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Wildlife Care **Association Photo** Contest Takes Flight!

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Citrus Heights

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LOCAL CHURCH VANDALIZED



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DO CRISES HELP OR HURT MORE **TAX HIKES?**



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CRISIS FATIGUE By Mary Jane Popp



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The West is Burning

California struggles to find help fighting its wildfires



CalFire can't keep up with the fire siege hitting the state, whipped by a barrage of lighting strikes, an historic heat wave and plenty of brush and buildings poised to burn. Image by skeeze from Pi

By Julie Cart, CalMatters

California's wildfire resources are the envy of the world: It owns the most extensive fleet of firefighting aircraft, and the largest and bestequipped crews.

Yet, already this year, CalFire can't keep up with the fire siege hitting the state, whipped by a barrage of lighting strikes, an historic heat wave and plenty of brush and buildings poised lic affairs officer with the Arizona flagration, the Camp Fire, ignited in to burn. Harried state officials readily admit there are not enough firefighters to fill every need.

The state faces an unprecedented started in California, and more than

Northern California's fires so early in the season means that Western states are still fighting fires and have little aid to spare to send to California.

"We are still burning. New Mexico is still burning. Colorado and Nevada are asking for resources. There's just not a good word to put on this fire season. We are working in a new world," said Tiffany Davila, pub-Department of Forestry and Fire November of 2018. Management.

With more than 7,000 fires already

crisis: The number and intensity of 1.6 million acres burned, the pace is well ahead of what is expected for this time of year.

> Climate change has redefined what fire experts held true. There is no longer such a thing as "normal" when it comes to defining fire season and fire behavior. The season now lasts two and a half months longer, starting earlier and lingering into late fall. California's most deadly con-

> Historically, California's most dangerous fires have come later in the Continued on page 2

CHP Commissioner Earns Lifetime Achievement Award



(CHP) Commissioner Warren

By Fran Clader, CHP

SACRAMENTO, CA (MPG) -

California Highway Patrol (CHP) Commissioner Warren Stanley has spent nearly four decades advocating for highway safety in California. His unwavering commitment to public service and dedication to CHP employees caught the attention of the American Association of Motor Vehicle Administrators (AAMVA), which rewarded his efforts with the AAMVA Lifetime Achievement Award in Highway Safety - Law Enforcement. The award is presented annually to an AAMVA member whose primary function is directly associated with highway and traffic safety efforts and who has had a distinguished career in this arena.

"My entire career has been fueled by a passion for safety," said Commissioner Stanley. "I am fortunate to be able to work alongside so many others who have demonstrated a lifelong commitment to reducing traffic fatalities and injuries on our roadways. This honor would not be possible without their dedication and shared vision."

As a dedicated member of the law enforcement community, Commissioner Stanley has served the people of California for more than 37 years. In 2018, Stanley became the first African American to hold the rank of CHP Commissioner. He is also one of the distinguished few to have held every uniformed position from officer to Commissioner within the

"This is hard work, but it is exceptionally important and incredibly rewarding," added Commissioner Stanley.

Winners of this, and other awards, are traditionally recognized at AAMVA's International Conference in August of every year. Due to COVID-19 and travel restrictions, AAMVA cancelled its 2020 conference. Previous recipients of the distinguished honor from AAMVA include former **CHP Commissioners Dwight** O. Helmick (2004) and Joe Farrow (2011).

The mission of the CHP is to provide the highest level of Safety, Service, and

City Moves Toward Compliance with Recycling Mandates

Story by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - On August 27, the Citrus Heights City Council (still meeting through teleconference) considered a proposed General Plan amendment and various updates to the Zoning Code. The General Plan's current land use designations specify a residential density allowance of 0-20 units per acre when developing commercial areas. However, the more specific Zoning Code was changed several years ago to allow up to 40 units per acre in order to provide a variety of flexible housing options and more opportunities to meet the City's Regional Housing Need Allocation. Consistency between the General Plan and the Zoning Code is required by law, so the General

Plan amendment would

bring both documents into

conformance.

The proposed updates to the Zoning Code included a change to the Business Professional commercial land use table. These zones are for professional business offices, and currently the Code allows other businesses to operate there such as restaurants or retail that serve or support the offices – as long as they don't take up more than 15% of the land use. If they exceed the 15% limit, they can request a Use Permit from the City to operate in that zone. The proposed Zoning Code change would lower the requirement to a Minor Use Permit, which would include a staff-level review without a required hearing. This change would make the process more timely and efficient for the applicant.

Another group of proposed changes to the Zoning Code would apply

to home-based businesses. Language would be added to the Code to clarify that ered a proposed updated to tattoo and body art are not allowed as home-based Code. The City is workbusinesses. Transportation ing toward compliance activities (such as Lyft and Uber) are currently prohibited from home-based businesses, but with so many recent changes to both transportation and employment, staff proposed to allow this use to give residents more flexibility. People using their personal vehicles as part of a home-based business would now be explicitly allowed, but the storage of limousines and tow trucks in residential driveways would still be prohibited under the Code. Real estate agents were also added to the list of approved home occupations.

Council voted unanimously to approve the General Plan amendment and the changes to the

as AB 1826: Mandatory Commercial Organics Recycling; and SB 1383: Short-lived Climate Pollutants. AB 1826 requires multifamily housing complexes and businesses that generate large amounts of organic waste, such as large restaurants and grocery stores, to recycle those materials. SB 1383 seeks to reduce California's methane gas production by limiting the landfill disposal of organic waste,

Zoning Code.

The Council also consid-

the Solid Waste Municipal

with various unfunded state

recycling mandates - such

Data from CalRecycle shows that California Continued on page 3 | Security.

including food waste, green

waste, and certain paper

products.

The West is Burning

Continued from page 1

year, in September and October. By then, the worst fires are over in neighboring states so they could be counted on to send help.

The fire service has a long tradition of mutual aid, often encompassing local and county fire crews lending a hand when needed. But the strain of managing multiple, large fires that have ignited in Northern California means casting a wide net for help.

'We are using every possible resource, every conceivable asset," Gov. Gavin Newsom said Wednesday.

The state secured a federal major disaster declaration, freeing up additional funds and some equipment. At least two C-130 air tankers have been dispatched, from the California Air National Guard and also from Wyoming's guard.

California has sent out calls for aid to all 50 states, with crews and equipment from at least seven Western states currently working dozens of major fires. Personnel from Arizona, Idaho, Montana, New Mexico, Texas, Utah and Washington are assisting California crews. Kansas is also sending crews.

Help also is expected from Canadian and Australian firefighters, who are California's traditional wildfire allies. Those appeals are made through the state Office of Emergency Services, which did not respond to CalMatters' requests for information.

Australia's New South Wales Rural Fire Service, the world's largest volunteer firefighting force, said Thursday that it will send 55 personnel to California, in part to reciprocate for mutual aid assistance CalFire sent last year.

In Arizona, which is second to California in acres burned this year, fire bosses have had two strike teams and crews in the Golden State for a month. During catastrophic fires in California's wine country two years ago, as many as 300 Arizona firefighters were on the front lines.

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authorities are in a bind.

"We just sent two crews to Colorado and had to call them to turn them around," Davila said. "The problem we all are facing is the lack of resources – everyone is still busy. Usually by now we would be dialing down to the end of our season and would have crews to spare."

It often falls to federal fire bosses at the National Interagency Fire Center in Boise, Idaho, to balance the needs of everybody. With the national fire preparedness set at Level 5, the highest alert, multiagency fire managers meet every morning at a sprawling complex in Boise. They produce a national situation report and use it to triage fire emergencies around the country and assign priorities for sending resources.

California usually tops the list.

