



Remembering Dale Blackwell

PAGE 3

Never, Ever Forget



SEPTEMBER 11, 2001

Citrus Heights Messenger

VOLUME 10 • ISSUE 37

Serving the City of Citrus Heights & Sacramento County

SEPTEMBER 11, 2020

SEE
INSIDE

CORONAVIRUS
STIMULUS
WAS A BUST



PAGE 2

INSTRUCTOR
OFFERS ONLINE
COOKING CLASSES



PAGE 10

BUSINESS AND
MEASURE M!



PAGE 5



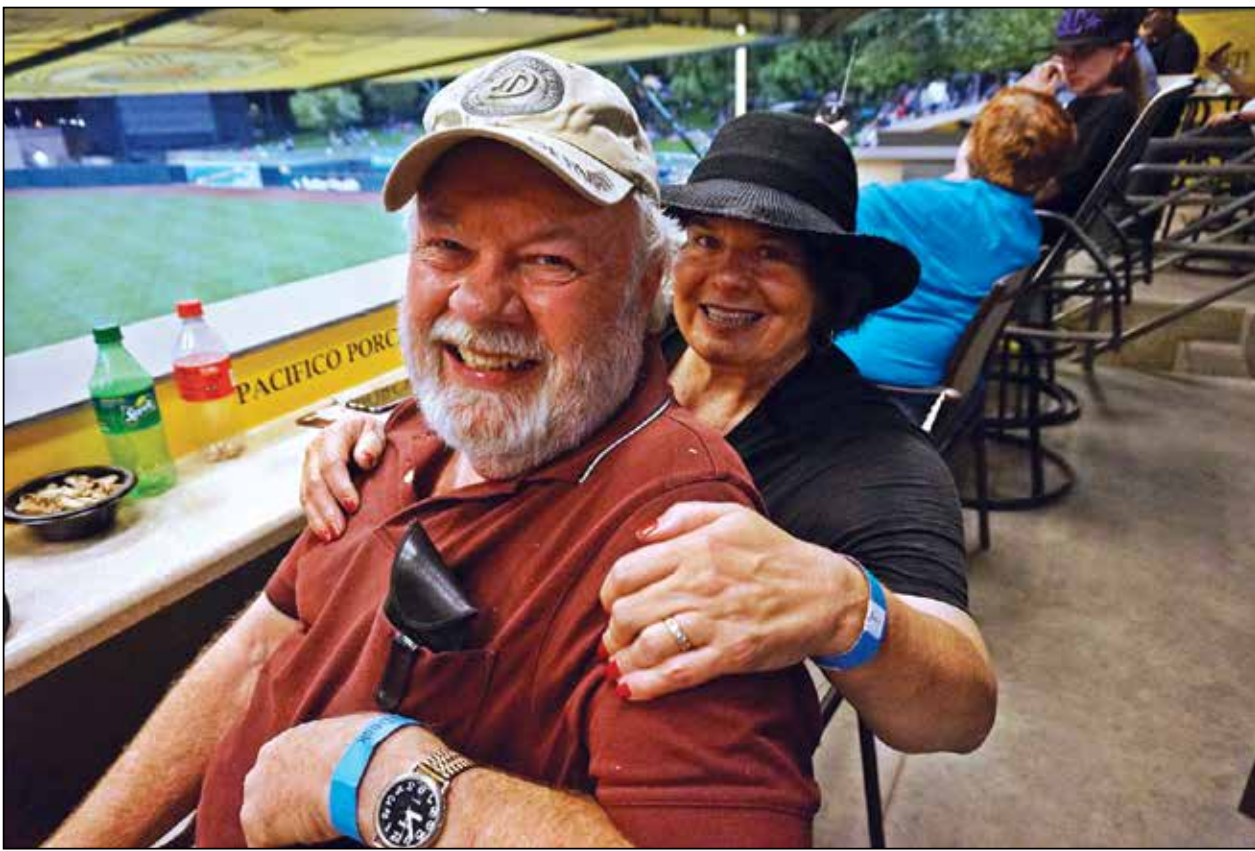
Scan our QR Code for a
direct link to our online edition!

PRESORTED STD.
US POSTAGE
PAID
PERMIT 350
Carmichael, CA

Change Service Requested

Blind Man Beats COVID

Then Saves Another Man's Life



Paul and Alice Peterson enjoy a River Cats game prior to the pandemic. Photo provided by Kristin Thébaud Communications

By Kristin Thébaud,
Thébaud Communications

SACRAMENTO REGION, CA (MPG) - Dr. Paul Peterson of Carmichael remembers sitting at a concert onboard a Princess Cruise ship in February – just two empty seats from a woman who coughed throughout the show. Three days after disembarking from the ship, Peterson, a local chiropractor who is blind, began noticing odd chills, a low-grade fever and achy muscles. Certain he had the flu, he laid low – then the cough started. Within two days, he received a chest x-ray that revealed pneumonia. Two days after that, he received the dreaded email from Princess Cruise Lines: Passengers onboard his ship had come down with the coronavirus.

Peterson, a community volunteer who serves on the board of directors for Society for the Blind in Sacramento, was the first person to be tested for COVID-19 in Sacramento: It was positive. He decided to recuperate at home, and a physician friend lent him an oxygen meter. On the twelfth day of the virus, his oxygen level was well below 100 at 84 despite using his CPAP machine, so he went to the emergency room. After several tests, he was admitted to the ICU.

“My wife asked if I was going to make it, and the doctors told her they didn’t know,” Peterson said. “It was quite the experience being wired to the wall and computers and not knowing if I was going to live or die.”

He was in ICU for two and a half days and in the hospital for five days. He spent the next two weeks recuperating at home. During that time, Sacramento County retested him to make sure the virus was gone: It was. As it turned out, Peterson was one of the few people in Sacramento who received pre- and post-tests for coronavirus – the practice was halted shortly after.

When Peterson’s physician friend learned that there was a new experimental test being done that involved using recovered COVID patients’ antibody-rich plasma to treat patients with severe cases of coronavirus, he called Peterson. The experiment required someone who had tested positive and had a subsequent negative test.

Peterson immediately agreed and became the first person in Sacramento to donate the antibody-rich plasma. He donated four units of plasma that day, enough for four COVID-19 patients.

Not long after, he learned that one of those units had saved a Sacramento man’s life. The

man had been on a ventilator for 12 days and they did not think he would survive. Two days after receiving Peterson’s plasma, he was healing and able to talk to his family.

“It was a spectacularly wonderful feeling to know my plasma had saved someone’s life,” he said. “I wonder if perhaps my life was saved so that my plasma could save the lives of others. As soon as we have a strong antibody test, I hope even more people will donate. It’s easy to donate and doesn’t hurt a bit.”

Peterson donated his plasma again earlier this summer and learned that at least one unit of that donation has been used. He has a new outlook on life since his experience in ICU.

“My whole life, I’ve thought of myself as a farm boy from Iowa and never indulged too much in things such as expensive food,” Peterson said. “Since being in ICU, if I want something, I get it!”

He also plans to continue traveling once stay-at-home orders are lifted.

The beloved doctor offers this advice, “Keep your immune system tuned up through proper nutrition, rest, stress control and exercise, and you can fight off most things. The human body is self-regulating and self-healing and does a marvelous job of keeping us healthy.” ★

Newsom’s Plan Imposes Risk-Based Restrictions



Office of Governor
Gavin Newsom

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

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

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

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

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

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

Continued on page 5

Chamber of Commerce Votes to Support Measure M

Story by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG)

- On August 31, the Citrus Heights Chamber of Commerce hosted a forum on Measure M, the City’s ballot measure proposing a one-cent-on-the-dollar sales tax increase. The forum was an opportunity for the Chamber to hear from both supporters and opposition—and to then decide whether they would support, oppose, or remain neutral on the measure.

Citrus Heights City Councilmember Jeannie Bruins spoke in support of Measure M, stating that “the need is great, and the need is now.” Bruins said the funds will be used to respond to community-identified priorities, such as maintaining vital city services, public safety,

homelessness prevention, and supporting local businesses and job creation. For the average person, Bruins estimated that the cost of the sales tax increase will be less than \$7 a month, so she’s asking voters to “invest in our future.”

Former City Councilmember Al Fox also spoke in support of Measure M, citing the need for reliable funding for the Citrus Heights Police Department. Fox said officers and residents want new technologies, such as car and body cameras, but the CHPD is already underfunded. He said that levels of service will be reduced without adequate funding. Fox believes Measure M will provide the long-term resources the City needs in order to meet public safety goals.

Councilmember Porsche Middleton said that to attract new businesses and strengthen the business community, Citrus Heights must improve its roads and infrastructure. She said the improvements that can be made with Measure M funds will raise the property values and improve the quality of life for everyone in the city.

Forum moderator, Chamber member Ray Riehle, read a letter from W. Bruce Lee, president of the Sacramento Taxpayers Association, who is a member of the No on Measure M campaign. Lee said the opposition group’s absence from the forum was “not a boycott.” Rather, he said that the forum was scheduled without enough advance notice to allow the members, such

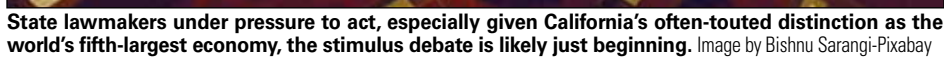
as Councilmember Bret Daniels, to attend. Lee wrote that the Chamber refused to consider alternative dates for the forum and that he personally was not allowed to speak due to the Chamber’s rule that only Citrus Heights residents could participate. Lee stated that the Sacramento Taxpayers Association does not oppose all taxes, but they do investigate and research all tax proposals. He said the Association doesn’t believe Measure M serves the best interests of Citrus Heights residents and business owners.

Citrus Heights resident David Warren spoke in opposition to Measure M, but he is not affiliated with the official opposition group. Riehle explained that the Chamber asked

Continued on page 3

By Lauren Helper, CalMatters

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



For the millions of state residents relying

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

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

FRESH PRODUCE

SALES FOR PRODUCE WILL BEGIN ON WEDNESDAYS @ 12:00PM

.89¢_{lb}	7¢/\$1	.89¢_{lb}	.89¢_{lb}	2½/\$1
Celery	Limes	Mexican Papayas	Green Bell Pepper XL Fancy	Red Onions
3.49_{ea}	1.29_{ea}	16.99_{box}	1.99_{lb}	5.99_{box}
Cherubs Salad Tomatoes 10.5 oz	Japanese Sweet Potato	Thai Young Coconut 9 ct	King Oyster Mushrooms	Sino Pear 5 Pack

AMERICAN/HISPANIC GROCERY

\$4.99_{ea}	\$3.99_{ea}	\$5.99_{ea}	\$6.99_{ea}	\$1.49_{ea}
El Compadre Canola Oil & Extra Virgin Olive Oil 2 Liters	Kraft Zesty Italian Dressing 16 fl oz	Doritos Laundry Basket Sauce 5 fl oz	-TAX Chinet Paper Plates 32 Ct.	Nutella Hazelnut Spread 1.5 - 1.9 lb

ASIAN GROCERY

\$34.99_{ea}	\$1.69_{ea}	\$1.99_{ea}	\$2.99_{ea}	\$1.29_{ea}
Beta Brand	Dragonfly Brand	Crab King Brand	Three Ladies Brand	Lady's Brand

