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Paddling Back
to Business

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Citrus Heights Messenger

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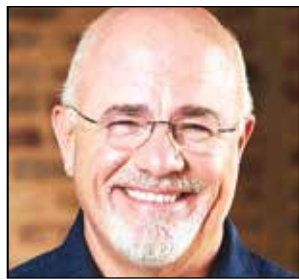
SAFE ACT
PASSES HOUSE
FOREIGN AFFAIRS
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THIS LADY'S
GETTING IT DONE!

By Dave Ramsey



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IF YOU DON'T
KNOW, ASK!



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Carmichael, CA
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A Drive for Success



The team at Five Star Signs & Wraps Detailing and Restoration consolidates its vehicle wrap, detailing and signage services in the Sacramento area. Front row (L-R): Emilio, Heavenly, Crystal, Sara, Mike, Dan, Elijah and Ivan. Back row (L-R): Steven, Keenan, Alex, Chris, Cody, Donovan and Zach. Photo provided by Citrus Heights Chamber of Commerce

By Patrick Larenas

CITRUS HEIGHTS, CA (MPG) - In the midst of the COVID-19 shutdown chaos, many businesses supporting essential services have had to adapt and make the best of the economic and social disturbances unleashed in the commercial sphere. Local business *Five Star Signs & Wraps Detailing and Restoration* is managing to carry on its operation by a recent consolidation of two companies, celebrated in a super crisp ribbon cutting reception with the Citrus Heights Chamber of Commerce on July 29, 2020.

For 33 years, the two well-known local companies, previously

known as *Signs in 1 Day* and *5 Star Detailing and Restoration*, have been providing their high quality services to the Sacramento area. New owner and president Sara Klinkenborg said she took ownership of the sign and banner shop approximately a year ago and is now partnering with co-owner Mike Slynstad to offer a detailing and restoration operation to the enterprise.

Klinkenborg said the custom signage, vehicle wrap and detailing company, which is located on Auburn Boulevard, makes great efforts to keep “customers and employees happy while providing excellent service and a product we stand behind.”

On any drive through town or facet of life, the combined workmanship of the company team is seen daily in a wide array of vibrantly colored graphics in commercial vehicles, various industries and public services including retailers, real estate agencies, restaurants, hotels, county departments, community colleges, police departments, ambulances, armed forces and more.

To see a gallery of their work, services and clientele visit <http://signsin1day.com/>

Five Star Signs & Wraps Detailing and Restoration is located at 5910 Auburn Blvd., Suite 19 in Citrus Heights, Calif. For more information call (916) 334-3319. ★

Licenses for Drivers 70 and Older are Extended

California Department
of Motor Vehicles

SACRAMENTO, CA (MPG) - The California Department of Motor Vehicles is providing an automatic one-year extension to Californians age 70 and older with a noncommercial driver license with an expiration date between March 1 and December 31, 2020. This action delays the requirement for this population to visit a DMV office during the COVID-19 pandemic.

The DMV previously provided 120-day extensions to senior drivers with noncommercial licenses expiring in March through July. While the new extensions are automatic, drivers will not receive a new card or paper extension in the mail. As an option, drivers can request a free temporary paper extension online beginning July 15 through DMV’s Virtual Field Office to document the extension, though it is not needed to drive. Californians with a suspended license are not eligible.

California law requires drivers age 70 and older to visit a DMV field office to renew their license but gives the DMV authority to issue extensions. The DMV has alerted California law enforcement of the extensions. The TSA accepts driver licenses for a year after the expiration date.

Commercial licenses, including those for drivers 70 and older, expiring between March and September are extended through September 30, 2020, to align with federal guidelines.

The one-year extension for senior drivers is the latest action to help Californians avoid or delay a DMV office visit during the COVID-19 pandemic. The DMV has issued extensions for expiring driver licenses and permits, expanded eligibility to renew a driver license or identification card online or by mail, and created new digital options for transactions that previously required an in-person office visit. The DMV continues to streamline its processes to limit the time customers spend at an office. Customers are encouraged to fill out

Continued on page 3

Jewish Food Fest Goes Drive-by

Story and photo
by Susan Maxwell
Skinner

SACRAMENTO REGION, CA (MPG) - The 43rd annual food festival at Carmichael's Congregation Beth Shalom promises fine Jewish cooking on Sunday, August 30. Due to COVID restrictions, all food must this year be preordered and taken away.

“These are non-traditional times,” says festival organizer Lydia Inghram. “We didn’t want to cancel our fundraiser. So we’re offering traditional delicacies for safe pickup. We hope loyal customers will support this format. Our volunteers will wear masks and gloves as they bring food to cars. Customers should wear masks, too.”



A 43-year Carmichael tradition, this year's Jewish Food Faire Festival will conform to COVID regulations and offer pre-ordered food for pick-up.

Food must be pre-ordered on line by August

20. Menu options appear at www.cbshalom.org

Classic lox and bagels
Continued on page 4



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Aquatic Center Paddling Back to Business

Story and photo
by Susan Maxwell
Skinner

SACRAMENTO REGION, CA (MPG) - After nearly four months of locked gates, the Sacramento State Aquatic Center reopened early this month. The most popular hub for water sport and recreation in Northern California, the facility had to scuttle spring and summer programs as the COVID crisis struck. Located on Lake Natoma and straddling Gold River, Fair Oaks and Orangevale borders, the seven-acre aquatic campus is now offering limited on-water activities.

Customers who reserve in advance can enjoy kayaking, canoeing, stand-up paddling, sailing and single-shell rowing. As no classes or lessons are allowed, equipment renters must be previously qualified by center instructors.

A current trickle of about 100 users daily compares to 1000 on pre-COVID summer days. “We usually serve 50,000 people a year,” says facility associate director Cindi Dulgar. “We’re now running at one tenth of capacity. But we’re relieved just to be open. It’s great to see people exercising in fresh air and sunshine again. One lady came back and finished her first row with tears in her eyes. Many people need the physical and mental well-being of being on water. We feel we have an



Water sport fans can now push off from the Aquatic Center on Lake Natoma.

essential business here.”

The center’s long closure has been tough on about 100 staffers (mainly college students) who depend on paychecks to fund their studies. “It’s also been a heartbreak for our athletes,” Dulgar says. “Rowers have missed opportunities for national championships – and the possibility of scholarships – that they’ll never

have again. Our regattas benefit the whole community; teams and spectators come from all over the country. We fill hotels and restaurants.”

Run by Associated Students Inc. and CSUS in association with the California State Parks Department, the center is observing health protocols prescribed by all its governing bodies. Masks and social

distancing are required on shore; picnic areas are taped off. Normally open to all comers, the center’s Hazel Avenue gate is now guarded. Only two visitors (or families) with reservations are admitted every 15 minutes; this metered pace allows equipment to be cleaned – then sterilized – before reuse.

No school vacation programs are yet scheduled.

“We’re trying to get some going,” explains Dulgar. “But we’ll have to wait and see what’s allowed. We feel great empathy for families whose kids have been coming here every summer for years. We miss them, too. I keep hearing people saying we’re all in the same boat. Well, I feel it’s more like we’ve all been in the same storm together.

“But being open again

is the best thing that’s happened to us in months. We hope our programs will bounce back when everyone’s confident we can provide a safe environment, on and off water.”