"There are 6,400 federal firefighters, half are on fires in California," said Stanton Florea, a spokesman for the Forest Service in Boise. "Fires in the U.S. typically start in the Southwest, shift to other parts of the country then end up in California. It's unusual that these large fires are occurring this early. There is competition for resources.'

Staffing wildfires in California is never straightforward. Current fires are being managed by CalFire, the U.S. Forest Service, the National Park Service and the federal Bureau of Land Management. Tribal crews operate out of the Bureau of Indian Affairs.

Determining where crews and equipment are best used is a logistical nightmare, a puzzle board of moving pieces. Even though large fires aren't yet igniting in Southern California, the urge to shift crews north is tempered by the concern that such deployments leave southern regions vulnerable should fires break out. It can take days or longer to move fire equipment and crews.

"As (fire) containment goes up, we can move people around, but we are spread so thin," said Lynette Round, a CalFire spokeswoman. In addition

the agency's employees also go out on non-fire emergencies. "We responded to 15,000 emergencies in the last 10 days," Round said.

CalFire has added to its ranks by bringing back retirees, calling employees back from vacations and bringing online 858 new fire personnel funded through the state budget process. Inmate crews, which the agency has come to rely on, are scarce because of virus-related early prison releases.

To make matters worse, the pandemic has restricted the free movement of some firefighters. Davila said that some departments are reluctant to send crews to other jurisdictions for fear that either they would lose firefighters to the virus or restrictive quarantine procedures.

Another factor that bedevils fire authorities is the longstanding state and federal mandate for what they call "aggressive initial attack," hitting new fires hard to keep them from spreading.

A June memo from the U.S. Forest Service Chief stressed the policy and put it in the pandemic context, as a strategy to put fires out quickly to limit crews' exposure to COVID-19 while in the field.

That has meant crews are busy on almost every fire, even those that might be observed and allowed to burn.

To Timothy Ingalsbee, executive director of the Oregon-based group Firefighters United for Safety, Ethics and Ecology, it's a misguided approach.

"It's not humanly possible to put out all fires," he said. "We need to focus on the fires that really matter, to save lives and homes, and shift resources to them. The future is to safely manage wildfires, to steer them. You don't need hundreds of firefighters to do that."

with the multiple crises confronting the state and nation.

Julie Cart joined CalMatters as a projects and environment reporter in 2016 after a long career at the Los

DA Schubert Responds to Antifa Anarchists' Attack on Public Safety



The Sacramento District Attorney's Office and Sheriff's Department were targeted by a domestic terrorist and anarchist organization- Sacramento Antifa. Photo provided by Sac DA

By Shelly Orio, Sacramento District Attorney's Office

SACRAMENTO, CA (MPG) - The Sacramento District Attorney's Office was targeted by a domestic terrorist and anarchist organization- Sacramento Antifa. This attack was planned. This organization seeks to destroy public safety, dismantle law enforcement, and eliminate all social discourse. These anarchists have waged attacks across this country, in major urban cities, including Portland, Seattle and Denver. Their tactics are rooted in organized violence and terror.

Contrary to the peaceful protest held earlier in the evening, Sacramento Antifa, along with outside Antifa groups, wreaked havoc on the Sacramento community, threatening media reporters and others, damaging many buildings, and trying to set a fire in the lobby of the District Attorney's office. They have threatened to do the same in the com-

The Sacramento District Attorney's Office will prosecute anyone identified and arrested for these crimes to the full extent of the law. We ask for the public's help in identifying any of these anarchists. In particular, we are seeking information on the individuals in the photo taken at Caesar Chavez Park. At least one of these individuals is believed to have threatened a reporter to "break your f.....g camera if you don't back off."

For more videos and pictures, visit www.sacda.org/ media/press-downloads/antifa-anarchists/.

If anyone has information on the identity of the individuals in the photos or videos, please contact the District Attorney's Office at daoffice@sacda.org.

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6th Annual Wildlife **Care Association Photo Contest Takes Flight!**



2019 Winner Leucistic Black Phoebe by Chamong Xiong. Photo provided by WCA

Rick Reed Public Relations

SACRAMENTO REGION, CA (MPG) - BIRD is the Word! The 6th Annual Wildlife Care Association Fall Photo Contest takes flight! Take your parents to help!) a picture on your mobile or your camera. Enter include your email, the FREE under 12 or make a donation to rehab wildlife! You could be the 2020 Wildlife Care Photo Contest winner! Get outside and give us your best shot of a bird or birds in your backyard, local park or Sacramento area wild location. Easy!

Submit your picture on the Wildlife Care Association Facebook page as a message with photo attachment. Contest is open between October 1 to December 31, 2020. Entries can be made in nity for their support

two categories- Under 12 years old you can enter FREE! Those over 12 are asked to include a minimum \$5.00 donation to WCA on the Facebook donate link for each entry. (Under 18 yrs old? Ask

Submissions should location photo was taken, and your best guess what type of bird this might be. Enter @wildlifecareassociation on Facebook.

Each photo may be

entered once, but individuals may submit more than one. Enter often and donate to help the WCA heroes of nature save thousands of injured, orphaned and displaced wildlife every year. The non-profit wildlife rehabilitation volunteers depend on the commu-

giving wildlife a second chance to live.

The WCA Photo Contest winner will be awarded a special prize including a guided tour of the Dome at McClellan Park, their photo featured in WCA Facebook/ Instagram as a hero of nature!

Give us the bird! Snap some shots, submit them and let's see if they fly! For more information call 916-965-WILD

Fine Print: One picture will be chosen from submissions to determine a winner. WCA staff reserves the right to select a winner from content and other factors including artistic merit. All photos submitted become the property of WCA for its use in outreach, education and fundraising.

Tips for Cleaning Your **Property of Wildfire Ash**

By Matt Robinson, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - The Sacramento area has been surrounded by wildfires and the effects have been smoky skies and falling ash. Breathing the bad air has been tough enough, but what's been falling from the sky is adding another environmental problem for our waterways.

Ash contains wood and vegetation, but also chemicals from homes and other buildings caught up in the flames then sent adrift to fall over the Sacramento region. We can help keep more from ending up in the water by being careful about how we remove the ash on our property.

If ash covers your home, walkway or vehicle, avoid breaking out the hose and washing it down the gutter. That untreated ash can pollute the storm

drains and eventually the creeks and rivers. Sweeping up the ash from around your home and depositing it in your trashcan is the best way to remove the pollutants.

When it comes to cleaning your vehicles, you should get rid of the ash on your vehicle as soon as possible because it can harm the paint. Taking your vehicle to a carwash will keep wastewater out of the storm drain system by diverting the wastewater to the sanitary sewer system or to a landscaped area where it will not pollute our creeks, rivers and waterways.

The cleaning up after the fires has both the U.S. and California Environmental Protection Agencies developing plans on clearing the ash without causing damage to creeks and rivers.

You can find more information from the United States Geological Survey (USGS) on the effects of ash in the waterways.

Local Church Vandalized with Fascist and Anti-Catholic Animosity

By Patrick Larenas

CITRUS HEIGHTS, CA (MPG) - The Citrus Heights Police Department is investigating the perpetrators responsible for beheading a statue of the Virgin Mary and vandalizing a display of the Ten Commandments with a Nazi swastika at Holy Family Parish Catholic Church.

The leaders of the vandalized Citrus Heights church on Monday, August 17, took the opportunity to respond with humanity to those who sought to humiliate and intimidate. Fr. Enrique Alvarez said in a statement that the action seems to be "born of inner pain for which we must have compassion".

