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Citrus Heights Messenger

VOLUME 10 • ISSUE 18 Serving the City of Citrus Heights & Sacramento County MAY 1, 2020

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TWO NEW OFFICER
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DO YOU NEED
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**106,000 CLEAN
ENERGY JOBS
LOST IN MARCH
ALONE DUE TO
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direct link to our online edition!

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California Screamin'



It has been ten years since this capitol rally photo and the same tired politicians, are still trying to control your lives. MPG archived photo/Rowen

Commentary by Paul Scholl

People in California are screaming to be allowed to go back to work and open their businesses. The governor remains tone deaf. The pure science says our state should reopen. Unless, of course, those scientists you are listening to are somehow on the government payroll.

Most small businesses are owned by conservatives. Small businesses were booming and their success was raising millions of poorer Americans out of poverty with new jobs and off the government assistance programs. They were getting control of their

own lives back. We were all winning. This disease is no laughing matter. It can be really serious for many, even life-threatening to certain populations. So as a society, we all adapt while keeping our freedoms. We don't crush our society entirely. Unless there is a motive where "they" want to control it.

We are all in this together? NOT! You could solve the shutdown in 14 days (one payroll cycle) if you layoff all the government workers, all the union workers, and all the big media. Then they would be screaming too.

When I was raised with ten brothers and sisters we were told to wash

our hands, cover your mouth when you coughed or sneezed, eat well, drink a lot of water, go to bed on time, go play outside, and stay home if you are sick. Measles, Mumps, Chicken Pox, you name it, but no one died. Common sense.

An overwhelming number of doctors are now speaking out about "herd immunity". The information about the disease changes daily. But what do "they" tell us? You may have to stay home for up to one and a half years until we find a vaccine we can overcharge you for on your already far-too expensive health insurance.

Continued on page 2

VA NorCal Encourages Veterans to Access Mental Health

**By Will Martin,
VA Northern California
Health Care System**

MATHER, CA (MPG) - Amid the COVID-19 pandemic, VA NorCal Health Care System asks that Veterans use VA's online resources for non-urgent mental health care and questions. Not only will this help protect Veterans from contracting COVID-19, but it will enable VA providers to focus their in-person care on Veterans with acute needs.

"Out of concern for our Veterans, we are honoring COVID-19 physical distancing guidelines," said VA NorCal David Stockwell. "Through VA's virtual care tools, we are able to leverage technology to make sure that our patients and staff are as safe as possible during this time."

VA offers Veterans a variety of at-home mental health resources, including: Telephone or Video Appointments – Veterans should maintain their existing mental health appointments using VA Video Connect (mobile. va.gov/app/va-video-connect) at home on their computers, smartphones, or tablets. To set up telephone or video appointments, Veterans can send their health care provider a secure message by visiting myhealth.va.gov.

Prescription Refills and Safety – Veterans should continue taking all medications as prescribed and talk to their mental health provider if they have concerns. Veterans may request prescription refills and order shipments of medications to their homes using My HealtheVet or the Rx Refill mobile app, which can be downloaded at mobile. va.gov/app/rx-refill. VA's Safe Home Environment handout provides information on safely storing medications in the home.

Mental Health Information and Resources – VA provides information on ways for Veterans and their families to maintain and enhance their mental health and well-being during the COVID-19 outbreak. Information about managing stress and anxiety, as well as mental health resources, are available at www.mentalhealth.va.gov/coronavirus/resources.

For more information about VA NorCal's use of mental health care technology in response to COVID-19, please e-mail Will Martin, Chief of Public Affairs, at William.Martin6@va.gov. ★

Working at the Front Grocery Staff Toil to Keep America Fed



The Citrus Heights Grocery Outlet has 30 staffers working during the COVID-19 crisis, including owners Sara (left) and Paul Wheeler.

**Story and photo
by Susan Maxwell Skinner**

CITRUS HEIGHTS, CA (MPG) - They stock, they mop, they serve. In stores

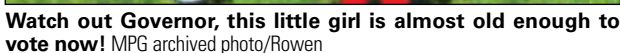
deemed vital during the COVID-19 crisis, staff keep calm and carry on. Health workers are universally and deservedly applauded. But food provision is equally crucial and, a

month after restaurants and retailers closed, three million American grocery workers are serving longer hours with greater risks. When COVID is

Continued on page 4

State, Local Leaders Ask Governor to Lift Stay-At-Home Order in Rural Counties

A legal option every business owner may have would be to sue the state for their losses. With United States Attorney General William Barr considering suing states over their "shelter in place" orders and that their mandates are unconstitutional, there just might be an opening. Consider what it



There is one small change in the media dialogue we should all hope to see. It isn't the good people of China responsible for this Wuhan virus. It should be stated from now forward that the Chinese Communist Party is to blame, not just "China." But governments that want control don't put a spotlight on governments that have control. Do you ever hear Leftists talk about the millions of slaves in China? But they do talk about reparations for people who were never slaves. The same people who were finally really benefitting from the great economy prior to the

We need to make this a
Common Sense State. Red
or Blue. See you at the
capitol. ★

YUBA CITY, CA (MPG) - A bi-partisan group of legislators, county officials and mayors sent a letter to the Governor asking him to allow six Northern California counties to come out of the statewide stay-at-home order, in accordance with their respective local and regional plans. Signers of the letter requested the ability to initiate a thoughtful and science-based reopening of local economies, that is also consistent with state and national guidelines. In total 14 Mayors and 6 County Board of Supervisor Chairs made the request.

