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Citrus Heights Messenger

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HART Keeps Homeless Safe During COVID-19



Citrus Heights HART is bringing a different truck to the Sunrise Christian Food Ministry at Advent Lutheran Church every Friday. In photo: Little John and his girlfriend in the front. Back: Seth in gray shirt speaks to Brian in black. Left: Forty hygiene bags a week are distributed to the homeless by Citrus Heights Homeless Navigator Toni Morgan. Included in the bags are cough drops, mask, antiseptic wipes, tissues, gloves and an instructional sheet on protection from COVID-19. Photos: Citrus Heights HART

By Elise Spleiss

CITRUS HEIGHTS, CA (MPG) - The Citrus Heights Homeless Assistance Resource Team (HART) has been working hard since March to help keep its homeless residents safe and healthy.

Shortly after the close of Winter Sanctuary on February 29, the Coronavirus19 (COVID-19) appeared in the Citrus Heights area providing new challenges to be addressed by HART.

Food continues to be available

five-days-a-week at the Sunrise Food Ministry as part of HART's mission to help provide essential resources to assist the local homeless.

During COVID-19, HART is providing additional services to continue to fulfill this mission when so many on the street are of the demographic most susceptible to contract, spread, and die from the virus.

At this time, every Friday at Advent Lutheran Church from 1 pm to 3 pm, Citrus Heights HART is subsidizing a different food truck each week to feed our homeless neighbors.

The trucks are coordinated by SactoMoFo Corporate Catering. To date they are feeding nearly 150 people each week. Those needing a meal should arrive and connect with the Citrus Heights Navigator to receive a voucher who will be on sight during those hours. Vouchers can also be picked up at the Sunrise Food Closet located at Advent Lutheran.

In addition, every Tuesday, Friday, and Sunday from 10 a.m. to 4 p.m. Antelope Road Christian Fellowship is providing free showers for the

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Vitalant Calls on Donors to Help Patients Now

By Drew Fowler,
Vitalant Communications

SACRAMENTO REGION, CA (MPG) - Vitalant – the nation's largest nonprofit, independent blood collector – serving the local community here in Northern California, has declared a critical shortage of blood as supplies have been significantly impacted by the coronavirus pandemic. Shelter-in-place orders led to 762 blood drives canceled since early March in this area alone, resulting in a loss of 25,194 uncollected blood donations. That, coupled with a resumption of surgeries and other medical procedures as stay-at-home restrictions were lifted, has caused a 25 percent increase in the need for blood during the past several weeks.

All blood types are critically needed right now, with an especially high need for type O, A-negative and B-negative red blood cells. In addition, platelets are always needed by patients for cancer treatments, surgeries and emergencies. Because of its short shelf life – only 5 days – the supply of platelets must be continually replenished.

Donors are strongly urged to give blood as soon as possible by going online to vitalant.org or calling 877-258-4825 (877-25-VITAL).

"We strive to maintain a 4-day supply of blood just to provide what patients need, and currently we're at less than half that for certain blood types," said Dr. Ralph Vassallo, Chief Medical Officer at Vitalant. "It's absolutely vital – a matter of life or death for some – to have enough blood collected and readily available on hospital shelves when patients need it."

In Sacramento and the Chico/Redding areas, Vitalant must collect over 8000 blood donations per month to meet patients' transfusion needs. Every two seconds, someone needs blood. Vitalant urgently needs donors to make an appointment to ensure a stable blood supply.

Vitalant recently released its Because of You, Life Doesn't Stop campaign, *Continued on page 3*

Sac County New Health Order and Stage 2 Variance

**Sacramento County
Public Information Office**

SACRAMENTO COUNTY, CA (MPG) - Sacramento County was given the approval by California Department of Public Health (CDPH) to move further into "Stage 2" of California's Roadmap to Modify the COVID-19 Stay-at-Home Order. The Variance Attestation approval for Sacramento County was officially posted on the CDPH website late on Wednesday, May 20. Today, as a

reflection of the approved attestation document, the County released its May 22, 2020, Sacramento County Public Health Order effective at 11:59 a.m., and has been revised to outline which sectors have approval to move forward with opening in accordance with State guidelines.

This Health Order supersedes previous orders and is in effect until it is rescinded or amended by the Sacramento County Health Officer to coincide with the State's movement

through the stages in its Resilience Roadmap.

"County Public Health staff has been working to ensure a coordinated system with healthcare partners to identify possible cases, coordinate testing, and lead contact tracing to identify those possibly exposed for infection control. Our Public Health system, along with the public's compliance with the health orders leading to this point, are responsible for the County being able to move further

into Stage 2," said Dr. Peter Beilenson, Director of Health Services.

Once Sacramento County business sectors approved for Stage 2 reopening have implemented the state's reopening requirements, they will be allowed to resume modified operations with social distancing, and include, for example: dine-in restaurants, shopping malls, micro-enterprise retail/storefronts, car washes, pet grooming, day care, outdoor museums and *Continued on page 5*



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Electronic Caregiver Partners with AlphaOne for Serving Seniors

**By Alexia Severson,
Electronic Caregiver**

SACRAMENTO REGION, CA (MPG) - Electronic Caregiver®, a national virtual care and health technology company, has partnered with AlphaOne Ambulance Medical Services Inc. to provide peace of mind and protection for seniors – the portion of the population most vulnerable to COVID-19.

Sacramento resident Dot Boyd, an independent partner of Electronic Caregiver, offers the company's life-saving technology to those living in the Greater Sacramento Area. Electronic Caregiver's products include telehealth and remote patient monitoring services, which have become vital tools in slowing the spread and impact of COVID-19. The partnership will give Electronic Caregiver clients in Sacramento County the option to connect with AlphaOne as their preferred emergency medical service at the touch of a button via Electronic Caregiver's technology. AlphaOne specializes in senior care and is trusted by many Sacramento County seniors as their go-to service.

“Electronic Caregiver’s products protect the older adult population and activate paramedics in medical emergencies,” said AlphaOne Business Development Manager Mike Ryder. “Our partnership will allow them to activate paramedics trained in geriatric Emergency Medical Sciences (GEMS) providing a level of care our older adults prefer.”

AlphaOne provides assessments at no charge, which can be a huge value to seniors who often live on a fixed income. The company also specializes in dementia care and works with many of the county's memory care communities.

"Taking the time needed to properly evaluate our residents with advanced needs is a great tool in providing specialized care," Ryder said. "Often times older adults prefer to not have all the unnecessary apparatus show up in a medical emergency and trust our staff to treat them with dignity and respect while providing the care they



**Electronic Caregiver Partners
with AlphaOne to Provide Quality
Emergency and Non-emergency
Services to Seniors in Sacramento
County.** Photo AlphaOne

need. We are often the preferred provider to many of the assisted living, independent living, skilled nursing communities in our area.”