EUROPEAN GROCERY

\$5.49_{ea}	\$2.99_{ea}	\$1.99_{ea}	99¢_{ea}	99¢_{ea}
Bettino Extra Virgin Olive Oil Blend 2 Liter	Agrosik Gherkina 710 ml	Xyntook Sunflower Halva 500 gr	Zergut Marie Biscuits 200 gr	Zergut Digestive Cookies 200 gr

KOREAN/JAPANESE GROCERY

10.99_{ea}	4.99_{ea}	1.99_{ea}	.99¢_{ea}	3.99_{ea}	2.49_{ea}
CJ Chun Ro Ji Mi & Bonan Rice 25 lb Bag	Hot Chicken Ramen 1 Kind 5 x 4.68 oz	Daewon Tuna Light Standard 2.29 lb	Jack Tofu 2 Kinds 36 oz	Seamless Wheat Flour 6.5 lb	Beak Seasoned Lentil 5 Pk 5 x 15 oz

HOUSEWARES

\$25.99_{ea}	\$19.99_{ea}	99¢_{ea}
ELECTRIC BRUSHLESS TOASTER	TOASTER WITH SLOTS	TOASTER WITH SLOTS
\$29.99_{ea}	3.99_{ea}	3.99_{ea}
ELECTRIC RICE COOKER 1.5 C	ELECTRIC RICE COOKER 1.5 C	ELECTRIC RICE COOKER 1.5 C
\$24.99_{ea}	\$27.99_{ea}	\$29.99_{ea}

FROZEN & FISH DEPT

\$5.99_{ea}	\$8.99_{ea}	\$6.69_{ea}
Surasang Oat Rice Porridge 3 Kinds • 1.65 lb Regular Kimchi & Abalone	Columbus Beef Hard Salami	Lowell Foods Smoked Polish Bacon

EUROPEAN DELI

\$3.49_{ea}	\$5.79_{ea}
Kraut's Olives	President Swiss Matrilal

Advertised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS. PRICES EFFECTIVE SEPTEMBER 9 - SEPTEMBER 15, 2020.

Chamber of Commerce Votes to Support Measure M

Continued from page 1

Warren to speak just a few hours earlier to ensure that an opposition voice was represented. Warren said he believes Measure M will burden residents and businesses already struggling during the pandemic. While the City estimates that Measure M will generate \$12 million annually, Warren said that there is no assurance of that cash flow: If the economy goes from a recession to a depression, the sales tax revenue will be lower than expected.

Warren agreed that the City has significant funding needs, but he doesn't believe Measure M is the right solution. Instead, he suggested support for Proposition 15, a statewide measure on the ballot that would require commercial and industrial properties to be taxed based on their market value (current state law bases the tax rate on a property's purchase price). The initiative could generate up to \$12.5 billion in revenue each year, some of which would be distributed to local governments. Warren said Prop. 15 is preferable because it would be a burden spread throughout the state instead of just on Citrus Heights.

Chamber member Charlie Miller asked why the measure proposes a forever tax, instead of instituting a "sunset clause" that ends the tax at a pre-determined date.

Councilmember Bruins explained that if the measure passes, it can be removed by another vote of the people. But Miller said that would require citizens organizing a committee and working to get a repeal on the ballot. He said that it "doesn't seem like such an easy thing to do."

Another member asked what guarantees that the City will spend Measure M funds on the promised projects instead of salary increases. He said, "There's nothing here that makes sure the money goes where it's supposed to go," stating it is basically a "blank check."

Councilmember Bruins said that the money would only be used as promised: "You have my word." Bruins said that a citizens oversight committee (appointed by the City Council) and an annual independent audit would ensure fiscal accountability.

Multiple Chamber members made comments in support of Measure M, stating that the benefits to the community would be worth the cost. Before the Chamber voted, Riehle said he supported the measure: "It's a solid answer to address problems we have now and prevent them from getting worse."

With seven yes votes and two abstentions, the Citrus Heights Chamber of Commerce voted to support Measure M. ★

Remembering Dale Blackwell

Aba Daba Rentals Facilitated Many Community Events



Victoria Blackwell receives a County of Sacramento Proclamation from Supervisor Sue Frost to honor and remember her husband, Dale, for all his service to the community. Photo by Elise Spleiss

By Elise Spleiss

CITRUS HEIGHTS, CA (MPG) - On Wednesday, September 2, 2020 a group of family, friends and Aba Daba Rentals employees gathered in Sacramento to remember and honor Dale Blackwell, co-owner of Aba Daba Rentals, for his many years of service to his community and the county of Sacramento.

Blackwell was 65 when he passed away on April 15, 2020 from complications following an accident where he sustained severe traumatic brain injuries.

His sudden death was a shock not only to his loved ones, friends, and employees, but to the entire equipment rental community where he had been active for over 20 years. Dale and his brother, Bob, became second generation owners of the business in 2000 with locations in Citrus and Sacramento.

Sacramento County Supervisor Sue Frost presented a County of Sacramento Proclamation to Dale's wife, Vicky, on behalf of the Board of Supervisors and the people of Sacramento County to honor and remember Dale for all he has done for his community through his business.

Working with schools, places of worship, veterans' events, scouting and sports, Blackwell, his family and employees have helped with needed repairs, fundraising and many other services as needed through the decades, to improve the quality of life in their communities.

Blackwell and his family business have been a mainstay in Sacramento County for over 50 years. The Sacramento location, on just under an acre of land is always bustling



Dale Blackwell, co-owner of Aba Daba Rentals, with his wife Vicky. Photo provided by Victoria Blackwell

with activity. Frost described Aba Daba as having always been the 'go to' place for rentals when you're having an event of any kind."

Always aware of the competition, growth and changes in the industry, through the years Dale and his brother, Bob, have acquired machines to rent including heavy equipment, industrial, landscaping, trailers of all sizes, to smaller gardening machines. They also are proud to provide full wedding services to their customers.

Looking beyond his own business, Dale was active in governing boards, regional and statewide, actively working to protect the standards of the industry and ensure the success of his fellow rental business owners.

In death, as in life, Dale, with his sudden passing continues to remind all of how precious life and family is. The last line in the County proclamation summarizes much of how Dale will be remembered:

"Dale Blackwell was a passionate Oakland Raiders fan, loved to fish and travel and loved being with his grandchildren and family and was known for his infectious laugh, amazing advice and his kind and generous spirit."

Frost added, "It is bittersweet to gather here to pay tribute to Dale and his wife and family for all they have given back to Citrus Heights (and the greater community.)"

Why the name Aba Daba? In 1971, when looking for a name for a newly merged business, Dale's father and his new business partner held a naming contest. Aba Daba won, being at the top of the phone book, easy to remember and not repeating any letters. Aba Daba, (from the song, Aba Daba Honeymoon), like Dale Blackwell won't be soon forgotten.

Aba Daba Rental locations are at 4351 Auburn B, Citrus Heights, and 7448 Auburn, in Sacramento. ★

County Recommended Budget Released and Hearings Held

By Kim Nava, Sacramento County

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

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

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

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

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

COVID-19; \$57.7 million in salary and benefit costs as agreed to in various labor agreements.

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

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

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

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

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

Citrus Heights & Republic Services

PHOTO CONTEST

Show us how you give back to the Citrus Heights community!

Chance to be featured in the 2021 Citrus Heights Customer Service Guide Calendar provided by Republic Services

Free to Enter

Win Prizes

Email submissions to
Register@RepublicServices.com
by September 15 for a chance
to win!



Show us how you choose to make Citrus Heights a better place to live. Whether it is cleaning up litter, donating to local non-profits, volunteering, planting trees, shopping local, or helping those in need during COVID-19, we want to see!





Ask Toni

Are You Prepared for An Unexpected Accident or Illness?



Toni King

Hi Toni:

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

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

Steve:

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

Let's discuss what financial and legal documents

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

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

1. **Power of Attorney** for you and your spouse is the cornerstone of a financial management plan. It ensures that a person's wishes will be respected if there comes a time when he or she is unable to act. It is a written document whereby someone is appointed to manage that person's financial affairs in the event of illness or incapacity.
 2. **Medical Power of Attorney** (known as a Health Care Power of Attorney) gives someone you trust the legal authority to act on your behalf regarding health care decisions if you ever become incapacitated or unable to communicate.
 3. **Living Will** is a written statement that details the type of care you want (or do not want) if you become incapacitated. A living will bear no relation to the conventional will or living trust used to leave property at death; it is strictly a place to spell out your health care preferences or wishes.
- Long Term Care and Insurance Planning:**
1. **Long-Term Care plan options** for you and your spouse:
 - a. Traditional Long-Term Care: Many insurance companies have changed underwriting rules due to COVID-19. Search

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

- b. Hybrid Life and Annuity Policies: Many life/annuity insurance policies have a provision if you need long term care. Maybe a good option if past 65 with changes to long term care plan's underwriting due to COVID-19.
2. Life Insurance for you and your spouse: Term, Universal or Whole life as coverage if you are losing your life insurance from your employer benefits when you retire. Many only have life insurance with work and cannot qualify due to health issues when they retire and lose their company group life insurance plan. Additional life products outside of work may be a good option.

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

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

Legislature Ignores Fire Insurance Crisis



By Dan Walters
CAL Matters

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PG&E Kicks-Off National Preparedness Month for Wildfire Safety

By Paul Moreno,
Pacific Gas & Electric Co.

SAN FRANCISCO, CA (MPG) - September is National Preparedness Month, and Pacific Gas and Electric Company (PG&E) reminds its customers that being prepared for the unexpected, especially after the events of the last few weeks, has never been more important.

With peak wildfire season off to an early start and COVID-19 altering the dynamics of evacuations, having an emergency plan and reviewing it and sharing it with family and friends is essential. PG&E's online Safety Action Center is a great place to start. More than 1 million Californians have used the resources at this one-stop source. The website helps ensure that customers are prepared before an emergency, with links to sign up for wildfire safety alerts and printable emergency checklists. The Safety Action Center also includes a helpful video demonstration of how to manually open an electric garage door, should you experience a power outage during an evacuation.

"We are in the heart of wildfire season, in the midst of a pandemic, and in earthquake country. We don't need to be afraid, but we do need to be prepared," said Rod Robinson, PG&E's senior director of Emergency Preparedness & Response. "At PG&E, we plan for emergencies by regularly training, working closely with first responders, and tracking the weather

24/7/365. We encourage customers to also have a plan for emergencies and, above all else, stay safe."

HOW CUSTOMERS CAN PREPARE:

Build or restock your emergency kit with flashlights, fresh batteries, first aid supplies and cash. Keep face masks and hand sanitizer in your emergency kit; Identify backup charging methods for phones and keep hard copies of emergency numbers; Plan for medical needs like medications that require refrigeration or devices that need power; Keep in mind family members who are elderly, younger children and pets; Update your contact information online or by calling PG&E at 1-866-743-6589 during normal business hours so you can receive Public Safety Power Shutoff alerts; Learn more about wildfire risk and what to do before, during and after an emergency to keep your family safe at PG&E's Safety Action Center.