To Alvarez the destructive and reckless action seems to offer "no statement, advance no cause and uplifts no one". The act seems to be part of the ongoing social unrest that seeks to create disorder and violence everywhere. Alvarez said of the fascist symbol and anti-Catholic spirit that it "seek[s] to add to the sorrows in our world and bring pain... in a time already

Fortunately, no one was hurt and the statue has now been repaired, inspiring the church to a "faith that is stronger and longer-lasting than stone," finalized Alvarez.

Source: Statement from Holy Family Parish Catholic Church



Citrus Heights Police Department is investigating the perpetrators responsible for beheading a statue of the Virgin Mary and vandalizing a display of the Ten

City Moves Toward Compliance with Recycling Mandates

Continued from page 1 throws away 5.6 million tons of food waste every year. Landfilled organic waste – which accounts for two-thirds of all waste generated in the state – emits methane gas, which is a super pollutant contributing to climate change. California is already expewildfires.

The City's current compliance rate for organic waste recycling is 25%. This is partially due to the requires waste collection eral and organic recycling collection in addition to

collection franchises to only provide garbage collection services in addition to recycling collection, unless the business or housing complex has written approval from the City showing they are meeting the recycling mandate through alternative compliance methods.

After the ordinance riencing the effects of is updated, the City will climate change, with severe amend their commerdroughts and horrific cial solid waste franchise agreements to reflect the new requirements; expand education, assistance, and outreach to businesses and housing complexes; current ordinance, which implement inspection and franchises to offer gen- and seek grant assistance for additional funding.

garbage collection but does asked about the fiscal not require businesses and impact to the City. Staff scribe to the recycling be an impact to the City services. The proposed in staff time spent on the update will require waste project, but the bulk of the

fiscal impact will go to the ratepayers – the businesses and housing complexes that are required to sign up for the recycling services.

Councilmember Bret Daniels said he wants the City to push back against these mandates instead of working toward compliance. He said he doesn't want Citrus Heights businesses to shoulder the cost.

Councilmember Jeannie Bruins agreed that this is a huge government overreach, and she said she would like the City to write a letter of objection.

The state can penalize the enforcement mechanisms; city \$10,000 a day for not having enforcement measures, such as an ordinance, Vice Mayor Steve Miller in place. So, although some Councilmembers were unhappy with the manhousing complexes to sub- explained that there will date, they voted 4-1 to approve the resolution, with Councilmember Daniels dissenting.



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Do Crises Help or Hurt Tax Hikes?



By Dan Walters CAL Matters

Does the trauma enveloping California this year pandemic, recession, heat waves, blackouts and disastrous wildfires make voters more or less likely to vote for tax increases?

Sponsors of a \$12 billion a year hike in taxes on warehouses, office buildings, factories and other commercial property hope it's more.

Proposition 15 would raise that money for schools and local governments by changing Proposition 13, the iconic 1978 ballot measure that imposed tight restrictions on property taxes. If it's passed, taxable values of commercial property would be increased to current market levels.

Public employee unions and other advocates of government spending have long yearned to crack Proposition 13 via what's called a "split roll" and after many starts and stops, finally decided that 2020's presidential election, with a high voter turnout, would be the best time to give it a try.

Even before California and its economy were hammered by COVID-19 and recession, polling indicated that the measure had no better than a 50-50 chance of passage. The iffy climate for new taxes was also signaled in last March's primary election, just before the pandemic

hit home, when more than half of hundreds of local tax and bond measures were shot down.

Nevertheless, splitroll advocates forged ahead with what became Proposition 15, setting up what promises to be a titanic political war with commercial property owners and other business groups. Pandemic and recession are likely talking points for both

Some local authorities have pulled back longplanned tax increase proposals, believing that chances of passage even in a high-turnout presidential election have faded.

One of those instances occurred in July, as a deadline for placing measures on the ballot approached. Sacramento Transportation Authority, which had decided to ask local voters for a halfcent sales tax increase, abruptly reversed course when polling indicated it would likely fail.

"We understand the public sentiment at this California's Fair Political and social unrest, people are focused on other things," transportation authority board chairman Darren Suen, a member of the Elk Grove City Council, said.

However, it appears that most local government proposals to raise taxes, including bonds that would be repaid from increased property levies, will remain on the ballot.

California Taxpayers Association counts 237 local tax and bond measures to be decided in November, including 176 direct tax a journalist for nearly 60 increases totaling roughly \$1.5 billion. Voters also of those years working for

local school construction bonds and \$1.9 billion in other local bonds, Cal-Tax says.

Most are traditional increases in sales taxes or parcel taxes on property, but they also include local levies on legal marijuana sales, property transfer documents, utility services and hotel

A semi-new taxation wrinkle is being tried in several San Francisco Bay Area communities direct taxes on business. San Francisco itself has two business tax measures on the ballot, including a gross receipts tax based on the difference in pay between corporate executives and their employees. Richmond proposes a new tax on telecommunication services and video streaming.

There's also a new wrinkle in the longrunning conflict over spending taxpayer money to persuade voters to endorse new taxes and bonds. Such advocacy is illegal, although almost never prosecuted. But time given the pandemic Practices Commission recently fined Los Angeles County's government for waging a million-dollar campaign for a 2017 tax measure under the guise of 'information."

> Watchdog organizations will be monitoring local governments this year to see if the FPPC fine has an effect on how local governments spend public funds to present their tax increase pitches to voters.

Email Dan at dan@ calmatters.org

Dan Walters has been years, spending all but a few will face \$13.1 billion in *California newspapers*. ★



CRISIS FATIGUE

Wouldn't surprise me, especially after I spoke with **Dr. Carole Lieberman** on my POPPOFF Radio Show. With the covid19 pandemic, hurricanes, and then pile on protests and riots, looting, and tearing down statues, we don't know what comes next. With the virus numbers climbing, Dr. Lieberman told me if you have three of the following ten symptoms, you have crisis fatigue.

- 1. Feeling overwhelmed and exhausted all the time...even when you wake up.
- 2. Emotional numbness interrupted by random spurts of raw feelings from sadness to anger.
- 3. Eating too much or too little.
- 4. Berating yourself with feelings of failure and guilt.
- 5. Helplessness and a sense that nothing is worth the energy it would take to do it. 6. Dreams and nightmares that are vivid and
- disturbing...such as having to fight off wild animals.
- 7. Self-destructive behavior...from overindulging in food, alcohol or drugs to sabotaging your work or relationships.
- 8. Pessimism...feeling that there is going to be no end to the chaos and stress of the world around you.
- 9. Fear that you won't be able to survive in the chaos...and that you'll die from the covid19, or some other medical problem because you're too scared to go to a doctor's office during the pandemic, or getting injured by rioters.
- 10. Suicidal thoughts...because taking control of your own death seems preferable to waiting for the other shoe to drop.

But there are ways to deal with these symptoms. Dr. Liberman has ten.

- Is there such a condition as crisis fatigue? 1. First of all, acknowledge that these are unusually stressful times and be compassionate towards yourself.
 - Take a breath, pause and tell yourself that you may not be able to go at your usual fast pace 24/7...and that's okay for now.
 - Realize that your #1 priority should be to keep yourself (and your loved ones) physically and mentally healthy. Everything else is secondary, if you want to come out of this chaos alive and well.
 - 4. Stop obsessing over checking on the latest news and filling your days with it. It only makes things worse.
 - Try to always practice the basics: eating healthy food, taking vitamins, getting enough sleep and exercise.
 - 6. Add stress-relieving activities to each day...listen to music to dancing in your living room or taking a walk in nature.
 - 7 . Add at least one hour of laughter to your day...from watching cartoons or comedies to reading jokes or playing silly games. Laughter is the best medicine.
 - 8. Reach out for social support from your friends and family and provide support to
 - 9. Volunteer somewhere at least once a week: a food pantry, a homeless raising funds for your favorite charity.
 - 10. Get psychological help from therapists and hotlines...especially if the symptoms are getting worse or if you're feeling suicidal.