Electronic Caregiver clients in Sacramento County can have the added benefit of AlphaOne when they subscribe to the Premier, a mobile security and care support system, or the Pro Health, a chronic care and remote patient monitoring system. Clients who need urgent medical care can push the emergency button on either of these devices to directly connect with AlphaOne, saving them valuable time in looking for their phone or having to manually dial a number.

"In the independent living communities where people may not have a personal emergency response system (PERS), every individual is on their own," Boyd said. "And so, for them to know that when they push their button AlphaOne will be dispatched gives them a lot of peace of mind."

Along with 24/7 emergency response, the Premier includes care plan reminders, activity monitoring, geolocation and pocketMD telemedicine. PocketMD provides clients with remote access to not only a licensed physician, but also a psychologist, pharmacist, dentist, dietician, sports medicine specialist, alternative medicine specialist, pediatrician, and ophthalmologist.

Electronic Caregiver client Joann Charamuga, who lives in an independent living community in Sacramento,

said she enrolled in the AlphaOne program via her Premier subscription. She enjoys the sense of security and reduced financial costs that come with using AlphaOne as her primary emergency response service.

For those with chronic conditions or who would like access to remote patient monitoring services, Electronic Caregiver's Pro Health is ideal. The smart health hub is easily set up in the home and can be paired with several Bluetooth devices, including a glucometer, spirometer, blood pressure cuff, pulse oximeter, weight scale and non-contact thermometer. Both the pulse oximeter and thermometer have been identified by the Healthcare Information and Management Systems Society (HIMSS) as tools patients with suspected or confirmed COVID-19 can use to monitor their condition and help guide them on important medical decisions.

The Pro Health also includes 24/7 emergency response, medication reminders and pocketMD.

“Right now, because of the COVID-19 scare, people are ignoring serious or chronic health issues because of their fear of picking up the virus at their doctor’s office or at the hospital,” Boyd said. “Sadly, the reports are in that they’re waiting until it’s too late and too many are dying from non-COVID-19 illnesses as a result.”

“With the push of a button, any time of the day or night, my clients can consult with a doctor, and avoid sitting in a waiting room with other sick patients who may have virus symptoms,” she said. “I wish we had this when I was my mom’s primary caregiver because we could have avoided trips to the emergency department when there were no other options on a Friday night or over the weekend.”

In addition to seniors, Electronic Caregiver's technology can benefit patients of all ages. For information about Electronic Caregiver and services offered in the Greater Sacramento County Area, contact Dot Boyd at 916-799-1660 or dot@dot-forseniorsafety.com. ★

California Poison Control Sees Spike in Household Disinfectant Exposures

By Tricia Tomiyoshi, UC Davis Health

SACRAMENTO, CA (MPG) - As California residents use more cleaning products to disinfect their homes during the COVID-19 pandemic, the California Poison Control System's Sacramento Division, housed at UC Davis Health, saw a spike in reported household disinfectant exposures in March and April.

All age groups in California have reported more exposures to disinfectants, including bleach, but cases involving adults have grown the most:

Adults 20 or older: 262 cases in February, 724 cases in March, 796 cases in April; Children ages 6-19: 65 in February, 60 in March, 86 in April; Children under 6 years: 133 in February, 232 in March, 215 in April

“May seems to be on track to be similar to March and April,” said James Chenoweth, assistant professor of emergency medicine at UC Davis Health. “Most of these calls are accidental exposures. People are buying cleaning products and using them on food or spraying them excessively. There can also be issues with mixing certain cleaning products together.” He said most cases have been minor and did not require hospitalization.

The National Poison Data System, the data warehouse for the nation's 55 poison control centers, has also seen an increase nationally in disinfectant exposure cases during this same time, with 1,673 cases in February, 3,401 cases in March, 3,601 in April.

With more children staying home during the COVID-19 pandemic, the odds of children accidentally being exposed or ingesting household cleaning products also increases.

Justin Lewis, director of the California Poison Control System's Sacramento Division, recommended the following tips to help prevent accidental household disinfectant poisonings:

Use products as directed on the label; Don't mix multiple disinfectant products together; Make sure to be in a well-ventilated area when using disinfectants; Use the recommended personal protective equipment (gloves, goggles) per the product label; Don't use cleaning products on the skin or ingest or inject them; Do not use disinfectants on food; Keep household disinfectants out of reach of young children and add child locks to cupboards where disinfectants are stored; Store cleaning products in their original labeled containers. If diluted disinfectants and sanitizers are put in spray bottles, be sure that they are clearly labeled and stored out of the reach of children; Know the poison control number – 800-222-1222 – and [PoisonHelp.org](https://www.poisontips.org), which is open 24 hours a day, 365 days a year. Language interpreters are available. ★



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Item	Price
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Guava	2.59/lb
Banana	19¢/lb
Mini Watermelon	1.99/ea
Limes	10¢/lb
Whole White Mushroom 8 oz	\$2.83
Golden Delicious Apples	89¢/lb
Red Cherries	1.49/lb
Golden Kiwi Box	26.99/box
Green Papaya	79¢/lb

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Sylvan Cemetery Modified Memorial Day Service



A small group was compelled to not let one year go by without saying ‘thank you’ to those who gave their lives for their country. Photo by Elise Spleiss

By Elise Spleiss

CITRUS HEIGHTS, CA (MPG) - Despite very warm temperatures and not knowing how this day would go in today’s COVID-19 society, nearly 100 veterans, their families and other members of this community, along with others missing their own city’s service, arrived to show gratitude to those who have died in service to their country.

Citrus Heights American Legion Post 637 again put together this year’s time to remember. The semi-outdoor service, appropriately socially distanced, took on an even more somber mood than usual, knowing those who were there were compelled to not let one year go by without being present to say ‘thank you’ to those who gave their lives for them, and to honor surviving veterans and the families of all who have served.

Jim Monteton, Judge Advocate of Post 637, American Legion and Sylvan Cemetery board member emceed the service.

A powerful Pledge of Allegiance, followed by prayer offered by Post Chaplain Barry Fitzgerald started off the day.

Music was provided by Citrus Heights resident and singer Tom Galovich, beginning with the Star Spangled Banner and Armed Forces Medley, honoring those present from each branch of service.

Monteton explained the presence of the Soldier’s Cross which represents the fallen, and the Empty Chair honoring those Missing in Action (MIA) and Prisoners of War (PO) who never returned home.

Post 637 Commander Sylvia Thweatt reminded all of the history of countries honoring their fallen going back to Greek and Roman days to today.

Congressman Dr. Ami Bera, spoke on this

day being our most important holiday and how this country, the greatest nation on earth is now experiencing a new challenge. We are now fighting an invisible enemy, COVID 19, in the same way we have fought and won other wars, by continuing to look after one another and fighting to protect our freedoms.

A common theme of the day was the real loss when someone dies in service of their country: the life they lived and the life they would have lived. He noted those who would never be a parent or a grandparent and who might have gone on to find a cure for cancer, or create that next great invention.

Another theme was to honor the hard work and sacrifice of not only our veterans on active duty but of the spouses and families left behind on the home front.