Pacific Gas and Electric Company, a subsidiary of PG&E Corporation (NYSE:PCG), is one of the largest combined natural gas and electric energy companies in the United States. Based in San Francisco, with more than 23,000 employees, the company delivers some of the nation's cleanest energy to nearly 16 million people in Northern and Central California. For more information, visit pge.com and pge.com/news. ★

Important Information for Those Participating in Zoom Meetings

San Juan Unified School District

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

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

Students do NOT need to sign up for a

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

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

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

LEGAL ADVERTISING

Citrus Heights Messenger Adjudicated For and By the County of Sacramento, Adjudication No. 34-2020-00273535-March 12, 2020

Legal Advertising Hotline 916-483-2299
Legal Advertising Fax 916-773-2999

7144 Fair Oaks Blvd #5, Carmichael, CA 95609

TRUSTEE SALE NOTICES

TS# 093891-CA APN: 229-0720-010-0000 WHEN RECORDED MAIL TO: Clear Recon Corp 4375 Jutland Drive San Diego, California 92117 Phone: 866-931-0036 NOTICE OF DEFAULT AND FORECLOSURE SALE WHEREAS, on 4/7/2005, a certain Mortgage Deed of Trust was executed by FRANCES FUQUA, TRUSTEE OF THE FRANCES FUQUA LIVING TRUST DATED JULY 27,1998 as trustor in favor of SEATTLE MORTGAGE COMPANY as beneficiary, and was recorded on 4/12/2005, in Book 20050412, Page 1675, in the Office of the Recorder of Sacramento County, California; and WHEREAS, the Mortgage Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family house; and WHEREAS, the beneficial interest in the Mortgage Deed of Trust is now owned by the Secretary, pursuant to an assignment dated 3/31/2017, recorded on 4/19/2017, book 20170419, page 0610, in the office of Sacramento County, California; and WHEREAS, a default has been made in the covenants and conditions of the Mortgage Deed of Trust in that the payment due upon the death of the borrower(s) was not made and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and WHEREAS, the entire amount delinquent as of 8/13/2020 is \$322,317.81; and WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage Deed of Trust to be immediately due and payable; NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, notice is hereby given that on 9/24/2020 at 1:30 PM local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder: Legal Description: ALL THAT CERTAIN REAL PROPERTY SITUATE IN THE CITY OF CITRUS HEIGHTS, COUNTY OF SACRAMENTO, STATE OF CALIFORNIA, DESCRIBED AS FOLLOWS: LOT 316,

AS SHOWN ON THE MAP ENTITLED, "CROSSWOODS UNIT NO. 7", RECORDED JUNE 8, 1977, IN BOOK 112 OF MAPS, PAGE 17. Commonly known as: 6756 BERTRAN CT, CITRUS HEIGHTS, CA 95621 The sale will be held at: OUTSIDE THE EAST MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH ST., SACRAMENTO, CA 95814 Per the Secretary of Housing and Urban Development, the estimated opening bid will be \$326,624.95. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale. When making their bids, the winning bidders with the exception of the Secretary must submit a deposit totaling ten percent (10%) of the Secretary's estimated bid amount in the form of a certified check or cashier's check made payable to the undersigned Foreclosure Commissioner. Ten percent of the estimated bid amount for this sale is \$32,662.50. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$32,662.50 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them. The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15 day increments for a fee of: \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due. If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary,

the high bidder may be required to forfeit the cash deposit or, at the election of the Foreclosure Commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder. There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire of purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant. The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed. The amount that must be paid if the Mortgage Deed of Trust is to be reinstated prior to the scheduled sale is based on the nature of the breach, this loan is not subject to reinstatement. A total payoff is required to cancel the foreclosure sale or the breach must be otherwise cured. A description of the default is as follows: FAILURE TO PAY THE PRINCIPAL BALANCE AND ANY OUTSTANDING FEES, COSTS, AND INTEREST WHICH BECAME ALL DUE AND PAYABLE BASED UPON THE DEATH OF ALL MORTGAGORS. Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below. Date: August 13, 2020 CLEAR RECON CORP Foreclosure Commissioner Hamsa Uchi Title: Foreclosure Supervisor 4375 Jutland Drive San Diego, California 92117 Phone: (858) 750-7600 Fax No: (858) 412-2705 STOX#093891 9-11-20

VA Marks Suicide Prevention Month with "Be There" Campaign

By Will Martin,
VA Northern California Health
Care System

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

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

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

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

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

For more information and resources visit BeThereForVeterans.com.

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

A Revealing Week Regarding Business and Measure M!



Commentary
by W. Bruce Lee

The week of August 31 was a revealing week on how business feels about Measure M – the one percent sales tax proposed by the City of Citrus Heights on the November 2020 ballot! The new tax can legally be used for any purpose and has no end date ... so it’s in essence a forever tax!

The biggest news is that Kathilynn Carpenter, Executive Director, of the 310 businesses of the Sunrise Marketplace did a surprise survey of its members regarding the new proposed tax. According to her summary email:

“(A)lthough we generally steer clear of campaigns we thought it would be interesting to see if our businesses had any opinion regarding the proposed (tax) increase. Please note we did NOT send out any opposition information, just the City Council’s presentation.” (emphasis added)

She received a very respectable reply rate of over 16.1 percent, which was much higher than the city’s survey rate of 0.45 percent (404 surveys out of 89,000 people) when the city announced how much everyone would love this new tax increase.

Of the Sunrise Marketplace survey, a huge 54% opposed the new tax with scathing comments attached, compared to 36% in favor with lukewarm comments, such as, “1% won’t kill us. Being out of work as a hairstylist is what is killing me.” Or, “If it’s to help the schools, I’m for it, but I don’t want the taxes raised.” (Note – Measure M does not support the schools.)

The 54% opposing wrote much harsher and four to five times more comments! “In a

struggling climate it just adds insults to injury. The backers should be ashamed to put this out at this time!” Or, “We don’t need any other reasons (for) our customers to go to Folsom or Roseville for their shopping needs.” Or, “The request to increase sales tax a whole 1% in this area is outrageous, especially during this unprecedented times. This is going to hurt people” Other comments were more colorful. And, that’s without opposition material.

And, with this tone of outrage, nobody should be surprised that local Citrus Heights businesses signed the petitions to oppose Measure M by the dozens this week, and the types of businesses covered all segments. A small sampling includes Chase Cleaners, Easter’s Catholic Books, Roundtable Pizza, VanMaren Barber, Rosa’s Restaurant, Grocery Outlet, Pastor Auto Care, Valero Gas, Healthy Beauty, Black Bear Diner, Smashburger, and the list goes on!

So, I think we are getting a good idea that local business is not very happy with the idea of raising the sales tax for any reason ... especially if there is no guaranteed purpose for the tax and it lasts forever – particularly during a pandemic and business is struggling to survive!

But, the local Chamber of Commerce missed the point. After the Marketplace poll was released, the Chamber voted to favor Measure M. You see, the Chamber never bothered to ask its own members how they felt about this tax increase before voting. Plus, the Chamber forum, billed as fair hearing of all points of view, was tainted. Oh, and by the way, the City gives thousands of dollars to the Chamber annually.

Ten days prior to debate the Chamber announced the place, date, format, and **who of the opposition would be allowed to speak** (non-residents could not participate). The coalition of opposition (including the Sacramento Taxpayers Association; Ted Gaines, Board of Equalization; County Supervisor Sue Frost; social welfare

groups; Councilmember Bret Daniels; Planning Commissioner Tim Schaefer; and others) asked to discuss the format, the date, and who our opposition speakers would be? The Chamber replied, “No changes allowed.”

It’s incorrect that the opposition boycotted the debate; we just couldn’t manage the Chamber’s arbitrary guidelines. Bret Daniels was working that evening, and I (a nonresident) was not allowed to speak, even though the City and County Registrar of Voters accepted me as an approved signer on the ballot arguments.

As planned, I arrived at the Chamber Forum about 6pm to drop off a written opposition statement (since I could not speak) before the 6:30pm Forum was to begin on August 31. Tim Schaefer accompanied me. I was clearly advised by Diane Riehle (Executive Director for the Chamber and wife of Ray Riehle, debate organizer) that I was not welcome and should leave. In addition, they told Tim Schaefer that he could not speak on behalf of the opposition, since he had not notified Mr. Riehle at least six hours in advance. So, with two of the three opposition chairs literally empty, Tim and I left. The third opposition chair had been filled by Mr. Riehle when he found Mr. David Warren to speak against Measure M. I’m sure Mr. Warren did a good job, but as he said, he was speaking just for himself and not for the organized opposition.

The whole thing seemed odd and unnecessarily arbitrary ... particularly to tell the opposition who their speakers could or could not be. **Then, guess what was discovered two days later?** The Treasurer for the “Yes on M” political action committee (PAC) is Diane Riehle, the Executive Director for the Chamber and wife of Ray, the moderator. And, she filed the PAC organizing statement on August 10th ... three days before the City Council even gave final approval to this crazy tax on August 13th. I will let you read the “tea leaves” on that one! www.VoteNoOnM.org ★

Newsom’s Plan Imposes Risk-Based Restrictions

Continued from page 1

to their operations as disease transmission decreases; and (5) A new process for tightening back up again quickly when conditions worsen.

Based on recent data, each county will fall into one of four colored tiers – Purple (Widespread), Red (Substantial), Orange (Moderate) and Yellow (Minimal) – based on how prevalent COVID-19 is in each county and the extent of community spread. That color will indicate how sectors can operate.

For example, in the Purple (Widespread) tier where the disease is widespread, restaurants can only operate outdoors. But once a county has achieved a lower level of disease transmission and moved into the Red (Substantial) tier, restaurants can operate with 25 percent capacity indoors or 100 patrons, whichever is fewer.

It relies on two leading health metrics: number of cases per 100,000 residents and percentage of COVID-19 tests that come back positive. In addition, counties will also be required to show they are targeting resources and making the greatest efforts to prevent and fight COVID in communities and with individuals with the highest risk, and demonstrate improvements in outcomes.

Counties must remain in every tier but purple for a minimum of 21 days before being eligible to move into the next tier. Each Tuesday, California will update each county’s data for the previous week and make corresponding changes to tiers. In order to move into a less restrictive tier, a county must meet that tier’s criteria for two straight weeks.

Conversely, counties that fail to meet the metrics for their current tier for two

consecutive weeks must move to the next most restrictive tier. The plan also includes an “emergency brake” where the state can intervene more immediately for concerning factors like hospitalizations.

Purple (Widespread) is substituted for the previous County Data Monitoring List (which has equivalent criteria to Purple). Schools in the (Purple) Widespread tier aren’t permitted to reopen for in-person instruction, unless they receive a waiver from their local health department for TK-6 grades. Schools can reopen for in-person instruction once their county has been in the Red (Substantial) tier for at least two weeks.

The plan also emphasizes that no matter what restrictions the state puts in place, COVID-19 will get the upper hand if Californians don’t adapt their behaviors for the duration of the pandemic.

That means, until an effective vaccine is distributed, Californians must wear a mask every time they’re with people outside their household. Residents must take activities outside and maintain distance even with loved ones who do not live with them. Californians must realize that the safest place to be is still at home. And the elderly and those with medical conditions should still stay away from others as much as possible.

The Governor also announced new PSAs highlighting the dangers of social gatherings during the pandemic and partnerships with Yelp, Facebook, Google and OpenTable, which will now encourage businesses to share COVID-19 safety precautions through new features so that customers can make informed decisions to protect their health and safety.

To learn more, visit covid19.ca.gov. ★

Low to No Cost Health Services

SJUSD

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

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

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


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

- Immunization card or print out;
- Health insurance card or Child’s Social;
- Security Number

Parents/Guardians must be present with the child and have valid I.D. ★

ELECT PAM TOBIN

For San Juan Water District



Leadership, Experience and a Strong Voice for San Juan Water District

As a trusted, well respected, and principled leader in the water industry, Pam Tobin understands the complexity of regional water management, sound fiscal planning, and has diligently served the community for many years.


