

SAFE Credit Union **Employees Star** in Quirky Ads PAGE 5

United Way Relief Fund Helps United 1,145 Families PAGE **10** 





West Nile Virus on the Rise

VOLUME **10** • ISSUE **33** Serving the City of Citrus Heights & Sacramento County AUGUST 14, **2020** 

### INSIDE SETH STEPS **INTO A NEW LIFE**





### **PROPOSED ONE CENT SALES** TAX INCREASE



PAGE 2

### **ANOTHER VERSION OF 'ETHNIC STUDIES'**

### By Luz Maria Robles, Sac-Yolo Mosquito & Vector Control

SACRAMENTO REGION, CA (MPG) - The Sacramento-Yolo Mosquito & Vector Control District announced that the first signs of West Nile virus activity have been detected in Yolo County as 13 mosquito samples have tested positive for the disease. At the same time, West Nile virus activity continues to gradually increase throughout north Sacramento County as more mosquito samples and dead birds tested positive this week from areas near Carmichael, Fair Oaks and Arden-Arcade. "With the warmer temperatures we've seen recently West Nile virus activity is steadily rising," said Gary Goodman District Manager. "To date, the amount of West Nile virus activity has been lower than other seasons, however we are in the middle of summer and this can quickly change, therefore, it's extremely important that residents continue taking proper precautions to protect themselves from mosquitoes," added Goodman.

In response to the recent findings, the District will continue to monitor all West Nile virus activity through widespread mosquito trapping and testing as well as perform ground treatments in areas where positive mosquitoes have been found to quickly decrease populations and protect public health. Another ongoing concern is that last year the invasive mosquito County. Invasive mosquitoes pose FIGHTtheBITE.net.



West Nile virus activity continues to gradually increase throughout north Sacramento County as more mosquito samples and dead birds tested positive this week from areas near Carmichael, Fair Oaks and Arden-Arcade. MPG file photo

a significant health threat because they can transmit dangerous viruses including Zika, dengue fever and chikungunya. To date, invasive mosquitoes have not been discovered within our District area; however neighboring San Joaquin County recently announced that invasive mosquitoes have been found this week in Stockton after their initial detection in 2019.

To see a complete map of the WNV findings and for current information about District activities, please visit https:// www.fightthebite.net/media/ west-nile-virus-activity/

Residents may also subscribe directions! DOOR and window

### 2020 West Nile Virus **Activity Update:**

Sacramento County: 27 mosquito samples and 42 dead birds have tested positive for West Nile virus to date.

Practice the District D's of **Mosquito Prevention: DRAIN** standing water that may produce mosquitoes; DAWN and DUSK are times to avoid being outdoors; DRESS appropriately be wearing long sleeves and pants when outside; **DEFEND** yourself by using an effective insect repellent. Make sure to follow label

### SacRT **Receives** Funding for **Mobility Projects**

### By Jessica Gonzalez, SacRT

SACRAMENTO, CA (MPG) -The Sacramento Regional Transit District (SacRT) announced it has been awarded \$3.75 million in Low Carbon Transit Operations Program (LCTOP) funding from Caltrans that will assist in five mobility improvement projects, which includes reimagining core bus routes through the SacRT Forward plan and supporting SacRT's light rail modernization program.

Funding for projects include: Folsom Late Night Light Rail Service - Support continued operations of expanded evening service along the Gold Line; Route 11 Bus Service - Sustain increased days of operation, frequency during both midday and peak hour and extension of the route south from downtown to City College Station; Route 13 Bus Service -Sustain increased operation, frequency, and extension of the route north and west in to Natomas; Route 68 Bus Service - Support increased frequency during weekday peak hours and improved headways on Saturday; Low-Floor Light Rail Vehicles - purchase additional modern low-floor light rail vehicles The LCTOP funding is another example of how SacRT is able to secure state and federal funding during these challenging times, which will help the region's economic recovery. This year alone, SacRT has successfully competed and been awarded over \$125 million dollars. "Despite the many economic impacts created by COVID-19, SacRT continues to play a vital role for many - providing critical mobility options for thousands of frontline healthcare, public safety, grocery, and service industry workers fulfilling essential roles in our region," said SacRT General Manager/CEO Henry Li. "This funding will help us guarantee the longevity *Continued on page 3* 







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notifications for upcoming mos- condition; DISTRICT personnel quito treatments by zip code. To are also available to address any Aedes aegypti was detected in sign up, go to Spray Notifications mosquito problems. Call them at Citrus Heights within Sacramento on the website at www.

to mailing lists to receive email screens should be in good working 1-800-429-1022 or visit www. FIGHTtheBITE.net

# **Concerns Over Underrepresentation** with SJWD's New Election System

#### Story by Shaunna Boyd

### CITRUS HEIGHTS, CA (MPG)

- On August 3 and 5, the San Juan Water District (SJWD) Board of Directors restarted the public hearing process in their transition to division-based elections. Anonymous users hijacked a prior public meeting, so community members did not have an opportunity to comment on the process at that time. Both meetings were held through online video teleconferencing and limited Boardroom attendance to meet social distancing guidelines.

The SJWD Board of at-large election system, Directors governs the the five elected Board District's wholesale and retail operations. The SJWD service area includes Granite Bay, Citrus Heights, Fair Oaks, Orangevale, and part of Folsom and Roseville. The SJWD retail division primarily delivers water to customers in Granite Bay and part of Roseville. The wholesale division sells water to Citrus Heights Water District, Fair Oaks Water District, Orange Vale Water Company, and the City of Folsom (north of the American River). Under the current

members can reside anywhere within the service area. The transition process will split the area into five divisions, and each divi-To meet the legal requirements of the California Voting Rights Act (CVRA), the new divisions must be contiguous and compact, each division must have reasonably equal populations based on the most recent census data available (with no more than a 10% deviation allowed between divisions), communities of

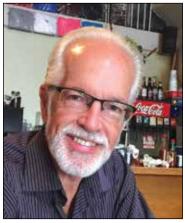
interest must be considered, and no racial gerrymandering is allowed.

The Citrus Heights Water District and the Fair Oaks Water District jointly submitted a draft map for sion will elect one member consideration. The attached to the Board of Directors. letter explained that the while generally following the census-designated boundaries of cities and unincorporated areas, their draft map also considers "where residents identify their community. ... Resident identification is a strong indication of a municipal Community of Interest." *Continued on page 3* 



# **Open Letter to the Citrus Heights City Council**

Regarding – Measure M – Proposed One Cent Sales Tax Increase for the November 2020 Ballot



W. Bruce Lee

#### Dear Council Members:

I listened with great interest to your discussion of the proposed one-cent sales tax increase for Citrus Heights Thursday evening, July 23, 2020 via our Zoom connection. And, I hope my public comment was valuable.

out of state at the time, I wanted to hear your rationale behind this significant tax increase, particularly after Measure A (the Sacramento Transportation Authority half-cent, 40 year sales tax increase) was just pulled off the November 2020 ballot. The half-cent measure was deemed unviable at this time of massive revenues. However, this does not unemployment due to the Covid crisis and resultant economic are wiser than others; and that meltdown. Indeed, many jurisdictions have pulled their sales Jeannie Bruins commented, tax increase proposals off the ballot due to this very poor timing.

Last month the Placer County Transportation Agency pulled its proposed sales tax increase. Riverside County did the same earlier this year, as well as the as being heartless ... which I am Bay Area proposed tax. The Contra Costa tax increase failed in March after earlier positive polling.

any organized opposition materialize, the measure will not be viable." That was a 40 year, half-cent increase; and with the Citrus Heights "forever" fullcent increase, I am sure that "organized opposition" will materialize.

And, if "organized opposition" in a county of 1.55 million people can be generated, how much easier to create an "organized opposition" in a city of 89,000 people.

As the President of the Sacramento Taxpayers Association (SacTax), our duty is to advocate for taxpayers within Sacramento County and there are many issues which will already add to the burdens of residents and taxpayers within the County ... including the Split Roll Property Tax ini-Even though I was traveling tiative (Proposition 15) which would erode the protections of Proposition 13 for home owners.

> I do understand the financial concerns of Citrus Heights, as I have served in local elected office for years, and am very familiar with roadway, public safety, and other various issues. Local governments are scrambling for negate the fact that certain taxes even though, as Councilmember "There is never a right time for a tax," some seasons are more foolish than other times. A forever, full-cent tax during a pandemic when people are struggling to survive portrays the city council sure is not your intent or public perception you want to extend.