Jim Monteton added that all veterans signed the contract, with no expiration date, to support and defend (with our lives) the (whole) Constitution of the United States of America from all enemies foreign and domestic. A round of applause followed by cheers met Monteton’s conclusion that to “see people walking and stepping all over pieces of the Constitution” during this peace-time is “a slap in the face” and more to all veterans, including the over three million that never returned home. “The Constitution is the law of the land and we want to keep it the way it was meant to be” for us.

Monteton gave a special thank you to the more than 30 members of the community of all ages who showed up Thursday for four hours to put 1,400 grave side flags on every veteran’s grave.

To end the memorial, Galovich was joined by all present to a memorable rendition of God Bless the USA-I’m Proud to be an American which would make Lee Greenwood proud!

Citrus Heights HART Keeps Homeless Safe During COVID-19

Continued from page 1

homeless. Along with a shower, The Way Ministry is providing box dinners on those days at 4 p.m.

HART wishes to thank all who donated during their Shelter-in-Place fundraiser; funds are being put to use immediately, supporting the showers and box dinners at Antelope Christian and going to The Way Ministries for the meals. Antelope Christian received \$2,000 to help offset their costs.

A new sanitization and handwashing station was constructed and installed at Celtic Cross Presbyterian Church by HART board member Katherine McBride. It will also be maintained by The Way Ministry volunteers. To help clients maintain their health during this time HART is distributing 40 hygiene and sanitation kits per week as well as COVID-19 prevention information sheets.

Finally, to help

provide a modicum of shelter for as many as possible, Sacramento Self-Help Housing Outreach Navigator, Toni Morgan, is providing tents to people unable to get into a motel or hotel so people can practice some type of quarantine.

Thanks to the City of Citrus Heights and its many partners, the homeless continue to be provided access to food, and ways to stay clean, healthy and safe during these uncertain times. ★

Vitalant Calls on Donors to Help Patients Now

Continued from page 1

calling on all donors to take action now and give blood or convalescent plasma to meet immediate and ongoing needs. Recovered COVID-19 patients have immune-boosting antibodies to the SARS-CoV-2 coronavirus in their plasma, which can be given to patients currently fighting COVID-19.

“The public responded when thousands of blood drives were canceled – more than 100,000 units of blood lost – at the beginning of the pandemic,” said Cliff Numark, Chief of Marketing. “We are in the aftermath and we need to let people know that without donating blood today, life could stop for hospital patients.”

The U.S. Surgeon General and Federal Emergency Management Agency (FEMA)

have designated blood donation as an essential activity, encouraging healthy and eligible donors to continue to donate even amidst COVID-19 response measures. From coast to coast, all Vitalant centers continue to deploy strict precautionary measures to ensure the safety of donors, patients and staff, including:

Taking donors’ temperatures upon check-in (staff self-monitor their temperatures); Requiring face masks or cloth-based face coverings (donors and staff); Disinfecting donor-touched and other high-touch areas often and after every donation; Ensuring social distancing to keep donors and staff safe.

For more information and to schedule a donation, visit vitalant.org or call 877-258-4825 ★



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Effective 5/27/20 - 6/2/20

9 LIVES CANNED CAT FOOD

5.5 Oz All Varieties

Limit 1 Case Per Family

37¢

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DIAMOND NATURALS DRY DOG FOOD

40 Lb Bag

•Chicken •Lamb & Rice •Beef •Large Breed •Senior •Skin & Coat •Lite 30 Lbs (Lrg Breed Lamb \$31.99) (Ex Athlete \$36.99)

\$29.99

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FANCY FEAST GOURMET CANNED CAT FOOD

All Varieties except Elegant Medley 3 Oz

Limit 2 Cases Per Family

ON SALE Everyday

Effective 5/27/20 - 6/2/20

NUTRO WHOLESOME ESSENTIALS DRY DOG FOOD

•Chicken, Brown Rice & Oatmeal Formula (Reg & Lrg Breed) •Senior •Lite 30 Lb Bag

Limit 2 Bags Per Family

\$35.99

Effective 5/27/20 - 6/2/20

PURINA CAT CHOW DRY CAT FOOD

•Regular •Indoor 15 Lb Bag

Limit 2 Bags Per Family

ON SALE Everyday

Effective 5/27/20 - 6/2/20

PEDIGREE DRY DOG FOOD

50 Lb Bonus Bag •Chicken, Rice, & Vegetable •Steak & Vegetable

Limit 2 Bags Per Family

\$22.99

Effective 5/27/20 - 6/2/20

SCOOPAWAY CLUMPING CAT LITTER

20 Lb Box •Multi-Cat •Unscented (Fresh Step Scoop, 20 Lb Box - \$8.99)

Limit 2 Boxes Per Family

\$6.99

Effective 5/27/20 - 6/2/20

IAMS DRY CAT FOOD

•Healthy Adult Chicken •Indoor/Weight Control/Hairball •Salmon & Tuna •Hairball (NUTRO Wholesome Essential Indoor Chicken 14 Lb Bag \$22.99) 16 Lb Bag Limit 2 bags per family

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PRECIOUS CAT CLUMPING CAT LITTER

18 Lb Bag •Regular •Ultra

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PREMIUM CHOICE ALL NATURAL CLUMPING CAT LITTER

40 Lb Bag (Extra Strength 25Lbs \$7.99) Limit 2 Bags

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CHICKEN SOUP FOR THE SOUL DRY CAT FOOD

•Adult •Indoor/Hairball •Weight/Mature Care •Kitten 13.5 Lb Bag Limit 2 Bags As Marked

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OUR SUPER LOW PRICES

WORLD'S BEST CAT LITTER

•Original •Extra Strength 14 Lbs Limit 2 Bags

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NUTRO CANNED DOG FOOD

•Kitchen Classics •Hearty Stew •Puppy 12.5 Oz Can All Varieties except Limited Ingredients Grain Free IAMS Canned Dog Food 13 oz. \$1.09 Limit 2 Cases

\$1.69

CANIDAE PURE GRAIN FREE ADULT DRY DOG FOOD

•Lamb •Duck •Salmon •Bison 24 Lb Bag Limit 2 Bags As Marked

\$10 OFF

OUR REGULAR LOW PRICES

CAT'S PRIDE FRESH & LIGHT PREMIUM CLUMPING CAT LITTER

15 Lb Jug Limit 2 Jugs

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WELLNESS CANNED DOG FOOD

Natural 12.5 Oz Full Case •Regular •Stew •Core Limit 2 Cases

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10 Lb Bag Limit 2 Bags Per Family

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1.58 oz. •6.99 6.35 oz. •13.99

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MODEL	TANK SIZE	PET CLUB SALE
CASCADE 100	20 Gal	\$21.99
CASCADE 150	35 Gal	\$31.99
CASCADE 200	50 Gal	\$35.99
CASCADE 300	100 Gal	\$45.99

