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Citrus Heights Messenger

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Good, Clean Music



Tim's Music Store owner Scott Mandeville (right) helps technicians Dan Bainbridge and Keiko Tsuda with instrument repair and sanitization procedures for San Juan School District

**Story and photos
by Susan Maxwell Skinner**

SACRAMENTO REGION, CA (MPG) - A huge COVID-prevention project kept a north Sacramento business alive during the darkest days of store closures. Tim's Music store owner Scott Mandeville earlier anticipated massive revenue cuts. "Two sectors most affected by the pandemic are retailing and entertainment," he explains. "That totally represents what we do."

But an ill wind blew life-saving work his way. From mid-May to the end of June, his staff toiled against

the clock to complete the store's biggest contract -- sanitization and repair of 1800 school musical instruments (mainly the property of San Juan Unified School District). When SJUSD closed Arden Arcade, Citrus Heights, Carmichael, Fair Oaks, Gold River and Orangevale campuses in March, much music program funding was redirected to instrument cleansing. "When school starts, we want students and parents to be assured that instruments will be as safe as possible," explains SJUSD program specialist Gary Courtney. Retrieving loaner instruments was a mammoth task. He

and staff choreographed drop-off operations compliant with COVID protocols. "Some students were not even comfortable leaving home," he says. "We had them put their instruments on front doorsteps for us to pick up. We filled U-Hauls and our own vehicles to get everything to Tim's."

A 44-year-old Sacramento institution, the music store has been based in Carmichael for three years. As the pandemic struck, the owner was forced to lay off 17 workers. "The San Juan contract (plus similar work for other school districts) allowed me to hire back my

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JAILBREAK!

**Gavin Newsom
is Releasing
18,000 Criminals
onto Our Streets**



**Orange County
Republicans
Press Release**

ORANGE COUNTY, CA (MPG) - Governor Newsom is releasing roughly 18,000 convicted criminals into our communities.

In what the Newsom administration calls "decompression measures" the Los Angeles Times reports that 10,000 criminals have been released and an additional 8,000 will be released by the end of August.

This move places every California family in danger. In Orange County a public warning was sent by District Attorney Todd Spitzer and Orange County Board of Supervisors Chairwoman Michelle Steel regarding the release of Cary Jay Smith into the community of Costa Mesa. Smith has admitted to killing three children and claims to have molested 200 children while very publicly claiming he has no hesitation to do it again.

He is only one of 18,000 dangerous criminals the Democrats will release.

It is unconscionable that the Democrats while advocating for defunding the police would place an additional burden on local police departments and cities already struggling due to the Governor's erratic shut down orders.

The Republican Party is the party of Law and Order. We support our men and women of law enforcement and stand with Orange County residents' rights to be safe in their homes. The Democrat Party is rabidly seeking to defund police departments and Governor Newsom is using Covid-19 as an excuse to ignore his most basic responsibility of keeping Californians safe. ★

Anonymous Users Hijacked SJWD Online Public Hearing

Story by Shaunna Boyd

SACRAMENTO REGION, CA (MPG) - After a legal challenge alleging that their at-large election system violates the California Voting Rights Act (CVRA), the San Juan Water District (SJWD) Board of Directors is transitioning to division-based elections. The SJWD includes Granite Bay, Citrus Heights, Fair Oaks, Orangevale, and parts of Roseville and Folsom. Under the current at-large system, voters throughout the District elect five board members on staggered terms. The transition process will split the District into five voting divisions; voters within each division will elect one board member to represent them.

The transition process involves the creation of draft maps, which must meet specific legal requirements: divisions must be contiguous and compact, each division must have reasonably equal populations based on 2010 Census data (approximately 30,100 residents per division, with no more than a 10% deviation allowed between divisions), communities of interest must be considered, and no racial gerrymandering is allowed. The public is encouraged to submit draft maps for consideration, and the template can be downloaded from the SJWD website (www.sjwd.org/draft-map-template).

SJWD is required to hold two public hearings before the

Continued on page 3



The San Juan Water District—which includes Granite Bay, Citrus Heights, Fair Oaks, Orangevale, and parts of Roseville and Folsom will be divided into five voting divisions that will each elect one representative to sit on the Board of Directors. Image from San Juan Water District



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Sacramento Life Center's See Dad Run Raises \$13K for Low-Income Pregnant Women And Teens

***By Kristin Thébaud,
Thébaud Comm.***

SACRAMENTO, CA (MPG) - Local residents raised \$12,915 for Sacramento's low-income pregnant women and teens on Father's Day weekend through the Sacramento Life Center's See Dad Run virtual fundraiser that gave people the chance to walk or run where and when they wanted as individuals or teams.

“This was such a fun event and a great opportunity to get out in the fresh air and get some exercise while honoring dads and helping pregnant women in need,” said Marie Leatherby, executive director, Sacramento Life Center. “Thank you to everyone who participated. Even as we face this pandemic, the Sacramento region still knows the importance of community coming together to help those most in need.”

Some participants and teams chose to hike their favorite trails at William Pond Park in Carmichael or Tahoe National



Sacramento resident Brando Sy participates in the Sacramento Life Center's See Dad Run virtual fundraiser with sons Bennett and Jarrett on Father's Day weekend
Photo: Thébaud Communications

Forest, while others walked around their neighborhood. Dr. Timothy Phelan ran 25 miles from his practice in Folsom to the Sacramento Life Center in the

Arden area. Teams that raised \$200 or more received ice cream for four at Leatherby's Family Creamery.