It has been suggested to me that SacTax should not bother According to the July 15 staff with Citrus Heights as it is only

this flies in the face of my conviction that 89,000 people are indeed as important as 1.55 million people. They all deserve proper representation.

Over 12 percent of your population lives below the poverty line, and that was before the pandemic. Almost 20 percent are economically disadvantaged minorities. 67.5 percent have no college AA degree or less education. As the Coalition Chair to defeat Measure A, I had the privilege of working with a wide array of constituents and organizations, such as the NAACP, the National Action Network (Al Sharpton's group), and the SacLatino community. It was eye-opening to see life and taxes from their perspective. According to Alice Huffman, President of the California NAACP:

"We believe that Sacramento families and local businesses simply cannot afford another cost of living increase. In every corner of our community, we are experiencing sudden job loss and a drastic reduction in income due to the impacts of the COVID-(With regard 19 pandemic. to Measure A), placing a tax increase on the ballot would be done in bad-faith with the voters ... and severely limit ... the (3) With all appearances, this ability to generate revenue in the future."

Per Dr. Tecoy Porter, President of the Sacramento and California National Action Network regarding Measure A:

"Simply put, consideration of the ... tax increase on the November 2020 ballot is at odds with the mission of our organization and best interest of our members. Should the measure appear on the ballot this fall, we will have no choice but to oppose

report on Measure A, "should a smaller community. However, it. ... It is clear to us that the (4) There is a cost to place appetite for increased local taxes is at an all-time low. ... Voting yes ... on a tax plan simply so 'we can see what happens in November' is a sad void of leadership ....Postponing the measure until 2022 communicates to constituents ... that their input is not only valued but listened to."

> Perhaps you or I may not be adversely impacted about a onecent tax increase. Perhaps you or I have comfortable incomes. Perhaps you or I have government or union-protected jobs that grant you security. However, the vast majority of people do not have these luxuries. I know these people. I work with these people, who live and struggle paycheck to paycheck, or in today's circumstance without any paychecks.

Let me please conclude with these observations:

- (1) A "forever" tax with no sunset is generally a poor policy (and to say that the people can rally together in the future to rescind the tax is "pie in the sky."
- (2) Your proposal increases government revenue in a very regressive manner. There are other options.
- matter has had very limited public exposure. Oh, yes, Citrus Heights has spent up to two years talking to people about their priorities, but that is not the same thing as talking with people about a specific tax measure at a specific time. And, you did do a poll of 404 people out of 89,000 (less than  $\frac{1}{2}$  percent), but I do not find that to be a replacement for earnest public debate.

this proposal on the ballot. For Measure A the cost was \$1,027,913.08 (from the county registrar of voters). \$4,920 was a basic fee and \$148,382.54 for the sample ballot. The remaining \$874,610.53 was for staff work ... which may be the same whether or not this is a county wide or city wide measure. I do not know the specific cost for your onecent proposal, but there will be a cost which will come from your coffers.

Thank you for your time. My comments above are certainly not an exhaustive evaluation of your proposed one-cent tax hike. However, I believe these initial observations should cause pause to reconsider your pursuit of this tax increase and its viability.

I would welcome further engagement with you to discuss this tax measure, and SacTax stands ready to be an aid to Citrus Heights as it seeks its way through the next couple of years until your full measure of property tax revenue is restored to you. Indeed, a two year problem does not necessarily warrant a "forever" solution.

Best regards,

W. Bruce Lee, President Sacramento Taxpayer Association Bruce.Lee.STA@gmail.com Private Message: 916-624-6476

The mind, once e x p a n d e dto the dimensions of larger ideas, never returns to its original size.

~ Oliver Wendell Holmes





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The connection with our Citrus Heights Navigator Toni, is exactly what helped Šeth get his life back on track. Photo credit: SSHH

### By Derek Corea, Sacramento Self-Help Housing

CITRUS HEIGHTS, CA (MPG) - There is a certain number of our unhoused community that has fallen on hard times and find themselves "one step away" from a new life back on track. According to our outreach navigators, one third of our current cases fall into this "one step away" demographic. This step can consist simply of a security deposit, help on a rental application, a mental health care appointment, or a connection with a social worker that instills a level of confidence to get going. The latter, the connection with our Citrus Heights Navigator Toni, is exactly what helped Seth get his life back on track.

Seth suffered from substance abuse from the age of 7. This led to more than a decade of abuse, wandering, trouble with the law, unstable housing, and the general difficulty of getting his life straightened out. A few years ago he

moved back to California to be closer to his mother.

Once he moved back to California, hoping to start anew, the troubles from his previous life loomed and prevented him from moving forward. The cycle of homelessness seemed insurmountable. Permanent housing, a full-time job, and a normal life seemed out of reach until he got connected with the SSHH Navigator Toni.

And the turning point. Seth decided to enroll in a 21-day BAART program. Then, from there, Toni and Seth made the mutual decision to move Seth into Grace House, a transitional house for those in recovery. For the first time in a long time, he felt the structure of normal life building a foundation and the cycle of homelessness peeling away.

After his stay at Grace House, Seth moved into Next Step Transitional Housing. Here, now comfortable and confident, Toni worked with Seth on applying for jobs, getting his driver's license, and creating action plans for setting him up for success. Meanwhile, Seth volunteered with Citrus Heights HART to connect unhoused members of our community to various housing resources.

Seth is now an employee of SSHH. He began working as a housing locator a month ago. His job, appropriately, is to assist our program participants with navigating the complexities of social assistance programs and the rental housing market. "What can I do today to better myself and others," is his mantra. I can't think of anyone more qualified to assist our clients than Seth. Good luck to you Seth! And congratulations on all that you've accomplished.

Seth is also an incredible photographer. Check out his work here: www. sethmlanderfelt.com

### **SacRT Receives Funding for Mobility Projects**

#### Continued from page 1

of transit service while improving the region's carbon footprint by mitigating the impacts of greenhouse gas emissions."

The Low Carbon Transit Operations Program was created in 2014 to provide

operating and capital assistance for transit agencies to reduce greenhouse gas emissions and improve mobility, with a priority on serving disadvantaged communities. LCTOP is funded by the Cap-and-Trade Program from the Greenhouse Gas Reduction Fund.  $\star$ 

## Seth Steps into a New Life Concerns Over Underrepresentation with SJWD's New Election System

### *Continued from page 1*

Their draft map includes most of Orangevale in one division and most of Fair Oaks in another, splits Citrus Heights into two divisions (with parts of Fair Oaks and Orangevale incorporated into one), and combines Granite Bay into a division with the portions of Roseville and Folsom included in the service area. The map has a total population deviation of just 5.5% between divisions.

Multiple community members from Granite Bay expressed concern that the new system would leave them underrepresented compared to customers in the wholesale service area, since Citrus Heights, Fair Oaks, and Orangevale have potentially higher receive their water from local water districts that are governed by their own elected Boards. Tom Gray submitted a letter stating that although he works as general manager for the Fair Oaks Water District, he is a SJWD retail rate payer. He stated, "SJWD retail ratepayers do not want new SJWD Wholesale Granite Bay and requested Board Representatives that the area be given two from Fair Oaks, Citrus Board members under the Heights, and Orangevale new system. (Three of the setting our water rates and making decisions relative to our local water system operations."

public comments request- Dan Rich is the boundary ing that the Board provide between Sacramento and Granite Bay with its own Placer counties. Because water district, SJWD Board President Ted Costa explained that the Board has no authority to create in a division that spans both

a new water district. Legal counties would have to file Counsel Jennifer Buckman said. "Whether or not a retail service agency would be formed to represent the Granite Bay area is beyond the scope of these proceedings." Buckman said that residents of Granite Bay would have to initiate proceedings through LAFCo (Local Agency Formation Commissions), which oversees the establishment of local government agencies sus data. The service area and their municipal service areas.

Amber Beckler submitted a comment stating that Granite Bay has many large lots, some of which are used for hobby farms. "so the rural properties by virtue of size and land use water requirements and therefore would unduly suffer if rates were set by those living in dense urban areas with minimal lawn."

Granite Bay residents Cheryl Berkema and Sandra Harris both submitted comments expressing concern about the potential underrepresentation of five current Board members live in Granite Bay.)

Another concern brought up by community members In response to multiple and echoed by Director both counties have their own local ballots, candidates running for election

in both counties and pay the associated fees in both counties. There is concern that this could unfairly disadvantage those candidates.