AQUEON BOXED 10 GALLON TANK

With Economy Kit Just add Heater For Tropical Fish

\$36.99

Limit 1 Per Family

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Amquel	16 Oz	\$6.49
Amquel Plus	16 Oz	\$6.49
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INSTANT OCEAN SEA SALT

50 Gal. Salt Mix

\$12.99

BONUS COUPON FANCY FEAST ELEGANT MEDLEYS CANNED CAT FOOD

Selected Varieties - 3 Oz Limit 6 Cans with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 5/27/20 - 6/2/20

ON SALE EVERYDAY

CHM PLU 568

BONUS COUPON FANCY FEAST CLASSIC BROTH

1.4 Oz - All Varieties Limit 3 Pkgs With Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 5/27/20 - 6/2/20

89¢

CHM PLU 377

BONUS COUPON ARM & HAMMER CAT LITTER DEODORIZER

20 Oz Boxes with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 5/27/20 - 6/2/20

\$1.49

CHM PLU 422



By County Supervisor Sue Frost

Through the generosity of the *Citrus Heights Messenger*, this column serves to provide an update about matters affecting the community of Citrus Heights.

On May 14th, the Sacramento Transportation Authority voted to approve an expenditure plan for a local half-cent sales tax increase across Sacramento County by a vote of 11-5 that will very likely go on the ballot in November. I voted “no” for four main reasons, and want to take this opportunity to explain what they are.

First, I cannot for the life of me think of a worse time to tell residents of this County that they need to pay the government more money. Just two days before this vote, Governor Newsom warned that California may see one-fourth of California’s workforce without jobs and that our economic downturn will be worse than the Great Recession. Residents of this County need financial relief, not more pain.

Second, I am fully confident that voters will reject this tax by an

Citrus Heights Community Update

Listening to the Voters

unprecedentedly enormous margin, and it is a waste of taxpayer dollars to put a tax proposal on the ballot when we already know the outcome. Even before the outbreak of COVID-19, polling told us this tax measure would fail by 13% – and it costs the taxpayers over \$1,000,000 to put this on the ballot. We are already going to be faced with a huge number of layoffs, and this will only increase that number for no conceivable benefit.

Third, the residents of this County have been extremely loud and clear on how they feel about this issue. This one item alone received over 750 public comments, and around 700 of them were opposed to the tax increase. The comments came from across the County and came from people from all walks of life. Many people said they would never support a tax increase, and many said they might support one if we were not in the midst of an emergency. But almost all of them agreed that right now this is a bad idea.

Finally, I do not think this tax, if passed, would actually fix our roads to an acceptable level. Even when you exclude all the roads within the Cities in the County, Sacramento County needs an additional \$25 million annually just to maintain the roads at their current level. To improve

the roads to a standard that people would deem as “good,” we need an additional \$65 million yearly. This tax would not even come close to generating the \$65 million we need to get our roads to a “good” level, especially when you consider that nearly 40% of this tax would go towards a public transportation system that hardly anyone uses.

The final step this tax needs to take to go onto the ballot is a vote at the Board of Supervisors on July 14th, but unlike the previous vote that needed a two-thirds majority to pass, this one only needs a simple majority. Assuming it passes, this will be on the ballot November 3rd for all voters of Sacramento County to officially vote on. Expect to hear a lot more about this issue from me and others between now and then.

Thank you for reading – and as always, if you want to contact me, call me at 916-874-5491, or e-mail me at SupervisorFrost@saccounty.net.

Sue Frost represents the 4th District, which includes all or part of the communities of Citrus Heights, Folsom, Orangevale, Antelope, Rio Linda, Elverta, Gold River, Rancho Murieta, North Highlands, Carmichael, Foothill Farms and Fair Oaks. ★



By Noah Howard

Though I never knew this was a feature, my phone sent me a notification worrying about my screen time. It was 5:00 AM, and my girlfriend and I had been craning our necks over our tiny screens playing *Gardenscapes* for the past two and a half hours. Having received a targeted ad for this exceptionally generic mobile game/match-things-fest, we decided it was our destiny to give it a try. And there we were, newly nocturnal, indulging our deepest impulses to infinitely go “just one more turn.”

While video games have always been a passionate hobby of mine, only while in self-quarantine did they become an essential way to pass the long hours. While my struggle with games was always “not enough time,” now I struggle with too much, as I check off every meaningless side quest in *Mass Effect: Andromeda* or download new game after new game to sample for a few minutes before giving up.

As it turns out, the sunk cost fallacy of video games (in which you keep playing something you’d rather give up simply to make good on the time you already spent in the game)

Game Plots

Games in the Time of Social Distancing

evaporates once hours become meaningless. My girlfriend and I booted up interactive sci-fi soap opera *Detroit: Become Human*, quickly deciding to force our character to stupidly sacrifice himself in the first scene before abandoning the game entirely. Meanwhile, *Gardenscapes*, a game that is artistically inferior in every way but provides reliable dopamine hits every few minutes from small victories, sucked us in without schoolwork to pull us out.

Though my description might sound negative, it’s a wonderful feeling. At no other time in our lives are we likely to give up a better game for one that’s simple but fun. And at no other time in our lives can we experience the journey of sitting down in the morning to a game of *Civilization V*, building our empire until we finally “win” by getting to space around midnight the same day.

Games are, by design, meant to played in short chunks. That’s the reason why nearly all games are divided into levels, turns, or checkpoints, allowing the player to finish the experience in possibly dozens of different sessions. When we decide to absorb everything at once, it allows for a new level of engagement that never would have been possible in shorter

chunks. We completely immerse our minds in the mechanics and strategy of a game, and we keep it there until the task is complete. And, just as sitting down and completing a paper start-to-finish in one sitting feels as productive as a marathon, charging through a game creates a similar sense of a journey of accomplishment (even though, truly, the world is no different whether we win or lose our *Civilization* game).

Most importantly, games have been an important distraction from the neverending loop of “well, what do we watch next?”. Though my girlfriend isn’t “into” video games (though she politely listens whenever I rant about them), we’ve managed to find plenty of content that is as engaging for her as for me. I’ve started to encourage my friends and family to do the same; in an era of social isolation, games are social and interactive activities that can provide a type of long-houred fun not accessible during normal times. Amidst all the fear and uncertainty that defines current events, picking up a game and throwing yourself (and hopefully someone else, even remotely) into it makes the best of a bad situation.

