see?

"What do you need that for?"

Now, I'm in a pickle. I can't lie, and yet I don't want to tell the whole truth. What in the world do I do?

"What? This Tylenol?

Oh, I'm taking it in precaution of a pain in my knee I might get later this afternoon."

Then she said, "Which knee do you have the pain?"

Now I'm in a dill pickle. So, I tell her it's my right knee. I just hope I remember that the next time she asks.

The next morning walking through the kitchen, my wife said, "Do you need some more Tylenol for your knee?"

Then she asked "the" question, "Which knee did you say it was?"

I can't remember hardly anything, she can remember everything, and so I had a 50-50 chance of getting it right.

Later that day, I thought of what David said, "Deliver my soul, O Lord, from lying lips, and from a deceitful tongue." (Psalm 120:2).

No good comes from lying. My great challenge is to acknowledge that I'm lying and then do something to correct that.

Dr. James L. Snyder is pastor of the Family of God Fellowship, Ocala, FL 34472. He lives with the Gracious Mistress of the Parsonage in Silver Springs Shores. Call him at 352-216-3025 or e-mail jamesnsnyder2@att.net. The church web site is www.whatafellowship.com. ★

Recover with Clean and Sober Transitional Living



By Don Troutman

Happy Holidays Fair Oaks!

Tis' the season to be grateful despite the challenges we all face today with the COVID-19 virus upon us. At Clean & Sober Transitional Living located right here in Fair Oaks, we counterbalance our challenges today

with the recognition that despite all, we continue to help those in need of our services.

At a time when isolation from others dictates our activities of daily life, helping those in need has never been more critical to the team of Clean & Sober Transitional Living. Over the last nine months, we have had our doors open and beds available for the hundreds of clients who have needed our help.

We are the largest and oldest private pay treatment center in the Greater Sacramento area. Our programs and fee structure serve explicitly for those in need of quality recovery services at a

reasonable price. As a result of people losing their jobs as well as their insurance, Clean & Sober Transitional Living has proven to be the best option today.

We are grateful to our community partners for referring clients and ultimately changing the lives of those whom we have had the privilege to help.

On behalf of our team, we would like to thank you for all your support through these difficult times!

If you know of anyone that needs our services, please have them reach out to us.

Find us at (916) 961-2691 or www.clean-and-sober-living.com. ★

Man Found Dead in Madera Park

By Lt. Jason Baldwin, Citrus Heights Police Department

CITRUS HEIGHTS, CA (MPG) - At 7:10am on 12/11/20 CHPD was called regarding a body hanging from a tree in Madera Park, in Citrus Heights. Officers arrived and discovered a subject hanging from a tree, deceased. SMFD responded to the scene and declared the subject deceased at 7:26 am. The subject was a 40-year-old male. CHPD does not suspect criminal activity involved in the death as this appears to be a suicide. Identifying information regarding the descendant is not being provided at this time.

We are deeply saddened by this death, and our hearts are with his family. We wish our residents and businesses to know that there is hope for those in crisis. The Citrus Heights Police Department can be reached by calling 911; our dispatchers are trained and are standing by to help. Additionally, those who are experiencing suicidal thoughts can reach out to any of the following resources:

Sacramento 24hr Crisis Line (888)881-4881 -or- The National Suicide Prevention Line (800) 273-8255

Suicide is preventable, if you know someone in crisis, please call. There is hope. There is help. ★

Greater Sac in Regional Stay Home Order

Continued from page 1
20% capacity); Standalone Grocery Stores (maximum 35% capacity; the sale of food or beverages for in-store consumption is prohibited); Child care; Critical

infrastructure; Hotels/lodging (for critical infrastructure workers or to provide housing solutions for homeless); Libraries (maximum 25% capacity); Medical and dental care; Movie

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



By Marlys Johnsen Norris, Christian Author

Christmas and Hanukah are times of celebration, worship and giving of gifts to express our love and appreciation for another. Too often mankind neglects to do the same to God and actually God is more worthy than anyone of a love-gift from all of us.

"Every good and perfect gift is from above, coming down from the Father of heavenly light, who does not change like shifting shadows." (James 1:17)

Almighty God inspired one of His listeners to establish this time of the year to remember the miraculous birth of His Beloved Son Jehovah.