Dr. Lieberman is a Board Certified Beverly Hills Psychiatrist. She also hosts two radio shows/podcasts and has authored several books. When she isn't seeing patients or testifying as a forensic psychiatrist/expert witness, she appears on TV from Fox News to CNN and POPPOFF of course.!



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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 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 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. 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 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 cashiers 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

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 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

OUTSTANDING

ANY

representative, will be liable to HUD

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.

Foreclosure Commissioner Hamsa Uchi Title: Foreclosure Supervisor 4375 Jutland Drive San Diego, California 92117 Phone: (858) 750-7600 Fax No: (858) 412-2705

2020 CLEAR RECON CORP

SAN JUAN UNIFIED SCHOOL DISTRICT **PUBLIC HEARING NOTICE** PROPOSED PROPERTY EASEMENT FOR **PUBLIC UTILITIES**

NOTICE IS HEREBY GIVEN that, pursuant to Education Code section 17556, et seq., the Board of Education of the San Juan Unified School District ("Board") has adopted a Resolution of Intent to convey to Citrus Heights Water District (CHWD) certain real property within the San Juan High School site (hereinafter referred to as "Property") for the purpose of construction, reconstruction, installation, replacement, removal, repair, alteration, operation, maintenance, inspection and use, of a ten-foot high concrete wall within the easement area. A public hearing will be held during the regular meeting of the Board on September 8, 2020, at 6:30 p.m. or as soon thereafter as practicable, on the question of conveyance of the Easement. Copies of the Resolution of Intent to Convey an Easement and Calling a Public Hearing in Connection Therewith are available upon request from Katie.Colby@ sanjuan.edu and posted at our District Office Front Lobby.

At the public hearing described above, any interested person may be heard on the matter of conveying the aforementioned Easement. At the time and place of the public hearing, if no legal protest is entered, the Board may adopt a resolution by a two-thirds vote of its members authorizing and directing the conveyance of the Easement to CHWD.

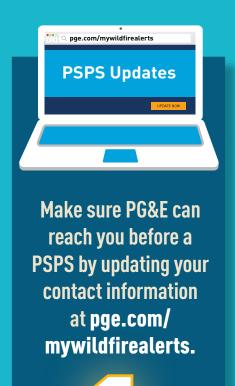
Dated:8/25/2020

Carmichael Times 9-4-2020

PREPARING FOR A PUBLIC SAFETY POWER SHUTOFF

Public Safety Power Shutoff (PSPS) is a statewide effort to prevent wildfires by proactively turning off power to communities when severe winds and dry weather conditions are forecast. While turning off the power helps prevent wildfires, we also know it will disrupt lives and cause hardship for our customers. That's why PG&E does not make this decision lightly and will only call a PSPS to help keep customers and communities safe.

HERE ARE 5 WAYS TO PREPARE FOR A PSPS:













Oh, for a Life like My Kitty

By Rev. James L. Snyder she said very sternly, "Don't the same answers.

The other night the Gracious Mistress of the Parsonage and I were watching the news on TV. All it showed was riots, looting, and chaos, which has become the normal. When will they ever get back to broadcasting good news?

After a while, I heard a deep sigh on the other side of the room, and somebody say, "What's wrong with people?"

I just let that go, realizing that there is no way to answer such an inquiry. People will do what people will do. Many of those people are not good people.

Thinking about this, I remembered a little change that came into our house about a month ago.

Getting up one morning as I looked out the glass doors onto the back porch, I saw a little kitty looking at me. It could not have been more than a month old. I had no idea where this little kitty came from. I assumed it was just passing through, and the mama was somewhere around the corner.

As my wife came into the kitchen, I said, "Look at that little kitty on the porch. Isn't it cute?"

Even before she looked,

you dare feed that kitten."

After getting up in the morning, I would go to the glass door, look out, and sitting in front of the door looking at me was the kitty. It would look at me, then turn and look at the food dish, which was empty at the time, and then look back at me and meow.

One afternoon I went out to sit on the porch with the kitty to have a conversation.

The kitty lay down, facing me, and I began our little conversation.

"What do you think all of this nonsense and chaos and looting that's going on in the world today?

The little kitty yawned a big yawn and stretched like it was getting ready to go to sleep. It acted as if it had no idea what I was talking about. It was very calm, cool, and collected and seemed to be enjoying resting on the back porch.

"What do you think about all this mask-wearing people are doing today? Do you understand what that's all

Nonchalantly, the kitty laid his head down on its paws and closed its eyes as though it was no concern.

I had more questions I asked the little kitty and got

Then, the little kitty stood up, looked at me, looked over at the food dish, looked back at me, and softly meowed.

Although the kitty was not too interested in my questions, it was interested in her question, "When are you going to put food in my

After all, no matter how bad the world was out there, this little kitty could not fix the problems. The only problem this kitty could fix was conning me into giving her food every morning and evening.

Sitting there, watching the kitty, I thought of a verse of Scripture. "Put them in fear, O Lord: that the nations may know themselves to be but men." (Psalm 9:20)

That kitty knows that it is a "kitty." Today's problem is that people do not realize they are "but men" and do not have the solution for the world's problems.

Dr. James L. Snyder is pastor of the Family of God Fellowship, 1471 Pine Road, Ocala, FL 34472. He lives with his wife in Silver Springs Shores. Call him at 352-216-3025 or e-mail jamessnyder2@att.net. The church web site is www. whatafellowship.com.



they will eat one meal. Teach a person how to fish and they will eat for a lifetime.

Do vou seek how much you can take from life, or do you strive to see how much you can make? What's the difference? else offers. You make for yourself by creating the circumstances you desire.

Taking, although tempting, is harmful because it creates a dependency. Those who only eat when someone provides a fish are totally reliant on others for their well-being.

People with a sense of entitlement are takers. They feel they are owed something without having to work for it. These people have a victim mentality in that they do not believe they are responsible for their circumstances. Instead, they passively wait for things to happen rather than making them happen.

You gain control of your future by learning how to fish. This means you are willing to work for your goals instead of waiting for them to be is true independence. Being responsible for your well-being enables you to choose your path and direction. It provides true freedom to build the life you desire.

No one owes you anything. It's up to you to make the life you want. Be willing to do whatever is required for as long as necessary to attain your objectives. Concentrate

YOU'RE INVITED!

Sundays 10:00a.m.

A Purpose Driven Church

"We do Church Differently"

Give a person a fish and on your goals. Maintain a positive can-do, will-do attitude.

Never blame other people or circumstances. You are responsible for your life. You are responsible for making the circumstances you want. Learning how to fish You take what someone involves acquiring the knowledge, skills, and abilities needed to attain your objectives.

> Not everything you attempt will work out as planned. When this happens, it's your responsibility to fix it. Don't complain. Figure out what steps are required to get back on track. You learn more from mistakes than when all works out perfectly.

> Making excuses for failure inhibits your accomplishments. Excuses justify why you can't, or won't, reach a goal. It's impossible to make a situation work in your favor while you are conjuring up explanations for falling short.

Make things happen today by cutting free from the past. Lamenting about what you could have, should have, or would provided. Self-reliance have done limits future successes. Learn from the past to repeat successful behavior, while eliminating mistakes.

> Doing what you love to do facilitates making things happen. Enjoying your pursuit boosts your enthusiasm. Life should not be a constant grind. Looking forward to each day accelerates accomplishment.

Pursuing your passion 2020 Bryan Golden

also generates happiness, which propels you forward. A positive mindset knows no limitations and heightens your ability to make things happen. Use your self-talk to constantly reinforce all that is possible.