To Respond To Noah’s Articles Email Him At Digitalartsnoah@Yahoo.com ★



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Crime Reports

Citrus Heights Police Report

May 17th

May 22nd



05/17/2020 • Time: 5:40 AM • IR Number: 12004017
Crime: **459 PC: Burglary - Residential**
Location Type: House (Includes Driveway) • Public Address: 72xx Canelo Hills Dr
Agency: Citrus Heights Police Department

05/18/2020 • Time: 1:30 AM • IR Number: 2020-0159728
Crime: **PC 459: Burglary-Commercial**
Location Type: Vehicle • Public Address: 59XX Devecchi Ave
Agency: Sacramento County Sheriff's Department

05/18/2020 • Time: 3:00 PM • IR Number: 12004049
Crime: **484(A) PC: Petty Theft**
Location Type: Street/Highway • Public Address: 69xx Trovita Wy
Agency: Citrus Heights Police Department

05/19/2020 • Time: 10:00 PM • IR Number: 12004084
Crime: **10851(A) VC: Vehicle Theft**
Location Type: Parking Lot • Public Address: 63xx Mariposa Av
Agency: Citrus Heights Police Department

05/19/2020 • Time: 11:53 AM • IR Number: 12004059
Crime: **484(A) PC: Petty Theft**
Location Type: Parking Lot • Public Address: 59xx Sperry Dr
Agency: Citrus Heights Police Department

05/20/2020 • Time: 12:01 AM • IR Number: 12004073
Crime: **484(A) PC: Petty Theft**
Location Type: Theft from Vehicle • Public Address: 75xx Sunrise
Agency: Citrus Heights Police Department

05/20/2020 • Time: 3:59 AM • IR Number: 12004065
Crime: **484(A) PC: Petty Theft**
Location Type: Street/Highway • Public Address: Antelope Rd/I-80
Agency: Citrus Heights Police Department

05/21/2020 • Time: 12:01 AM • IR Number: 12004099
Crime: **10851(A) VC: Vehicle Theft**
Location Type: Street/Highway • Public Address: Rosswoods Cr La Poza,
Agency: Citrus Heights Police Department

05/21/2020 • Time: 11:00 PM • IR Number: 12004117
Crime: **10851(A) VC: Vehicle Theft**
Location Type: Apt/Condo/Duplex • Public Address: 60xx Shupe Dr.
Agency: Citrus Heights Police Department

05/21/2020 • Time: 12:01 AM • IR Number: 12004132
Crime: **487(a) PC: Grnd Thft:prop/Etc \$950+**
Location Type: Theft from Vehicle • Public Address: 64xx Auburn
Agency: Citrus Heights Police Department

05/22/2020 • Time: 10:00 PM • IR Number: 12004155
Crime: **10852 VC: Tamper With Vehicle**
Location Type: House (Includes Driveway) • Public Address: 74xx Lucky Ln
Agency: Citrus Heights Police Department

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Sac County New Health Order and Stage 2 Variance

Continued from page 1

open gallery spaces, and small offices when telework is not possible.

However, unless bars, breweries and wineries provide in-house dining, they will not be permitted to reopen beyond takeout and delivery. Additionally, CDPH is not approving the opening of any gyms or small fitness studios of any kind and does not permit in Stage 2 gatherings of any kind in any County. Read the State Variance document and the County’s Health Order with readiness checklists for complete details on what is permitted.

“Businesses are responsible for reviewing and understanding the guidance that’s been provided, and they are required to post readiness checklists certifying their ability and commitment to reopen safely. Working in partnership with our business community, we’re ensuring compliance with the County’s Health Order so that our residents continue to stay healthy as the local economy reactivates,” said Board Chairman and District 1 Supervisor Phil Serna.

For Sacramento County, its Health Officer, Dr. Olivia Kasirye, attested to criteria laid out by the state, including: stability of COVID-19 cases/deaths in the county; protection of essential healthcare workers and first responders; adequate testing and containment capacity; hospital capacity; support for vulnerable populations; and requirements for Stage 2 timelines and triggers for adjustments.

Therefore, the public and business owners must closely follow the state’s reopening guidance and the County’s Health Order to help curb a surge of new COVID-19 cases, which would return the past restrictions and closures.

Sacramento County is recommending the CDPH guidance on the use of cloth face coverings whenever social distancing cannot be maintained indoors or outdoors. While wearing a face covering, the public should find ways to maintain social distancing requirements of six feet or more, practice good hand hygiene, and stay home if ill.

The cloth face coverings recommended are not

medical grade respirators, such as N95 and surgical masks. A cloth face covering should cover the nose, mouth and chin, and be made of soft or permeable material, without holes or one-way valve that allows respiratory droplet release.

Examples of allowable face covering include scarf, bandana, or neck gaiter. The Health Order includes provisions for exercising and while using modes of public transit, as well as exceptions for children and some individuals – read the details for Face Coverings in the May 22 Health Order.

The best defense against COVID-19 continues to be: Staying at home and physical distancing; Washing hands frequently; Avoiding touching eyes, nose and mouth with unwashed hands; Avoiding being around people with COVID-19 symptoms

For questions about the Public Health Order, call the Public Health hotline at (916) 875-2400.

For more information about the County’s response to COVID-19, visit Sacramento County’s COVID-19 webpage. ★



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Love Bugs Are Really Not That Loving

By Rev. James L. Snyder

Here in Florida, we have what people call “Love Bugs.” I know exactly why they are called “Love Bugs,” but I am not fond of these little critters. Why don’t they just get a motel room?

On Tuesday, I needed to go across town for some quick business and office supplies. It would not take me long, and I would get back home in a short time.

I almost got home when out of nowhere came a big dark cloud that hit my truck in the front as I have never been hit before. At first, I thought it was the apocalypse.

When I got through it, I realized I had hit, or rather, they hit me, a group of “Love Bugs” and were smeared all over my window and the front part of my truck. I used to have a silver truck, now it was just about all black, at least in the front.

When I walked in through the front door at home, my wife saw I was more agitated than ever. I even slammed the door behind me, which indicated how aggravated I was.

“What happened?”

I just looked at my wife and then said, “Those lousy Love Bugs attacked me as I was driving, and

they’re all over my truck. I’m never going to get them off.”

With that, I went, got a bucket of water, and tried to clean them off my truck.

I noticed my wife was smiling as I left and said to me, “You should drive more carefully.” Then she snickered. I hate it when she snickers.

When I walked in, my wife said, “Well, did you get them all off your truck?” Then she gave me one of her infamous snickers.

Throughout the day, when she looked at me, she was snickering.

The next morning my wife had to go down to the store to get a few groceries. As she shut the door behind her, she said to me, “I guess I’m going to have to drive carefully.” Then she snickered again.

A little over an hour later, she returned, and when she came in the door, I noticed something was wrong. I asked her if anything was wrong, and all she said, “No, nothing’s wrong. I’ll take care of it.”

I knew by her demeanor, something was wrong, and something she really did not want me to know. That perked my curiosity.

In a few minutes, I looked out the window and there she was with a bucket of water washing

the front of her van. I had my suspicions, which proved correct.

When she came in the front door, I was waiting for her and said, “Any Love Bug problem?” With that, I not only snickered, but I laughed out loud hilariously.

“Maybe,” I said between laughing, “you should drive a little more carefully.”

Her stare informed me that she did not think it was funny, which made it even funnier for me.

Thinking about that, I remembered what the prophet Amos once said. “Can two walk together, except they be agreed?” (Amos 3:3).