The Sacramento State Aquatic Center is located at 1901 Hazel Avenue, Gold River. Users must reserve arrival time slots. For more information, visit www.sacstateaquaticcenter.com/ ★

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Food Court: 7 Days: 11am - 8:30pm
(Chinese: 11:30am - 8:30pm)

To Our Valued Customers,

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Minnesota Tangerine 1.59	Green Bell Pepper 99¢	Jonagold Apples 79¢	Alfalfa Sprout 4 oz 2/\$3	Shiitake Mushroom 3.99

AMERICAN/HISPANIC GROCERY

Mi Hacienda Tortilla Chips 24 oz \$2.29	Brugg Organic Apple Cider Vinegar 32 fl oz \$5.99	Wild Harvest Organic Coconut Oil 14 fl oz \$3.99	Mazola Corn Oil 40 fl oz \$3.29	Red Bull Energy Drink 12 fl oz 2/\$5
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ASIAN GROCERY

DeDe Brand Instant Thai Tea Mix 14.70 oz \$3.99	HUPA ORIGINAL Noodle Sauce 16 oz 2/\$3	Sunward Condensed Creamer 14 oz 79¢	Thin Soy Sauce 21.8 fl oz 79¢	Soybean Cracker w/ Honey 5.64 oz 99¢	Young Sweet Corn 15 oz 99¢
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EUROPEAN GROCERY

Sofia Sour Cherries in Light Syrup 1.68 kg \$5.99	nutella B-ready 4.29	Ninella Ferrero B-Ready 132 gr \$9.99	Best Tea Blends 500 gr \$1.49	Sun Cut Vermicelli 453 gr \$5.49
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KOREAN/JAPANESE GROCERY

CJ Chun Ma Il Mi & Brown Rice 15 lb Bag 10.99	Cooked Korean White Sushi Rice 12 x 210 g 12.99	Cou Mix Spicy Korean Snack 360 g 1.99	Dongwon Tuna Light Sausages 5.29	Gonpoo Wheat Flour 5.5 lb 3.99	Dongwon Pork Luncheon Meat 12 oz 2.99
Sunward Pancake Mix 2 Kinds 32 oz 1.99	Oh Yoo Choco Cake 11.58 oz 2.49	Rio Extra Cold Beer 12 x 355 ml 6.99	Sapporo Premium Beer 12 x 12 fl oz 9.99	Kado Farm Macchiato 96 oz 1.99	Shinkai Cinema Popcorn 3 Kinds 1.51 oz 1.49

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FROZEN & FISH DEPT

REG. \$7.99/EA \$5.99 /ea Korean Pancakes 350 g - 450 g 5 Kinds	REG. \$5.99/EA \$3.99 /ea Seaweed Salad • 1 lb
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BONUS BUY Beef Tri-Tip Roast Trimmed - Bnls \$3.99 Corteza de Cuadril	GREAT VALUE Beef Ribeye Roast - Boneless \$5.99 /lb Beef Ribeye Steak - Boneless \$6.49 /lb Filete de Chuletón de Ternera	USDA CHOICE Beef Bottom Round Steak - Boneless \$3.29 /lb Beef Rump/Bottom Round Roast - Bnls \$2.99 /lb Trozo de Puerco sin Hueso
Tyson Boneless & Skinless Chicken Thigh Meat \$5.49 /box Carne de Muslo de Pollo sin Hueso y sin Piel	IBP Pork Butt Roast Bone-In \$1.29 /lb Trozo de Puerco con Hueso	IBP Pork Butt Roast Boneless \$1.69 /lb Trozo de Puerco sin Hueso

FROZEN & FISH DEPT

Red Abalone Sashimi Grade 2.2 lbs REG. \$49.99 EA \$39.99 /ea

EUROPEAN DELI

Belmont German Style Ham REG. \$14.99 EA \$3.99 /lb	North Star Chicken Gelatin Ball REG. \$7.29 EA \$6.29 /lb	Kiri's Imported Manouri Cheese REG. \$11.99 EA \$6.99 /lb	Lowell Foods Smoked Polish Bacon REG. \$11.99 EA \$6.69 /lb
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Advised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS. PRICES EFFECTIVE AUGUST 5 - AUGUST 11, 2020.

Mysterious Unsolicited Seed Shipments from China

By **Chrisandra Flores, Sacramento County Agricultural Commissioner**

SACRAMENTO COUNTY, CA (MPG) - Recently, the California Department of Food and Agriculture (CDFA) has become aware of a number of reports regarding “mysterious and unsolicited seeds from China and other parts of Asia.” The seed packages, often labeled as jewelry, toys, etc., are being shipped to homeowners throughout the U.S., including Sacramento County. The CDFA is communicating with the United States Department of Agriculture to determine any necessary actions for shipments received in California.

In the meantime, the Department of Agriculture is instructing residents not to open, plant, or dispose of any unsolicited seed packets received, but to contact the office.

“It is unlawful for any person to ship, deliver, transport, or sell any agricultural or vegetable seed within this state that is not in compliance with the California Seed Law. Our seed law protects the environment and the agricultural industry

in California from seeds that may be contaminated by pests or diseases. Taking steps to prevent their introduction is the most effective method of reducing the risk of invasive species infestations,” said Chris Flores, Sacramento County Agricultural Commissioner.

We encourage recipients of these seeds to contact the office at 916-875-6603 for arrangements to collect, isolate and properly store the seed. Those who have planted the seeds should contact the department for additional direction.

Sacramento County Department of Agriculture

4137 Branch Center Rd,
Sacramento, CA 95827
916-875-6603
agcomm@saccounty.net

Galt Office

425 Pine St., Suite 1-C,
Galt, CA 95632
209-745-4109

Walnut Grove Office

14177 Market St,
Walnut Grove, CA 95690
916-876-1400

Legislative Democrats Kill Opportunity to Help Millions of Frustrated Californians