Spend at least 20 minutes each week learning something new. Utilize your knowledge, skills, and abilities in moving forward. Anything lacking in these areas can be acquired, or you can seek out the advice of experts. "No excuses," should be part of your foundation.

Don't procrastinate. Be proactive each day. Utilize your time productively, it flies by all too fast. Capitalize on mistakes by using them as stepping stones. Get right back up whenever you trip and fall.

Let go of fear because it is so detrimental to your progress. Fear is vanquished by doing what you are afraid to do, and going where you are afraid to go. Ignore naysayers. It doesn't matter what other people say, think, or do.

Don't waste any time looking for something to take. Instead, strive to make your own life rich and rewarding.

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. ©

New Beginnings



By Marlys Johnsen Norris, **Christian Author**

No matter what kind of struggle one is going through today, we know that God has a divine plan to the place we need to be. Whatever it is, we know that living life is all about truly coming to truly know and love God with our heart and soul. All our struggles in life help us to learn that fact. "The Lord our God is gracious and compassionate. He will not turn His face from you." (2 Chron. 30:9) He promised to never leave or forsake us no matter what happens.

We need to be optimistic regardless the hardships we experience in our life. In the Bible Paul wrote about afflictions are necessary and increase our glory in heaven. (see II Cor 4:17-18) The optimist sees an opportunity in every difficulty when it occurs! He views everything with a consciousness of the

Daily Struggles Are Needed "Tests"!

presence of God in life. Plus knowing God is able to deliver out of every trouble looking to the victory in view. (II Cor. 5:10) The ultimate focus is to see all people reconciled to God regardless of the trials in every situation.

for our life. He has allowed Lord in one's life will be anxious to bless our lives it in our lives to bring us the "hiding place." It is a than we really ever under-God becomes personal And when we do honor and makes one aware He His instructions: "The is there with them. It is a place where He renews faith and provides strength to endure until the prayer is answered. Answers of belief and faith will honor and glorify His Name. God's promises are given to Christian believer's to claim during their life. God is more anxious to honor them for everyone who loves His Words of instruction in the Bible.

Do not allow your personal struggles to cheat you of God's blessings. Negative words of unbelief are sinful. "Sin" separates us from God and He will not hear our prayers and requests. If one is using them, they

need to confess and repent before Almighty God. "If we confess our sins, He is faithful and just and will forgive us our sins and purify us from all unrighteousness." (I John 1:9)

It is important to live in right relationship with the The very presence of the Lord because He is more place where our Creator/ stand and accept them. Lord gives strength to His people; the Lord blesses His people with peace." (Psalm 29:11) We have no need to worry about tomorrow, for tomorrow will worry about itself (Matt 6:34) The promises of God come alive in our lives and "We know that for those who love God all things work together for good, for those who are called according to His purpose." (Romans 8:28)

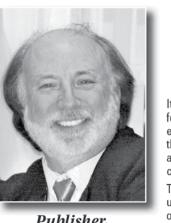
> Marlys Johnsen Norris Author of 7 Books,

Teacher Stephen's Minister PO Box 114,

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Publisher, Paul V. Scholl

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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.

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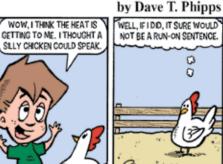


WEEKLY COMICS

Amber Waves







WELL, IF I DID, IT SURE WOULD NOT BE A RUN-ON SENTENCE.





by Jeff Pickering

Out on a Limb



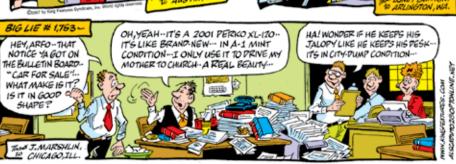
by Gary Kopervas THE NEW LOGIC

THEY'LL DO IT EVERY TIME

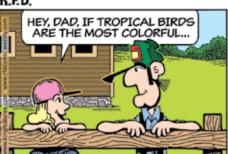
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LAFF-A-DAY



"Is this the same husband who was missing three times last year?"

Just Like Cats & Dogs

by Dave T. Phipps





Crossword Puzzle on Page 7 Ε Ε Ε Ε R Ε W Ε W Η 0 D 0 0 Ν Ε S S Α Α R M В D S 0 R G G Ν N В Ε G 0 Ε Ε G 0 R 0 M Ε N O Т Α S Т Ν Т Ε Ε O O S Μ Н 0 R О M О О Ν S Ν Α O Ε Α D Ν

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Sudoku Puzzle on Page 7

5	8	7	2	4	1	3	9	6
6	9	3	8	5	7	1	4	2
4	2	1	တ	6	3	5	7	8
2	7	6	4	9	5	8	3	1
8	1	4	3	7	6	တ	2	5
9	3	5	7	8	2	7	6	4
3	6	8	5	2	9	4	1	7
7	4	9	6	1	8	2	5	3
4	_	2	7	2	1	6	0	

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

5. First U.S. space station 6. Again 7. *"Hello, is it me you're looking

9. Black and white cookie 10. One from Goa 11. *"And I'm never gonna make

15. One of religious orders 20. Last letter of Greek alphabet

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CLUES

ACROSS Lascaux and Mammoth

e.g. 6. At the stern

9 Evehall rudely 13. Inuit boat

14. And not 15. Sing like Sinatra

16. Manicurist's file

17. Old-fashioned "before" 18. *"If you _ , I won't cry. I won't waste one single

19. *"Steve walks warily down the street with the brim pulled way

21. *"She's just a girl who claims I am _ 23. "Play it. "Casablanca'

24. Boris Godunov, e.g. 25. *"All right stop collaborate and listen, back...'

28. Between Phi and Kappa 30. Restriction limiting use of lights during air raid 35. J.D. Power awards competitors 37. *"Oh, back on the chain

39. Ann Patchett's novel "Bel

40. Slightly

41. Algorithmic language 43. French "place" 44. Kind of potato masher

46. Brickowski's brick 47. Cleopatra's necklace

48. Canine's coat 50. Sol or fa 52. National Institutes of

Health 53. *" Christmas, I gave

you my heart" 55. Trinitrotoluene 57. *"You were working as a waitress in a cocktail bar

60. *"I wanna dance with somebody, with somebody who

64. Lithograph, for short

65. Holstein sound

68. Killed, like dragon 69. Commotion

70. Yiddish shrew

71. Sleep in rough accommodations 72. Gourmet mushroom 73. Cancel an edit, pl.

1. Whispered from a prompting

booth

2. Shells and such 3. *"Meeting you with a __

8. Weight of refuse and chaff, pl.

it like you do, making ____ out of nothing at all" 12. Compass reading

Crossword Puzzle Solutions on Page 7



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C StatePoint Media 24. Sine over cosine

25. *"I long to see the sunlight in your hair and tell you time and time again how much 26. Northwoods dwelling? 27. The Goldbergs sibling 29. *"Cuase I'm your ____ cool one,

and I'm built to please' 31. Scotch ingredient 32. Kitchen tear-jerker 33. Wombs

34. *"Ooh, what's the matter with the crowd I'm seeing? Don't you know that they're out of 36. Petals holder 38. *"Wake me up before you

42. It creates instant millionaires 45. Count on, two words 49. One from Laos 51. Emissaries 54. Poison ivy or Poison oak

56. Religious doctrine 57. Venus de 58. Greek Hs

59. Not that 60. Pilot's stunt 61. Not loony 62. Catcher's gea

63. Geological time periods 64. Psychedelic acronym

ALK-IN BATHTUB SALE! SAVE \$1,500 866-612-7490 3 6 6 4 7 2 6 4 8 5 8 9 3 8 2 7 9 2 5 3 8 5 Fill in the blank squares in the grid, making sure that every

row, column and 3-by-3 box includes all digits 1 through 9

Solutions on Page 7

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Ask Joni

Social Security Scam Alert!!! Hang UP on Bogus Calls!!