Endorsed by:

Ted Costa, President/Director, San Juan Water District
Ron Greenwood, Director, Carmichael Water District
Robert Dugan, Chair/Director PCWA Water District

Visit our website to learn more about our campaign!

916-275-0875

www.pamtobin.com
electpam@pamtobin.com



Doing Nothing Is Harder Than I Thought

By Rev. James L. Snyder

After being so long in a lockdown situation, the Gracious Mistress of the Parsonage planned a short vacation time for us. It took her quite a while to put all of the pieces together, but she succeeded as always.

As I was preparing for this little adventure, my wife looked at me and said, “What are you putting in that bag?”

“This is a very important time for us to do nothing. And I will make sure that we will do absolutely nothing on this little vacation together.”

This was rather new for me. Although sometimes I do not do very much, I have never gotten to the point where I am actually doing nothing. I am not sure what that feels like.

“You don’t need to worry about this.” My wife said as she saw me scowling. “I will handle this and help you to do nothing while we are away. When we’re done, you’ll thank me.”

We got to our motel, I checked in, and we settled into our room.

I sat down on a chair in the corner, looked at my wife and cheerfully said, “Well, Honey, what do we do now?”

“We’ll take a little rest

here,” she said, “and then we will go out for dinner.”

“Okay,” I said, trying to hold back a chuckle, “but isn’t that doing something?”

We went out for dinner just up the street from our motel and enjoyed ourselves tremendously.

When the check came, I looked at my wife and said, “This sure is fun doing nothing.”

As we drove around the block to go back to our motel, we passed a thrift store. I looked at my wife, pointed to the thrift store, and said, “Hey, look at that! You want to go into the thrift store?”

Before I could park the car, she was out the door and going into this thrift store. I cherished the moment because it is a rare moment when I get one on her.

When she came out of the thrift store, she had several bags of whatever. I opened the door for her and said rather cheerfully, “How much did that doing nothing cost you?”

“So,” I said as dramatically as possible, “your doing nothing is different from my doing nothing.”

“I’m sorry,” she said very sorrowfully, “I made a mistake, so I will allow you to do one thing. What

do you want to do?”

I must admit this caught me off guard. I thought for a moment that I was in control of the situation, and then it backfired on me. I tried to think of one thing to do, and my brain just was not working.

The more I thought about it, the less I knew what I could do. I do not go shopping, so that was out. All of my projects were back home, so that was out of the picture. I could think of nothing to do.

“I can’t think of nothing,” I said to my wife.

“That’s great. Now you’re doing nothing.”

While I was thinking of nothing, I was reminded of Scripture, “And as ye would that men should do to you, do ye also to them likewise” (Luke 6:31).

Nothing is not that special but sometimes the right something can be real special.

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. ★



By Pastor Ray Dare

If I were to ask you, “What is the key to guidance, the key to answered prayer, the key to miracles, the key to God working in your life?” What would you say? You would probably say “Faith”. Faith is the key that unlocks the door to God’s power in your life.

But today I want to talk about something deeper than faith. In fact, it’s the foundation of faith, the root source of faith. When you need faith to overcome a problem, faith that gives confidence, peace, power, and hope in a hopeless situation. How do you get that kind of faith?

The key to more faith is more of God’s word. It’s hearing God’s word, the voice of God. Romans 10:17 tells us where faith comes from, “Consequently faith comes from hearing the message and the message is heard through the word of Christ.” It says you get faith by reading, by listening to the word of God. The

Pastor Ray's Encouraging Words

God’s Voice Produces Power in Your Life

more of God’s word you have in you, the more faith you’re going to have.

It’s a specific kind of word from God that builds faith. In the Greek, it’s called “Rhema”. Rhema is heard with spiritual ears. That’s why Jesus said, “He who has ears, let him hear.” Matt. 13:9. Jesus was talking about spiritual ears. Not everyone is trained to do this. That’s why Paul said, “But the man who isn’t a Christian can’t understand and can’t accept these thoughts from God, which the Holy Spirit teaches us. They sound foolish to him because only those who have the Holy Spirit within them can understand what the Holy Spirit means. Others just can’t take it in.” 1 Cor. 2:14 (LB)

A Rhema is when God speaks to you personally. It’s a specific word, promise, verse for a specific time or problem. In fact, the word Rhema literally means: “The utterance of God”. And the faith that moves mountains in your life comes through Rhema that you receive from God. When God

speaks to you personally. That’s what the Psalmist was talking about in Ps. 29:11, “The voice of the Lord is powerful; the voice of the Lord is full of majesty. The voice of the Lord splits the mighty cedars... The voice of the Lord strikes with lightning bolts. The voice of the Lord makes the desert quake... The Lord rules over the floodwaters... The Lord gives his people strength. The Lord blesses them with peace.” The point is when God speaks to you it is powerful!

Rhema is the key to answered prayer in your life. This is why Jesus said in John 15:7, “If you continue to abide in My word (RHEMA), then you can ask for whatever you want and then it will be yours.”

In my next article I’ll talk about how to cultivate Rhema, words from God in your life and heart. Until then, when you read God’s word, pray, “God speak to my heart today through your word.”

And He will!
Pastor Ray
New Beginnings Church
www.NBC4u.org ★



By Marlys Johnsen Norris, Christian Author

Surprised to learn that there are two kinds of wisdom? One is from God and the other from his advisory Satan. One builds character and gives life. The other lies, deceives and destroys character and life. How can you tell the difference? Here is a clear explanation right out of the Bible.

God’s Holy Word states the following:

“This wisdom does not ascend from above, but is earthly, sensual, and demonic. For where envy and self seeking exist, confusion and envy evil things are there.” (James 3:15, 16 R^{KJV})

This wisdom often forms a sense of “self-righteousness” because it is based on untruths not on the values set on God. These people will never accept the death and shed blood of God’s Son or submit to accepting Jesus Christ as their Savior and Lord of their

WISDOM From Above!

life because they listen to demonic forces and the lies of Satan.

“If any of you lacks wisdom let him ask of God who gives all liberally and without reproach and it will be given him. But let him ask in faith without doubting for he who doubts is like a wave of the sea driven and tossed by the wind.” (James 1:5)

Any amount of unbelief will hinder every prayer. Seek true wisdom that comes from God. “But the (TRUE) wisdom that is from (GOD) above is first pure, then peaceable, gentle, willing to yield, full of mercy and good fruits, without partiality and without hypocrisy. Now the fruit of (GODLY) righteousness is sown in peace by those who make peace.” (James 3: 17, 18 R^{KJV})

This is a guideline for every decision one might make throughout our lifetime. It provides a “way of life” that blesses. Using God’s guideline to the words we hear from others will help us discern

true wisdom as well. It is important to teach our children the difference helping them to avoid pitfalls the enemy will throw in their path. Teaching them about true wisdom will bless their lives to be full, happy and beautiful.

Hasn’t our lives all passed by people who seem incapable of making wise decisions? Until they understand this basic principle they will continue on the path of destruction that will take them absolutely nowhere. If they apply this teaching God will enter in and help them. He loves them too. They just have never known His love and when they use this truth, He will be there for them. Blessings of a New Life a believer is living only comes from God who provides for/to those who listen and do! Christ cares!

Marlys Johnsen Norris
Author of 7 Books,
Teacher
Stephen’s Minister
Marlysjn@gmail.com
PO Box 114,
Orangevale, Ca 95662 ★

YOU'RE INVITED!

Sundays 10:00a.m.

A Purpose Driven Church

"We do Church Differently"

www.nbc4u.org | (916) 992-1997

New Beginnings CHURCH

5510 Diablo Drive
Sacramento, CA

Be a part of something important

Help deliver the news to your neighborhood

We are looking for people who want to deliver newspapers in their neighborhoods.

Provide great customer service to our readers every Friday.

Earn money to help pay those monthly bills.

Must have a valid California drivers license and current auto insurance. Previous newspaper delivery experience a plus but not required. Call us today at 916-773-1111

GRACE BAPTIST CHURCH

Come and Experience God's Amazing Grace

Come grow with us at Grace Baptist Church where the Old Time Gospel Message is still preached and God-Honoring music is still sung. Grace Baptist still stands on the Principles, Doctrines and Separation, found and taught in The Bible.

SERVICE SCHEDULES

Sunday Schools (All Ages).... 9:45 am

Sunday Worship..... 11:00 am

Sunday Evening..... 6:00 pm

Wednesday Evening..... 7:00 pm

6724 Palm Avenue, Fair Oaks, CA 95628

(Located one block South of Madison; just East of Dewey)

PASTOR CHARLES CARTER

CALL FOR MORE INFORMATION (916) 967-3915 WWW.GBCFAIROAKS.NET

Publisher,
Paul V. Scholl

Citrus Heights Messenger is a member of Messenger Publishing Group

To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to: Publisher@mpg8.com.

Be sure to place in the subject field "Attention to Publisher". If you do not have email access, please call us at (916) 773-1111.

Citrus Heights Messenger

Serving Citrus Heights and Sacramento County Since 2006

It is the intent of the Citrus Heights Messenger to strive for an objective point of view in the reporting of news and events. It is understood that the opinions expressed on these pages are those of the authors and cartoonists and are not necessarily the opinions of the publisher or our contributors.

The Citrus Heights Messenger is not responsible for unsolicited materials. The entire contents of the Citrus Heights Messenger are copyrighted. Ownership of all advertising created and/or composed by the Citrus Heights Messenger is with the publishing company and written permission to reproduce the same must be obtained from the publisher.

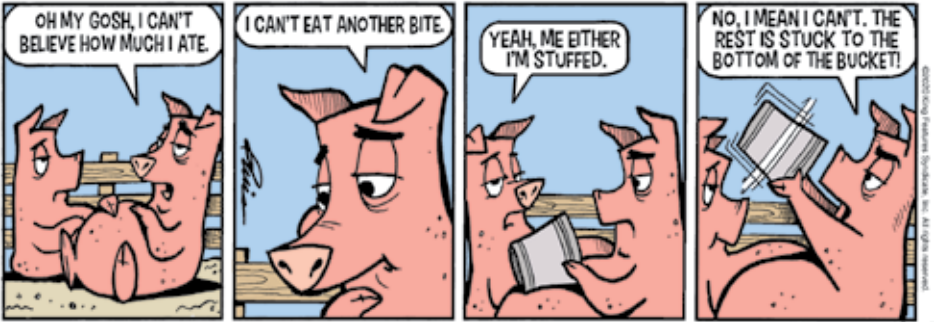
Subscriptions should be mailed to:
Citrus Heights Messenger,
7405 Greenback Lane, #129, Citrus Heights, CA 95610

Subscription rate is \$42 per year in Citrus Heights. Citrus Heights Messenger is published weekly. Call (916) 773-1111 for more information.

We are proud members of these newspaper associations.