The Sacramento Life Center's mission is to offer compassion, support, resources and free medical care to women and couples facing an unplanned or unsupported pregnancy. The Sacramento Life Center's licensed Sac Valley Pregnancy Clinic includes a primary clinic and mobile clinic that provide all services for free, including pregnancy tests, STD tests, ultrasounds, patient advocacy for men and women, education and resource referrals. The nonprofit also offers a school-based teen education program, 24-hour hotline and program for women who have experienced pregnancy loss. For more information about the Sacramento Life Center's Sac Valley Pregnancy Clinic, visit www.svpclinic.com. For more information about the Sacramento Life Center or to make a donation, visit www.saclife.org. ★

Sac County Receives Grant for Housing Site

By Andrea Sandoval, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Sacramento County has been awarded funding for a proposed 127-unit housing development by the California Department of Housing and Community Development (HCD). The No Place Like Home (NPLH) program funding, totaling \$14.5 million in new money for Sacramento County, will provide 50 permanent supportive housing units for individuals and families experiencing homelessness and who are living with a serious mental illness.

Sacramento County's successful application in the State's second competitive funding round was the result of a collaborative effort between Sacramento County Department of Health Services, Mutual Housing California, the Sacramento Housing and Redevelopment Agency, and the cities where the developments are located.

The new apartment complex, on Stockton Boulevard in south Sacramento, will consist of a three-story building of stacked flats with an interior corridor and elevator, two buildings of three-story garden walk-up buildings, and four townhome buildings. The seven residential buildings will provide 127 units consisting of 125 affordable units and two

unrestricted management units.

There will be a blend of one-, two- and three-bedroom units. Inclusive of the 125 affordable units, there will be thirteen units with Americans with Disability Act (ADA) accessibility and five units with communication features (e.g., wiring for audio and visual devices). There will be 67 units (project-based vouchers) for households experiencing homelessness and, of these, 50 will be NPLH-designated units. Of the NPLH units, 40 percent will be allocated to the category of chronically homeless, and 30 percent each to categories of homeless and at risk of chronic homelessness.

Tenants will be referred through coordinated entry administered by Sacramento Steps Forward for all units reserved for persons experiencing homelessness. Tenants will be referred through DHS Behavioral Health Services for all units reserved for persons who are at risk of chronic homelessness. Sacramento County Division of Behavioral Health Services has committed to provide mental health treatment services to the designated NPLH units for a minimum of 20 years.

Sacramento County Board of Supervisors voted last December to partner with Mutual Housing California to apply for the funds available under the \$2 billion

Proposition 2 ballot measure approved by California voters in 2018.

Sacramento County Behavioral Health Director Ryan Quist welcomed the approval of the Mutual Housing award. “We are very excited to see this project come to fruition,” Quist said.

“This represents Sacramento County’s ongoing commitment to develop permanent supportive housing for homeless individuals and provide community-based support for individuals with behavioral health challenges.”

In June 2019, Sacramento County announced the funding of two additional proposed permanent supportive housing developments in the first funding round. The projects, Sunrise Pointe and Capitol Park Hotel, will result in 180 new housing units for persons experiencing homelessness, 87 of which will be dedicated to persons that also have a serious mental illness (designated NPLH units). Sacramento County Division of Behavioral Health Services has committed to providing mental health treatment services to the designated NPLH units for a minimum of 20 years.

For more information about what the County is doing to address homelessness, visit the “Responding to Homelessness” website. ★

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\$5⁹⁹ /lb

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\$2⁹⁹ /lb

\$1⁵⁹ /lb

\$1⁴⁹ /lb

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White Potatoes	Blueberries 6 oz	Shiitake Mushrooms 6 oz	Butter Potato 10 lb Bag	Pickling Cucumbers
89¢_{lb}	1⁴⁹/_{bag}	69¢_{lb}	1²⁹/_{lb}	69¢_{lb}
Wintermelon Squash	Beets 25 lb	Fuji Apples	Opo Squash	Napa Cabbage

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Killing's Frost Loops FAMILY SIZE 194 oz	*TAX ARIEL Detergent Powder 5 kg	1-2-3 Vegetable Oil 1 Liter	*CRY Crystal Geyser Purified Water 24 x 36.9 fl oz	Quaker Oats 42 oz

ASIAN GROCERY

\$1⁹⁹/_{can}	\$2²⁹/_{can}	\$2⁵⁹/_{can}	\$2⁴⁹/_{can}	2/¹	2/¹	2/¹
Pure Sesame Oil 6.2 fl oz	Century Brand Condensed Tomatoes 190 gm	Century Brand Cornmeal	Ramen Noodle Pack	KOPIKO SALTED SNACKS	Tea Bags	Crackers 3 Kinds 135 oz

FROZEN AND FISH DEPT

\$3⁹⁹/_{ea}	\$3⁹⁹/_{ea}	\$3⁹⁹/_{ea}	\$3⁹⁹/_{ea}	\$3⁹⁹/_{ea}
Premium Imitation Crab Stick 1.1 lb (500 g)	CRAB STICK	CRAB STICK	CRAB STICK	CRAB STICK