By **Jacqui Nguyen, California Senate Republicans**

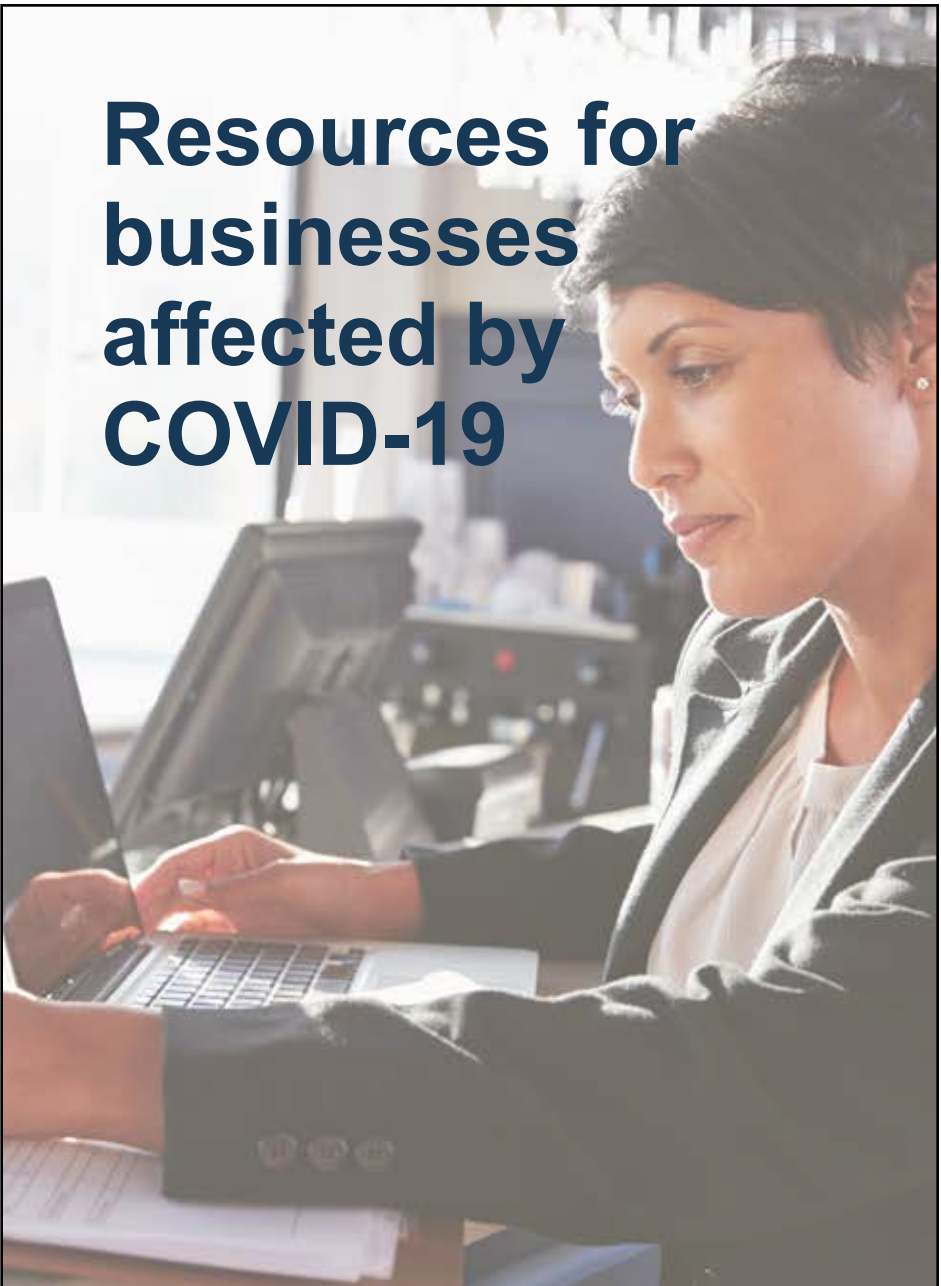
SACRAMENTO, CA (MPG) - The Governor's mandated shutdown has left more than six million Californians unemployed and shuttered businesses. Senate Republican Leader Shannon Grove (R-Bakersfield) released the following statement after the Joint Legislative Audit Committee (JLAC) announcing the cancellation of a crucial hearing on August 11, that would have been an opportunity to audit the Employment Development Department (EDD).

Last month, legislative Republicans asked JLAC to audit the EDD after unemployed individuals shared their horror stories about the state agency, including cases of clerical errors that resulted in

longer wait times for financial relief and 150 redials with no results. The Los Angeles Times recently published an article on July 11, 2020, “It takes 150 redials”: Horror stories from Californians filing unemployment claims, getting no results”.



Signed by Republican members from both the Assembly and Senate, the letter to JLAC is a bicameral effort to demand answers from EDD.


“California Democrats killed an opportunity to audit the EDD which would have helped millions of frustrated Californians. This audit would have been an opportunity to get answers instead California Democrats blocked that effort. Republicans will continue to fight for our residents because California deserves better,” Senate Republican Leader Shannon Grove (R-Bakersfield).




Resources for businesses affected by COVID-19

Visit **SacBERC.org** and **Economic.SacCounty.net**

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Helping Business Succeed



Bera-Led SAFE Act Passes House Foreign Affairs Committee



Ami Bera

By **Travis Horne, Office of Congressman Ami Bera**

WASHINGTON, DC (MPG)

- The House Foreign Affairs Committee passed Congressman Ami Bera's (D-CA) Securing America From Epidemics (SAFE) Act, which would authorize U.S. participation in the Coalition for Epidemic Preparedness Innovations (CEPI), a public-private partnership developing vaccines for coronavirus and other highly infectious pathogens.

“I’m honored that the

House Foreign Affairs Committee passed the SAFE Act. It is critically important that we join international efforts to defeat COVID-19,” said Rep. Bera, Chairman of the House Foreign Affairs Subcommittee on Asia, the Pacific, and Nonproliferation. “The Coalition for Epidemic Preparedness Innovations is helping to lead those efforts by funding several vaccine candidates. I believe in American ingenuity but we need to take a portfolio approach to vaccine development. There’s no guarantee that a U.S. backed vaccine will be developed first and or be effective for all Americans. By joining CEPI, we will help ensure that we have access to vaccines the international community is developing. We also know that until this virus is defeated around the world, we will not be safe here at home.

Our world and our economies are simply too interconnected.”

The SAFE Act was also included in Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act, which passed the House of Representatives in May 2020.

Rep. Bera has been a leader in Congress on global health security and the COVID-19 pandemic. He chaired the first congressional hearing on the coronavirus on February 5th, sounded the alarm after the Trump Administration disbanded the global health security office in the National Security Council in 2018, and is a member on the CSIS Commission on Strengthening America's Health Security, which in November 2019 made a series of recommendations to prevent pandemics.

Licenses for Drivers 70 and Older are Extended

Continued from page 1

the online application and upload their documents before they come to the office. The DMV is also contemplating other ways to safely serve seniors.

Summary of California Driver License extensions:

Age 70 & older (noncommercial) expiring between March-December of 2020 – Extended one year from original expiration date; Age 69 & younger (noncommercial) expiring March – July 2020 – Extended until July 31, 2021 (renew online or by mail); Commercial (all ages) expiring March – September 2020 – Extended to September 30, 2020; Learners permits expiring March-August 2020 – Extending six months or

to a date 24 months from the date of application.

DMV field office employees are assisting customers with appointments at the specific office or with limited transactions that require an in-person visit. Last month, offices began offering additional services, including vehicle inspections and behind-the-wheel drive tests. The DMV continues to recommend that customers use its online services, expanded virtual services and other service channels to complete transactions, including eligible driver license and vehicle registration renewals. Customers can use the Service Advisor on the DMV website to learn their options to complete DMV tasks. Visit WWW.DMV.CA.GOV for more info.

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Arson Suspect Arrested by Metro Fire and CHP



Russell Gillett

By Christopher Vestal, Sacramento Metropolitan Fire District

CITRUS HEIGHTS, CA (MPG) - The Sacramento Metropolitan Fire District (Metro Fire) and California Highway Patrol (CHP) arrested Russell Gillett, a suspect charged with setting a vegetation fire in grass on west bound Interstate 80 near Madison Avenue Saturday evening. The fire burned an area approximately 200 feet by 50 feet along the highway, in addition to vegetation and trees in residential properties that abut the highway. A section of fence was also damage.

At 6:35 pm on August 1, 2020 Metro Fire was dispatched to a grass fire on west bound I-80 east of Madison Avenue. The CHP received

witness reports that a subject was seen a few feet from the fire, and then fled the area after the fire began. A second witness was able to provide detailed information to the CHP about the whereabouts of the suspect, allowing him to be detained and subsequently arrested by a Metro Fire Arson Investigator and CHP units.

Russell Gillett was charged with the following felonies in accordance with California Penal Code 451 (c) and (d) for arson of a structure or forest land and arson of property, respectively, and booked into the Sacramento County Jail. Additional charges for possession of narcotics and specific non-narcotics (HS11377) and possession of unlawful paraphernalia (HA11364) were also filed. Gillett is being held on \$75,000 bail. The booking photo is attached.