WEEKLY COMICS

Amber Waves



by Dave T. Phipps

The Spats



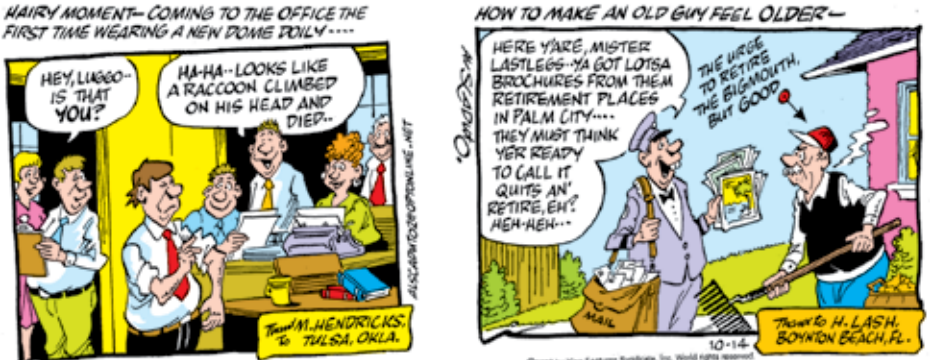
by Jeff Pickering

Out on a Limb



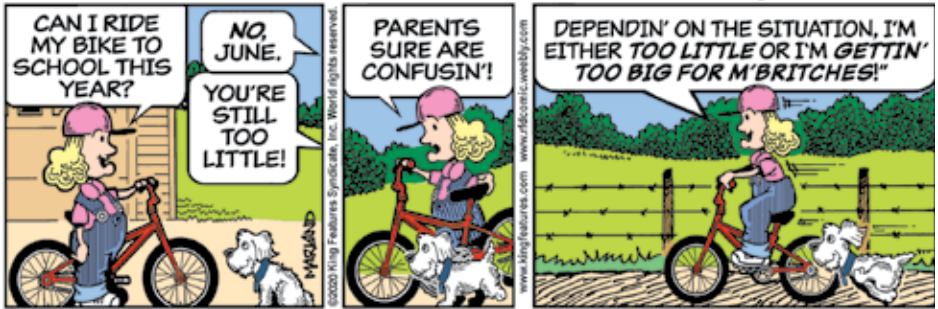
by Gary Kopervas

THEY'LL DO IT EVERY TIME



BY AL SCADUTO

R.F.D.



by Mike Marland



GRIN & BEAR IT

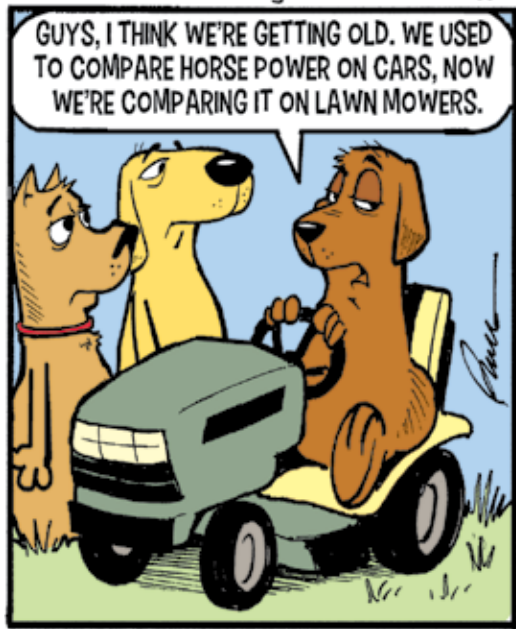


LAFF-A-DAY



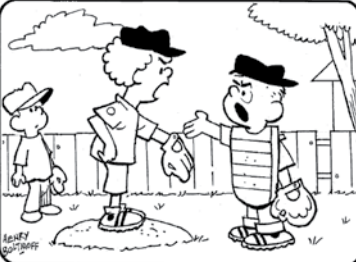
Just Like Cats & Dogs

by Dave T. Phipps



HOCUS-FOCUS

BY HENRY BOLTINOFF

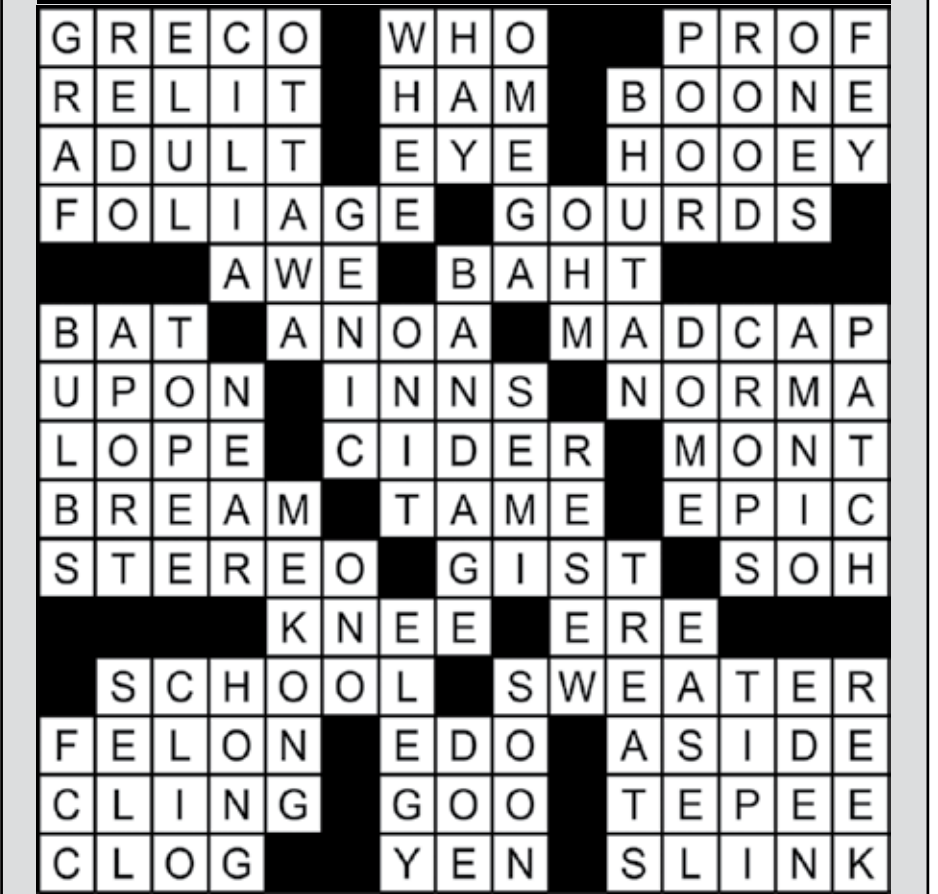


Find at least six differences in details between panels.

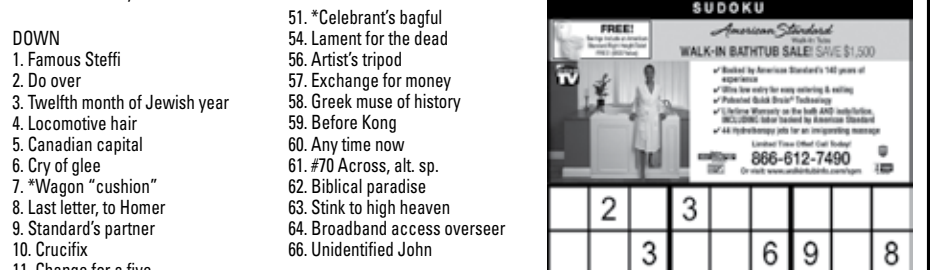
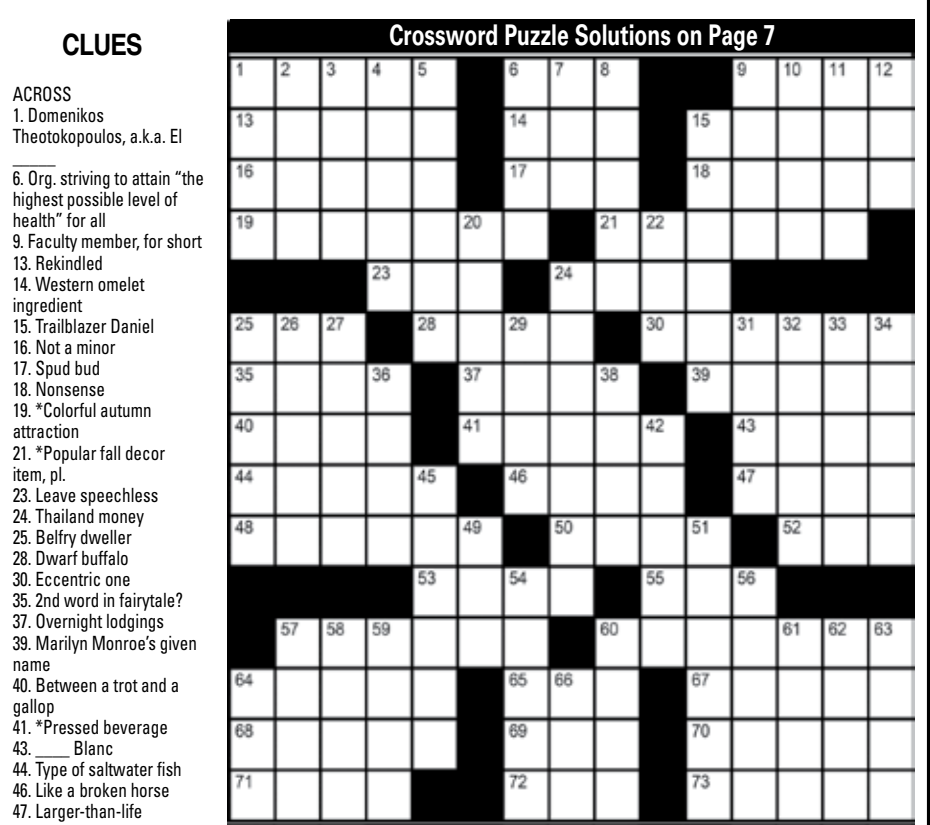


Differences: 1. Baseball has been added. 2. Building is gone. 3. Catcher's shoes are different. 4. Fence has been repaired. 5. Pitcher's pants are longer. 6. Boy's hat is different.

Crossword Puzzle on Page 7



STATEPOINT CROSSWORD • FALL FUN



Classified Advertising

Sell Your Stuff! Reach 1000's of Readers Every Week!

MPG

916-773-1111

Sudoku Puzzle on Page 7

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

LEGAL ADS FOR SACRAMENTO COUNTY?

We Can Do That!

Call to place your legal advertising 916-773-1111

All Legal Ads Published by Messenger Publishing MPG

Sudoku Solutions on Page 7

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

Solutions on Page 7

BUSINESS DIRECTORY

LANDSCAPE SERVICES

SLS

Superior Landscape Services
Landscaping and Maintenance

Insured
Lic#794551

• Sprinkler Repair/Install • Pruning

• Mowing/Trimming • Fertilizing

(916) 728-5812 • Cell (916) 761-0999

Dave Cochran Owner • dave_SLS@surewest.net

MPG

IF YOU'RE READING THIS
SO ARE YOUR CUSTOMERS
Advertise Your Business Here
CALL 916-773-1111

DRUG AND ALCOHOL REHABILITATION

CLEAN & SOBER
LIVING
CSTL, Inc.

HELPING PEOPLE AND THE COMMUNITY WITH
THE ALCOHOL AND DRUG PROBLEM!
18 YEARS IN BUSINESS!

DETOX (916) 965-3386 SOBER LIVING (916) 961-2691

BEAUTY CONSULTANT

Natalie Miller
Independent Beauty Consultant

MARY KAY.

millernatalie29@yahoo.com
www.marykay.com/nmiller9625
916.621.0833

Contact me for a Complimentary Facial

LET'S FACE IT!

Some jobs are just too big to do-it-yourself!
Whatever it is that you need done
Call A Professional.
Check out the advertisers on this page. They are waiting to hear from you!

LET US SAVE YOU TIME & MONEY

REACH 75+ MILLION READERS WITH ONE ORDER, ONE BILL!