REG. \$5.99 EA

KOREAN/JAPANESE GROCERY

12⁹⁹/_{can}	5⁹⁹/_{can}	99¢_{can}	6⁹⁹/_{can}	3⁹⁹/_{can}
Instant Ramen California Chicken 15 lb Bag	Crispy Rice 15 oz	Chicken Stock 2 Kinds 26.2 oz	Gyoza Flour 5.6 lb	Eggroll Beverage 2 Kinds 30 x 7.0 ml

HOUSEWARES

\$19⁹⁹/_{ea}	99¢_{set}	3⁹⁹/_{set}	\$24⁹⁹/_{ea}	\$27⁹⁹/_{ea}	\$29⁹⁹/_{ea}
NOVEL MINI ELECTRIC RICE COOKER 1.5 C	HAMILTON BEACH KITCHENWARE 4 PCS	WATERMELON SLICE KNIFE	ELECTRIC RICE COOKER 1.5 C	ELECTRIC RICE COOKER 1.5 C	ELECTRIC RICE COOKER 1.5 C

EUROPEAN DELICATESSEN

\$7⁵⁹/_{lb}	\$6⁹⁹/_{lb}	\$6⁹⁹/_{lb}	\$7⁹⁹/_{lb}
Columbus Spiced Smoke Ham	Columbus Syrup & Honey Ham	Columbus Roasted Chicken Breast	Columbus Maple Syrup & Honey Turkey Breast

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Good, Clean Music

Continued from page 1

repair staff,” Mandeville says. “It gave us income to carry on.”

From petite piccolo flutes to towering tubas, instruments from 57 schools take much space. San Juan inventory filled Tim’s 2100 square foot-performance hall four times over. In compliance with Center for Disease Control guidelines, each instrument was quarantined for six days before de-greasing and ultra-sonic treatments began. Mandeville acquired extra ultra-sonic cleaning sinks to hasten operations. “Sanitizing brass is one thing,” he explains. “Woodwind cleaning requires two separate chemical processes.” Technicians scrubbed and tweezered inner works; they also cleaned instrument cases. Along with expected grime, they found a shoe inner-sole (in a tuba) and removed a decaying hamburger (from a Sousaphone). Mandeville installed ventilators and circulated staff from the workroom every two hours. During six weeks of intense work, his team remained 100 percent illness-free.

School reopening dates are yet unknown but thousands of SJUSD musicians will begin their semester with squeaky-clean instruments.



Repair specialist Kennedy Yeomans dunks a tuba in ultra-sonic cleaning fluid.

The sanitization contract was a windfall that saved Mandeville’s business. The owner nevertheless prescribes regular instrument cleaning for all musicians. “We have a tradition of bell-ringing and hollering when any repair service is completed,” he says. “We’re

celebrating that an instrument is ready to go out and improve someone’s life. If our work also makes students and families also feel safer, that’s something extra to celebrate.”

Tim’s Music Store is located at 6818 Fair Oaks Boulevard, Carmichael. ★



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Crime Reports

Citrus Heights Police Report

July 14th
July 18th



07/14/2020 • Time: 3:30 AM • IR Number: 12005568
Crime: **664/459 PC: Attempt Commercial Burg**
Location Type: Shopping Mall • Public Address: 60xx Sunrise Mall
Agency: Citrus Heights Police Department

07/15/2020 • Time: 6:15 PM • IR Number: 12005649
Crime: **10851(A) VC: Vehicle Theft**
Location Type: Fenced Storage • Public Address: 77xx Mariposa Av
Agency: Citrus Heights Police Department

07/17/2020 • Time: 2:30 PM • IR Number: 12005702
Crime: **10851(A) VC: Vehicle Theft**
Location Type: Street/Highway • Public Address: Auburn Bl/Cripple Creek Rd
Agency: Citrus Heights Police Department

07/17/2020 • Time: 10:04 AM • IR Number: 12005681
Crime: **484(A) PC: Petty Theft**
Location Type: Street/Highway • Public Address: Whyte Av/Lichen Dr
Agency: Citrus Heights Police Department

07/17/2020 • Time: 3:30 AM • IR Number: 12005664
Crime: **459 PC: Burglary - Commercial**
Location Type: Gas Station/Vehicle Maintenance • Public Address: 75xx Auburn
Agency: Citrus Heights Police Department

07/17/2020 • Time: 3:16 AM • IR Number: 12005663
Crime: **459 PC: Burglary - Commercial**
Location Type: Restaurant • Public Address: 70xx Sylvan Rd
Agency: Citrus Heights Police Department

07/17/2020 • Time: 10:00 PM • IR Number: 12005705
Crime: **10851(A) VC: Vehicle Theft**
Location Type: • Public Address: 68xx Crosswoods Cr
Agency: Citrus Heights Police Department

07/18/2020 • Time: 12:00 PM • IR Number: 12005739
Crime: **484(A) PC: Petty Theft**
Location Type: Parking Lot • Public Address: 66xx Sylvan Rd
Agency: Citrus Heights Police Department

07/18/2020 • Time: 10:40 AM • IR Number: 12005707
Crime: **10851(A) VC: Vehicle Theft**
Location Type: Street/Highway • Public Address: 79xx Zenith Dr
Agency: Citrus Heights Police Department

Find more info at citrusheights.net

Anonymous Users Hijack Hearing

Continued from page 1

release of the draft maps, and those meetings must be held within 30 days. Due to social distancing requirements as the pandemic continues, the meetings are held online through video conferencing. The first was held on June 10, 2020. The second was scheduled for July 8, 2020, but unfortunately the meeting was disrupted by “Zoom bombers” before the public was able to participate in the process. Multiple anonymous users hijacked the meeting to shout obscenities and scream violent threats, with one even exposing themselves to the camera. The Board was forced to stop the meeting.