Walking together on the same pathway, we experience the same thing. Sometimes we forget that, I know I do. I am learning not to criticize other people for what they’re going through at the time because I may go through that same experience tomorrow.

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



Pastor Ray's Encouraging Words

3 Things to Do in A Crisis

when they’re not. Faith is accepting the facts of life, accepting reality but not being discouraged by it. That’s real faith. Accepting reality but not being discouraged by it. You say, “I believe God’s still with me and He’s going to help me out.”

Focus on what’s left, not what’s lost. Make a list of the things you can be thankful for. “I’m still alive. God still loves me. Others still love me.” You can make a long list. **Gratitude destroys depression.** Remember that, memorize it. *Gratitude destroys depression.* It is impossible to be grateful and depressed at the same time. When you’re depressed, make a list of things you can thank God for, and you will find those dark clouds rolling away as you build the attitude of gratitude in your life. Jonah 2:7, “*When I lost all hope (he was depressed) I once again turned my thoughts to the Lord.*” **You need to do that.**

Believe God will restore you. Trust Him to. Believe God will

help you recover from the tragedy you’ve just gone through. You have to believe, you have to expect, you have to anticipate that God’s going to restore you. David prayed this in Psalm 27 “*I would have despaired unless I believed that I would see the goodness of the Lord in the land of the living.*” He said, “I wouldn’t have recovered unless I had believed God, unless I had expected that God would help me.”

I don’t know what you’ve been through in life, all the pain. And I don’t know all the pain you’re experiencing right now. But I do know that God loves you and you can make it through any situation if you will trust Him. If you learn to accept what you cannot change, replace depression with gratitude and believe God will restore you. I do know that no matter what you’re going through, God can heal you.

Pastor Ray
New Beginnings Church
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By Marlys Johnsen
Norris, Christian Author

Many people have never heard and/or realized Almighty God is personally interested in them. They have never considered that it was out of love - God created them, and/or in fact everything. He recognized His own need to experience love and acceptance from intelligent human beings. Often people never consider God and/or don’t know about Him at all. Knowing a magnificent God is an abundant experience full of blessings.

Maybe others were raised in one religious denomination or another and as they grew older discarded any thought of it. There is an obvious reason why the very mention of

Your Destiny Is To Connect With God And Eventually – Become ‘Who’ God Designed You To Become!

the “Cross” seems to bring some form of “conviction” into a person’s life. It is human nature to be threatened that demonstrates we were created to know there is a God. It is with a conscience to know right from wrong. God’s plan is to guide and help each one of us in our life’s experience to become ALL we can become to help build up our world.

God is not only the Creator of every life, but He is also the Divine Director who has designed a specific plan for each life and He seeks to be known and heard. When we grow-up we realize that our Creator’s Divine plan is for each individual to become exactly “WHO” God desires us to become. And unless we know and recognize that fact, we will strive in many different directions that will take us away and off the path our Director planned when He

created us. Note: the enemy of God does everything possible to cause separation to occur. Do not listen to him. Yet, God’s Holy Spirit is there and will do everything possible to help us move in the right direction. Our Creator desires an intimate personal relationship with us. One that will last forever throughout all eternity.

We do not have to do-it-alone, we can accept that when God is in it, we will become more than we ever imagined possible. Our Divine Director is also our best friend, helper, encourager and inspiration. His promises in His book of love, the Bible and tells us that He will never leave or forsake us!

Marlys Johnsen Norris
Christian Author
& Stephen’s Minister
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Citrus Heights Messenger

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WEEKLY COMICS

Amber Waves

by Dave T. Phipps

OK KIDS, I WANT YOU ALL TO SHARE WITH THE CLASS YOUR FAVORITE HOBBIES?

I COLLECT COINS FROM ALL OVER THE WORLD.

I HAVE BEEN PLAYING THE PIANO SINCE I WAS FIVE.

I HAVE NO HOBBIES BUT MY MOM SAYS I HAVE A TALENT FOR GETTING INTO TROUBLE.

Out on a Limb

by Gary Kopervas

ONE DAY MORE, I DID NOT LIVE UNTIL TODAY... HOW CAN I LIVE WHEN WE ARE PARTED...

ONE MORE DAY ON MY OWN, WILL WE EVER MEET AGAIN?...

ONE DAY MORE... WITH YOU MY WORLD HAS STARTED...

BOOM, WHO KNEW LARRY WAS SUCH A LES MIZ FAN.

HE'S NOT. HE DOES THIS EVERY TIME I TRY TO WASH HIS FAVORITE SWEAT PANTS.

R.F.D.

by Mike Marland

DO YOU HAVE ANY MICROGREENS?

WELL, WE HAD SOME...

POOLE FAMILY FARM STAND

BUT THEY KINDA GOT AWAY FROM US!

GRIN & BEAR IT

DOCTOR MEDICINE

"Your insurance doesn't cover the damage to the scales."

LAFF-A-DAY

"They were out of frozen apple pies, so I bought you a do-it-yourself kit."

The Spats

by Jeff Pickering

JEFFY, I REMEMBER WHEN YOU WERE THIS TALL.

GRANDPA, I REMEMBER WHEN YOU WERE THIS WIDE.

THEY'LL DO IT EVERY TIME

BY AL SCADUTO

LIKE IT IS DEPT. IF THE TEMPERATURE ONE WINTER DAY IS 20 DEGREES--AND THE NEXT DAY IT'S 43--THE SHARP WEATHER PERSON WILL ALWAYS SAY "RIGHT?" ON, YEAH-H-H--

WE'RE HAVING A HEAT WAVE--

AND IF IT'S A VERY HOT DAY HELL TELL YOU TO DRESS LIGHTLY--

ON A RAINY DAY HELL TELL YOU TO TAKE YOUR UMBRELLA...

THANK TO R. MONTANA, PORTLAND, ME.

FIGNEWT IS AN ACCOUNTANT FOR A BIG CORPORATION-- A WHIZ WITH NUMBERS, BUT NOWS HIS MATH ON THE GOLF COURSE? R.S. X MARKS SHOW HIS STROKES ON THIS HOLE...

BY AL SCADUTO

GROUNDS FOR YOU KNOW WHAT--

HERE YARE, NON-A NEW VAC-- DONT YA JUST LOVE IT? HAPPY BIRTHDAY!

W-N-N-A--?

YUP--I'M OUTTA HERE!

THANK "NO NAME," PLEASE

WHAT'D YOU MAKE ON THIS ONE, FIGNEWT?

FOUR! LETS SEE-- SO FAR I HAVE 79 AND YOU HAVE 104...

Just Like Cats & Dogs

by Dave T. Phipps

I KNOW THERE'S A WAY TO GET ACROSS WHAT I'M TRYING TO SAY WITHOUT GETTING IN MORE TROUBLE BUT I CAN'T FIND THE APP.

HOCUS-FOCUS

BY HENRY BOLTHOFF

Find at least six differences in details between panels.