Community Classified
25 words/245+ papers

Daily Classified
25 words/41 papers/7 days

CLASSIFIED COMBO
25 words/282+ papers

DISPLAY - Community Newspapers
140+ papers

Sizes: 2x2; 2x4; 2x5; 2x6

1x \$650 Statewide
\$435 North/\$485 South

7 days \$995
\$650 North/\$650 South

8 days \$1270
Statewide

1x \$1,600 2x2 Statewide;
\$1,240 2x2 No.; \$1,240 2x2 So.

CALIFORNIA NEWSPAPERS DELIVER!
More info: Call (916) 288-6011; email cecelia@cnpa.com

We'd love to help your business connect with our readers.
Call 916 773-1111

GOT LOCAL NEWS?

Call 916 773-1111

MPG

Messenger Publishing Group

Land For Sale

39 ACRE SELF SUFFICIENCY HOMESTEAD - \$182 MONTH - Outstanding buy on quiet - secluded off grid northern Arizona homestead at cool clear 5,800' elev. Entirely useable grassy meadowland with sweeping views of surrounding red rock ridges. Situated within a secluded valley location surrounded by thousands of acres of uninhabited wilderness. Bordered by 1,280 acres of uninhabited State Trust land. Free well water access, rich loam garden soil, and ideal year round climate. No urban noise and dark sky nights. Zoned for livestock. Camping and RV use ok. Maintained road access. On special at \$19,900, \$1,990 dn. with no qualifying seller financing. Free brochure with similar property descriptions, photos/terrain maps/ weather data/ nearby pioneer town info. 1st United Realty 1-800-966-6690. (Cal-SCAN)

Local Classified

Announcement

Water Damage to Your Home? Call for a quote for professional cleanup & maintain the value of your home! Set an appt today! Call 855-401-7069 (Cal-SCAN)

Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trusted by Authors Since 1920 Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production, Promotion and Distribution. Call for Your Free Author's Guide 1-877-538-9554 or visit http://dorranceinfo.com/Call (Cal-SCAN)

ENJOY 100% guaranteed, delivered-to-the-door Omaha Steaks! Get 4 FREE Burgers. Order The Griller's Bundle - ONLY \$79.99. 1-877-882-4248 Use Code 63281PAM or www.OmahaSteaks.com/family06 (Cal-SCAN)

VICTIMS OF sexual abuse by Catholic clergy have rights. Free, confidential consultation: 800-444-9112. Matthews Law Firm, PLLC, 250 Vallobrosa Ave, Suite 266, Chico, CA 95926 (Cal-SCAN)

Autos Wanted

DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE BLIND. FREE 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care of. Call 1-844-491-2884 (Cal-SCAN)

DONATE YOUR CAR, BOAT OR RV to receive a major tax deduction. Help homeless pets. Local, IRS Recognized. Top Value Guaranteed. Free Estimate and Pickup. LAPETSAIVE.ORG 1-833-772-2632 (Cal-SCAN)

Cable/Satellite TV

DIRECTV - Switch and Save! \$39.99/month. Select All-Included Package. 155 Channels. 1000s of Shows/Movies On Demand. FREE Genie HD DVR Upgrade. Premium movie channels, FREE for 3 mos! Call 1-888-641-5762. (Cal-SCAN)

COMPUTER SERVICES

Zinsky's

PC Configurations

Custom Desktop Computer Configurations

• PC Repair • Home Wireless Networking

• Installations • Virus & Spyware Eradication

Alan Zinsky

Phone: 916-622-2269

Zconfig@zbcglobal.net

Bus. Lic. # 305312 • S.E.A.R. Reg. #84416

www.zinskyspcrepair.com

For Rent

Property is under construction and will soon have 1,2,3, & 4 bedroom units for rent!

The Housing Authority of the County of Butte is currently accepting applications for its Farm Labor Housing property in Gridley, CA. We have 2 Bd. units available at this time. Rental assistance is available and provided by USDA Rural Development for those that meet USDA Rural Development guidelines. For more information contact our office at (530) 895-4474 or TDD 1-800-735-2929.

"The Housing Authority of the County of Butte is an Equal Opportunity Employer and Housing Provider"

Fitness/Yoga

Your Fitness Genie

Age Well In Place

Avoid Assisted Living

*Keep Strength and Mobility

Be Active, Call Today!

Jenn@YourFitnessGenie.com

(916)768-8767

Financial Services

Over \$10K in Debt? Be debt free in 24 to 48 months. No up-front fees to enroll. A+ BBB rated. Call National Debt Relief 1-888-508-6305. (Cal-SCAN)

Struggling With Your Private Student Loan Payment? New relief programs can reduce your payments. Learn your options. Good credit not necessary. Call the Helpline 866-305-5862 (Mon-Fri 9am-5pm Eastern) (Cal-SCAN)

Handyman

A Quality Home Maintenance

Hauling Gutters Cleaned Yardwork

One Time Lawn Mowing

You Name It!

Scott Lehman

Gutter Dog

(916) 613-8359

Health & Medical

Attention: Oxygen Users! Gain freedom with a Portable Oxygen Concentrator! No more heavy tanks and refills! Guaranteed Lowest Prices! Call the Oxygen Concentrator Store: 1-844-653-7402 (Cal-SCAN)

Stay in your home longer with an American Standard Walk-In Bath. Receive up to \$1,500 off, including a free toilet, and a lifetime warranty on the tub and installation! Call us at 1-844-252-0740 (Cal-SCAN)

ATTENTION: OXYGEN USERS! The NEW Inogen One G5, 1-6 flow settings. Designed for 24 hour oxygen use. Compact and Lightweight. Get a Free Info kit today: 1-844-359-3976 (Cal-SCAN)

HOME IMPROVEMENT - SOLAR

STOP PAYING HIGH electric bills! Solar is up to 10x cheaper than electric bills! Call Option One Solar Now! 1-833-613-5151 (Cal-SCAN)

FOR SALE

Tower Garden Holds 20 plants. Call 916 560-9030

Classified Advertising

916 773-1111

Insurance/Health

Lowest Prices on Health & Dental Insurance. We have the best rates from top companies! Call Now! 888-989-4807. (Cal-SCAN)

SAVE BIG on HOME INSURANCE! Compare 20 A-rated insurance companies. Get a quote within minutes. Average savings of \$444/year! Call 1-844-410-9609! (M-F 8am-8pm Central) (Cal-SCAN)

WE SUPPORT OUR MILITARY

Landscaping

CREATE YOUR PARADISE

Winter Yard Cleanups, Complete Landscape Design/Installation, Sprinkler System Installs/Repairs, All Types Concrete Work, Fence Installation, Retaining Walls-All Types, Drainage Systems-all types, Landscape Lighting, Residential/commercial American Landscape Design & Installation. Est 1987 American Construction & Property Maintenance Company

WE ACCEPT VISA & MASTER CARD

(916)612-0776

Lic#690968

LANDSCAPING

Summer clean up. One time yard clean up. Mow, weed, prune, haul, rock, bark, and gutters.

916 205-9310

916 688-9310

Classified Advertising

916-773-1111

Miscellaneous

ATTENTION DIABETICS! Save money on your diabetic supplies! Convenient home shipping for monitors, test strips, insulin pumps, catheters and more! To learn more, call now! 1-855-702-3408.

Attention: Oxygen Users! Gain freedom with a Portable Oxygen Concentrator! No more heavy tanks and refills! Guaranteed Lowest Prices! Call the Oxygen Concentrator Store: 1-844-653-7402 (Cal-SCAN)

Music Lessons

Guitar Lessons - Beginner to Advanced. \$10/half hour. \$15/hour. freddiebbalberr1@gmail.com. 530-263-6926 (MPG 12-31-20)

Painting / Roofing

PAINTING

BAE'S Painting Service

House & Apt Interior/Exterior

Flat Roof: Water Leak Repair

Cell: 916 291-6671

20 years of experience

Pen Pals

Single male seeks pen pals in Sutter/Butte counties. Interests: natural health, current events and gardening. Reply to Tim 6436 Villa Dr. Sacramento CA 95842.

Classified Advertising

916 773-1111

Pets/Animals

DOG RESCUE

Gary

(916) 334-2841

Please Adopt or Foster

Because so many really great dogs are dying for a good home...

ShelterMOU

@hotmail.com

Professional, Loving PET SITTING

*Established Reputation

*Kennel Free

*Lots of TLC

*Happy & Safe Environment

*Affordable Rate

Call Madeline

(916) 723-1608

Roofing

BERNARDINO ROOFING

Reroofs, Repairs, Maintenance, Dryrot, Gutters, Family Operated. BBB MEMBER!

FREE ESTIMATES

SENIOR DISCOUNTS

Lic.#817945, 35 Years Experience

916.920.0100

www.bernardinoroofting.com

School

AIRLINE CAREERS Start Here - Get trained as FAA certified Aviation Technician. Financial aid for qualified students. Job placement assistance. Call Aviation Institute of Maintenance 877-205-4138. (Cal-SCAN)

HALL RENTALS

VFW Post 6158

8990 Kruithof Way, Fair Oaks, CA

916-966-1663

vfw6158.org/rent-our-hall/

Call or come by

Classified Advertising

916 773-1111

Tree Service

BP TREE SERVICES LLC.

TREE & STUMP REMOVAL

TREE TRIMMING/ SHAPING

FREE ESTIMATE

10% OFF WITH THIS AD

Insured. Workman's comp. Arborist

916-722-6321

BPTreeServices.com

VISA / MASTER CARD

California Contractors Lic #1036031

The difference in winning and losing market share is how businesses use their advertising dollars. We deliver the largest consortium of trusted news publishers in California and beyond. For more info on multi-market solutions call Cecelia @ (916) 288-6011 or cecelia@cnpa.com

Work Wanted

I do garage and house organizing, cleaning, and de-cluttering. Pruning and weeding. I will juice fruit and vegetable juices in your home. Serving Sacramento, Sutter, and Butte counties. References, College grad, security and Health background. Tim, 916-370-0858. (MPG 12-31-20)

Real Estate

RETIRED COUPLE \$1 Mil for business purpose Real Estate loans. Credit unimportant. V.I.P. Trust Deed Company www.viploan.com Call 1-818-248-0000. Broker-principal DRE 01041073. No consumer loans. (Cal-SCAN)

RETIRED COUPLE

Has \$\$\$\$ to lend on California Real Estate*

V.I.P. TRUST DEED COMPANY

OVER 40 YEARS OF FAST FUNDING

Principal (818) 248-0000 Broker

WWW.VIPLAAN.COM *sufficient equity required - no consumer loans

CA Department of Real Estate License #01041073

Private Party loans generally have higher interest rates, points & fees than conventional loans

HEALTH & WEALTH

JOIN FOR FREE - NO KITS OR QUOTAS & FREE WEBSITE. CTFO (Changing The Future Outcome) has the best CBD oil available. Products for health, beauty, weight or hair loss and even for your pets. Check out these products: canderson.myctfo.com

Wanted

KC BUYS HOUSES - FASTEST CASH - Any Condition. Family owned & Operated . Same day offer! (951) 777-2518 WWW.KCBUYSHOUSES.COM (Cal-SCAN)

Need some cash! Sell us your unwanted gold, jewelry, watches & diamonds. Call GOLD GEEK 1-844-905-1684. BBB A Plus Rated. Request your 100 Percent FREE, no risk, no strings attached appraisal kit. Call today! (Cal-SCAN)

Freon Wanted: We pay CASH for cylinders and cans. R12 R500 R11 R113 R114. Convenient. Certified Professionals. Call 312-586-9371 or visit RefrigerantFinders.com

Wanted - AUTOS

WANTED! Old Porsche 356/911/912 for restoration by hobbyist 1948-1973 Only. Any condition, top \$ paid! PLEASE LEAVE MESSAGE 1-707-339-5994. Email: porsche restoration@yahoo.com (CalSCAN)

NOTICE TO READERS

California law requires that contractors taking jobs that total \$500 or more (labor and/or materials) be licensed by the Contractors State License Board. State law also requires that contractors include their license numbers on all advertising. Check your contractor's status at www.cslb.ca.gov or 800-321-CSLB (2752). Unlicensed persons taking jobs that total less than \$500 must state in their advertisements that they are not licensed by the Contractors State License Board.