Rescheduling the second meeting would have pushed it beyond the 30 days, so the Board will instead be holding meetings on August 3 and 5 to meet the legal requirement. General Manager Paul Helliker said

that the upcoming meetings will be held using a webinar feature of GoToMeeting. Participants will have to register using their email address before they are provided with the meeting link, and meeting organizers can control the microphones of attendees and delete any inappropriate users.

After getting public input on the transition process, draft maps will be released by September 2. The maps will be discussed and refined at two public hearings, scheduled for September 9 and October 14. The final map will be adopted on November 9. If necessary, adjustments will be made to the final map based on data from the 2020 Census, which is expected to be released in 2021. Current board members will be allowed to complete their terms, so the first division election will be held in 2022 for three seats, and the other two division seats will be elected in 2024. ★

CDFW Now Hiring Wildlife Officers

CDFW Law Enforcement Press Release

SACRAMENTO, CA (MPG) - The California Department of Fish and Wildlife (CDFW) Law Enforcement Division is beginning the next cycle of recruitment for wildlife officers. If you want to make a positive difference in California as a member of a professional, effective, responsive law enforcement organization dedicated to ensuring public safety and protecting of our natural resources, this may be the career for you.

Applications must be submitted by July 31, 2020. Apply for a "Warden Cadet" position if you are not currently a peace officer. Apply for a "Warden" (lateral) position if you have your Peace Officer Standards of Training (POST) Basic certificate and are currently employed as a peace officer within the State of California.

"Warden Cadet" job bulletin: <https://jobs.ca.gov/JOBSGEN/8FG09.PDF>

"Warden" (lateral) job bulletin: <https://jobs.ca.gov/JOBSGEN/7FG12.PDF>

All prospective candidates are encouraged to extensively review informational materials on our website in addition to the above job bulletins. If you have additional questions, please email LED's recruitment officer, Lt. Perry Schultz, at becomeagamewarden@wildlife.ca.gov.


CDFW wildlife officers are fully sworn

California peace officers with a fundamental duty to serve and protect the public. They have the authority to enforce all California laws. Wildlife officers patrol the mountains, valleys, deserts, creeks, streams, rivers and ocean. They frequently work alone and cover both rural and urban areas. California's diverse ecosystem spans 159,000 square miles divided into 58 counties, with a human population more than 39 million. The state has 1,100 miles of coastline, 30,000 miles of rivers and streams, 4,800 lakes and reservoirs and 80 major rivers. Wildlife officers patrol with trucks, off road utility vehicles, personal watercraft, large patrol vessels, snowmobiles and aircraft. They work undercover, conduct surveillances and complete in-depth investigations, including writing and serving search warrants. CDFW's Law Enforcement Division has numerous specialized teams and assignments including K-9, wildlife trafficking, cannabis enforcement, marine patrol, and oil spill prevention and response.

Successful applicants for warden cadet will attend a POST-certified law enforcement training academy, conducted by CDFW at Butte College in Oroville. Following the academy, probationary wildlife officers will work with seasoned field training officers for several months, where they will learn to apply their training in practical circumstances. ★

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Economic Recovery Requires Balanced Leadership



Commentary
by John Kabateck

As many businesses hung on for their existence during the COVID-19 lockdown, they also stepped up to protect jobs, cover health premiums, and expand paid sick leave benefits for workers. They applied for government loans to meet payroll and re-imagined how they could maintain business operations with social distancing, curbside service, and virtual commerce.

Most employers exercised prudence and patience as state and local officials charted a path through an unprecedented pandemic.

Businesses large and small prioritized their employees because workers power California's economy. Many stepped up and stayed on the job to meet the essential needs of Californians. And workers will help drive our economic recovery in the months ahead.

As California moves forward into a staged reopening that balances health and safety with the broader resumption of commerce, employers urgently need ongoing support, balance and flexibility from state government leaders.

A potential pain point for employers is burdening our

workers' compensation system with COVID-19 claims that originate outside of the workplace.

In early May, Governor Newsom enacted a temporary measure that COVID-19 claims among workers from the March stay-at-home order through July 5 are "presumed" to be work related. This presumption means that workers who test positive for the virus do not need to show a connection to work, which is the usual legal standard for workers' compensation claims.

The rationale for such a move is to streamline the ability for workers who fall ill on the jobs to get benefits. The risk is that presumptions sweep up far more than work-related illnesses. As a result, the employer-funded workers' compensation system will be tasked with serving as broad, societal response to the pandemic. The question is whether such measures are necessary when employers already report accepting claims.

Acknowledging employer concerns, the governor made the presumption rebuttable, time-limited and requiring a positive test or diagnosis within 14 days of work.

Although the ultimate impact is unknown, the fact is employers will bear a greater burden for COVID-19 cases that otherwise would not have come through the workers' compensation system. Cost estimates for these claims stretch into the tens of billions of dollars. Like many things in the pandemic, the fact is we do not know how

broad and deep such directives may stretch.