Because the legal requirements specify that divisions must include roughly equal populations. the new SJWD divisions must each have approximately 30,100 residents - based on 2010 cenin Placer County (which includes only Granite Bay and the small section of Roseville) has a population of approximately 20,000. It doesn't appear feasible to create a division boundary along the county line while also meeting the population requirement. The population requirement would also preclude Granite Bay from getting two Board members.

The Board will consider public comments in the creation of draft maps, which will be discussed and refined at two public hearings scheduled for September 9 and October 14. The final map will be adopted on November 9, and then adjusted, if necessary, when the 2020 Census data is released.

The public is encouraged to submit draft maps for consideration, and the template can be downloaded from the SJWD website (www.sjwd.org/draft-maptemplate). Community members can also submit comments for consideration by emailing comments@ sjwd.org. ★







### **Dave Ramsey Says** Social Security Matters

By Russell Gloor,

Security Advisor

AMAC Certified Social

Dear Rusty: My 71-year-

old mother has a very small

Social Security income. It

is not enough to find her

housing. I am working to

file for increased VA ben-

efits, as she is a veteran.

Her partner of 21 years

(common law spouse) has

passed away, and we have

an appointment next week

to apply for spousal ben-

efits. First question: We

have the option of applying

for her partner's SS bene-

fits, and we are completing

the form SSA-753 state-

ment regarding marriage. Is

there anything else I should

have to be prepared for

the appointment? Second

question: My mother and

father were married for 27

years before they divorced.

I was going to request fil-

ing for his benefits as it is

easier to prove than a com-

mon law relationship. Is

there anything else you

could recommend being

prepared for the appoint-

ment? Signed: Concerned

Daughter: Whether your

mother will be able to col-

lect a survivor benefit from

her "common law" spouse

will depend upon the state

in which their relationship

was established. Social

Security's rules specify that

for their relationship to be

recognized as a "marriage"

Concerned

Daughter

Dear



### Might be Money Well Spent ... at the **Proper Time**

### Dear Dave,

My wife and I are on Baby Step 2 of your plan. About eight months ago she gave birth to our second child, and now she would like to have a mommy makeover. I want her to be comfortable and feel good about herself, but those procedures can be really expensive. I don't know how to fit that in with trying to pay off debt and get control of our money. What do you think?

### -Greg

### Dear Greg

Basically, this kind of emergency. It's a desire. you've talked through DaveRamsey.

It can, in many cases, be together, and something a valid and reasonable serious about getting out of debt and gaining control of your finances, I'd advise waiting until after Baby Step 3 to make this happen. At that point, you'll have paid off all your debt – except for your home – and you'll have a fully funded emergency fund of three to six months

of expenses in the bank. Going on vacation isn't a need, it's a want. Buying a new couch isn't a need, it's a want. I know you love your wife, and you want her to be happy and feel good about herself. But right now, this is a want. If it were a medical procedure required to save her life, it would be an emergency – a need. In a case like that, you'd stop what you're doing right now and address the issue. This may be something

you both agree is a valid cosmetic surgery isn't an expense. If it's something com and on Twitter at @

you both want, that's fine. desire. But if you guys are It's a reasonable goal under the circumstances. But I would wait until after you're out of debt and you have your emergency fund in place. Being out of debt will make it so much easier to save up and take care of any out-of-pocket expenses you might have to pay.

> All in all, it's money well spent to help your wife look and feel like herself again. Just do it at the proper time where your finances are concerned!

-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.



required that the relationship be established in a State which recognizes "common law" marriage. If their relationship started in a state which recognizes it, and they subsequently moved to and resided in another state which doesn't, SS will recognize that relationship as a valid marriage and your mother will be entitled to survivor benefits based upon the deceased's SS record (100% of the deceased's benefit amount).

**Can My Mother get Benefits** 

States which currently recognize "common law" marriage are Colorado, Iowa, Kansas, Montana, New Hampshire, South Carolina, Texas, and Utah, plus the District of Columbia. A number of other States previously recognized common law marriage but have since stopped doing so. If the relationship was established in a state which, at the time, recognized common law marriage, Social Security will also recognize the marriage. Various U.S. states have, over the years, changed their laws regarding common law marriage, and Social Security will evaluate your mother's eligibility for survivor benefits based upon where and when the common law relationship was established. They will be looking for proof of the marriage relationship, such as joint bank account statements, joint asset ownership records (e.g., a car for Social Security benefit registered in both names, or any other governmenpurposes, it must have been joint home ownership, tal entity. To submit a

and, obviously, his Social Security number.

Regarding your mother's other alternative for benefits from her marriage to your father, if your mother and father were married for 27 years, she may be eligible for a spousal benefit from your father as his ex-spouse. If your father is still living, and if she isn't eligible for an SS survivor benefit from her common law relationship (SS doesn't recognize her common law marriage), your mother may still be eligible for as much as 50% of what your father's SS benefit was at his full retirement age (FRA), plus any COLA increases given since his benefits started. Spouse benefits from a living ex-spouse are not as much as the survivor benefit from a current spouse - the survivor benefit is up to 100% of what the deceased spouse was receiving at death; the benefit from a living exspouse is up to 50% of the ex-spouse's FRA benefit amount (if that is more than your mother is eligible for on her own SS record). Of course, if your father is deceased, your mother would be eligible for a survivor benefit on his record, which would be equal to 100% of the benefit amount your father was receiving at his death. 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 established in a U.S. State etc.) and it would be good question, visit our webwhich recognizes "common to have multiple forms of site (amacfoundation.org/ advisory) or email us at





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of the death certificate for ssadvisor@amacfounda-For clarity, it is only her common law spouse tion.org.



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TRUSTEE'S NOTICE OF SALE Title Order No. 91215538 20573 Trustee Sale No. YOU 19588 Account No. ARE IN DEFAULT UNDER A NOTICE OF DELINQUENT ASSESSMENT DATED 11/14/2019. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE AGAINST PROCEEDINGS YOU, YOU SHOULD CONTACT A LAWYER. On 08/21/2020 at 02:00PM, SUNRISE ASSESSMENT SERVICES, as the duly appointed Trustee pursuant to Notice of Delinquent Recorded on Assessment, as Instrument 11/15/2019, 201911150815 of Official Records in the Office of the Recorder of SACRAMENTO County, California, property owned by: SALLY J. ALLEN. WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). At: At the main entrance to the County Courthouse, 720 9th Street, Sacramento, CA 95814, all right, title and interest under said Notice of Delinquent Assessment in the property situated in said County, describing the land therein: APN: 243-0390-029-0000 THIS SALE IS SUBJECT TO A 90 DAY RIGHT OF REDEMPTION. The street address and other common designation, if any, of the real property described above is purported to be: 7308

VILLA DEL SOL LANE, CITRUS HEIGHTS, CA 95610 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, title, possession, regarding encumbrances, to pay or the remaining principal sum said Notice of under Delinguent Assessment, with interest thereon, as provided in said notice, advances, if any, estimated fees, charges and expenses of the Trustee, to-wit: \$33,050.63 Estimated. Accrued interest and additional advances, if any, will increase this figure prior to sale. The claimant under said Notice of Delinquent Assessment heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. TO POTENTIAL NOTICE BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle vou to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist

on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO **PROPERTY OWNER: The sale** date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (916) 939-0772, using the file number assigned to this case 20573. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. NOTICE: THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE 07/14/2020 SUNRISE Date: ASSESSMENT SERVICES 11707 Fair Oaks Blvd., Suite 202 Fair Oaks. CA 95628 Sale Information Line: (916) 939-0772 www.nationwideposting.com TARA CAMPBELL, ASST. VICE NPP0370868 PRESIDENT CITRUS HEIGHTS MESSENGER PUB: 07/31/2020, 08/07/2020, 08/14/2020

### **CITY OF CITRUS HEIGHTS** NOTICE OF PUBLIC HEARING

NOTICE is hereby given that on August 27, 2020, at 7:00 p.m., or as soon thereafter as the matter may be heard, the City Council of the City of Citrus Heights will hold a Public Hearing for the consideration of the following:

#### General Plan Amendment and Zoning Code Update

On July 22, 2020, the Planning Commission reviewed an amendment to the General Plan and a variety of updates to the city's Zoning Code. The Planning Commission is recommending the City Council to approve the changes. The General Plan amendment will modify the allowed density within the General Commercial Land Use Designation to 0-40 dwelling units per acre to be consistent with the Zoning Code. The updates to the Zoning Code include revisions to creekside setbacks, fencing, parking, home occupations as well as a variety of other amendments. The project is Categorically Exempt from CEQA under Section 15305 of the Guidelines. Project Planner: Alison Bermudez

PLEASE NOTE: In order to minimize the spread of the COVID 19 virus, Governor Newsom has issued Executive Orders that temporarily suspend some requirements of the Brown Act. Please be advised that the Council Chambers are closed to the public and that some, or all, City Council members attend City Council meetings telephonically or otherwise electronically. The meeting will be held via webcast with NO PHYSICAL LOCATION FOR PUBLIC ATTENDANCE.