DISCLAIMER

Be wary of out of area companies. Check with the local Better Business Bureau before you send any money for fees or services. Read and understand any contracts before you sign. Shop around for rates.

HELP WANTED

Many Positions are Available. Please no phone calls. Apply in person.

10971 Olson Dr. Rancho Cordova, CA 95670

NOW HIRING

ShoEi Foods is now hiring Join our TEAM Apply in person: 1900 Feather River Blvd. Olivehurst, CA Contact: 530-237-1295 E-mail: careers@shoeiusa.com

THE MONTERO'S ASSOCIATE DEPARTMENT OF HOME IMPROVEMENT PRO XTRA LIC/BONDED.

From custom shell, wood fencing, stone work, cement, painting, landscaping, tree service, pruning, etc. Call Hector 530-488-0311. 8-28-20

LEGAL ADS FOR SACRAMENTO COUNTY?

We Can Do That!

Call 916 483-2299

CALL 916 773-1111 TO ADVERTISE IN YOUR LOCAL HOMETOWN NEWSPAPER

CLERGY ABUSE

Victims of sexual abuse by Catholic clergy have rights.

While nothing can undo you or your loved one's pain of abuse, many states are giving victims a short time to recover compensation from their abusers and the institutions that enabled them.

Call today for your free, confidential consultation.

CLERGY ABUSE ATTORNEY HOTLINE

800-444-9112

ATTORNEY ADVERTISING

THE MATTHEWS LAW FIRM, PLLC, 250 VALLOBROSA AVE, SUITE 266 CHICO, CA 95926

Messenger Publishing Group

Call to Advertise Here 916 773-1111

Social Security Matters

Should We Get Married or Just Live Together?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: My question is about benefits and getting married. I am a retired man, 65-years-old, and collecting Social Security plus 2 pensions. My girlfriend will turn 62 in October of 2020 and plans to apply for Social Security benefits on her 62nd birthday. If we were to get married, would we be affected money wise? Or should we just live together? **Signed: Contemplating Marriage**

Dear Contemplating Marriage: Your own Social Security benefit will not be affected in any way if you get married, unless your potential new bride is a very high earner and her Social Security entitlement at her full retirement age (which is 66 years and 8 months) is more than twice the full benefit amount you were entitled to at your full retirement age (even though you claimed your SS earlier). In that case, you would become eligible for a spousal benefit from your new wife after you are



married for one year.

If, however, your potential bride is the lower earner and claims at 62 but is entitled to a Social Security benefit at her full retirement age (FRA) that is less than 50% of your FRA benefit amount, your new wife may be entitled to a “spousal boost” from you after you are married for a year. I cannot tell you the answer to those questions without knowing your respective benefit amounts at each of your full retirement ages.

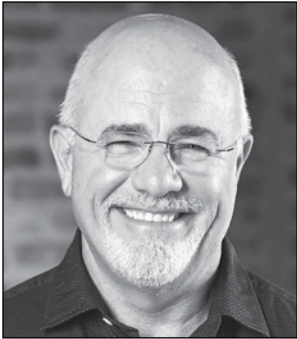
You may also wish to consider potential survivor benefits. If you are married and one spouse dies, the surviving spouse is entitled to 100% of the amount the deceased spouse was collecting at their death, if the surviving spouse has reached full retirement age (otherwise the survivor benefit is reduced for claiming it early). The surviving spouse gets the full benefit amount if that benefit is more than they are entitled to on their own.

In any case, neither of you would be eligible for a Social Security spousal benefit or survivor benefit from the other unless

you are married (you must be married for at least one year to get a spousal benefit and at least 9 months for a survivor benefit).

Note that so-called “common law” marriage isn’t recognized in most U.S. states, and Social Security goes by state law on that topic. The only states which currently recognize common law marriage are Colorado, Iowa, Kansas, Montana, New Hampshire, South Carolina, Texas, and Utah (and the District of Columbia). So, unless you were to live in one of those states, or in D.C., cohabitating would not be considered a “marriage” for the purposes of Social Security benefits, and no spousal or survivor benefits would be available to either of you.

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. ★



Simple Steps

Dear Dave,

With COVID-19 and all the resulting economic problems, do you have any advice for what a young person can do to prepare for the future?

– Kyle

Dear Kyle,

Regardless of the coronavirus or any economic situation that might arise, there are always a few smart, simple things people can do to protect themselves financially. The number one thing is to live on a written, monthly budget. When you give every dollar a name, and write it down on paper, you’re telling your money what to do, instead of scratching your head and wondering where it went.

Staying out of debt and saving as much money as possible are two other

Dave Ramsey Says

great ideas. Remember, your income is your biggest wealth building tool. If you’re saddled with a bunch of debt, your money goes to creditors – not into your pocket. Saving prepares you for the future and all the unexpected things, both good and bad, life will throw at you.

Even though you’re young, investing is a key component in creating a stable financial outlook for yourself. In your twenties, just \$100 a month invested properly in good growth stock mutual funds can make you a millionaire by the time you’re ready to retire.

Like I said, these are all simple things. But they’ll make a huge difference in your financial situation now and in the years to come!

–Dave

Pay That Thing Off!

Dear Dave,

My only debt right now is a car payment. I still owe \$12,000 on the vehicle, and currently I have \$25,000 in

savings. I’m in a very stable line of work, but my income can vary somewhat from month to month. Should I hang on to my savings, or pay off the car?

– Erik

Dear Erik,

Debt is a bad thing to have in your life, especially when your income can vary from paycheck to paycheck. You’re in good shape, except for the car note, though. It’s like a ball and chain around your neck.

You’d still have \$13,000 left if you paid off the car. And with the money you’d free up, you could rebuild your savings in no time. Pay off the car, dude!

–Dave

Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 16 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey. ★

LETTER TO THE EDITOR

It Is Time to Fix Potholes and Repair Our Roads in Citrus Heights

Any Citrus Heights driver knows that the aging streets we inherited from the County are failing.

An April 2020 pavement survey by the city confirmed that our road conditions are below industry standards. Dangerous potholes and cracks must be repaired immediately to improve road safety and protect motorists, cyclists, pedestrians and children.

Measure M will make the repairs our neglected roads desperately need. By fixing and maintaining local roads, Measure M will improve our quality of life, raise our property values, improve public safety, and reduce roadway pollution in Citrus Heights. Supervisor Frost addressed this in her 2018 Sentinel article guest opinion, “Here’s why our roads are in horrible condition.” Simply put, the necessary funding is not available and has so far been

earmarked for other projects.

Guest Opinion: here's why our roads are in horrible condition.

Passing Measure M will improve the safety of all residents by adding sidewalks, bike lanes to our roads where possible, and repairing roads in Citrus Heights city. Measure M will also allow Citrus Heights to compete for state matching funds that can double the number of improvements we can make to our crumbling streets!

Whether you are a driver, a biker, a walker or a transit rider, Measure M will improve your quality of life and make Citrus Heights safer.

Vote YES on Measure M!

Michael Patten
Citrus Heights resident

Thank A Veteran Today

Crime Reports

Citrus Heights Police Report

September 1st
September 6th



09/01/2020 • Time: 7:00 AM • IR Number: 12007267

Crime: **10851(A) VC: Vehicle Theft**

Location Type: Street/Highway • Public Address: 65xx Mauana Wy

Agency: Citrus Heights Police Department

09/01/2020 • Time: 9:08 PM • IR Number: 12007400

Crime: **487(a) PC: Grnd Thft:prop/Etc \$950+**

Location Type: House (Includes Driveway) • Public Address: 71xx Carana Wy

Agency: Citrus Heights Police Department

09/03/2020 • Time: 1:13 AM • IR Number: 12007277

Crime: **466 PC: Possess Burglary Tools**

Location Type: Bank/Credit Union • Public Address: San Juan Av/Greenback Ln

Agency: Citrus Heights Police Department

09/03/2020 • Time: 12:30 PM • IR Number: 12007298

Crime: **10851(A) VC: Vehicle Theft**

Location Type: Parking Lot • Public Address: 71xx Auburn

Agency: Citrus Heights Police Department

09/04/2020 • Time: 1:48 PM • IR Number: 12007326

Crime: **10851(A) VC: Vehicle Theft**

Location Type: Street/Highway • Public Address: 71xx Winlock Av

Agency: Citrus Heights Police Department

09/04/2020 • Time: 8:00 PM • IR Number: 12007350

Crime: **10851(A) VC: Vehicle Theft**

Location Type: Street/Highway • Public Address: 72xx Camel Rock Wy

Agency: Citrus Heights Police Department

09/05/2020 • Time: 1:40 PM • IR Number: 12007357

Crime: **487(a) PC: Grnd Thft:prop/Etc \$950+**

Location Type: House (Includes Driveway) • Public Address: 70xx Auburn

Agency: Citrus Heights Police Department

09/05/2020 • Time: 12:43 PM • IR Number: 12007382

Crime: **10851(A) VC: Vehicle Theft**

Location Type: Parking Lot • Public Address: 54xx Vin Rose Ct

Agency: Citrus Heights Police Department

09/06/2020 • Time: 9:52 AM • IR Number: 12007376

Crime: **503 PC: Embezzlement-Felony**

Location Type: Clothing Store • Public Address: 60xx Sunrise Mall

Agency: Citrus Heights Police Department

Find more info at citrusheights.net

Home Equity Line of Credit Loan

5 Year
FIXED RATE **4.25%**
Initial APR

CHECK THE EL DORADO ADVANTAGE:

- ✓ FIXED RATE for 5 Years
- ✓ Local Processing & Servicing
- ✓ No Closing Costs on Qualifying Transactions
- ✓ Flexibility and Convenience
- ✓ Have Funds Available for Current and Future Needs
- ✓ Home Improvement, Debt Consolidation, College Tuition
- ✓ Interest May be Tax Deductible (Please consult your tax advisor)



EL DORADO SAVINGS BANK

Serving our local communities since 1958

www.eldoradosavingsbank.com

Member
FDIC

CITRUS HEIGHTS • 7895 Lichen Drive • 916-729-1100
Se Habla Español • 800-874-9779



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 \$525 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.



Sell Your Vehicle in the Local Classifieds

Call
916.773.1111



Popular Cooking Instructor Offers Online Cooking Classes

By Steve LaRosa Productions

SACRAMENTO REGION, CA (MPG) - Beginning Thursday, September 3, 2020 at 5pm, (and also scheduled for future Thursdays at 5pm) well-respected Sacramento foodie, Paulette Bruce reinvents her popular Good Eats Cooking Classes with weekly highly anticipated online classes designed to appeal to everyone, from beginners to home chefs who know their way around the kitchen.

“With the COVID-19 Shelter-in-Place order, my live classes had to close in March 2020.” said Bruce. “I had been asked many times by friends and family to begin teaching online classes as this new way of learning began to gain momentum and with help from Dane Henas Design and Penny Sylvia Photography it's come to fruition.”