Crossword Puzzle on Page 7

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

STATEPOINT CROSSWORD • TONY WINNERS

CLUES

Crossword Puzzle Solutions on Page 7

ACROSS

1. "A Visit from St. Nicholas" beginning

5. Clock std.

8. U-_____

12. "Webber's "Evita" collaborator

13. Away from wind

14. Boy Scout rank

15. Picnic invaders

16. Digestive aid

17. Change, as in the Constitution

18. "Like Tony Awards 2020

20. Entry document

21. Fill with spirits

22. 10 decibels

23. "Kiss Me, Kate" composer/lyricist

26. Sound of leaves in wind

29. Before, archaic

30. Admirer

33. "My bad"

35. Garments

37. Barbie's beau

38. Annoy a bedfellow

39. Result of too many drinks

40. Type of tunic

42. F in FWIW

43. Brown's beagle

45. "M in "M. Butterfly"

47. Bar association

48. "Mack the _____"

50. "Tony winner David _____ Pierce

52. "Musical with the most wins, with The _____"

56. "Jellies" cries

57. Vietnam's neighbor

58. Flu symptom

59. Pond buildup

60. Sunrise point

61. "Just _____"

62. "4-time winner Tom Stoppard's output

63. Tap choice

64. Tallest volcano in Europe

DOWN

1. Catch-22, e.g.

2. Brown bagger

3. "Before and after intermission

4. Final six lines of a sonnet

5. Sparkle

6. More than a scuffle

7. Like a ball ready for a drive

8. "Musical with most nominations

9. "Tony nominee, "Rock of _____"

10. Longer forearm bone

11. Bulb type

13. "All _____!"

14. Roof overhang

19. Humble requests

22. Pesky, clingy plant

23. Cribbage pieces

24. Un-written exams

25. Old episode

26. "La Bohème," reimagined

27. Shower accessory

28. Erasable programmable read only memory

31. Thumbs-up

32. Gridiron official, for short

34. Blood fluids

36. "Coveted destination

38. Mix-up

40. Typically has April 15th as deadline

41. In the thick of

44. Falstaffian in body

46. Base of the decimal system

48. Cattle enclosure in African village

49. Pirate's "necklace"

50. "Setting of Tony winner 'Haddstown'

51. Vinyasa workout

52. #19 Down, sing.

53. "The Grand Slam of showbusiness, acr.

54. The Colosseum, today

55. Pura _____, or pure silk

56. Atlas page

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Solutions on Page 7

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Sudoku Puzzle on Page 7

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Commissioner Lara Expands Order for Insurance Companies to Partially Refund Premiums

California Department of Insurance

SACRAMENTO, CA (MPG) - Insurance Commissioner Ricardo Lara issued a Bulletin extending his previous order requiring insurance companies to return partial insurance premiums to consumers and businesses and provide much-needed financial relief amid the ongoing COVID-19 pandemic. The Department of Insurance will review all premium adjustments to ensure they are fair and adequate and reflect policyholders’ reduced risk.

The Bulletin now includes the month of May, having already included the months of March and April, covering at least six different insurance lines: private passenger automobile, commercial automobile, workers’ compensation, commercial multi-peril, commercial liability, medical malpractice, and any other insurance line where the risk of loss has fallen substantially as a result of the COVID-19 pandemic.

The Commissioner’s Bulletin 2020-4 requires insurance companies to provide an adjustment to the premium in the form of a premium credit, reduction, return of premium, or other appropriate adjustment as soon as possible, and no later than August 11, 2020. For most if not all consumers, this will be a percentage of the premium – not 100 percent – and the Department of Insurance will validate each insurance company’s plan so that refunds are adequate and reflect the reduced risk.

“With the vast majority of Californians still under ‘stay at home’ orders, the risk of accident and loss remains low for many lines of insurance and their premiums should reflect that,” said Commissioner Lara. “While I appreciate companies that have

already taken action to return premiums, the Department of Insurance will be checking that the reductions are adequate and consumers and businesses are not shortchanged.”

On March 18, Commissioner Lara issued a Notice, calling on all admitted and non-admitted insurance companies to provide their policyholders with a 60-day grace period to pay their premiums. With the deadline for this grace period fast approaching, Commissioner Lara today issued a second Notice requesting insurance companies to work with their policyholders who may be struggling financially to allow them an additional 60-days, effectively extending the grace period until July 14, 2020. After July 14, 2020, insurers are encouraged to work with their individual policyholders who have been acutely impacted by COVID-19 and are still unable to timely pay their premiums.

“Consumers who have lost their jobs or businesses due to this crisis deserve flexibility in paying their premiums, just like any other,” said Commissioner Lara. “I am asking insurance companies to be mindful of the revenue stream Californians have consistently provided to insurers over the years, stand with their customers in this crisis and extend grace periods an additional 60 days.”

Commissioner Lara is also requesting that all insurance agents, brokers, and other licensees who accept premium payments on behalf of insurers take steps to ensure that customers have the ability to make prompt insurance payments, if and where possible. This includes alternate methods of payment, such as online payments, to eliminate the need for in-person payment methods in order to protect the health and safety of both workers and customers. ★

Price Controls Would Prevent COVID-19 Medicine



Sally Pipes
Commentary by Sally C. Pipes

America’s biopharmaceutical industry dwarfs most other economic sectors. It’s one of our nation’s single biggest job creators, supporting close to a million positions across the country. And its products save countless lives each year.

Yet for some reason, politicians in both parties seem determined to snuff it out by imposing crippling price controls on medicines. That would be a disaster for employees and patients alike.

The industry has been an economic behemoth for decades. It contributes more to GDP than the agricultural and utility industries combined. The total value of the goods and services directly produced by drug firms totaled \$560 billion in 2017, according to a new report from TEconomy Partners. And after factoring in the output from drug companies’ vendors and other partners, that figure exceeds \$1.1 trillion.

The industry also generates millions of high-paying jobs. Drug companies directly employed more than 811,000 Americans and indirectly supported over

3 million others in 2017. A third of those jobs are coveted science, technology, engineering, and math positions – the occupations of the future. And average compensation in the industry exceeded \$126,500 per worker in 2017. That’s more than twice the U.S. private sector average of \$60,700.

Of course, the industry isn’t just an economic powerhouse. It’s also the global leader in medical innovation, producing half of the world’s new medicines. Right now, U.S. researchers are working on more than 4,500 new drugs.

Despite these successes, drug development remains an expensive and risky venture. The White House Council of Economic Advisors estimates the cost of developing a single new drug at \$2 billion. Firms generally dedicate 15 to 20 percent of their revenues to drug development.

ut now, some lawmakers want to weaken the industry responsible for this economic growth and medical innovation. The recent drug pricing bill passed by the House, H.R. 3, would empower the government to cap the price of 250 common brand-name drugs. The prices could not exceed 120 percent of the average prices paid in six other developed countries with government-dominated health systems, including Canada, France, and the United Kingdom.