For those individuals accessing the meetings through Zoom who wish to make a public comment, please use the Zoom hand raise function (or \*9 if you join the webinar via telephone) and the host will unmute you when it is time to speak. Speakers will be limited to 3 minutes each. For more information on speaking at the hearing, visit the city's website http://citrusheights.net/agendacenter for more details.

Following the Public Hearing, the City Council may take such action on the project as it deems appropriate. Interested persons are invited to submit written comments prior to and may testify at the Public Hearing. If the matter is continued for any reason to a later date, written comments and public testimony will be accepted until the close of the final Public Hearing. All comments will be considered by the Approving Authority.

If you challenge the action of the City Council on this matter in court, you may be limited to raising only those issues you or someone else raised at the Public Hearing described in this notice, or in written correspondence delivered to the Planning Division at, or prior to the Public Hearing.

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact Amy Van, City Clerk at 916-725-2448. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting. TTY/TDD users with questions or comments can call the California Relay Service by dialing 7-1-1.

Dated: August 5, 2020 Publish: August 14, 2020

Citrus Heights Messenger 8-14-2020

## **SAFE Credit Union Employees** Star in Quirky Ads



SAFE Financial Educators Gina Richardson, left, and Jason Fonseca, far right, film an ad at Ohana Moon Yoga in Cameron Park with owner Gretta Smith. Photo: SAFE CU

### By Carole Ferguson, SAFE Credit Union

SACRAMENTO REGION, CA (MPG) - SAFE Credit Union created a unique - and affordable – way to showcase its dynamic financial education experts and promote free, community workshops on social media. An ad-hoc team of do-it-yourselfers writes, directs, shoots, and stars in a series of quirky ads that provides quick financial education tips while teasing upcoming seminars.

The series stars financial educators Gina Richardson (LinkedIn: Gina Richardson) and Jason Fonseca (LinkedIn: Jason Fonseca) who bring their larger-than-life personalities to the spots. They believe that people better learn and incorporate the changes that help them improve their financial well-being through workshops that are engaging, interactive, and presented with personal truth and reality.

"SAFE Credit Union takes its mission to provide quality financial education to the community seriously, but that doesn't mean that the workshops are stuffy," says Carrie Johnson, who manages the financial education team in SAFE's Workplace Financial Wellness program. "We are so fortunate to have Gina and Jason lead our workshops. They bring so much energy and genuineness to the workshops that really help people relax and feel open to learning important lifechanging lessons."

Financial education is at the heart of SAFE's mission to help our members and the community improve their financial well-being. Just last year alone, SAFE financial educators connected with nearly 4,500 employees in the greater Sacramento area through the Workplace Financial Wellness program. And about that same number also took mini financial courses at SAFE's online Financial Fitness Academy. They also helped 1,227 students gain real-world financial insights through financial literacy events held on high school campuses.

launched in response to the COVID-19 pandemic: Navigating Your Debt During Challenging Times; Managing Your Finances During Challenging Times; and Mindfulness and Money. They also promote SAFE's popular First-Time Home Buvers webinar.

The video series team is comprised of Fonseca, who writes the scripts as well as directs and edits the episodes; Richardson, who joins Fonseca in the leading roles; and Steve Joves, who helps coordinate the locations, shoots the scenes, and provides a final edit of the videos.

The no-frills production is an allhands on deck enterprise. "The fun part about the production process is if you're not on camera, you're part of the crew," Fonseca says. "You're holding the boom mic. You're setting up the camera, and someone else may be hitting record."

In every script, Fonseca includes a financial education fact shared in one of the workshops that people may not know. Then he adds a funny twist. Visual humor is also incorporated, with Fonseca and Richardson wearing professional business attire in incongruous situations, such as striking a yoga pose in a yoga studio or sitting poolside in inflatable floats.

"My thought was to put our financial educators in real-life situations because what we teach in our workshops applies to everyday life," Fonseca says.

Joves helps find the locations with an eye on supporting local businesses, including Ohana Moon Yoga featured in the Mindfulness and Money video.

Richardson says the secret to the videos is the use of comedy to make it fun and accessible for viewers. "It works to be personable," she says about the videos and what she brings to her financial education webinars and workshops. "You have to bring it to where people are. We make it real. We talk about our own stories, how we went through it, how we became accustomed ourselves to being mindful about money in our own lives." For more about SAFE's Workplace Financial Wellness program, go to safecu.org/employers.

## **DUI Driver Booked for Fatal Multiple Vehicle Collision**

### By A.J. McTaggart, California Highway Patrol

SACRAMENTO REGION, CA (MPG) - On August 3, 2020 at approximately 11:45 pm, The California Highway Patrol (CHP) received a call of a collision involving multiple vehicles in the area of Elkhorn Boulevard at East Levee Road. CHP officer responded to the collision scene and learned that a grey Toyota Corolla (driven by Amardeep Singh, 29-year-old from Antelope) was traveling westbound on Elkhorn Boulevard approaching the intersection of East Levee Road behind a white Audi Sedan (driven by a 25-year-old female from Sacramento) traveling in the same direction. The grey Toyota Corolla entered the eastbound lane of Elkhorn Boulevard as it approached the intersection of East Levee Road, ultimately colliding head-on with a white Dodge Van (driven by a 50-year-old male from Woodland) that was heading eastbound on Elkhorn Boulevard just east of the intersection with East Levee Road. After colliding with the Dodge Van, the Toyota Corolla continued in a northwesterly direction sideswiping the Audi Sedan and a white Toyota Tundra (driven by a 33-year-old male from Oroville) that was directly behind the Dodge Van on Elkhorn Boulevard.

Medical personnel arrived on scene

and provided aid to all involved parties. However, the 50-year-old male (who was the driver of the white Dodge Van) was pronounced deceased at the scene of the collision on August 4, 2020 at 12:03 am. The other drivers involved in the collision sustained minor injuries. Amardeep Singh (driver of the Toyota Corolla) fully cooperated with CHP investigators and was subsequently arrested for suspicion of driving under the influence of alcohol.

Following Singh's arrest, he was then transported to Mercy San Juan Medical Center (MSJMC) and treated for his injuries sustained and then was booked at the Sacramento County Main Jail for the following charges: 23153(a)VC - Felony Driving Under the Influence (DUI causing bodily injury or death to another), 23153(b)VC - Felony DUI (causing bodily injury or death to another with a Blood Alcohol Content of .08% or higher), and 191.5(a)PC - Gross vehicular manslaughter while intoxicated. Singh is currently at the Sacramento County Main Jail awaiting his arraignment.

Any persons who may have witnessed this collision or who can provide any additional information regarding this collision should call Officer A.J. McTaggart at the North Sacramento Area CHP office at (916) 348-2300 by cell phone at (916) 798-0975. ★

## **Another version** of 'ethnic studies'



California Capitol. Photo by Anne Wernikoff for CalMatters

to determine how society is a true democracy."

The video series touches on a series of free community webinars SAFE

## Sac County Medicare Counseling Available, Despite COVID-19

### By Kathleen Newton, Northwest Media Consultants

SACRAMENTO COUNTY, CA (MPG) - Although local HICAP Medicare counseling offices are currently closed due to COVID-19, free one-on-one sessions with local state-registered counselors are still available via telephone and video conferencing.

HICAP (the Health Insurance Counseling & Advocacy Program) California Department of Aging. Its trained volunteer counselors are working from home, but are still available of income or age.

by phone and video-conferencing to answer questions and help seniors and other eligible recipients understand their Medicare rights and benefits.

HICAP counselors can provide information about Medicare supplemental insurance (Medigap policies); Medicare Advantage plans; employee and retiree coverage; longterm-care insurance and how to appeal coverage denials.