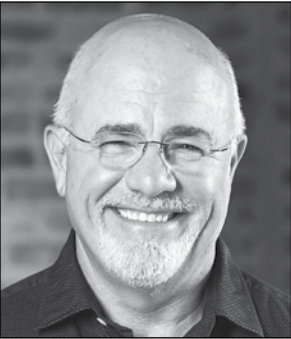
Metro Fire appreciates the strong coordination and working relationship with all of our regional public safety partners, including the CHP which led to the arrest of Mr. Gillett. We also thank the community for their assistance in reporting the fire and providing suspect information. This helps us provide our priority of public safety

service delivery.

We would like to take this opportunity to remind everyone we are in the height of wildfire season and to be ready for wildfire. Visit www.readyforwildfire.org for more information on how to prepare your family and home in the event of wildfire in your community.

If you have information about the cause of any fire within Metro Fire's jurisdiction, please contact Metro Fire's Arson Tip Line at (916) 859-3775 or at arsontip@metrofire.ca.gov.

Forged from a long line of tradition, Sacramento Metropolitan Fire District (Metro Fire) provides professional and compassionate protection, education and service to all-risk emergency hazards and incidents. The District was formed in 2000 through the final consolidation of 16 predecessor departments in the Sacramento region. The combined District now consists of approximately 700 employees and serves an area encompassing 358 square miles to over 738,000 citizens including Sacramento and Placer counties. Metro Fire is the seventh largest fire agency in the State of California. ★



This Lady's Getting It Done!

Dear Dave,

I'm single, and I'll be a pilot in the military for the next 10 years. I'm also debt-free, have a fully funded emergency fund, and I'm saving 15% of my income for retirement. After my military days are over, I plan to work as a commercial pilot. I've done the math, and I have about \$20,000 a year to give, have fun with and build wealth. My question is about wealth building. When it comes to rental properties, I know you don't like the idea of being a long-distance landlord. Since I'm in the military, there's a good chance I'll move around a

Dave Ramsey Says

bit. What should I do?

–Rachel

Dear Rachel

First, thank you for your service to our country. And, wow! You're in a tremendous position financially and career-wise. You've got a great future ahead of you as a pilot in the military and after, plus you've followed my plan item by item. You've got so many options, and you can make a difference in your community and in the lives around you right now by giving.

When it comes to wealth building, I hope you've already taken advantage of the TSP, or Thrift Savings Plan, which is kind of the military version of the 401(k). For wealth building beyond that, I'd get with a good investment pro—one with the heart of a teacher—and dive into some growth stock mutual funds. You could have a

You are one cool, smart lady, Rachel. Congratulations on setting yourself up for a wonderful life – one where you can live and give like no one else!.

–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. ★

Jewish Food Fest Goes Drive-by

Continued from page 1

–served with cream cheese and capers – is an all-time event favorite. Packaged deals include corned beef and pastrami sandwiches. Meats, chopped liver and herring may be purchased for home meal preparation. Matzo ball soup, stuffed cabbage rolls and chopped liver are available in frozen packages. An Israeli salad medley is a vegan option. Strudel, baklava, coffee cakes and babka are among desserts. Bakery offerings include specialty breads.

While much of the menu is prepared locally, other options are shipped from famous Jewish delis in Oakland and Brooklyn. Gourmet kosher pickles come from the Sonoma Brinery. August 30 pick-ups will start at 9 am

and continue till 3pm.

The event's popular craft-vending, music and kids' games are on hold this year. "We hope we can bring all our festivities back in 2021," says Lydia Inghram. "For 2020, it's all about the food and being safe."

Anyone may support the fundraiser. To pre-order food, visit www.cbshalom.org

Sponsors include: Sacramento Jewish Federation; Assemblyman Ken Cooley; Eskaton Village (Carmichael); Pomopolis Farms; Shalom School; American River Bank; Sonoma Brinery; Upper Crust Baking Company; Pita Kitchen; Green's Homestyle (Brooklyn, NY); Lydia Inghram; JIL Design Group; Lind Bros Funeral Home.

Beth Shalom Synagogue is located at 4746 El Camino Avenue. ★

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CORRECTION

On July 31, 2020, the Citrus Heights Messenger published the article by Elise Speleiss and Kimberly Steinman-Elmquist, *"It's Still a Mystery: Searching for Answers on Flying Tiger Line Flight 739,"* featuring six individuals on the top of Page 1. The photograph included Kimberly Steinman-Elmquist standing third from the left. This photograph was wrongly attributed to "Courtesy of Kimberly Steinman-Elmquist". The photograph's actual credit and source is "Caitlin M. Kenney / Courtesy of Stars and Stripes, All Rights Reserved". We apologize for the mistake.

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Carmichael, CA 95609

TRUSTEE SALE NOTICES

NOTICE OF TRUSTEE'S SALE Title Order No. 91215538 Trustee Sale No. 20573 Account No. 19588 YOU 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 PROCEEDINGS AGAINST 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 Assessment, Recorded on 11/15/2019, as Instrument # 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, regarding title, possession, or encumbrances, to pay the remaining principal sum due under said Notice of Delinquent 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 recording. NOTICE TO POTENTIAL 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 you 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

Notice of Preparation of an Environmental Impact Report and Scoping Meeting for the Sunrise Tomorrow Specific Plan

Lead Agency: City of Citrus Heights

Project Location and Setting: The Sunrise Tomorrow Specific Plan Area (Plan Area) is located at the southeast corner of Sunrise Boulevard and Greenback Lane in Citrus Heights, Sacramento County, California. The approximately 95.8-acre Plan Area is currently developed with the Sunrise Mall and associated parking areas.

Project Description: The project would include adoption of the Sunrise Tomorrow Specific Plan, including the proposed Specific Plan land use map. The Specific Plan also includes a circulation and open space network to support the future land uses. For more details regarding the project background, phasing plan, development allowance, land uses, street network, vehicular circulation, pedestrian and bicycle network, open space network, sustainability features, and utilities, please see the Project Description in the Initial Study.

Initial Study: An Initial Study has been prepared for this Specific Plan. The Initial Study identifies environmental areas/issues that would result in No Impact or a Less than Significant Impact, and environmental areas/issues that would result in a Potentially Significant Impact. The Draft EIR will examine most of the environmental areas contained in Appendix G of the State CEQA Guidelines. The topics to be addressed in the Draft EIR include: Aesthetics, Air Quality, Cultural Resources, Energy, Geology and Soils, Greenhouse Gases and Climate Change, Hazards and Hazardous Materials, Hydrology and Water Quality, Land Use and Planning, Noise, Population and Housing, Public Services, Recreation, Transportation, Tribal Cultural Resources, Cumulative Impacts, and Growth Inducing Impacts. The content of the Draft EIR will be subject to input received during the NOP comment period. A copy of the Initial Study, including additional information on the project proposal, is on the City's website at: <https://www.citrusheights.net/1071/Sunrise-Tomorrow-Environmental-Review>

Comment Period: Consistent with the time limits mandated by CEQA, your input, comments or responses must be received in writing and sent at the earliest possible date, but not later than 5:00 PM, September 8, 2020. Please send your comments/input (including the name for a contact person in your agency) to: Attn: Casey Kempenaar, Planning Manager at the City of Citrus Heights, 6360 Fountain Square Drive, Citrus Heights, CA 95621; or by e-mail to: ckempenaar@citrusheights.net.