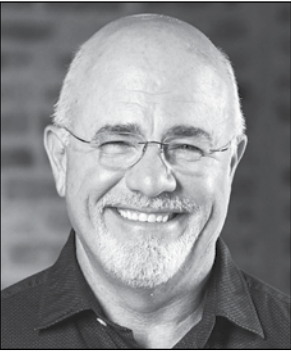
As employers now struggle to resume operations, restore jobs and public services as quickly as possible, they must now factor in the potential for new workers' compensation costs that could originate from anywhere, anytime outside of their workplace.

Multiple legislative proposals have been submitted that would broaden, extend or expand these workers' compensation presumptions. Given the tendency of the workers' compensation system to enter crisis mode, lawmakers should carefully consider how to take thoughtful, balanced action in this area. They would be right to question whether any additional action in this area is needed – and seek out data to justify further modifications.

Employers have proven through the pandemic they value the health, safety and well-being of their workers. They have gone to extraordinary lengths to take care of their workers, so these workers could be there for the rest of us during the statewide lockdown and in the economic reopening that lies ahead.

During this reopening, lawmakers have an opportunity to partner with employers to deliver a brighter future for us all. Burdensome new costs that inhibit the restoration of jobs will only delay and diminish our opportunity for recovery.

John Kabateck is the President of National Federation of Independent Business California ★



Examining the Debt Snowball

Dear Dave,

What exactly is the debt snowball, and why is it such an important part of your plan?

– Lee

Dear Lee

The debt snowball is Baby Step 2 of my plan for getting out of debt and gaining control of your finances. Specifically, it's the part of the plan where you sit down with your budget, and look at all the money you owe. Then, list your debts from smallest to largest – except for your home – and pay them off in that order.

I know, there are all sorts of arguments about paying off the ones with the highest interest rates first. But this is psychology class, not math. Personal finance is 80% behavior, and 20% knowledge. Besides, if

Dave Ramsey Says

you were so great at math you wouldn't have debt, would you? Pay off your debts from smallest to largest, unless there's a huge emergency, such as you're facing foreclosure, or the IRS is banging on your door.

The reason we pay off debts from smallest to largest is to build confidence and enthusiasm by notching quick wins. If you go on a diet and lose weight in the first week, you'll probably stay on that diet. If you go on a diet and gain weight, or go weeks with no visible progress, chances are you'll quit. When you start the debt snowball, and in the first few days pay off a couple of debts, it lights a fire underneath you, and you start to believe you really can do it.

After you list the debts from smallest to largest, pay the minimum payment to stay current on all the debts except the smallest. Every dollar you can squeeze out of your budget goes toward the smallest debt until it is paid. Once the smallest one is paid, the payment from that debt – plus any extra "found" money – is added to the next smallest debt. Then, when debt number two

is paid off, you take the money that you used to pay on number one and number two, and you pay it on number three. When three is paid, you attack number four and so on. A lot of folks get to the bottom of the list, and find they can pay well over \$1,000 a month on a student loan or a car. At that point, it won't take long to bust out and be debt-free except for your home.

The main elements that make the debt snowball so powerful are budgeting, getting current before you start the debt snowball, the smallest-to-largest pay-off, sacrifice, discipline, and focused intensity. If you think the debt snowball is just another trick, or something you might kind of try, it won't work. You've got to go all-in to win!

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. ★



New York Is Not a COVID-19 Model

If only the rest of the country could handle COVID-19 as well as New York.

That's the lament of progressive commentators as coronavirus cases spike in the Sun Belt and the South.

Washington Post columnist Jennifer Rubin hailed New York City the other day after it reported no deaths for the first time during the pandemic. This is what competent government can accomplish, she gushed.

Valerie Jarrett, former aide to Barack Obama, tweeted, "Short term sacrifice saves lives!!!"

This is all perverse given that New York is only now emerging from one of the worst COVID-19 debates on the planet. There is nonetheless a widespread feeling that New York has been blessed with its exemplary leadership. Gov. Andrew Cuomo, incredibly enough, has sky-high approval ratings.

If New York is going to be held up as the model, every officeholder in the

country has a new road map for handling the virus: See a significant percentage of residents of your largest city get infected, barely prevent your hospital system from getting overwhelmed, implement a policy that increases infections and deaths at nursing homes, suffer more than 30,000 deaths and a higher per-capita death rate than any country in the world – and then, after all that, get hailed as a hero.

In fairness, New York had many factors working against it. It was hit first, while the virus and how to treat it were still poorly understood, and New York City is an international travel hub with densely packed neighborhoods and a heavily trafficked public transit system. Of course it got hammered.

The outbreaks in other parts of the country aren't anything like what happened in New York, at least not yet. What states like Florida, Arizona, Texas and California are trying to do is avoid New York's fate, even as they are lectured about the superiority of the Empire State's approach.

The positivity rate – the percentage of tests coming back positive – has increased in all of these places, and in Arizona has gone above 20%. During the worst of the outbreak

in New York, the seven-day moving average for the positivity rate reached an astronomical 50%.

Deaths are going up, too, but the scale so far is completely different. In New York, about 32,500 people have died. In Florida, a state of comparable population, about 4,300 people have died. In Texas and California, both bigger states, about 3,300 and 7,000 people have died.

New York should be a watchword, not something to emulate.

It is in a better situation now, but only after the virus burned through much of the city. A state survey found that more than 20% of New York City residents have antibodies to the virus. This isn't an experience anyone should want to duplicate.

The fact is that the virus isn't interested in scoring partisan points or establishing the superiority of red state versus blue state governance. It is highly infectious and now is hitting places it missed earlier in the pandemic as they have started to reopen.