HICAP serves clients in is administered by the El Dorado, Nevada, Placer, Sacramento, San Joaquin, Sierra, Sutter, Yolo and Yuba counties, regardless

To schedule a free, one-hour phone or videoconference appointment with a state-registered HICAP Medicare counselor in Sacramento County: Call - (916) 376-8915 or email – hicap@ lsnc.net

Once your appointment is scheduled, you will receive an appointment reminder by phone, email or text prior to your appointment. If you need to cancel an appointment for any reason, you are asked to call (916) 375-3763.

For more information, go to www.HICAPservices. net.





### By Dan Walters, Cal Matters

A year ago, the California Department of Education released a draft of guidelines for implementing "ethnic studies" in public high schools.

It unleashed a torrent of controversy – for good reason. The 303-page document

was ersatz Marxist agitprop that, if adopted, would have the notion that in America, anyone not a white male is virtually enslaved.

"At its core," the draft declared, "the field of ethnic studies is the interdisciplinary study of race, ethnicity, and indigeneity with an emphasis on experiences of people of color in the United States," adding, "The field critically grapples with the various power structures and forms of oppression, including, but not limited to, white supremacy, race and racism, sexism, classism, homophobia, islamophobia, transphobia, and xenophobia, that continue to impact the social, emotional, cultural, economic, and political experiences of Native People(s) and people of color."

In critiquing "systems of power," it advised, "These are structures that have the capacity to control circumstances within economic, political, and/or social-cultural contexts. These systems are often controlled by those in power and go on

organized and functions, adding, "some examples of systems of power are: white supremacy, capitalism, and patriarchy.'

Get a veteran journalist's take on what's going on in California with a weekly round-up of Dan's column every Friday.

Some of most pointed criticism came from Jewish legislators who said in a letter, "we cannot support a curriculum that erases the American Jewish experience, fails to discuss anti-semitism, reinforces negative stereotypes about Jews, singles out Israel for criticism and would institutionalize the teaching of anti-semitic stereotypes in our public schools."

Hurriedly, state educadrummed into young minds tion officials, including Superintendent Tony Thurmond, promised a makeover. The new version is definitely toned down – less a call for social revolution and more a conventional academic outline.

> There's some irony in that transformation. The new draft was released as the fundamental change advocated in the first version was gaining currency in response to the suffocation death of a Black man, George Floyd, with the knee of a Minneapolis policeman on his neck.

Nevertheless, the new draft still contains echoes of the previous proposal, to wit:

"Ethnic studies should help students become more engaged locally and develop into effective civic participants and stronger social justice advocates, better able to contribute to constructive social change. It can also help students connect current resistance movements to those of the past, and to imagine new possibilities for

There's another bit of irony in the declaration that ethnic studies "can help students learn to present their ideas in strong, compelling, jargon-free language."

The draft itself is loaded with undecipherable jargon, such as saying ethnic studies help students "conceptualize, imagine, and build new possibilities for post-imperial life that promotes collective narratives of transformative resistance, critical hope, and radical healing." Can anyone translate that?

When the Legislature required an ethnic studies curriculum to be created, its expressed rationale was that since Californians are a complex matrix of ethnicities and cultures, students should become more aware of who we are and how we got here.

No argument there. And there's absolutely nothing wrong with taking a wartsand-all approach, including slavery, genocidal treatment of native peoples and immigration patterns. Facts are facts and we shouldn't shy away from them.

But ideological indoctrination, which the first draft clearly embraced and still colors the second, is not knowledge. The histories of America and California are not only tales of conflict, including a very bloody civil war, but also narratives of overcoming adversity and achievement, and well-balanced ethnic studies should include them as well.

The Legislature is weighing whether to make ethnic studies mandatory. If so, we'd better get it right.

*Email: dan@calmatters.org* Dan Walters has been a journalist for nearly 60 years, spending all but a few of those years working for California newspapers.

### I Love a Mystery When It's a Mystery

#### By Rev. James L. Snyder

Because of the situation we are in these days, the Gracious Mistress of the Parsonage and I have spent some significant time watching mysteries. We enjoy a mystery movie.

I especially like those stories where the mystery is a challenge to figure out until the very end. That keeps me on edge as I follow the story. Usually, I figure out wrong. I would never make a great detective; that is for sure.

For example, the other night, we watched this fascinating mystery, "The Midsomer Murders," a British production.

The program began with a murder. The murderer is not revealed at the beginning, and the rest of the program is trying to solve that mystery of who murdered that person.

When we start watching these kinds of mysteries, I try to get ahead of the story and guess who the murderer is. I want to get it before my wife figures it out.

As soon as I think I have figured it out, I present it to my wife. "That man right there is the one who committed the crime."

No sooner do I say this when across the room comes a mysterious little chuckle. I know where it's coming

and say, "Do you think I'm right?" Of course, I'm waiting for an affirmative answer.

"No," she says, chuckling, "it's that lady there in the blue dress."

There was just no way possible that that person could have been the one to commit the crime. None of the evidence in the story pointed to her.

I laughed at her and said, "Oh, you got that one wrong."

"Do you want to bet," she said, staring at me?

I laughed and said, "I sure do, because I'm right this time."

"What do you want to bet?" She challenged me.

"How about a quarter?" She looked at me, slowly shook her head, and then put forth this proposal.

"If I win, you will have to give up eating apple fritters for a whole month." That was her proposal.

"And if I win," I said back to her, "I get to eat an apple fritter every day."

We both agreed to those terms, and both of us were smiling. I think she thought she had her wager in the bag. Whereas I knew, I had it down pat.

As we continued watching this mystery, the lady in the blue dress seemed to be

from, and so I look at her out of the picture. The man I picked out seemed to collect more evidence to put him in a sure place of conviction.

> I was smiling, and I would glance at her and see she was smiling back at me.

In the last scene, everything seemed to turn. All the evidence that pointed to my person fell through the floor. Suddenly, the lady in the blue dress appears to be the murderer. Evidence after evidence piled up in her direction until finally, she was arrested.

"Well," my wife said a little more dramatic than I appreciated, "I guess you're giving up your apple fritters for the next month." Then, she laughed.

I thought about what Solomon said, "Whoso boasteth himself of a false gift is like clouds and wind without rain" (Proverbs 25:14).

I believe the biggest mystery in life is with the person who thinks they know everything.

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 jamessnyder2@att.net. The church web site is www. whatafellowship.com.



### By Pastor Ray Dare

Usually we think that God only uses really gifted, multi-talented people. But that's not true! God uses ordinary people. God uses imperfect people. You don't have to be perfect to help other people. If that were true, nobody would get helped! You just must be headed in the right direction. If you are just one step ahead of somebody else, guess what? You're a leader! You can help that person take their next step.

proof of your recovery is when you begin to focus outside yourself. You're no longer self-absorbed with "my problems, my hurts, my needs," and your focus begins to shift, "How can I help other people?" The Bible says, "God comforts us in all our troubles so that we can comfort others. When others are

### Pastor Ray's **Encouraging Words Share Hope with Others**

troubled, we will be able situation too?" to give them the same comfort God has given us. So, when we are weighed down with troubles, it is for your benefit...we can be an encouragement to you." 2 Cor. 1:1,4 (NLT)

Your greatest contribution to the world will not be through your strengths. It will be through your pain, through your problems, the difficulties that you've gone through. People are helped when you're honest, when you're authentic about your weaknesses, problems and pain. When people see your strengths they think, "Well that's great If you're in recovery for for him! That's great for one reason or another (and her! But I'll never be that! the truth is we all need I could never do that!" recovery in some way), the But when you share about your weaknesses, when you say, "I went through this pain...I went through this difficulty...I had this problem...but this is how God brought me through it. This is how God helped me." People can relate to that, and they begin to think, "Maybe God can help me too? Maybe God can see me through my

Don't waste your pain. Begin to give hope to others. Everybody needs hope, because everybody is hurting in some way. People need hope to cope. That's why God wants you to share your story. Share how God has helped you. You don't have to be a Bible genius to share your story. You don't have to have all the answers. You simply say, "This is how God is changing me...this is what God is doing in my life."

I want to encourage you to begin sharing your hope with other people, your story. People could care less about vour religion. They don't want to hear about religion. What people are starving for is hope. Share your story how God has given you hope, it's that simple. As you begin to share with others you will begin to see hope rise on the inside others and God will begin helping them the same way He's helped you.