Scoping Meeting: On Tuesday, August 25, the City of Citrus Heights will conduct a public scoping meeting to solicit input and comments from public agencies and the general public on the proposed Specific Plan and scope of the EIR. Due to COVID-19, this meeting will be held on-line via Zoom Webinar from 5:00 PM to 6:00 PM. Attendees may register for the Zoom Webinar at <http://www.citrusheights.net/1071/Sunrise-Tomorrow-Environmental-Review>. If you have any questions regarding the scoping meeting, contact Casey Kempenaar, Planning Manager, at (916) 727-4740 or ckempenaar@citrusheights.net.

Citrus Heights Messenger 8-7-2020

Is your family prepared for any EMERGENCY?

CREATE YOUR OWN PLAN TO STAY SAFE.

Emergency supply kit checklist

- ☐ Drinking water
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- ☐ Flashlight
- ☐ First aid kit
- ☐ Mobile phone and portable charger
- ☐ Medication and eyeglasses
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- ☐ Toiletries
- ☐ Important documents



1

UPDATE YOUR INFO FOR OUTAGE ALERTS

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2

CONFIRM YOUR EMERGENCY EXITS

from your home and establish a location where your family or roommates can reunite after evacuating.



3

PLAN FOR YOUR PETS

by including them in practice drills and helping them get comfortable with a leash or carrier during stressful situations.



4

LEARN HOW TO OPEN YOUR GARAGE DOOR MANUALLY

in the event the door is unable to open automatically during an outage.



5

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and ensure that it is working properly because it can help avoid damage to personal property and keep emergency first responders safe.



To learn more ways to keep you and your community safe, visit safetyactioncenter.pge.com.

A Family Stare Off Competition

By Rev. James L. Snyder

During the last several months, the Gracious Mistress of the Parsonage and I have spent some quality time together.

One night we had just settled down to watch a movie, and at the commercial, I got up to go to the bathroom. As I was getting up, my wife said, “While you’re up, could you get me a cup of coffee?”

Without thinking, which is my *modus operandi*, I said, “Sure. I’ll be right back.”

I went to the bathroom, then got her a cup of coffee, and took it in to her.

“Thank you,” she said with her beautiful smile, “this will just hit the spot.”

Then another commercial came. As I was getting up my wife said, “While you’re up, could you get me a refill on my coffee, please?”

Following my MO, I picked up her coffee cup, went into the kitchen, refilled it, did what I planned to do, and then brought it back to her.

With the most infectious smile, she said, “Thank You, I really appreciate this.”

The next commercial came, and my wife said, “While you’re up, could you bring me some cookies from the kitchen?”

I got up, went to the kitchen, found the cookies, brought them back to her, and she said, “Thank you, I appreciate this so much.”

Walking to my chair, I tried to remember what I got up to do. For the life of me, I could not figure out what I went into the kitchen to do or get.

At the next commercial, my wife said, “While you’re up, could you bring me some more cookies from the kitchen? They were delicious.”

Again, I got up, went to the kitchen, got some more cookies, and brought them back to her. Again she said, “Thank you, I appreciate this so much.”

When I sat down in my chair, I tried to figure out once more why I got up and went to the kitchen. I know I got her some cookies, but why did I want to go there in the first place?

Suddenly, I had such a euphoric experience. My wife was playing me, and I did not know it. She was trying to see how much she could get me to do for her without knowing what I was doing.

When the next commercial came, she got up to go to the bathroom, and I said to her, “While you’re up, could you get me some more coffee?”

She stopped, turned around and stared at me as I’ve never been stared at before.

“What did you say?”

At moments like this, it is very difficult for me not to break out in hilarious laughter. I held my cool and said, “While you’re up...”

She interrupted my conversation and said, “You figured me out, didn’t you?”

We had a little staring contest for a moment, and then simultaneously, we broke out into laughter.

She went to the bathroom and then to the kitchen and brought me back a fresh cup of coffee. Then she said, “Let’s call a truce and just enjoy the rest of the evening together.”

It’s rare that I catch on to her schemes, but I try to enjoy it when I do.

I thought of what Solomon wrote, “Whoso diggeth a pit shall fall therein: and he that rolleth a stone, it will return upon him” (Proverbs 26:27)

Whatever you do to others has a way of coming back on you.

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 jamesnsnyder2@att.net. The church web site is www.whatafellowship.com. ★



Pastor Ray's Encouraging Words

Replace Problems with Promises

What you choose to focus on. You replace problems with promises. You stop dwelling on the difficulty and you focus on the Deliverer. In the Bible, King David was a man with a lot of problems. He said in Ps. 56, “*Lord, have mercy on me, all day long the enemy troops press in. So many are proud to fight against me; how they long to conquer me. But when I am afraid, I will put my confidence in you. Yes, I will trust the promises of God. And since I am trusting Him, what can mere man do to me? The very day I call for help, the tide of battle turns. My enemies flee! This one thing I know: God is for me!*” Ps. 56:1-9 (LB)

What did David do when problems came his way? He turned his worries into worship and wrote the book of Psalms. He refocused off his problems and on to God’s promises.

What have you been stressed by lately? Your finances, a problem at work, your kids, your health, a relationship? Jesus said, “*Do not let your hearts be troubled. Trust in God. Trust in Me.*” Real peace isn’t found in a pill, it’s found in a Person, his name is Jesus Christ, the Prince of Peace. You will never have ultimate peace in your life until the Prince of Peace is in the center. In the center of a storm, like a hurricane, there is a peaceful center. While everything around it is blowing a hundred miles an hour, there’s a peaceful center. When you have Jesus Christ in the center of your life, everything else could be blowing a hundred miles an hour all around you, but in the center of your heart you have peace.

The first step to peace is to invite Jesus into the center of your life. Wherever Jesus is, there is peace. Then open the Bible and learn what God promises, learn to dwell on those promises and the peace of God will be with you.

Pastor Ray
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By Marlys Johnsen Norris, Christian Author

There is a time in most every life when one wonders why they were born and ask themselves a question. “What is their purpose in life?” They seek to learn from their parents and often they are aware of their child’s abilities and talents to do something worthwhile. Yet, each individual needs to have some personal insight and they talk (pray) to God about it.

Not all people need some kind of tragic event to cause them to believe there is a God and know He will guide them. The impossible is possible only when God is in it! Any crisis does offer opportunities for a believer to express the Spirit of love to others who need it.

A young child may have attended Sunday School where they learned the stories about Jesus and how to pray. When the Spirit of the Lord is there – there is liberty! And God will guide and lead a person into experiencing a special gift from God as they determine to walk in His perfect will for their life.

The Holy Bible has answers to every question, as well as promises for those who believe and are guided by them. “*Fear thou not; for I AM with thee; be not dismayed; for I AM thy God; I will strengthen thee; yes, I will help thee; yea I will uphold thee with the right hand of righteousness.*” (Isaiah 41:10)

When a person surrenders into the will of God and accepts Jesus as Savior and Lord they will declare the name of Jesus as the most important person in their life. They will begin to study and read the Bible and follow all its teachings. They find their purpose for living. God will gift them beyond their fondest dreams. Christianity is not a religion, it is based on a personal intimate loving relationship with God Almighty, Creator of all that exists.

“*He that dwells in the secret place of the most High shall abide under the shadow of the Almighty. And they shall say to the Lord, He is my refuge and my fortress, my God; in him will I trust. Surely he shall deliver thee from the snare of the fowler and from the noises of pestilence. He shall cover thee with his feathers, and under his wings shall you trust; his truth (Word of God-Holy Bible) shall be his shield and buckler*” (Psalm 91:1-4).