Christmas is a Time of Giving

When the time had fully come He was born of a virgin to prove His deity as a "gift to mankind" from our Heavenly Father God to redeem mankind from all sin, past, present and future. Jehovah/Jesus went to the Cross, shed every ounce of His Blood and died to bring new life to you and I.

Jesus grew up and demonstrated and taught exactly all His Heavenly Father told Him to do. When we accept His death sacrifice on the Cross to redeem us from all our sins, we become heirs of His love to our world. Heirs, we are to become like Him as we mature, learn and understand His laws and words scribed in the Holy Bible.

Today those of us who are believers are experiencing lots of negativity

and even persecution. It is time to "stand up and be counted" and profoundly share God's love with others. Therefore "let the light and love of Jesus Christ be evident in your life" until the day God chooses to take you to His Home. Share with others the love, peace and joy God has birthed in your soul as you live every day to be a living testimony of His love to the world around you. Give hope to the hopeless. Give courage to the fearful. Give prayer to those who ask. Open the window into their souls today, to be a joint heir of God!

In His Magnificent Love, Marlys Johnsen Norris Christian Author of 7 Books, Marlysjn@gmail.com ★

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CLG NEWS UPDATES

California is No 1 in Rough Highways

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

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

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

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

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

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

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



By Dan Walters
CALMatters

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

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

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

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

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

California, not surprisingly, fares the worst in

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Crime Reports

Citrus Heights
Police Report

December 8th
December 13th

12/08/2020 • Time: 9:00 PM • Public Address: • IR Number: 12010065
Crime: 10851(A) VC: Vehicle Theft
Location Type: Parking Lot • Public Address: 74xx Auburn Oaks Ct.
Agency: Citrus Heights Police Department

12/09/2020 • Time: 9:16 PM • Public Address: • IR Number: 12010088
Crime: 496d(a) PC: Possession of Stolen Veh
Location Type: Parking Lot • Public Address: Antelope Rd/Saybrook Dr.
Agency: Citrus Heights Police Department

12/09/2020 • Time: 12:06 AM • Public Address: • IR Number: 12010084
Crime: 485 PC: Apprpr Lost Prop \$950+
Location Type: Theft from Vehicle • Public Address: 59xx Sperry Dr.
Agency: Citrus Heights Police Department

12/10/2020 • Time: 12:01 AM • Public Address: • IR Number: 12010098
Crime: 487(a) PC: Grnd Thft:prop/Etc \$950+
Location Type: Theft from Vehicle • Public Address: 59xx Birdcage St.
Agency: Citrus Heights Police Department

12/11/2020 • Time: 4:16 PM • Public Address: • IR Number: 12010128
Crime: 487(a) PC: Grnd Thft:prop/Etc \$950+
Location Type: Street/Highway • Public Address: 71xx Forbs Wy.
Agency: Citrus Heights Police Department

12/11/2020 • Time: 5:43 PM • Public Address: • IR Number: 12010142
Crime: 487(a) PC: Grnd Thft:prop/Etc \$950+
Location Type: Department Store/Big Box Store • Public Address: 61xx San Juan Av.
Agency: Citrus Heights Police Department

12/11/2020 • Time: 6:30 PM • Public Address: • IR Number: 12010133
Crime: 10851(A) VC: Vehicle Theft
Location Type: Street/Highway • Public Address: 78xx Hampton Ln.
Agency: Citrus Heights Police Department

12/12/2020 • Time: 6:37 PM • Public Address: • IR Number: 12010143
Crime: 496d(a) PC: Possession of Stolen Veh
Location Type: Street/Highway • Public Address: Greenback Ln./Auburn Bl.
Agency: Citrus Heights Police Department

12/13/2020 • Time: 2:53 PM • Public Address: • IR Number: 12010164
Crime: 487(a) PC: Grnd Thft:prop/Etc \$950+
Location Type: Department Store/Big Box Store • Public Address: 60xx Sunrise
Agency: Citrus Heights Police Department

Find more info at citrusheights.net

WEEKLY COMICS

Amber Waves

WELL, HEY THERE, LITTLE GUY. WHAT WOULD YOU LIKE FOR CHRISTMAS?

OH, COME ON, I MAILED YOU MY WISH LIST WEEKS AGO. I THINK YOU KNOW.