Pastor Ray New Beginnings Church www.NBC4u.org



### By Marlys Johnsen Norris, **Christian Author**

knocking on the door to your heart for a very long read this was planned alive again and many time. You try to ignore it and then, you get annoyed

### So ... You Say, You Don't **Believe in God!** Then ... Open the Door to Your Heart!

tion of this earth, He existed and was with His Heavenly Father/ God. Together they created everything that exists Someone has been and that includes you. This very moment as you before you were even people saw and talked

Before the founda- by shedding every ounce of His blood required to wash away our sins.

At a perfect time, Jesus died on a cruel cross, shedding every ounce of His blood. Then in 3 days, Jesus miraculously cameborn because they desire to Him. Thus they knew He was the true Messiah to save us all, "God with us!" All this is recorded in the Holy Scriptures for us to verify and read. The perfect life Jesus led to teach us the Way, the Truth and the Life granted by God when we follow His teaching of forgiving and loving others obeying His statues scribed in the Holy Bible. Jesus life teaches us how to love, forgive and accept those different from ourselves. Invite Him into your heart today.



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- but you never open the a personal and intimate door to that special someone who wants to prove and show love to you in a meaningful way.

the depth of love that and Eve in the beginning. and invite the One" who is interested in vou into your heart and life. This One loves you beyond any love you have ever known and once you invite Him into your heart and life He will never leave or forsake you. He will help you in everything throughout the rest of your life. Yes, He is Beloved Son, Jesus, be real and trillions have miraculously born of a already made this decision in their lives so you sinless life. Only then, will never be alone again! He could pay the penalty

relationship with you and to help you with the rest of your life.

Yes, He created the You will never know first human beings, Adam awaits you until you are But they disobeyed His willing to "open that door instructions and sinned and that sin fell on every one of us. Therefore God, (Father, Son and Holy Spirit) had to design a plan to save and redeem every one of us born. They hope that one day we might choose to eternally live in heaven with them. They decided and planned to have God's virgin and live a perfect

**Marlys Johnsen Norris** Marlysjn@gmail.com Stephen's Minister/Author Teacher/Columnist PO Box 114, Orangevale, CA 95662 🖈

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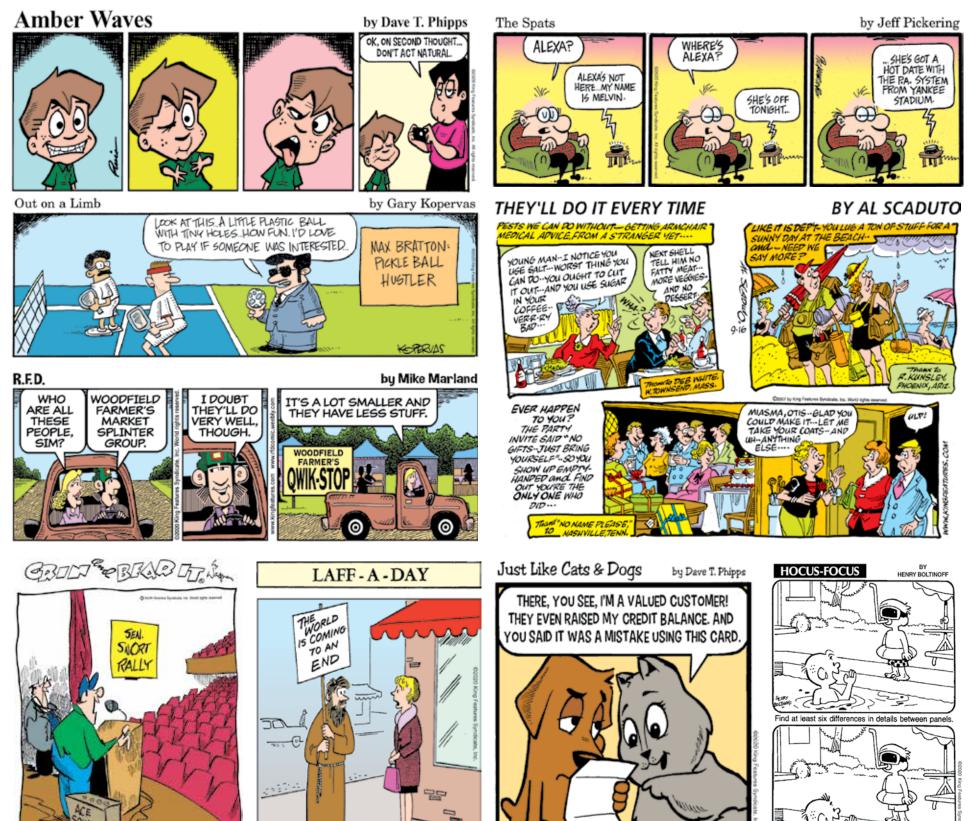
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"Taxing, taxing, one-two-three ... "

"Do I have time to go shopping?"

2

class

12. \*Roll

e.g.

63

DOWN





2-

Differences: 1. Tree limb is missing. 2. Swim trunks different, 3. Walkway is missing. 4. Boy's hair is differ 5. Umbrella handle is gone. 6. Windowsill is missing.

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Sudoku Puzzle on Page 7									
8	7	3	5	4	1	6	9	2	
9	2	1	6	3	7	8	4	5	
6	4	5	8	2	9	1	7	3	
3	9	7	1	8	2	5	6	4	
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4	5	8	9	6	3	2	1	7	
5	8	4	3	9	6	7	2	1	
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7	3	6	2	1	8	4	5	9	



I. \*Egg-like curve in math 13 14 5. a.k.a. stand-up 15 16 paddleboard 8. Not in good health 11. Flick part 18 20 13. Aerosol can emanation 22 15. On the mountain peak, 23 26 28 29 16 Arm bone 24 25 27 17. Grind down 18. \*Proud jacket owner 30 32 33 20. Trident part 21. "Walking 35 36 22. Blazer or Explorer 23. Unit of money in Norway, 41 42 26. Semiconductor additives 30. Farm layer 43 31. Agave alcoholic drink 34. Amos or Spelling 48 49 35. Analyze 37. Geisha's sash 50 38. South Korean metropolis 39. Capital of Ukraine 40. T.S. Eliot's "Old Book of Practical Cats" 42. Get firm 60 61 59 43. Temporary 45. Table linens 62 63 64 47. Where bugs are snug? 48. Nostradamus and such 50. Type of rich soil GET THE GRILLER'S BUNDLE 52. \*Where one graduated INTRODUCTORY PRICE: \$7999 56. Boatload **OMAHA STEAKS** 57. \*Chemistry classrooms 4 (5 oz.) Butcher's Cut Filet Mignon 58. Lake in Scotland SINCE 1917 4 (4 oz.) Boneless Pork Chops 59. Arabian chieftain 4 (4 oz.) Omaha Steaks Burgers 60. Corset rod 4 (3 oz.) Gourmet Jumbo Franks 61. Encore! 4 (2.8 oz.) Potatoes au Gratin 62. Former Chinese leader 4 (4 oz.) Caramel Apple Tartiets \_ the ramparts...' 64. Arctic jaeger Omaha Steaks Seasoning Packet + 4 MORE BURGERS FREE 4004.00 THAT'S 20 COURSES + SIDES & DESSER ORDER NOW! 1.833.406.1259 ask for 63281KXJ 1. \*Type of spoken test over aggregated single b upplies. ©2020 Owehe St 2. \*Class president candidate wants it © StatePoint Media SUDOKU 3. Loads, two words 50. Dharma teacher Greek money 51. Three-layer cookie ALK-IN BATHTUB SALE! SAVE \$1,500 52. "The Sun \_ 5. Game ragout \_\_\_ Rises' Basked by American Standard's 142 years experience
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INCUDING labor basised by American Disabled of AN Industry and Incurrent Contention Research 8. Used to eliminate wrinkles 55. Actress Perlman 9. Serve soup, e.g. 56. Eric Stonestreet on "Modern 866-612-7490 , e 10. Sodium solution Family' 12. Arrow poison 7 3 6 4 13. Establish, two words 14. \*As opposed to public 7 5 19. Hostile force 22. "La" precursor 2 4 7 23. Shade of Dockers 24. Pine juice 5 6 25. Beginning of illness 1 26. \*Valedictorian's spot 9 2 27. Gallows' rope 28. Comparative form of "true" 29. Muddy or sandy 5 8 3 32. \*2020 classroom venue? 33. NCIS network 8 9 2 36. \*GPA, technically 38. Ingratiating behavior 2 4 40. George Orwell's Napoleon 41. On pins and needles 6 4 5 1 44. Grapevine news 46. Part of Old Testament Fill in the blank squares in the grid, making sure that every 48. \*Olden day notebook row, column and 3-by-3 box includes all digits 1 through 9. 49. Imprison Solutions on Page 7



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### **Turning 65 with Employer Health Insurance ... Need Medicare Help!!!**



Toni Kina

#### Toni:

I have just enrolled in Medicare A&B. I am still working with my husband and myself covered under my employer plan and I plan to retire in 14 months.