We should wish them the very best – and fervently hope they don't suffer the same calamity that befell New York.

Rich Lowry is editor of the National Review.
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Unsecured Property Taxes due August 31st

Sacramento County Press Release

SACRAMENTO COUNTY, CA (MPG) - Annual bills for Sacramento County unsecured personal property taxes for fiscal year 2020-2021 will be mailed on July 17, 2020, and are payable without delinquent penalties through Aug. 31, 2020. Unsecured personal property tax bills are mailed to all owners of unsecured property in July of each year. If you owned unsecured personal property in Sacramento County, such as a boat, jet ski or aircraft; or leased or owned fixtures and equipment related to a business on Jan. 1, 2020 and do not receive a tax bill by

Aug. 7, 2020, please contact the Sacramento County Tax Collector's Unsecured Property Tax Unit at (916) 874-7833, between the hours of 9 a.m. and 4 p.m., Monday – Friday, excluding holidays. NONRECEIPT OF A TAX BILL DOES NOT EXCUSE DELINQUENCY OR ALLOW THE TAX COLLECTOR TO CANCEL PENALTIES OR COLLECTION COSTS. Tax bills become delinquent if not paid in the Tax Collector's Office by 5 p.m. on Aug. 31, 2020, or received by mail bearing an Aug. 31, 2020 postmark. If the tax bill is not paid by the delinquency date, a 10% penalty and collection cost will be added. DMV

registration may be withheld on watercraft if unsecured property taxes are reported delinquent. If a tax bill remains unpaid after Oct. 31, 2020, additional collection costs and monthly penalties at the rate of 1.5% will be added to the base tax. Payments may be made by mail or in person at the County Tax Collector's Office located at 700 "H" Street, Room 1710, Sacramento, CA 95814, between the hours of 8 a.m. and 5 p.m., Monday - Friday, holidays excluded. For credit/debit or eCheck payments please visit the Sacramento County Property Tax Bill Information System website. ★



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If I Had a Nickel for Every Blunder I Made ...

By Rev. James L. Snyder

I am not very agile when it comes to finances. Do not get me wrong, I know how to spend money; it is just that I do not know how to save money. Somewhere I lost my little piggy bank.

The other night the Gracious Mistress of the Parsonage and I enjoyed a quiet evening together drinking coffee and talking about this and that, more about that than this.

Then we started to play her favorite game: Do You Remember?

If statistics are correct, she remembers more than I do.

When she poses a Do You Remember question, I can never remember. Several times, I had some remembrance but never enough to qualify as an answer.

When I pose a Do You Remember question, she remembers it to the very last detail. Details that I do not remember.

I have concluded and do not let this get around, but I think her remembering things is a complete hoax. I think she is making up things that she says she remembers just to trick me. My problem is, I cannot prove it.

Her one trick question is, “Do you remember when we first met?”

I have yet to get this question right. Every time she asked, it is always a different answer. If I challenge the answer, I look bad. Of course, I look bad as it is with questions like this.

When we ran out of energy for this game, we just sat there and watched a little TV.

When the next segment of commercials came, she said something rather curious.

“If we had a nickel,” she said, looking at me, “for every mistake you made, we would be millionaires.”

Then she continued, “Do you remember the first mistake you ever made?”

I was tempted to say that my first mistake was getting involved in silly games like this, but I value my life too much.

We both laughed and went back to watching TV.

I just could not get away from that question. If I really had a nickel for every mistake I made I am sure I would be a wealthy man.

Then there is the question as to your definition of a mistake. I am sure my definition would be quite different from my wife’s. Everybody has their own definition of these things.

Even thinking about that a little bit, I began remembering some mistakes that cost me money. Things

I thought would turn out great only turned out dead in the water.

Perhaps the biggest mistake anybody could make is believing that they do not make mistakes. Sometimes it takes a married person to realize what mistakes really are. And if you think you do not make a mistake, then that is a big mistake, and you will pay dearly for that.

If she had asked me what my first good choice was, I would have told her it was her. My first mistake would have been, not meeting her at all.

I remembered a very important verse of Scripture. “If we say that we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness” (1 John 1:8-9).

It is not my mistakes but how I deal with them that makes all the difference in the world.

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



Pastor Ray's Encouraging Words

How to Face A Crisis?

have a Bible verse behind it, you need to search the Scripture yourself. Don't just automatically accept what I say or what anybody else says. You need to look at God's word.

One of the ways you can test a teacher is, does what they're teaching make me feel afraid? If it does, you're listening to the wrong person. Because the Bible says in 2 Timothy 1:7 “God has not given us the Spirit of fear, but power and love and a sound mind.” If you are hearing something that's making you afraid that's not a spirit from God. That is a spirit of fear and that's not of God. God says He wants us to face life with power and love and a sound mind.

Nobody knows the future, so how should we face it? What should be our attitude? Does God want us to be afraid, worried, threatened by it? What does the Bible have to say?

First, avoid useless worrying. Jesus often taught about the futility of worry. What's the wise way to face the future? It's not useless worrying. The wise way is to trust God daily. If you

are worried about the future, you need to meditate on this next verse, Matthew 6:30-33, where God says, He cares for you and will take care of you. Don't get caught up worrying about things beyond your control.