ALTHOUGH MY DAD DID SAY THE POSTAL SERVICE HAS BEEN STRUGGLING.

OK, FOR YOUR SAKE, PERHAPS I SHOULD GET YOUR EMAIL ADDRESS.

by Dave T. Phipps

The Spats

DURING THE HOLIDAYS YOUR GRANDPA TURNS INTO A CANNIBAL!

WHAT DOES HE DO?!

HE EATS A FRUITCAKE.

by Jeff Pickering

Out on a Limb

EMBROIDERED PILLOWS DURING COVID...

Who ate my Calzones?

HOME IS WHERE THE SWEATPANTS ARE

Stop Staring at Me

Shave? Why?

by Gary Kopervas

THEY'LL DO IT EVERY TIME

THINGS THAT OUGHTA BE SAID...

NO KIDDING, LUGGER--YOU SAY YOU'RE 60 YEARS OLD? YOU DON'T LOOK 60--I'DA THOUGHT YOU WERE ABOUT 69--YOU LOOK 69 OR MAYBE TO AT LEAST...

POOR LUGGER--HE'S 60 ALL RIGHT--BUT WANTED TO HEAR 50--HEH-HEH...

THANKS TO H. PENZELL, CHICAGO, ILL.

NEWS SPOT--FAMINE, PESTILENCE, EARTHQUAKES--AND NOW THE GOOD NEWS--FOR MOM, THAT IS...

THE BOARD OF EDUCATION IS CONSIDERING AN EXTENSION OF THE SCHOOL DAY AND POSSIBLY CARRYING THE SCHOOL YEAR THRU THE ENTIRE SUMMER...

W-W-WHAT?

THANKS TO MARCY DOLAN, ORMOND BEACH, FL.

EVER HAPPEN TO YOU? THE UPHOLSTERERS LITTLE SWATCH SAMPLE LOOKED SO VERY MILD... BUT ONCE THE FABRIC IS PUT ON THE SOFA-- OH-H-H BOY! STAND BACK! THAT'S A NUMBER OF 10 LADIES, U.S.A.

IS IT TOO GLARY AN LOUD? WHAT TO YOU THINK, RAGMOP?

AWK--IT HURTS MY EYES JUST TO LOOK AT IT...

BY AL SCADUTO

R.F.D.

IF YOU'RE MRS. POOLE AND DAD'S MR. POOLE AND I'M MISS POOLE...

WHAT'S RILEY?

WHY, KING POOLE, OF COURSE!

by Mike Marland

GRIN and BEAR IT

"HO HO HO!"

LAFF-A-DAY

"Okay, what other valuable antiques did you pick up besides William Shakespeare's typewriter?"

Just Like Cats & Dogs

by Dave T. Phipps

WHOEVER WROTE "THE 12 DAYS OF CHRISTMAS" DIDN'T HAVE A LIMIT ON THEIR AMERICAN EXPRESS CARD.

HOCUS-FOCUS

BY HENRY BOLTINOFF

Find at least six differences in details between panels.

Crossword Puzzle on Page 7

Crossword puzzle grid with words like CONCH, SEC, BAIL, OVOLO, ALL, PULSE, RESAW, UFO, IRONY, DREIDEL, SECRET, MAR, PEEN, BAY, HIYA, LIMBIC, IDOL, CURB, CAIRO, RODE, ALTAR, ADAM, DREAD, EASE, METE, SELFIE, KENT, SET, SLOE, EWE, DREAMS, KWANZAA, CRIER, ION, IVORY, REARM, EVE, NONCE, UGLY, RAW, SIKHS.

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Sudoku Puzzle on Page 7

Sudoku grid with numbers 1-9.

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Solutions on Page 7

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Carmichael Farmers Market On the Move



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

Story and photos by Susan Maxwell Skinner

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

This abrupt decampment blindsided local supporters and Carmichael Recreation and Park administrators. Living Smart Markets organization began the weekend tradition as farm-to-fork pioneers in 2008; hundreds

of vendors have since offered locally-sourced produce and crafts every week.

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

Living Smart's administrators last week explained via Facebook that their relocation was prompted by the unavailability of a year-long agreement.

Park District administrator Mike Blondino noted that Living Smart was welcome to seek such a deal; the contract would nevertheless not be awarded until all RFQ applicants were considered – probably by early 2021.

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

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



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