I enrolled in part B for many reasons and discovered that I am being charged a much higher premium because the 2018 tax return showed higher earnings. Now I am wondering if I made a mistake by enrolling while working. Can you please explain what one turning 65 with employer benefits should do?

~ Thanks, Tammy from Dallas, TX

#### Tammy:

I have good news for you because Medicare does allow employees with "true" employer benefits to delay Medicare Part B enrollment without penalties if you enroll later. Delaying does involve having employer group health coverage thru your or your spouse's employer.

If you do NOT have "true" employer group health coverage, then missing your enrollment period is going to mean that you will be paying penalties. With that in mind, what does Medicare define as employer group health coverage?

Medicare recognizes true employer and union health plans with the Medicare recipient and/or their spouse working full-time for that specific employer as qualified to be able to delay Medicare. If you are in this situation, then you are in the position where you can delay Medicare

Part A and/or Part B for the working health covered individual and their non-working health covered spouse.

"COBRA and retiree health coverage do not count as current employer coverage," according to the Medicare and You Handbook. Essentially, if you have this type of health insurance coverage, you are not going to be able to delay your Medicare Part B.

Most individual health plans or not having health insurance benefits at all are not going to fall under creditable, acceptable health insurance coverage. Let me repeat individual and retirement health plans are **not** current employer coverage for those that are self-employed or retired.

A Working Spouse: Does It Matter? What if I have a working spouse receive your health insurance coverage from their employer? If the working spouse is providing health insurance benefits from their employer group health coverage, as I previously mentioned, then one may want to delay enrolling in Medicare Part B. It is important to create a paper trail for Medicare and Social Security, so that you do not incur a penalty when one ends up enrolling in Medicare Parts

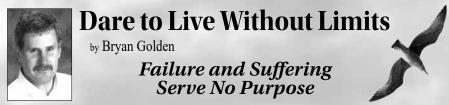
A and/or Part B using the Special Enrollment Period.

You might continue to work either part-time or as a self-employed individual, taking advantage of the coverage provided by your spouse. I want to point out that some companies may ask you to enroll in Medicare once you are eligible, regardless whether your spouse continues to work for the company. Therefore, it is important to check with your spouse's Human Resources Department to determine if you will still be able to carry coverage under a working spouse.

Self-Employed: Does It Matter? Many years ago, a client turning 65 who was self-employed and was not covered under an employer's group health insurance waited to enroll in Medicare Part B. He received a 10% penalty for each year that he was not enrolled, due to not enrolling in Part B at the right time. His penalty was 20% penalty (2 years, 65 and 66) every month for as long as he is on Medicare. Essentially, he will be paying that penalty for the rest of his life.

· Toni Says Confused about Medicare Online Zoom Webinar: Wednesday, August 19th at 4:00pm. Online webinar reservations are limited, and enrolling link is available at www.tonisays. com

Toni King, author of the Medicare Survival Guide<sup>®</sup> is giving a \$5 discount on the Medicare Survival Guide<sup>®</sup> Advanced book and bundle packages for the Toni Says® newspaper article readers at www.tonisays.com.



There are people who feel guilty if they are successful and happy. They believe it's not fair that they succeed while others are struggling. Then there are those who are miserable.

These mindsets cause you to subconsciously sabotage your success, which then produces endless struggling. You cannot, and will not succeed as long as you are averse to success. Your mind does not permit you to accomplish anything you don't believe in.

one. Does your being hungry provide more food to There is more than enough others? If you are struggling financially, will other people be well off? You should strive to be successful in every aspect of your life. There's no reason to feel guilty for doing well.

You can't help anyone else when you are struggling. Being successful is a prerequisite for providing assistance to others. Charitable organizations solicit from those who have, in order to give to those who are in need.

Fear of failure inhibits success because it prevents you from pursuing goals. The reasoning is financial achievements that if you don't start, you do not make anyone poor. can't fail. However, if you Your good health doesn't don't start you will never create sickness in others. succeed. The road to success always begins with the first step.

Guilt about having more than someone else causes suffering. This mindset is another basis for

self-sabotage. Guilt may emanate from the erroneous belief that the only way for you to have more is for others to have less.

Another cause for selfsabotage is not believing not happy unless they are you are worthy of success, or feeling you don't deserve it. Growing up, some people have been told they're not that smart or won't ever amount to anything. Whether internally or externally imposed, these self-loathing doubts are a roadblock to progress.

Another falsehood is that it's not fair for you to be Your suffering helps no better than someone else. Success is an endless well. for everyone. The only way for you to be in a position to help another person is by being successful.

> Conversely, if you are struggling, then you may be in a position of having to be dependent on someone else for assistance. So, instead of being able to contribute, you are requiring assistance. Suffering and failure on your part serves no purpose whatsoever.

> Your success will never diminish anyone else's. Your being happy doesn't make others sad. Your

Procrastination is a common component of self-sabotage. You never openly object to getting started. Instead, you keep putting it off, one day at a time with no intention of 2020 Bryan Golden

ever beginning.

Perfectionism contributes to procrastination. You are constantly waiting for the exact right time to get started because there is always something you find lacking.

Self-sabotage can be defeated, if you want to. Start by deciding you are tired of suffering. Develop a belief that you are worthy of success. Make a commitment to take positive action to reach your desired objectives. Purge any guilt you associate with achieving your goals.

Displace self-sabotaging negative thoughts with positive self-talk. Constantly tell yourself that you can and will be successful. Tell yourself you are willing to do whatever is required, for as long as necessary to reach your objectives.

Self-sabotage is vanquished by continuously moving forward one step at a time. No more procrastinating or excuses. Just keep going. As you stop suffering while working toward your objectives, you will experience exhilaration as the great weight you have been carrying around fades away.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com

or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper.  $\mathbb{C}$ 



## **Census Committed to Delivering** a Complete and Accurate Count

### **Citrus Heights Police Report**

### August 3<sup>rd</sup> August 8<sup>th</sup>



08/03/2020 • Time: 5:30 PM • IR Number: 12006350 Crime: 10852 VC: Tamper With Vehicle Location Type: House (Includes Driveway) • Public Address: 75xx Walnut Dr Agency: Citrus Heights Police Department

08/03/2020 • Time: 10:35 PM• IR Number: 12006394 Crime: 459 PC: Burglary - Residential Location Type: House (Includes Driveway) • Public Address: 66xx Branchwater Wy Agency: Citrus Heights Police Department

08/04/2020 • Time: 4:40 PM • IR Number: 12006329 Crime: 484(A) PC: Petty Theft Location Type: House (Includes Driveway) • Public Address: 80xx Poulson St Agency: Citrus Heights Police Department

08/04/2020 • Time: 12:00 PM • IR Number: 12006417 Crime: 10851(A) VC: Vehicle Theft Location Type: Street/Highway • Public Address: 73xx Grenola Wy Agency: Citrus Heights Police Department

08/06/2020 • Time: 7:00 AM • IR Number: 12006415

Crime: 484(A) PC: Petty Theft Location Type: Street/Highway • Public Address: 66xx Pacheco Wy Agency: Citrus Heights Police Department

08/06/2020 • Time: 11:00 AM • IR Number: 12006409 Crime: 459 PC: Burglary - Residential Location Type: Theft from Vehicle • Public Address: 78xx Claypool Wy Agency: Citrus Heights Police Department

08/06/2020 • Time: 5:00 AM • IR Number: 12006411 Crime: 484(A) PC: Petty Theft Location Type: Parking Lot • Public Address: 72xx Auburn Agency: Citrus Heights Police Department

**08/08/2020** • Time: 10:30 AM • IR Number: 12006452 Crime: 10851(A) VC: Vehicle Theft Location Type: Street/Highway • Public Address: 78xx Highland Av Agency: Citrus Heights Police Department

08/08/2020 • Time: 12:58 AM • IR Number: 12006444 Crime: 466 PC: Possess Burglary Tools Location Type: Street/Highway • Public Address: Holly Oak St Coral Oak, Wy Agency: Citrus Heights Police Department

### Find more info at citrusheights.net

### **United States Census** 2020 Press Release

WASHINGTON, DC (MPG) - The U.S. Census Bureau continues to evaluate its operational plans to collect and process 2020 Census data. We are announcing updates to our plan that will include enumerator awards and the hiring of more employees to accelerate the completion of data collection and apportionment counts by our statutory deadline of December 31, 2020, as required by law and directed by the Secretary of Commerce. The Census Bureau's new plan reflects our continued commitment to conduct a complete count, provide accurate apportionment data, and protect the health and safety of the public and our workforce.