Second, avoid arrogant assuming. These are the people who say, “Nothing's ever going to go wrong. Everything's always going to be great. Don't worry – be happy.” Great song but lousy theology. Proverbs 22:3, “A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences.” The Bible says instead of arrogant assuming, you ought to prepare. Take precautions. There is a lot of good articles on the Internet about how to protect yourself from catching COVID-19. But avoid the doom and gloom.

God is in control, so we trust Him. We also foresee danger and prepare. You do both.

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By Marlys Johnsen Norris, Christian Author

Most of us have no clue as to what those words mean until we hear or read the Holy Bible where it is explained in the third chapter of John. Questions are asked of Jesus by Nickodemus, a Pharisee and he answers every one with clarity. (see John 3)

Jesus answered and said, “Verily verily, I say unto thee, Except a man be born again, he cannot see the kingdom of God.” (John 3:3) Then Nickodemus replied, “How can a man be born when he is old? Can he enter the second time

Are You “Born Again?”

into his mother's womb and be born? (John 3:4)

Jesus answers, “I say unto thee, Except a man be born of water and of the Spirit, he cannot enter into the kingdom of God. That which is born of the flesh is flesh; and that which is born of the Spirit, is Spirit.

Marvel not that which I said unto thee, YOU MUST BE BORN AGAIN” “The wind blows where it goes and thou hears the sound thereof but can not tell where it comes and where it goes, so is everyone that is born of the Spirit.” (John 2:5-8)

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Marlys Johnsne Norris
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Dare to Live Without Limits

by Bryan Golden

The Dangers of Groupthink



“Groupthink is a phenomenon that occurs when a group of well-intentioned people make irrational or non-optimal decisions spurred by the urge to conform or the believe that dissent is impossible.” – Psychology Today

Groupthink is deleterious to individuals and organizations. Groupthink results in bad decisions becoming institutionalized to the detriment of all involved, in addition to all who are impacted by the resulting group behavior.

With groupthink, there is pressure to conform to various outlooks, opinions, or ways of thinking. Pressure may come from the group, your family, friends, or segments of society. Pressure may involve threats of being ostracized if you don’t conform. In unchecked situations, threats and actions become physical.

The fear of losing friends, or becoming an outcast, is a powerful motivator. No one wants to be rejected. However, when you compromise your beliefs out of fear, you set yourself up for long-term unhappiness.

Capitulating to groupthink erodes your self-esteem, while making you miserable. You won’t be happy abandoning your core beliefs. Your psychological health will be impacted, leaving you frustrated and stressed.

You have your own set of beliefs, morals, and ethics which are based on your values. You instinctively know right from wrong. Your outlook emanates from your ethical grounding. Your beliefs are not dependent on what other’s think.

Groupthink is a source of external pressure on your

beliefs. Group think can exist at work, in your community, in your social network, and in your circle of friends and relatives. Groupthink feeds on an individual’s fear of being shunned or attacked for holding their own views.

The imposition of groupthink has a chilling effect on individual thought and speech. Groupthink is the manifestation of intolerance which stifles the free flow of ideas. This discriminates against independent thinkers. Groupthink demands unquestioning obedience.

Capitulating to groupthink feeds the groupthink. Groupthink gains power by suppressing independent and contradictory thought. Conformity is essential for groupthink to persist. Groupthink seeks to immediately shutdown any and all dissent. Fear and intimidation are the tools of groupthink.

Groupthink is defeated by independent thinking individuals who refuse to capitulate to the group’s demands of compliance. You must say NO to demands of compliance. You should not change your thinking and behavior in response to threats. Groupthink cannot persist without blind obedience. It only takes a few people saying NO to groupthink to erode its viability.

When you are overwhelmed, fatigued, and worn out, you must stand firm instead of giving in to groupthink. Resist the temptation of succumbing to so called conventional wisdom. Say NO to peer pressure. A groupthink view point does not make it right. Furthermore, the purveyors of groupthink are often a very vocal minority masquerading

as mainstream thinkers.

Asking questions and engaging in debate are powerful tools in vanquishing groupthink. Information and “facts” that you hear, read, or watch must be assessed as to their validity. Question everything you read and hear. News stories must be validated by checking the sources. Too much of what is reported today is either biased or has its own agenda.

Think for yourself. If something you see or hear doesn’t make sense, you must remain skeptical until the truth is uncovered. Resist jumping on the groupthink bandwagon in the quest of acceptance.

Keep an open mind. Be receptive to different ways of thinking. Encourage others to think for themselves rather than blindly following the crowd. Good ideas always stand up to scrutiny.

Anyone who rejects being questioned should be avoided.

Thinking for yourself prevents you from falling prey to groupthink. Never compromise your values, ethics, or morals. Stand up for what is right. Question anything which doesn’t make sense. Never participate in any negative behavior which is destructive or causes harm to others.

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@colum-nist.com or write him c/o this paper. ©2020 Bryan Golden ★

Ask Toni

What is a Retiree HRA Account?



Toni King

Hi Toni:

My husband is an oil company retiree and two weeks ago, we received a letter stating that his employer is terminating all Medicare eligible retirees Aetna and Express Scripts group benefits with a termination date of September 30, 2020. We will have reimbursement from a HRA account, which I do not know anything about.

His employer has chosen a specific HRA company to help us choose the right Medicare and Part D options and assist with administering the HRA account that pays our insurance premiums. My husband and I will want an appointment with your office to sort out what is the right option regarding this new HRA Marketplace.

We do not want a major catastrophe by making the wrong decision for our future Medicare needs.