Toni Kina

Reader Alert: This week, I, Toni King received a letter from the Social Security office regarding my special needs sister's benefits and an amazing SCAM ALERT was on the back of the envelope that her Social Security letter was in. I felt it was my duty to America and the Toni Says newspaper article readers to let you know what Social Security is saying.

Here is what is written on the back of the Social Security envelope which I received "!!!SCAM ALERT!!! Scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal actions. Do not be fooled! If you receive a suspicious call: 1. Hang Up!

- 2. Do Not Give Them Money Or Personal **Information!**
- 3. Report The Scam At OIG.SSA.GOV."

On March 27, 2020, Inspector General Gail Ennis of Social Security released a news release from the Social Security Administration warning about new Social Security Benefit Suspension Scams that America needs to be aware of. She said: "Today, I am warning the public about fraudulent letters threatening suspension of Social Security benefits due to COVID-19 or coronavirus-related office 1. Threaten you with benefit closures. Social Security will not suspend or discontinue benefits because Social Security offices are closed.

The Social Security Office of the Inspector General has received reports that Social Security beneficiaries have received letters through the U.S. Mail stating their payments will be suspended or discontinued unless they call a phone number referenced in the letter. Scammers may then mislead beneficiaries into providing personal information or payment via retail gift cards, wire transfers, internet currency, or by mailing cash, to maintain regular benefit payments during this period of COVID-19 office

closures.

As of Tuesday, March 17, 2020, local Social Security offices are closed to the public due to COVID-19 concerns. However, Social Security employees continue to work. Social Security will not suspend or decrease Social Security benefit payments or Supplemental Security Income payments due to the current COVID-19 pandemic. Any communication you receive that says Social Security will do so is a scam, whether you receive it by letter, text, email, or phone call."

Toni Says article readers, please be aware that phone numbers referenced in these fraudulent letters are NOT the Social Security office and please DO NOT CALL THESE NUMBERS AND **GIVE ANY PERSONAL INFORMATION!!**

Also, in the press release it stated that Social Security will never:

- suspension, arrest, or other legal action unless you pay a fine or fee.
- 2. **Promise** a benefit increase or other assistance in exchange for payment.
- 3. **Require** payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card.
- 4. **Demand** secrecy from you in handling a Social Security-related problem.
- 5. Send official letters or reports containing personally identifiable information via email.

The Inspector General's news release also stated that if you receive a letter, text, call or email that you believe to be suspicious, about an alleged problem with your Social Security number, account, or payments, hang up or do not respond. Social Security is asking Americans to please share this information with your friends and family to help spread awareness about Social Security

Please fill out scam report of a Social Security scam by using the dedicated online form at http://oig.ssa.gov. It states on the Office of the Inspector General website that by educating yourself and learning how to identify and report various schemes, then you can stay "several steps" ahead of scam artists!

Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book packages for the Toni Says® newspaper article readers at www.tonisays.com. Have a question regarding Medicare email info@tonisays.com.

Art After Lockdown

By Elise Spleiss

SACRAMENTO REGION, CA (MPG) - On Saturday and Sunday, September 19 and 20, weary residents from Carmichael, Fair Oaks and surrounding communities are invited to venture from their homes into a one-of-a-kind Open Air / Open Mind / OPEN heART Studio. Located in a natural setting known as Shangri-La to Carmichael neighbors, eight artists with their work will be spread throughout the property with 'social distancing' ensured by the use of six-foot-long bamboo walking sticks.



Get ready to see Rolrex, a sculpture reminiscent of a shaggy Komondor Hungarian sheepdog. Photo courtesy of Sue Ann Fo

Making an appearance will be a larger than life shaggy sculpted dog named 'Rolrex' complete with a collar of old watches. Rolrex is reminiscent of the shaggy Komondor Hungarian sheepdog.

Show sponsor and organizer, artist Sue Anne Foster has made masks for the artists from their own images. Guests are asked to bring their own masks. Foster, president of Valley Sculpture Artists, works to repurpose found objects, and recently began using discarded pipe organ parts from one of the other featured artists Paul Dessau who repairs and builds pipe organs. Two of Foster's pipe organ sculptures will be on display. One piece called "Pipe Dreams" won an award of excellence at the last California State Fair.

Artists in the Sacramento area are a close-knit community. On Saturday, Dessau, also a celebrated photo collage artist will unveil his newest commissioned 30" x 40" piece, a surprise for one of the



Show sponsor and organizer artist Sue Anne Foster of Valley Sculpture Artists repurposes found objects such as this discarded pipe organ. Photo courtesy of Sue Ann Foste

artists in the group. Dessau's piece shows Anne Bradley of Carmichael at her favorite haunt, Sunshine Steel Recycling, where she scavenges for parts for her sculptures and paintings paper design. Dessau also collaged the names of each person who contributed to the commissioned work to celebrate the long and rich career of Bradley. Other samples of his collage work will be on view and he will also demonstrate his technique. Bradley will be showing visitors how she attaches metal and other objects to her paintings.

Visitors roaming the grounds will also be treated to the works of well-known 'kinetic sculptor Phill Evans of Fair Oaks, sculptor Chris Thompson, mixed media artist Mary Ann Lowe of Sacramento, and Janet Regan of Fair Oaks, a gourd artist.

The work of late silk painting artist, Ann Ragland Bowns known for her Ansel Adams-like prints & cards in the brilliant colors of Yosemite will be shown by Bernadette Young, co-creator of the event. There will be art-to-wear and you can add your touch to a collective piece of repoussé to try your hand at metal tooling.

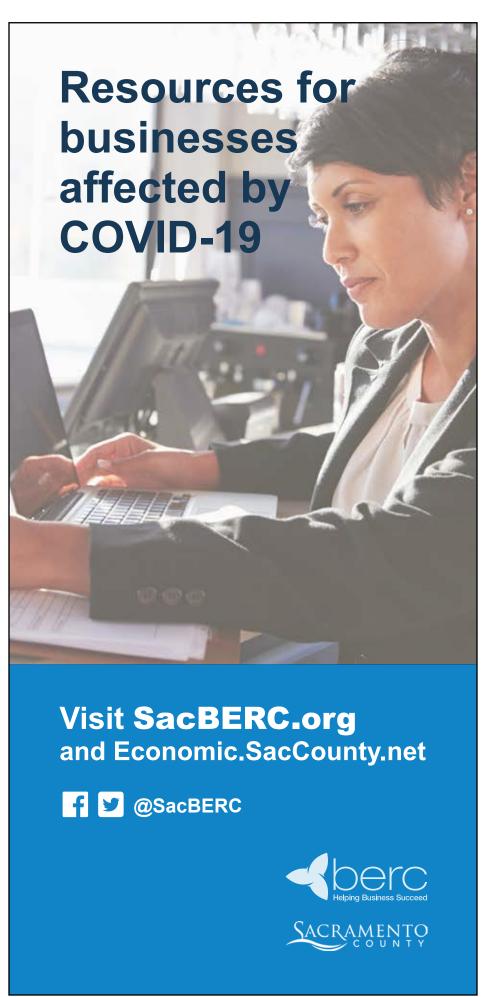
Guests are invited to walk the 40' x 50' labyrinth in the Garden or feed with the chickens who have the right of way!

Check Facebook events page for more stories and information about this happening and these artists. Contacts: mandalasue@gmail.com or call 916-342-4293

Location is 5204 Winding Wav (Between Garfield & Walnut). Enter and park on the corner of Valhalla.