Have you discovered how much God loves you by accepting Jesus as your Lord and Savior? If so, you have received the most blessed gift and for the rest of your days, His Holy Spirit will guide and teach you. Plus be with you in all you do. Give Him your love, appreciation and glory!

Marlys Johnsen Norris
Christian Author
of 7 Books
Stephen’s Minister
ARM Columnist
since 2006
Marlysjn@gmail.com
PO Box 114,
Orangevale, CA 95662 ★

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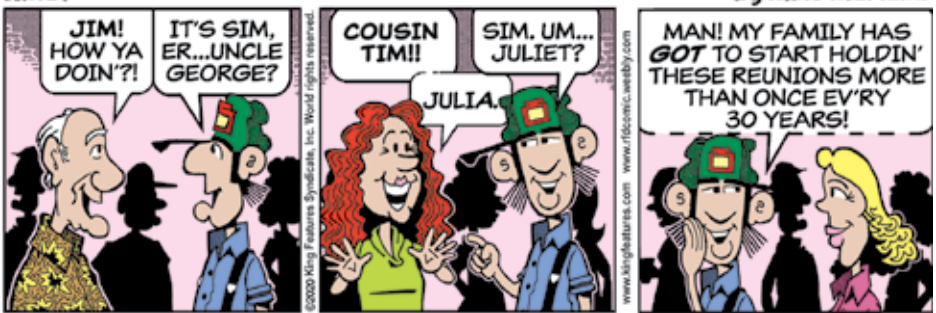
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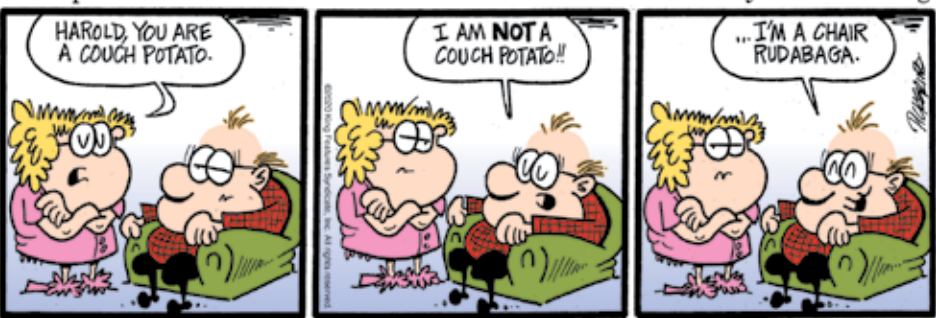
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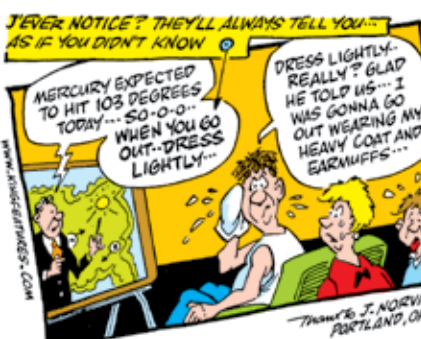
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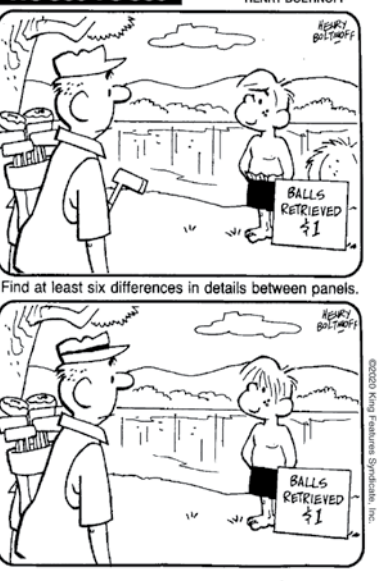
BY AL SCADUTO



Just Like Cats & Dogs



HOCUS-FOCUS



Crossword Puzzle on Page 7

S	P	A	S	M		B	B	C		H	A	D	J	
A	L	O	H	A		O	E	R		H	E	L	I	O
S	A	N	E	R		N	E	E		A	R	I	S	E
S	T	E	E	L	E	D		D	O	R	O	T	H	Y
		P	E	P		W	O	R	D					
F	L	U		Y	O	G	A		C	E	N	S	E	R
R	A	T	S		C	O	R	K		N	I	T	R	O
O	M	E	N		H	O	M	E	R		T	O	R	C
S	E	R	U	M		D	I	N	E		S	O	O	K
T	R	I	B	A	L		N	O	I	L		P	R	Y
			S	A	N	G		G	I	G				
B	L	A	N	C	H	E		A	N	G	E	L	O	U
A	U	D	I	O		E	L	F		H	E	A	P	S
G	R	A	N	T		D	I	E		T	U	T	E	E
S	E	R	E			S	E	W		S	P	E	N	D

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CLUES

- ACROSS
- Involuntary twitch
 - World's oldest national broadcaster
 - Pilgrimage to Mecca
 - Pacific island greeting
 - "_____ the ramparts..."
 - Prefix relating to sun
 - Not so crazy
 - Maiden name indicator
 - Greet the day
 - Mentally prepared for something scary
 - "There's no place like home"
 - Livelihood
 - Answer to this clue, e.g.
 - Winter bug
 - Hatha or bikram
 - Incense burner, in a church
 - Bubonic plague spreaders
 - Bottle plug
 - Part of TNT
 - Bad luck predictor
 - "D'oh!"
 - Cleopatra's necklace
 - Red Cross supply
 - Have supper
 - Female crab, or crybaby in Australia
 - Belonging to Cree, e.g.
 - Byproduct of combing wool
 - Be nosy
 - Spilled the beans
 - Band booking
 - "I have always depended on the kindness of strangers"
 - "The caged bird sings of freedom"
 - Acoustic output
 - Polar toy-maker
 - Oodles
 - "Everyone wants to be Cary Grant. Even I want to be Cary Grant."
 - "Funny or ____"
 - Tutor's student
 - Withered
 - Use a Singer, e.g.
 - Not be frugal

DOWN

- Fresh talk
- Surveyor's work
- Excellent
- Pen dweller
- "Don't worry 'bout a thing, 'cause every little thing is gonna be alright."
- "A martini. Shaken, not stirred."
- Samantha of "Full Frontal"
- Words to live by
- Submarine sandwich
- Climbed down
- Pottuck offering
- "It's a moo point"
- Habituate, like a plant
- Historical period
- Tolkien humanoid
- Global problem?
- "Two roads diverged in a yellow wood"
- Coeur de _____, "Titanic"
- Embryo cradles
- Well-behaved
- Lice eggs
- "Sesame Street" prominent architecture feature
- Not right
- "Yo, Adrian!"
- Give the cold shoulder
- Bingo-like game
- 1837 to 1901, to Queen Victoria
- Ronald McDonald or Mickey Mouse
- _____-di-dah
- Hanukkah's eight
- Must-haves
- "Faster!" to a horse
- Tea servings
- Fishing decoy
- Month before Nisan
- Half a golf round
- "_____ Good Men"
- Like the White Rabbit
- Inviting sign
- Like a hand-me-down
- Baron Munchausen's statement

Crossword Puzzle Solutions on Page 7

1	2	3	4	5		6	7	8		9	10	11	12	
13						14				15				
16						17				18				
19					20			21	22					
			23				24							
25	26	27		28		29			30		31	32	33	34
35			36		37			38		39				
40					41				42		43			
44				45		46					47			
48					49		50			51		52		
				53		54			55		56			
57	58	59	60					61				62	63	64
65						66	67			68				
69						70				71				
72						73				74				



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Sudoku Puzzle on Page 7

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

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Solutions on Page 7

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Ask Toni

Baby Boomers Stressed Out Trying to Understand Medicare??