Complete Count: A robust field data collection operation will ensure we receive responses from households that have not yet self-responded to the 2020 Census.

We will improve the speed of our count without sacrificing completeness. As part of our revised plan, we will conduct additional training sessions and provide awards to enumerators in recognition of those who maximize hours worked. We will also keep phone and tablet computer devices for enumeration in use for the maximum time possible.

We will end field data collection by September 30, 2020. Self-response options will also close on that date to permit the commencement of data processing. Under this plan, the Census Bureau intends to meet a similar level of household responses as collected in prior censuses, including outreach to hard-to-count communities.

Accurate Data and Efficient Processing: Once we have the data from self-response and field data collection in our secure systems, we plan to review it for completeness and accuracy, streamline its processing, and prioritize apportionment counts to meet the statutory deadline. In addition, we plan to increase our staff to ensure operations are running at full capacity.

Flexible Design: Our operation remains adaptable and additional resources will help speed our work. The Census Bureau will continue to analyze

data and key metrics from its field work to ensure that our operations are agile and on target for meeting our statutory delivery dates. Of course, we recognize that events can still occur that no one can control, such as additional complications from severe weather or other natural disasters.

Health and Safety: We will continue to prioritize the health and safety of our workforce and the public. Our staff will continue to follow Federal, state, and local guidance, including providing appropriate safety trainings and personal protective equipment to field staff.

The Census Bureau continues its work on meeting the requirements of Executive Order 13880 issued July 11, 2019 and the Presidential Memorandum issued July 21, 2020. A team of experts are examining methodologies and options to be employed for this purpose. The collection and use of pertinent administrative data continues.

We are committed to a complete and accurate 2020 Census. To date, 93 million households, nearly 63 percent of all households in the Nation, have responded to the 2020 Census. Building on our successful and innovative internet response option, the dedicated women and men of the Census Bureau, including our temporary workforce deploying in communities across the country in upcoming weeks, will work diligently to achieve an accurate count.

We appreciate the support of our hundreds of thousands of community-based, business, state, local and tribal partners contributing to these efforts across our Nation. The 2020 Census belongs to us all. If you know someone who has not yet responded, please encourage them to do so today online at 2020census.gov, over the phone, or by mail.

The U.S. Constitution mandates a census of the population every 10 years. The 2020 Census counts everyone who lives in the U.S. on April 1, 2020. Census statistics help determine the number of seats each state holds in the U.S. House of Representatives and how billions of dollars in federal funds will be allocated by state, local, and federal lawmakers every year for the next 10 years.

## United Way Covid-19 Relief Fund **Helps 1,145 Families**

### By Kristin Thébaud Communications, Thébaud Communications

**SACRAMENTO REGION, CA (MPG)** - In a span of three months, United Way California Capital Region's COVID-19 Local Relief Fund raised \$572,000 to provide 1,145 families in need across the region with a one-time \$500 distribution to help offset costs of rent, bills and other basic needs. United Way worked with 11 nonprofit partners in Amador, El Dorado, Placer, Sacramento and Yolo counties to identify low-income families whose lives were disrupted by the pandemic and ensure they received the help they needed. The fund closed at the end of June, but the structure remains in place in case of a second wave.

"Stories continue to pour in from families across our region who have received help through our Local Relief Fund." said Stephanie Bray, president and CEO, United Way California Capital Region. "The vast majority of those we served lost income during the stay-at-home order and needed help paying rent and bills. With so many families in our region just one paycheck away from homelessness,

gifts to our fund helped avert an immediate crisis for these families and our community.'

The fund's nonprofit partners included 3 Strands Global Foundation, Amador Tuolumne Community Action Agency, Birth and Beyond, Black Child Legacy Campaign Neighborhood Centers, Empower Yolo, International Rescue Committee, Kids First, Lighthouse Community Counseling, Opening Doors, RISE Inc. and Yolo County Children's Alliance.

In addition to individual and corporate donations to the fund, all dollars donated to Donate4Sacramento's Support Families area were distributed to Sacramento families through United Way's fund. For a full list of donors to the Local Relief Fund, visit YourLocalUnitedWay.org.

"It's very meaningful to me to receive this funding because I can continue paying my bills and provide food and clothing for my children," said Nayely, a Local Relief Fund recipient in Sacramento. "When I learned that the funds come from people in the city, I was very grateful to see how they care about the community and that they are always willing to help others during hard times."

### **Governor Must Do Better to Serve the Unemployed**

### By Nghia Nguyen, Office of Senator Jim Nielsen

SACRAMENTO, CA (MPG) -With over half of all adults in California reporting lost income since March and a 17% unemployment rate across the state, Senator Jim Nielsen (R-Tehama) joined over 60 lawmakers administration must to demand the Employment Development Department (EDD) to do better to serve Californians.

ority of all government has resolved over 375 workers is to serve," said EDD cases, with 136 ca.gov.

Senator Nielsen. "EDD is outstanding. These numfailing at its job. There are no excuses for not serving Californians who lost their jobs to no fault of their own, who have depleted are still waiting on benefits. their life savings, gone into extreme debt and are filled with anxiety each, and every day."

"Governor Newsom's do better and expedite these funds to desperate Californians."

Since the pandemic, "The first and last pri- Senator Nielsen's office bers reflect those who have contacted Senator Nielsen's office. Statewide, 1.13 million Californians

Elected to the State Senate in January 2013, Senator Nielsen represents the Fourth Senate District, which includes the counties of Butte, Colusa, Glenn, Placer, Sacramento, Sutter, Tehama and Yuba. To contact Senator Jim Nielsen, please call him at 916-651-4004, or via email at senator.nielsen@senate.

## Fitch Ratings Upgrades San Juan Water District's Credit Rating

### By Meredith Williams, Lucy & Company

GRANITE BAY, CA (MPG) -In July 2020, in spite of the economic challenges presented by the pandemic, Fitch Ratings Services upgraded San Juan Water District's credit rating from AA to AA+. The upgrade reflects San Juan's strong financial and operating profiles including low operating costs, low rates, strong cash levels, low debt and strong financial management.

The coronavirus pandemic has created economic losses and uncertainty for business able for a vast majority and government alike, of customers due to a low including the water sector. Fitch is re-evaluating price. Fitch also recogthe credit worthiness of water agencies across the country against new criteria aimed at assessing an agency's financial strengths and resiliency during the pandemic. Credit ratings are a quantified assessment of an organization's ability to meet current and future debt and financial obligations.

response to drought pressures, San Juan's Board of Directors approved necessary rate increases to its wholesale and retail operations. To help reduce the financial vulnerability to shifts in water use, the board modified the fixed component to better reflect the true cost of water treatment and delivery. The board will evaluate and, if needed, plan for potential new rate increases in fall 2021.

Despite recent rate increases, Fitch's analysis shows San Juan's retail water costs are affordcost-per-million-gallon nizes San Juan's ample, high-priority water rights to the American River and other sources and that water supplies and treatment capacity are well in excess of recent water demand.

San Juan's capital projects are primarily driven by upgrades to critical water supply infrastructure. The District projects

Several years ago, in near-term capital spending to increase due to several large and critical projects including replacing Hinkle Reservoir's cover and liner, replacing the Kokila Reservoir and upgrading major transmission lines and water mains. Although these projects will need to be supported by new debt, the increased bond rating could reduce the cost of additional debt putting downward pressure on San Juan's future water rates.

> San Juan provides clean and reliable retail and wholesale water service to about 150,500 residents in a 46-squaremile suburban service area, including Citrus Heights, Fair Oaks, Orange Vale and a portion of the City of Folsom and Granite Bay. The District provides retail services to over 30,600 residents through 10,700 customer accounts, mostly within the Granite Bay area in northeast Sacramento County and the southwest Placer County region. For more information, visit www.sjwd.org.



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