Let's TRANSCEND this PANDEMIC!! ★





Social Security Matters

Can I Hide My Social Security in A Tax-Advantaged Account?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I will be 62 years of age at the end of this year. Can I start drawing my Social Security at age 62 and have it directly deposited into my IRA (arm's length), not spend it and continue to work without affecting my tax position? I will defer actually using it until a later date Signed: Curious Investor

Dear Curious Investor: Regardless of where you have your Social Security benefits deposited, if you continue to work after claiming early benefits, you'll be subject to Social Security's earnings test. The earnings test applies to anyone who collects benefits before they reach their full retirement age (which for you is 66 years and 8 months).

It doesn't matter if you spend your benefits, save them, or invest them; you'll still be subject to Social Security's earnings limit. And, since IRS rules say that only earned income (which excludes Social Security benefits) can be deposited into an individual retirement account (IRA), it is not possible for you to direct-deposit your Social Security benefits into an IRA. In any case, even



if you otherwise save your benefits for later use; you will still be subject to Social Security's earnings limit. For 2020 the annual earnings limit is \$18,240 (the limit changes annually) and if that is exceeded, Social Security will take back benefits equal to \$1 for every \$2 you are over the limit. The earnings limit goes up by about 2.5 times in the year you reach your full retirement age (FRA) and goes away once your FRA is attained.

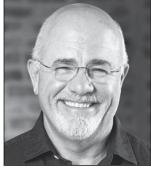
Social Security gets your earnings information from the IRS when you file your income taxes, and you cannot avoid the earnings test by having the money deposited for later use. The earnings test will still apply, and they will take back some of your limit. For information, by "take back" benefits, I mean they will notify you that they have overpaid you (due to your earnings from working) and will give you the option of either paying them back in full with a lump sum payment, or they will withhold your future benefits until they recover what you owe because you exceeded the earnings limit.

As for your "tax position" on your benefits, that will depend upon your combined income from all other sources

(investments, interest, pensions, earnings, etc.), plus 50% of the SS benefits you received during the tax year, plus any non-taxable interest you may have (combined this is known as your Modified Adjusted Gross Income, or "MAGI"). If you file your income taxes as a single and your MAGI is more than \$25,000 (or if you file "married-jointly and your MAGI is more than \$32,000) then 50% of your SS benefits will become part of your taxable income. And filing single with a MAGI of more than \$34,000 (or \$44,000 if married-filing jointly), up to 85% of your Social Security benefits will become part of your taxable income (by the IRS). Once again, it doesn't matter how you dispose of your benefit payments; they will still be taxable if you exceed the clip levels mentioned above, and you will still be subject to Social Security's earnings test until you reach your full retirement age.

for information purposes only and does not represent legal or financial guidance. benefits if you exceed the 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.

This article is intended



Show Them Your Value!

Dear Dave,

I've been with my company almost four years. money as a co-worker with the same title and the same amount of time on the job. But since we've both been there, I have taken on many more responsibilities than he has. What's your advice on asking for a raise? I feel that I have the right to complain about the situation, and think I should make more money than he does.

Vincent

Dear Vincent,

If you honestly feel like you deserve a raise because of your effort and performance on the job, that's fine. Sit down with your leader, and make an objective, logical, and reasonable argument for why you deserve more money. I wouldn't mention your coworker, because it's just not relevant. What is relevant is the value you bring to the company.

I understand how you feel right now. But no, you est rates – temporarily, in

critical issues.

Dave Ramsey Says don't have the "right" to most cases - but it doesn't

your pay when you took the job, and you should perform your duties with integrity and character. What someone else does, or doesn't do, isn't tied to your personal compensation.

If you think you deserve a raise, and you've got the results to prove it, sit down and have a respectful conversation with you leader. Show him or her the num-Currently, I make the same bers, and the value you bring to the company, and explain why you feel you should get more money.

Good luck, Vincent!

-Dave

You've Got To Change The Person In The Mirror

Dear Dave,

I'm just starting to pay off my debts. How do you feel about moving credit card balances to other companies in order to get lower rates? It seems like that would help me get out of debt faster.

– Elizabeth

Dear Elizabeth,

I get what you're saying. It might help speed up the process a tiny bit, but the habits that got you into debt in the first place won't change just because you've switched credit card companies. What you're talking about is an easy way to lower the inter-

complain. You agreed on keep you from taking on more debt.

Many people think they've really done something to solve their debt problems when they do this. But you've got to remember that getting out of debt, and gaining control of your finances, is all about changing the person you see in the mirror. You've got to make a commitment to getting out of debt, staying out of debt, and sticking to a written, monthly budget - that means keeping track of every, single dollar and living on less than you make.

In many cases, when people have problems with debt it's the result of unwise lifestyle and financial choices. But guess what? When you change, interest rates don't matter nearly as much. And when you shift your mindset about money, that will make a difference in a way that changing credit card companies and chasing lower interest rates can't!

- 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. ★

Join the Facilities Committee!

San Juan Unified School District

SACRAMENTO REGION, CA (MPG) - San Juan Unified is a large school district serving a diverse community and individual learner needs. A variety of committees are convened each year to help review and advise both staff and the Board of Education on

We are actively recruiting interested community members and parents/guardians for an opening on the Facilities Committee, which reviews and advises the Board of Education on areas related to school facilities. The committee meets on the first Tuesday of each month. The application for the Facilities Committee is available online.

For info visit www.sanjuan.edu/committees.★



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Crime Reports

Citrus Heights **Police Report**

August 25th August 30th



08/25/2020 • Time: 5:00 PM • IR Number: 12007028

Crime: 484(A) PC: Petty Theft

Location Type: House (Includes Driveway) • Public Address: 81xx Holly Dr Agency: Citrus Heights Police Department

08/25/2020 • Time: 5:36 PM • IR Number: 12007014

Crime: 466 PC: Possess Burglary Tools

Location Type: Parking Lot • Public Address: 78xx Lichen Dr

Agency: Citrus Heights Police Department

08/25/2020 • Time: 7:51 PM • IR Number: 12007018 Crime: 487(a) PC: Grand Theft by Fraudulent

Location Type: Parking Lot • Public Address: 76xx Sunrise Agency: Citrus Heights Police Department

08/25/2020 • Time: 12:01 AM • IR Number: 12007001

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

Location Type: Theft from Vehicle • Public Address: 66xx Hespera Wy Agency: Citrus Heights Police Department

08/25/2020 • Time: 8:18 PM • IR Number: 12007017 Crime: 664/487 PC: Attempted Grand Theft

Location Type: Parking Lot • Public Address: 63xx Fountain Square Dr Agency: Citrus Heights Police Department

08/25/2020 • Time: 4:45 PM • IR Number: 12007016

Crime: **484(A) PC: Petty Theft**

Location Type: Parking Lot • Public Address: 63xx San Pablo Dr

Agency: Citrus Heights Police Department

08/25/2020 • Time: 1:00 AM • IR Number: 2020-0272675

Crime: PC 484: Theft from Motor Vehicle

Location Type: Parking Lot/Garage • Public Address: 53xx Winfield Way Agency: Sacramento County Sheriff's Department

08/28/2020 • Time: 3:00 AM • IR Number: 12007095

Crime: 10851(A) VC: Vehicle Theft

Location Type: Parking Lot • Public Address: 79xx Madison Av Agency: Citrus Heights Police Department

08/30/2020 • Time: 5:32 PM • IR Number: 12007180

Location Type: Street/Highway • Public Address: Sylvan Rd/San Juan Av

Agency: Citrus Heights Police Department

Crime: 496d(a) PC: Possession of Stolen Veh

Find more info at citrusheights.net

AB 3262 Amendments Made Suing **Small Businesses Easier**

NFIB California

SACRAMENTO, CA (MPG)

- August 24 amendments proposed for Assembly Bill 3262 would only exacerbate an already bad idea, the state's largest and leading small-business association charge.

before the Senate Judiciary Committee on its opposition to AB 3262, stating that the bill increases liability on all online marketplaces, including the small online marketplaces relied upon by many small businesses. NFIB's concern is that the bill erodes the ability of small- and medium-sized businesses from using their digital platforms.

ments revealed on August 24 make the bill worse by expanding the scope to cover businesses 'facilitating the placement of products into the stream of commerce.'