These price controls would reduce drug companies’ revenues by \$1 trillion over 10 years, according to the Congressional Budget Office. Based on the Council of Economic

Advisors’ assumptions, that means firms will devote roughly \$200 billion less to research and development, resulting in 100 fewer new drugs over the next decade.

Meanwhile, the Senate Finance Committee is pushing its own price control bill. The legislation would bar companies from raising prices faster than the rate of inflation. And it would effectively levy taxes on drug companies by increasing their cost-sharing liability in Medicare’s prescription drug benefit. All told, the bill would cost biopharmaceutical firms \$100 billion over the next 10 years.

Once these price controls, taxes, and other penalties begin depleting their revenue, firms will curtail research and development – and thus lay off American workers. According to a recent poll, 45 percent of drug firms said that “significant” reductions in research and development could force immediate job cuts and facility closures.

Let’s hope our leaders in Washington reconsider proposals that would cripple one of America’s largest and most innovative industries -- and leave patients without the lifesaving drugs they need.

Sally C. Pipes is president, CEO, and the Thomas W. Smith fellow in healthcare policy at the Pacific Research Institute. Her latest book is False Promise: The Disastrous Reality of Medicare for All, (Encounter 2020). Follow her on Twitter @sallypipes. ★

Ask Toni

Enrolled in Medicare . . . Now I Can’t Fund My HSA!



Toni King
Reader Alert: Toni turned 65 on Wednesday, May 20th and has now joined the maze of Medicare. She will discuss what Medicare issues she meets in the future.

Hi Toni

I attended one of your seminars and now I need help with my Medicare issue. I am 65 almost 66, “still working” and covered by my employer’s group health HSA plan. Approximately \$5000 is contributed to my qualified tax-deductible HSA account for medical expenses.

When I talked with my company’s HR department, they advised me to apply for Medicare Part A (hospital) although I really did not need it. Now I find out that since my insurance is an HSA, signing up for Part A has disqualified me for any contribution to the HSA plan. I have a few questions:

- 1) Does having Part A really disqualify me from contributing to my HSA Plan?
- 2) If so, how can I stop Medicare Part A and stop this HSA tax situation?

Thanks, ~ Stephen, Lake Charles, LA

Stephen:

This is an especially important topic to those who are turning 65, still working

with an HSA because as you are experiencing Stephen, HR departments and friends are giving wrong advice to those becoming Medicare age. This week, three different Toni Says Medicare column readers, sent in HSA questions because they had received wrong information which is costing them from funding their HSA.

The rule about Medicare Part A and making contribution to an HSA is discussed in the Medicare & You handbook. It states, “You can’t contribute to your HSA once your Medicare coverage begins” ... the handbook also states in the last paragraph, “To avoid a tax penalty, you should stop contributing to your HSA at least 6 months before you apply for Medicare.” *Please review this information... Very important...*

Below are the answers to your questions:

1. That’s correct!! Enrolling in Medicare Part A will disqualify you from contributing funds to your HSA. Contact the Toni Says office by email at info@tonisays.com or call 832/519-8664 and together we can explore your Medicare options.
2. Question #2 about stopping your Medicare Part A. I would call Social Security at 1/800-772-1213 or visit your local office explain to the agent how you were misinformed since you have been enrolled and funded your HSA before you turned 65 and now you cannot contribute to the plan. Ask how you can

appeal what was advised to you. Since Social Security offices are not open due to COVID-19, you will have to fax in your information, and you want to schedule an appointment with a Social Security agent by phone until the Social Security offices reopen.

3. Getting Part A back: When you talk with Social Security ask what type of problems you will have to getting back into Part A later. It is rare that one stops Medicare Part A, but more Boomer’s enroll in HSAs to grow their retirement because of Health Savings Accounts. I have consulted with many who have stopped Medicare Part B(Medical) when they have returned to work with group health insurance.

For those who need to delay Medicare Part A due to “still working fulltime” with company health insurance and want to continue making contributions to their HSA can do so by simply NOT enrolling in Medicare Part A when turning 65. When you and your spouse retire later past 65, when no longer working full-time with company health insurance, then you can apply for Medicare. Contact the Toni Says office at 832/519-8664 for more information on *Medicare and HSA topic*.

Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book and bundle package for the Toni Says® readers and friends at www.tonisays.com. ★

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Loan No.: Dalton CA-RES-011020 TS no. 2020-10062 APN: 232-0314-005 NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 2/27/2019, 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 PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE IS HEREBY GIVEN, that on 6/2/2020, at 2:00 PM of said day, Please Note: Original Sale Date has been postponed to a future date, At the main entrance to the County Courthouse, 720 9th Street, Sacramento, CA 95814, CATR2297, LLC, a Wyoming limited liability company, as duly appointed Trustee under and pursuant to the power of sale conferred in that certain Deed of Trust executed by Sharon Dalton recorded on 3/5/2019 in Book n/a of Official Records of SACRAMENTO County, at page n/a, Recorder's Instrument No. 201903050920, by reason of a breach or default in payment or performance of the obligations secured thereby, including that breach or default, Notice of which was recorded 2/6/2020 as Recorder's Instrument No. 202002060261, in Book n/a, at page n/a, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH, lawful money of the United States, evidenced by a Cashier's Check drawn on a state or national bank, or the equivalent thereof drawn on any other financial institution specified in section 5102 of the California Financial Code, authorized to do business in the State of California, ALL PAYABLE AT THE TIME OF SALE, all right, title and interest held by it as Trustee, in that

real property situated in said County and State, described as follows: Lot 12, per "Plat of Capell Heights Unit No. 1", filed May 16, 1960, Book 60 of Maps, Map No. 30 The street address or other common designation of the real property hereinabove described is purported to be: 5651 Gerard Way, Citrus Heights, CA 95621. The undersigned disclaims all liability for any incorrectness in said street address or other common designation. Said sale will be made without warranty, express or implied regarding title, possession, or other encumbrances, to satisfy the unpaid obligations secured by said Deed of Trust, with interest and other sums as provided therein; plus advances, if any, thereunder and interest thereon; and plus fees, charges, and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of said obligations at the time of initial publication of this Notice is \$143,450.90. In the event that the deed of trust described in this Notice of Trustee's Sale is secured by real property containing from one to four single-family residences, the following notices are provided pursuant to the provisions of Civil Code section 2924f: 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 on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee's sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 916-939-0772 or visit this Internet Web site www.nationwideposting.com, using the file number assigned to this case 2020-10062. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not be immediately reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Dated: May 07, 2020 CATR2297, LLC, a Wyoming limited liability company By: Ashwood TD Services LLC, its Agent Christopher Loria, Trustee's Sale Officer P.O. Box 3552, Paso Robles, CA 93447 (SEAL) Tel.: (805) 296-3176 Fax: (805) 323-9054 Trustee's Sale Information: (916) 939-0772 or www.nationwideposting.com NPP0370217 To: CITRUS HEIGHTS MESSENGER 05/22/2020, 05/29/2020, 06/05/2020

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