Toni King
Toni:
I am a confused Baby Boomer who needs to make my Medicare decision this October when I turn 65. I am current on an individual health plan that has a terrible high deductible.
I do not know where to start or what to do? Can you please simplify this ordeal?
~ Thanks Jennifer from Memphis, TN

Jennifer:
Do NOT feel alone because there is “one” Baby Boomer entering Medicare every 8 seconds every day for the next 15 years. Which calculates to about 10,000 Americans turning 65 every day! Most are completely stressed out because they know that one wrong move can jeopardize their 401K that they worked so hard for and is all they have left for their retirement days.
Below are a few facts explaining what every American should know regarding their Medicare:
1) **Enroll on time:** The only way Medicare is automatic for those turning 65 is when one is already receiving their Social Security check. If you are not receiving your Social Security check and not working full time with true company benefits from either you or your

spouse’s work, then you will want to enroll in Medicare Parts A and B via online at www.socialsecurity.gov/medicareonly. Those working full-time with true company benefits or are covered under their spouse’s benefits may want to delay enrolling in Medicare Parts A and B until they finally retire or happen to be laid off from their current employment.
2) **Different Parts to Medicare...Parts A, B, C & D:** Medicare Parts A and B cover hospital, medical and provider expenses. Medicare Part C known as Medicare Advantage plan is another way of receiving your Medicare benefits. Part D is Medicare Prescription Drug plans that can be enrolled as a stand-alone plan with a Medicare Supplement with Original Medicare or bundled in a Medicare Advantage plan.
3) **What Medicare covers:** Medicare Part A covers in-patient hospital, skilled nursing facility care, home health and hospice care. Medicare Part B covers physicians’ services, outpatient surgery/services, lab/X-rays, MRIs, durable medical equipment, and preventative services, etc.
4) **What Medicare does not cover:** Medical services not covered are vision, hearing or dental expenses as well as Long Term Care.
5) **No Network with Original Medicare (Medicare Parts A & B) and Medicare Supplement/Medigap:** Your healthcare profession or facility bills Medicare not an insurance company.

6) **Medicare Advantage (Medicare Part C) May Be a Good Option:** Know that you can chose between Original Medicare (Parts A & B) or Medicare Advantage plans (Medicare Part C) offered by private insurance companies which has an insurance network which you healthcare professionals or facilities should be a part of to receive network lower rates.
7) **Medicare is NOT free:** Medicare covers a lot and there is a cost associated with Medicare Parts A and B. You have been paying tax dollars for Medicare and the premium for Part A is at no cost. Medicare Part B has a premium which is means tested depending on how much you have earned for that year. Each year, the Medicare Part A and B costs, deductibles and premiums change.
8) When one visits, the Toni Says office for a Medicare consultation, we tell them to forget everything they know about their old health insurance plans because Medicare is totally different!
Toni Says Confused about Medicare Online Zoom Webinar: Wednesday, August 19 th 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® is giving a \$5 discount on the Medicare Survival Guide® Advanced book and bundle packages for the Toni Says® newspaper article readers at www.tonisays.com. ★



Dare to Live Without Limits

by Bryan Golden

If You Don’t Know, Ask!




Successfully getting There’s is no limit to the amount of information at your fingertips. You are seconds away from information on virtually anything. However, what do you do with all of the information collected? Without the wisdom to use it, information is worthless.
Information is the accumulation of facts and data. Information may or may not be accurate or reliable. Wisdom is the ability to evaluate, select, and use knowledge in a positive manner to accomplish a specific objective.
It is possible to be educated (acquiring lots of information) but yet have little wisdom (not knowing how to use the information.). So, a complete education must include learning how and when to apply the information you have obtained.
The amount of available information is overwhelming. Wisdom enables you to identify exactly what information you need. Wisdom allows you to filter out false, worthless, or inaccurate information. Making decisions based on erroneous information leads to undesirable results.
Constantly holding information up to scrutiny is wise. A healthy level of skepticism works to your benefit. Information should never be blindly accepted. All information you encounter must be tested for validity and accuracy. Sources need to be verified for truthfulness. Discard any information which does not pass the test for accuracy and reliability. Information is reliable when it can be corroborated from multiple independent trustworthy sources.
Wisdom helps you decide whether or not action is warranted. Once you have verified information to be accurate, you must next determine how it applies to you. The same information impacts different people in different ways.
Wisdom helps you select the most appropriate path. In order to ascertain this, you have to identify your ultimate destination. Unless you know where you want to go, you won’t be able to obtain the most pertinent information needed.
Wisdom is learning from experience. Wisdom is learning from your mistakes. More is learned when things go wrong than when all goes as planned. As a wise person, you strive to repeat successful behavior while eliminating unsuccessful actions. You don’t make the same mistake twice.
Self-monitoring is a key component of wisdom. It’s an awareness of where you are and where you are headed. It is assessing the impact of what you are doing. You strive to continually assess if you are on your desired path. You make course corrections in response to any deviations.
Maintain an open mind. Observe those around you. Education and wisdom are lifetime pursuits.
There is always more to learn. Thinking that you know it all is a trap. There is always room for growth.
A wise person admits to what they don’t know and then seeks to get the necessary information and answers. As good a teacher as experience is, someone else’s experience is an even better teacher. Study those who are already where you want to be. You can learn from their mistakes, saving you from having to make them yourself.
You can take steps to continually enhance your wisdom. Since wisdom comes from experience, expand your experiences by trying new things. Doing this requires leaving your comfort zone as well as intentionally doing things you are afraid to do.
You are surrounded by examples of both wisdom and stupidity. Observe others to enhance your understanding of strategies which work as well as mistakes to avoid. This approach is a fascinating way to boost your wisdom.
Think before acting. Anticipate the results of your planned behavior before starting. If you don’t think your actions will generate a positive result, alter your plans. Wise people don’t act in haste.
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. © 2020 Bryan Golden ★

Crime Reports

Citrus Heights Police Report

July 27th
July 29th



07/27/2020 • Time: 8:50 AM • IR Number: 2020-0240000
Crime: PC 273.5(A): Inflict Corporal Injury On Spouse/Cohabitant!
Location Type: Hotel/Motel • Public Address: Winding Dr & Crestview Way,
Agency: Sacramento County Sheriff's Department

07/27/2020 • Time: 10:09 AM • IR Number: 2020-0240097
Crime: PC 245(A)(1): Force/Assault With A Deadly Weapon - Not Firearm:Gbi Likely
Location Type: Convenience Store • Public Address: 57XX Antelope Rd,
Agency: Sacramento County Sheriff's Department

07/27/2020 • Time: 2:55 AM • IR Number: 2020-0239818
Crime: PC 459: Burglary-Commercial
Location Type: Restaurant/Fast Food • Public Address: 58XX Antelope Rd,
Agency: Citrus Heights Police Department

07/27/2020 • Time: 4:41 AM • IR Number: 12006003
Crime: 487(a) PC: Grnd Thft:prop/Etc \$950+
Location Type: Parking Lot • Public Address: 76xx Sunrise
Agency: Citrus Heights Police Department

07/28/2020 • Time: 7:00 PM • IR Number: 12006140
Crime: 10851(A) VC: Vehicle Theft
Location Type: Street/Highway • Public Address: 77xx Wooddale Wy
Agency: Citrus Heights Police Department