"Given the vague language in the bill, it is NFIB testified earlier unclear which business owners will be covered under the definition of 'electronic retail marketplace' (ERM) and whether their activities constitute 'facilitating' the placement of products into the stream of commerce leading to liability," said John Kabateck, California state director for

members this week, 68% please visit nfib.com.

But subsequent amend- identified 'increased liability' as a significant concern for them right now. "This bill will compound their existing fears, frustrations and inability to stay afloat during the COVID crisis," said Kabateck. "AB 3262 should be rejected. The policy is harmful, the lastminute amendments are flawed, and the timing could not be worse."

Keep up with the latest on California small-business at www.nfib.com/california

For more than 77 years, NFIB has been advocating on behalf of America's small and independent business owners, both in Washington, D.C., and in all 50 state capi-In an NFIB survey of its tals. NFor more information,

Why I Am Supporting Measure M



Commentary by Bill Van Duker

For more than a year, the senior City officials have studied the issue of revenue needs for the Citrus Heights going forward in the 21st Century. They recognized the need to do something about our streets, the need to continue to build and enhance the finest law enforcement organization in the region, and the responsibility to address in a new way the issue of homelessness in our community.

Further, they saw the need for the City to have the resources to invest in attracting businesses and restoring the viability of Sunrise Mall and build an economic base that would make us, once again, a commercial hub for the region.

They asked us, the citizens of the Citrus Heights, if we would support a measure that would give the City these resources. The answer was a resounding "yes."

But there are those who oppose this measure. They have been early and loud in their opposition.

They say that politicians can't be trusted. I would point out that the four Council Members who voted to put this measure on the ballot have collectively served you and me for an aggregate of 50 years total. They have shown that they can be trusted to do the right thing. Have all their decisions been perfect? Of course not. I haven't risen to the level of perfection either. But they have done the right thing for our City. And Measure M is the right thing.

The opponents say that Measure M will drive people to the Galleria. Perhaps the opponents haven't noticed that the shoppers have already left. Measure M will help bring them back through the renewal of Sunrise Mall and the establishment of other centers of interest and activities in the community.

The opponents say that politicians have broken promises elsewhere. They are forced to go "elsewhere" for the examples, because our City Council has kept its word throughout the City's history.

Let's look at the 7 official opponents to Measure M for a moment. Three of the seven don't even live believe, one doesn't even to support it, too.

live in Sacramento County. We fought for 12 years clear to the U. S. Supreme Court to get Cityhood on the ballot because those who lived outside Citrus Heights did not want us to become a City. It appears that those who live outside the City don't want us to

I suggest that those three should go home and let us decide our own destiny.

Sacramento County Supervisor Sue Frost's opposition is a puzzle to me. Her political career was born in Citrus Heights, and she was coached and nurtured by fellow Council Members in her time on the City Council and rose to hold the position of Mayor. I am surprised she signed her name to the unfair and incorrect arguments of the

The question before us is whether we want our City to thrive, or whether we will allow it to drift down into mediocrity and decline.

For me, I want our City to thrive. I want to see a vibrant economic center at Sunrise Mall. I want to see a landmark development at Sylvan Corners, the geographical center of our City. I want our streets to be safe and well maintained, and greater safety for all our residents and guests.

That's why I am supportin Citrus Heights, and, I ing Measure M. I urge you

Be the Inspiration in Your **Community Next Year**

By Haley Reid, City of Citrus Heights

CITRUS HEIGHTS, CA (MPG) - The City of Citrus Heights and Republic Services are looking to showcase local community spirit.

Our residential garbage and recycling partner, Republic Services, is hosting a photo contest open to all residents and business leaders. Photo submissions will be accepted until September 15, 2020. Winning photos will be featured in the 2021 Republic Service annual customer service calendar, mailed out to residential customer households in December.

The annual customer service calendar typically displays winning drawings from Citrus Heights students focused around a central theme of sustainability, recycling, and going green.

This year Republic Services has decided to extend the contest to our general Citrus Heights community. With a focus on doing good in your community, photo submissions should highlight volunteering, sustainable living, sorting recyclables, and more.

Not only will winning photos be published in the annual calendar, winners will receive a gift card to a variety of Citrus Heights businesses and be highlighted at a City Council meeting in January.

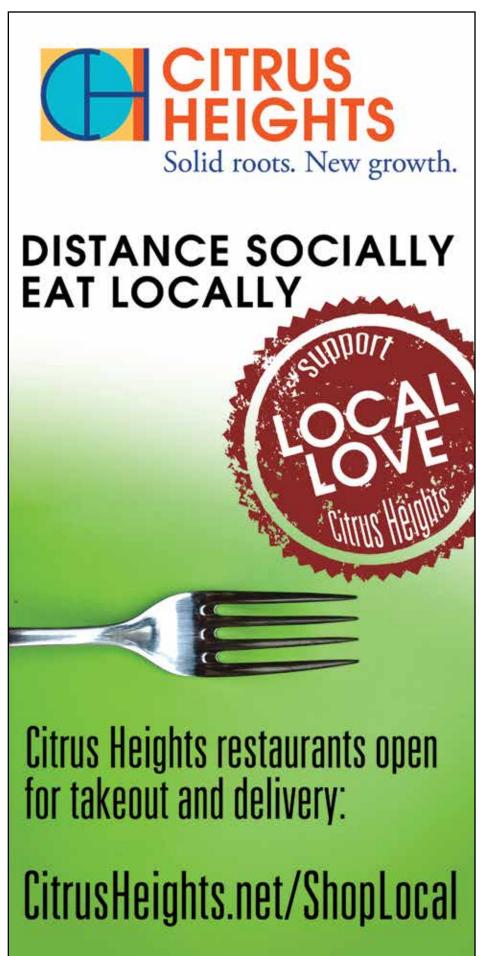
Any Citrus Heights resident or business leader can participate! More than one submission can be turned in from participants. Entries and questions can be submitted to register@republicservices.com

*the cover price

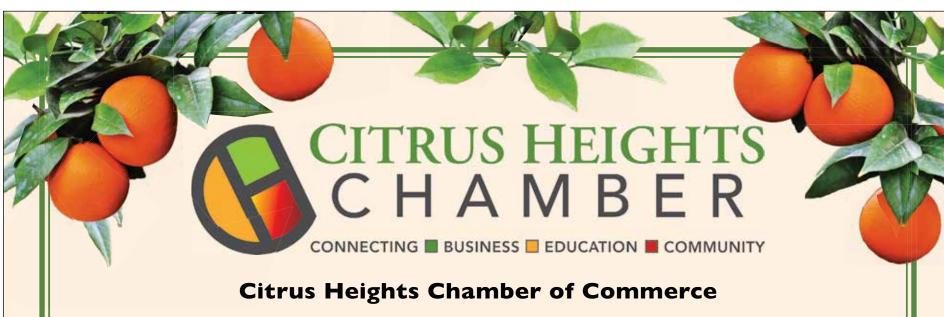
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