~ Thanks, Becky from Baton Rouge, LA Becky:

Becky:

I have good news for you because I personally attended an Employer Retiree Educational Seminar recently. The seminar was very professionally presented with the speaker making sure that all the Retirees questions were answered.

The insurance rep advised all that attended to discuss

with their doctors, hospitals, and pharmacies which Medicare Advantage, Medicare Supplement and Medicare Part D plans, they accepted. She discussed how to prepare for the phone consultation and that the retiree and spouse will be assigned a specific benefits counselor who will be their counselor, not a random customer service rep that moves on to the next phone call.

From the meeting, I learned that for the remainder of 2020, the retiree and spouse who are in a Retiree plan will have a specified amount to help pay for Medicare and Prescription drug plans monthly cost.

A Health Reimbursement Arrangement (HRA) is an account that has been established for the employee (you) and funded by an employer. You can use the funds in your HRA to receive reimbursements for eligible health care expenses up to the allocated amount.

The HRA is tax-free if the retiree and/or spouse meets certain requirements to qualify for the HRA funding.

Once you have enrolled in a Medicare plan through employers which provide HRAs, one will then have access to the HRA and use the HRA to reimburse your costs for items listed below:

- All or a portion of the monthly premiums for individual Medicare Supplemental insurance, Medicare Advantage plans, Medicare Part D Prescription drug plan.
- Medicare Part B or D premiums (if any)
- Eligible medical out of pocket such as coinsurance, co-payments and deductibles

- Dental and/or vision premiums enrolled thru the HRA plan.
- Your HRA can be used to pay for all IRS Code Section 213 (d) expenses.

The speaker discussed “what is a guarantee issue” time for the retiree with health issues which prevents one from qualifying for a Medicare Supplement medically.

With guaranteed issue rights, an insurance company must:

- Sell you a Medigap/Medicare Supplement policy. “You have the right to buy any Medigap/Medicare Supplement Plan A, B, C, F, K or L that’s sold in your state by any insurance company if your Medicare Part A starts prior to January 1, 2020. Those who’s Medicare Part A begins after January 1, 2020 qualify for Medicare Supplement Plan A, B, D, G K or L with plans C and F no longer available.

- Cover all your *pre-existing health conditions*.
- Cannot charge you more for a Medigap/Medicare Supplement policy, regardless of past or present health problems.

Have questions regarding Retiree Medicare plan changes email the Toni Says® team at info@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. ★

Social Security Matters

Why Won’t Social Security Give Me My Widow’s Benefit?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I have been a widow since November 2019. I retired under the Federal Civil Service Retirement System. Before my husband died, I made an appointment with Social Security to see if I could receive his Social Security if he passed on. I was told I could. Since he passed, Social Security has adamantly refused to let me have my husband’s Social Security. I have had many problems with them. Who is correct here? I have lost \$1400 per month. My social security check is about \$126 per month.

Signed: Frustrated Widow

Dear Frustrated Widow: First, please accept my condolences on the loss of your husband. Unfortunately, I don’t have good news for you.

Because of your Federal Civil Service Retirement System (CSRS) pension, you are subject to



the “Government Pension Offset” (GPO) provision of Social Security. The GPO reduces the survivor benefit for anyone who also has a pension from an employer which did not participate in Social Security (neither the employer or the employee paid into Social Security), and your Federal CSRS pension falls into this category. GPO reduces any survivor benefit you might otherwise be entitled to by 2/3rds of the amount of your CSRS pension, which often eliminates the survivor benefit. For clarity, GPO also applies to a Social Security benefit from a living spouse.

As you probably already know, your CSRS pension caused your own Social Security benefit, earned from other work outside of your Federal employment, to be reduced by the Windfall Elimination Provision (WEP). Unfortunately, whoever you previously spoke with at the Social Security Administration prior to your husband’s death gave you some incorrect

information, because you are also subject to the GPO. And that is why Social Security will not now pay you a survivor benefit from your husband.

I’m afraid you have no recourse on this, as both the GPO and WEP have been the law for decades. The Federal Government has now changed to a “Federal Employee Retirement System” (FERS) which fully participates in Social Security (both employees and the employer contribute to Social Security), so more recent Federal retirees are not subject to the WEP and GPO rules. But there are still many U.S. State and local government employers which, to varying degrees, do not participate in Social Security and whose employees are still impacted by both GPO and WEP.

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 or email us. ★

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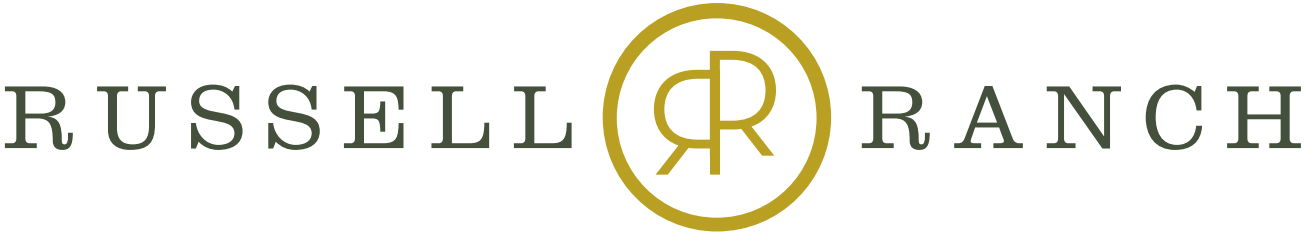


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