07/28/2020 • 7:12 PM • IR Number: 12006080
Crime: 484(A) PC: Petty Theft
Location Type: Garage - Detached • Public Address: 73xx Bayoak Wy
Agency: Citrus Heights Police Department

07/28/2020 • Time: 2:00 AM • IR Number: 12006021
Crime: 10851(A) VC: Vehicle Theft
Location Type: House (Includes Driveway)• Public Address: 69xx Le Havre Wy
Agency: Citrus Heights Police Department

07/29/2020 • Time: 7:30 AM • IR Number: 12006241
Crime: 484(A) PC: Petty Theft
Location Type: Street/Highway • Public Address: 58xx Sunrise Vista Dr
Agency: Citrus Heights Police Department

Social Security Matters

Can I Get a Widow’s Benefit if I’m on Disability?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I was recently approved for my Social Security disability benefits. Will I still be able to get my widow’s benefits when I turn 60, which is right around the corner? Or do I lose those because I am disabled?
Signed: An Uncertain Widow
Dear Uncertain Widow: You will not lose your survivor (widow’s) benefits because you are now collecting Social Security Disability Insurance (SSDI) benefits. You can get the survivor benefit if it is more than your SSDI benefit and provided that you did not remarry before age 60 (and remain married). If you are entitled to and claim a survivor benefit while on SSDI, it will come as a separate supplemental payment which, along with your SSDI benefit, equals the amount you are due as a widow.
If you are now on SSDI you can actually take your survivor benefit before age 60 because survivor benefits can be taken as early as age 50 if you are disabled.



But claimed at age 60 or earlier, the survivor benefit will be reduced by 28.5% from what it would be if you wait until your full retirement age (FRA) of 67 to claim it. If you are collecting both SSDI and the survivor supplement when you reach your full retirement age, it will automatically convert to one payment equal to what you’re entitled to as a survivor (SSDI benefits stop at full retirement age).
It would be prudent for you to evaluate whether you should continue with your SSDI benefits only for a while and allow your survivor benefit to grow to a higher amount. At age 67, your survivor benefit as a widow will be 100% of the amount your deceased husband was receiving, or entitled to receive, at his death. But claiming it before your full retirement age will mean it will be cut by 4.75% for each year earlier than your FRA that you claim it. You can find out your full survivor benefit amount by contacting Social Security.
Your survivor benefit will reach maximum at your full retirement age,

and it does not expire so you can delay up to age 67 to claim if you wish (to get the maximum amount as a widow). But if your financial situation is such that you need the reduced survivor benefit earlier, and your benefit as a widow is more than your SSDI benefit, you can claim it at any time. Survivor benefits must be applied for directly with the Social Security Administration, which you can reach by phone at 1.800.772.1213, or at your local office (find the phone number for your local office at www.ssa.gov/locator). Note that all Social Security offices are temporarily closed to in-person visits by the public, so telephone is your only current option to apply for your survivor benefit, until after the pandemic closure is lifted.
This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation’s staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisory@amacfoundation.org. ★

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Golden 1 Credit Union Awards \$420,000 to Literacy and Foster Youth Nonprofits

By Mary Parra,
Randle Communications

SACRAMENTO, CA (MPG) - Golden 1 Credit Union (Golden 1) announced 15 nonprofits in the Sacramento region are among the recipients of its Community Grant Program. This year, a combined total of \$420,827 in grants will help advance local initiatives that promote literacy and assist foster youth as they transition to adulthood. This year's local recipients include the Foundation for California Community Colleges and City Year Sacramento.

"Golden 1 has long-been committed to giving back to the communities we serve and, especially this year, it is more important than ever to continue to fund organizations that help young people flourish," said Erica Taylor, Vice President of Communications and Community Relations. "We are proud to play a part in helping these nonprofits and the youth they serve succeed."

The Foundation for California Community Colleges' Sacramento Valley CalFresh Outreach Project aims to address food insecurity across the California Community Colleges with specific focus on helping current and former foster youth achieve their educational goals. Funding from Golden 1 will support continuation of a student ambassador program, which will engage California community college students to conduct outreach and raise awareness of CalFresh, California's Supplemental Nutrition Assistance Program, among their peers. Through the project, transition age foster youth students will provide their peers with resources and tools to access CalFresh, helping to mitigate barriers to food access and improving outcomes in health and education across the system.

"Previous funding from Golden 1 allowed us to connect more than 7,000 students with CalFresh resources and access to the food they needed to succeed," said Keetha Mills, President and Chief Executive Officer of the Foundation for California Community Colleges. "We are immensely grateful for their continued support and recognition of the community colleges' ability to reach and positively impact the lives of millions of Californians through education."

City Year Sacramento, an AmeriCorps program, empowers young adults from diverse backgrounds to serve full time for a year as student success coaches in schools located in low income neighborhoods. During the 2020-21 academic year, the grant from Golden 1

will be used to support the literacy component of City Year Sacramento's, Whole School Whole Child (WSWC) program in Sacramento City Unified and St. HOPE Public partner schools. WSWC provides City Year service members with the strategies to effectively support teachers as partners, co-planners, and collaborators, and serve students as mentors, role models, and tutors.

"City Year Sacramento is thrilled and honored to once again be recognized as a valued provider of literacy programming by Golden 1 Credit Union," said Jeff Owen, Vice President and Executive Director for City Year Sacramento. "Golden 1 has been such a champion of our work to build confidence and improve reading skills, helping us support over 4,000 students annually in the Sacramento region. This grant means so much to us, especially this year with the hardships brought on by the coronavirus."

Owen added this funding will also help City Year Sacramento serve alongside faculty and staff to help students reconnect with their school community, re-engage with their learning, and recover from the trauma associated with racial injustice, family job loss, illness or death, and sudden changes to their education and school based relationships.

In 2020, the Golden 1 Community Grant Program awarded 22 nonprofits throughout California a combined total of \$602,327. Recipients in Sacramento include:

3Strands Global Foundation Challenge; 916 Ink; Aging up; Child Abuse Prevention Council of Sacramento; City Year Sacramento; Compassion Planet; Compassion Planet; Foundation for California Community Colleges; Improve Your Tomorrow; Juma Ventures; Sacramento Public Library Foundation; Shores of Hope; Stanford Sierra Youth & Families; Teach For America - California Capital Valley; The Sacramento Chinese Community Service Center, Inc.

With nearly \$15 billion in assets, Golden 1 Credit Union is one of the largest credit unions in the United States and proudly serves all those who live or work in California. Golden 1 Credit Union delivers financial solutions with value, convenience, and exceptional service to our members. As a dynamic and trusted leader, Golden 1 is committed to enhancing the financial well-being of Californians and their diverse communities. Golden 1 is 1 million members strong and has 1,800 employees. Visit www.golden1.com for more information. ★

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BONUS COUPON FRISKIES BUFFET CANNED CAT FOOD 5.5 Oz All Varieties Limit 1 Case With Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 8/5/20 - 8/11/20 ON SALE Everyday \$11.39 CHM PLU 367	BONUS COUPON WHISKAS TEMPTATIONS CAT TREATS •Selected Varieties - 3 Oz Limit 2 Pkgs with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 8/5/20 - 8/11/20 \$13.99 CHM PLU 569	BONUS COUPON JONNY CAT CAT LINERS Jumbo Drawstring - 5 Ct Limit 1 Box with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 8/5/20 - 8/11/20 \$2.09 CHM PLU 449
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