Utilizing four cameras positioned in her home kitchen, Bruce will offer recipe instruction with the added bonus of two way communication... members will be able to ask questions as she demonstrates each step of the recipe process.

(Classes are typically one hour with an optional interactive prep time starting 15 minutes before class)

“During this time I can observe what the members doing, give advice and answer their questions so they're completely prepared when the class starts,” Bruce said.

Some of the classes each month will be live on Zoom while others will be recorded and, like all the classes, available for viewing to current members, as long as



Paulette Bruce has been reviewing restaurants and presenting cooking segments on Sacramento TV stations for 30 years, making her a leading food expert in our region. Photo provided by Steve LaRosa Productions

their membership remains active.

During August, Bruce has hosted dry runs on Zoom using a test group and has launched a new web site – goodeatscookingclasses.com

The first of three classes began on September 3 of this month, with September featuring an emphasis on Italian cuisine. The concept is structured around monthly memberships.

The cost for monthly membership is only \$29 per month, which includes:

2 Live, interactive classes via Zoom; 2 Recorded classes; Recipes and a list of recommend kitchen tools; Bonus content & access to a private Facebook members page; Weekly blogs filled with tips, techniques, recipes and more.

The FAQ section on the web site answers all pertinent

questions and includes a link to submit further questions and a tutorial on downloading, installing and using Zoom. As with her in-person classes, these online classes will be characterized by Bruce's larger than life, affable personality that, over the decades, has built a large, faithful following.

“I love what I do. I love to bring people together and teach them something they never thought possible to do on their own. My classes are always fun and informative. I'm invested in creating more confident and better cooks, and during this challenging time, members can achieve that in the safety of their own homes,” Bruce said.

Here's a direct link to her roasted salmon class: goodeatscookingclasses.com/salmon-intro



NEED STORAGE?

ARMOR

MINI STORAGE

Since 1980

Computer Gate Access
6am-9pm **365 Days A Year**

Award Winning Customer Service

Digital Video Camera System

Competitive Rates

Daily / Monthly Annual Rentals

Easy Drive-Up Access

Professional Resident Managers

Office Hours:
Mon-Sat 9-6 • Sun Closed

Conveniently Located on
Auburn Blvd. Between
Manzanita & Garfield

5714 Auburn Blvd., Sacramento. 95841

916.332.6455

www.armorministorage.com

EVERY OTHER WEEK WE HAVE THE LOWEST PRICES ON FRISKIES (5.5oz) OR FANCY FEAST (3oz)
*Compared to All Chain and Local Stores. Regular Prices Only.

We Beat Almost All Online Prices on Premium Brand Pet Foods.

Including Blue Buffalo, Chicken Soup, Earth Born, Diamond Naturals, Pinnacle, Taste of the Wild, & Royal Canin.

PET CLUB

FOOD AND SUPPLIES

EVERYDAY LOW PRICES
Super Discount Prices • Hot Specials & Coupons
Short term promotions from vendors
(No Membership Fees)

We Only Accept ATM, Cash, & Checks

2344 Sunrise Blvd. 318 N Sunrise Blvd.
Rancho Cordova, CA Roseville, CA
916-635-5008 916-781-8500
M-F 9-8, SAT 9-7, SUN 10-7 Effective 9/9/20 - 9/15/20

COUPON

1 FREE PEDIGREE DOG FOOD
22 Oz Tin All Varieties
With Any Purchase of Pet, Fish Food, or Supply PLU 321
Limit: 1 Coupon Per Family CHM
Effective 9/9/20 - 9/15/20

COUPON

\$150 OFF
ANY PURCHASE OF PET OR FISH SUPPLY
(Excluding Pet Food or Litter)
Cannot be used in conjunction with advertised sale items or similar percentage or dollar off coupons. Limit 1. PLU 324
Limit: 1 Coupon Per Family CHM
Effective 9/9/20 - 9/15/20

Look for Advertised Sale Items Everyweek at www.petclubstores.com

NATURAL BALANCE DRY DOG FOOD

- Lamb Meal & Rice (Reg & Lrg Breed)
- Sweet Potato & Salmon •Sweet Potato & Venison •Sweet Potato & Bison
- Sweet Potato & Chicken 26-28 Lb Bag

\$5 OFF
Our Super Low Prices
Limit 2 Bags Per Family
Effective 9/9/20 - 9/15/20

FRISKIES BUFFET CANNED CAT FOOD

5.5 Oz All Varieties

ON SALE Everyday
Limit 2 Cases Per Family
Effective 9/9/20 - 9/15/20

AVODERM NATURAL DRY DOG FOOD

26-30 Lb Bag Limit 2 Bags Per Family

- Lamb Meal & Rice •Chicken Meal & Rice
- Lite •Senior •Large Breed

\$4 OFF OUR DISCOUNT PRICES!
Effective 9/9/20 - 9/15/20

ARM & HAMMER SUPER SCOOP CLUMPING CAT LITTER

20 Lb Box •Unscented •Double Duty

- Clump n Seal •Regular 19 lb
- Light Weight 15 lb

ON SALE
Limit 2 Boxes Per Family
Effective 9/9/20 - 9/15/20

NUTRO WHOLESOME ESSENTIALS DRY DOG FOOD

Lamb Meal & Rice 30 Lb Bag

- Adult •Small Bites •Large Breed

Limit 2 Bags Per Family
\$37.99
Effective 9/9/20 - 9/15/20

SCIENCE DIET CANINE MAINTENANCE CANNED DOG FOOD

13 oz can •Selected Varieties (Reg price \$1.85)

Healthy Cuisine 12.5 oz can **\$1.89**
(Reg price \$2.09)

Limit 2 Cases Per Family
\$15.99
Effective 9/9/20 - 9/15/20

FRISKIES TENDER & CRUNCHY COMBO DRY CAT FOOD

16 Lb Bag

Limit 2 Bags per Family
\$9.99
Effective 9/9/20 - 9/15/20

SCOOPAWAY CLUMPING CAT LITTER

42 Lb Bag •Multi-Cat Formula

Limit 2 Boxes Per Family
\$12.99
Effective 9/9/20 - 9/15/20

<h4>EARTHBORN HOLISTIC DRY DOG FOOD</h4> <p>Natural Grain-Free</p> <ul style="list-style-type: none">•Primitive Feast •Great Plains Feast •Meadow Feast •Coastal Catch •Weight Control •Large Breed 28 Lb Bag Limit 2 Bags Per Family (Reg Price \$43.99) <p>\$39.99</p>	<h4>PURELY FANCY FEAST CANNED CAT FOOD</h4> <p>2 oz. All Varieties Limit 1 Case</p> <p>\$1.09</p>	<h4>NUTRO PERFECT PORTIONS GRAIN FREE CANNED CAT FOOD</h4> <ul style="list-style-type: none">•Pate •Cuts In Gravy 2.64 Oz Can Limit 1 Case <p>69¢</p>
<h4>FUSSIE CAT PREMIUM DRY CAT FOOD</h4> <p>Market Fresh Recipe</p> <ul style="list-style-type: none">•Selected Varieties 2 Lb, 4 Lb, 10 Lb Bag <p>As Marked 20% OFF OUR REGULAR LOW PRICES</p>	<h4>NATURALLY FRESH CAT LITTER</h4> <p>100% Natural Walnut-based Multi-Cat Clumping</p> <p>14 Lb Bag 10 Lb Pellets \$5.49 Clumping \$8.99 \$9.99 (Super Buy)</p>	<h4>PEDIGREE CANNED DOG FOOD</h4> <ul style="list-style-type: none">•Choice Cuts in Gravy •Chunky Ground Dinner •Chopped Ground Dinner <p>Selected Varieties Limit 1 Case 13 Oz. 22 Oz. 89¢ \$1.39</p>
<h4>FRESH STEP CRYSTALS CAT LITTER</h4> <p>8Lb Bag Limit 2 Bags</p> <p>\$11.99</p>	<h4>9 LIVES DRY CAT FOOD</h4> <ul style="list-style-type: none">•Grilled Tuna & Egg 12 Lb Bag <p>Limit 2 Bags Per Family \$7.99</p>	<h4>SOLID GOLD DRY DOG FOOD</h4> <ul style="list-style-type: none">•Wolf King Bison •Wolf Cub Bison (24 Lb Bag)•Hund n Flocken •Holistique •Millennia•Fit n Fabulous 28.5 Lb Bag Limit 2 Bags <p>As Marked 10% OFF OUR REGULAR LOW PRICES</p>
<h4>NATURE'S MIRACLE PREMIUM ORGANIC CORN COB LITTER</h4> <p>Bio-Enzymatic Formula 10 Lb Bag Limit 2 Bags</p> <p>\$6.99</p>	<h4>GRAVY TRAIN DRY DOG FOOD</h4> <p>35 Lb Bag Limit 2 Bags</p> <p>\$14.99</p>	<h4>BOXIE CAT CAT LITTER</h4> <ul style="list-style-type: none">•Probiotic •Gently Scented •Scent Free (Natural & Extra Strength) <p>16 Lb \$2.00 OFF 28 Lb \$3.00 OFF (Veterinarian Recommended Limit 2 Bags)</p>

PREVUE PET PRODUCTS & WARE CAT FURNITURE

Also: •Alpine Trees Lots of Selections Asst. Styles

All Varieties **20% OFF** OUR SUPER LOW PRICES

BARKWORTHIES ALL NATURAL DOG CHEWS

- Bully Sticks •Antler Treats •Super Food Jerky •Super Bones

20% OFF OUR SUPER LOW PRICES!

WARE & KAYTEE SMALL ANIMAL PRODUCTS & KITS

(Including Ware Farmer Market Products)

All Varieties **20% OFF** OUR SUPER LOW PRICES

MAMMOTH PET PRODUCTS TIRE BITER PAW TRACKS

- Squeaky Freaks •Soft Pet Toys All Varieties

20% OFF OUR SUPER LOW PRICES

NERF DOG TOYS ZEUS NOSH

Natural Chew Toys

All Varieties **20% OFF** OUR SUPER LOW PRICES

BOXED GLASS TANK WITH STARTER KIT

10 Gal Tetra LED Deluxe... **\$53.99**
20 Gal Tetra LED Deluxe... **\$91.99**

29 Gal Tetra LED Deluxe... **\$112.99**
55 Gal Tetra LED Deluxe... **\$187.99**

AQUEON BOXED 10 GALLON TANK With Economy Kit

Just add Heater For Tropical Fish

\$36.99 Limit 1 Per Family

KORDON WATER CONDITIONERS

Amquel 16 Oz... **\$6.49**
Amquel Plus 16 Oz... **\$6.49**
Novaqua Plus 16 Oz... **\$6.49**

REEF CRYSTALS

50 Gal. Salt Mix **\$14.99**

BONUS COUPON

FANCY FEAST GOURMET CANNED CAT FOOD

3 Oz - All Varieties Except Elegant Medley
Limit 1 Case Per Family
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 9/9/20 - 9/15/20

ON SALE Everyday CHM PLU 361

BONUS COUPON

FRISKIES PARTY MIX CAT TREATS

2.1 Oz •Selected Varieties
Limit 2 Pkgs with Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 9/9/20 - 9/15/20

\$1.19 CHM PLU 573

BONUS COUPON

JONNY CAT PREMIUM CAT LITTER

20 Lb Bag
Limit 1 Bag With Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 9/9/20 - 9/15/20

\$37.99 CHM PLU 362