The letter notes that infection rates have remained low in these six counties (Yuba, Sutter, Butte, Glenn, Tehama, and Colusa), which have a combined population of more than 500,000 residents. As of Friday, April 24th, 69 individuals had tested positive for COVID-19 in these six counties, 50 of those who tested positive are now

“We all appreciate the quick action taken to flatten the curve of this virus,” said Assemblyman James Gallagher (R-Yuba City). “That effort has been successfully implemented, but it has not been without great cost to our people and our future ability to provide for the health and prosperity of our communities. It is time to begin a re-opening. Our cases are low, our healthcare capabilities have been beefed up, and we are ready to get our economy moving again.” ★

As the court said, ‘The right to keep and bear arms is the insurance policy behind the right to life ... a shield from the tyranny of the majority.’ California wasn’t just obstructing the people’s fundamental right to defend their families and lives – it was encouraging unlawful hostility toward an individual, “Constitutional right,” said Jason Ouimet, executive director,

Established in 1871, the National Rifle Association is America's oldest civil rights and sportsmen's group. More than five million members strong, NRA continues its mission to uphold Second Amendment rights and is the leader in firearm education and training for law-abiding gun owners, law enforcement and the military. Visit <http://nra.org>. ★

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for Drink 4 Kinds 900 ml

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City Approves Two New Officer Positions at CHPD

Story by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - In response to the COVID-19 public health crisis and the social distancing measures required to slow the spread of the virus, the Citrus Heights City Council held their April 23 meeting through teleconference.

The Department of Public Health has awarded Citrus Heights Police Department (CHPD) with \$606,000 through the Stop Tobacco Access to Kids Enforcement (STAKE) Grant. The CHPD will receive \$170,000 annually for the next three years to fund a new full-time officer position dedicated to preventing the use of tobacco and vaping products by Citrus Heights youth.

The funding will cover the full salary and benefit package for the new position, with no impact on the City’s general fund. The grant also allocates \$43,000 for an outreach vehicle branded for education and prevention, \$40,000 for vaping detection equipment in schools, \$8,000 for educational materials and interactive audience response system, and \$5,000 for investigative equipment for field operations.

CHPD Lieutenant Kris Frey said the new officer will work to educate Citrus Heights youth about the dangers associated with the use of tobacco products. “By reaching our youth at a younger age, we have the ability to help prevent any type of addiction or dependency. This also allows us the ability to prevent any additional health concerns that are attributed to the use of tobacco products,” said Lieutenant Frey.

According to a Centers for Disease Control and Prevention (CDC) 2019 national survey of tobacco use among high school students, if tobacco use continues at the current rate among youth in this country, 5.6 million Americans currently under 18 will have their lives cut short by smoking-related illnesses. Lieutenant Frey explained that the CDC figure equals 1 out of every 13 American youth dying early due to tobacco use.

Preventing youth tobacco use has become even more challenging in recent years due to the popularity of e-cigarettes and other vaping products. These products are particularly popular among youth; in the CDC survey, more than 27% of students reporting using vaping products. But traditional tobacco products still pose a problem; more than 30% of students reported using any tobacco products available.

The CHPD reviewed data regarding nicotine-related incidents from previous years to determine the depth of the problem in the city. They found 34 incidents in the 2018-2019 school year and 29 in 2019-2020. Lieutenant Frey noted that the figure for this year only goes through February, because schools had to close in March due to the COVID-19 public health crisis. “We were on track to exceed the previous year,” said Lieutenant Frey.

The CHPD’s Youth and Family

Services Department surveyed students at Mesa Verde and San Juan high schools; 78% of students reported seeing smoking or vaping on campus, and 45% said it was easy or somewhat easy to buy tobacco projects in Citrus Heights.

The grant funding will allow the CHPD to reduce youth tobacco use and stop illegal sales to minors through education and enforcement. The grant will also fund the following services and resources: training for CHPD officers on laws and enforcement, information for business owners specifying tobacco sale laws, training for parents about the laws and health risks, school presentations to educate students about the health risks, print and social media campaigns, press releases, undercover operations at businesses engaging in continued violations, and installation of vaping detection devices in high school locker rooms and bathrooms.

The Council voted unanimously to accept the STAKE grant funding and authorize the creation of the new officer position.

The Council also reviewed a proposal from the Sunrise MarketPlace (SMP) requesting a dedicated officer for the business district. This would also be a new position to the CHPD, starting on May 1, 2020. The position would be fully funded by the SMP and would not impact the City’s general fund.

The officer would patrol the SMP business area and provide visitors with a safer shopping experience. The officer would also work with businesses on crime prevention strategies. Business owners’ main concerns include shoplifting/petty theft, organized retail crime, loitering, vandalism, and robbery/assault. CHPD Lieutenant Chad Morris said this new position will give the department an opportunity to collaborate with exiting security patrols already working in SMP, providing better resources and a higher level of service to combat challenges.

SMP is a centrally located commercial district with over 400 businesses covering a 10-block area. Lieutenant Morris said the City recognizes the business district as “a crown jewel” and an “economic hub.” An officer dedicated to the SMP would allow for specialized, specific crime prevention tailored to each business’s unique challenges.

Lieutenant Morris said that the addition of an SMP specialist officer would not interfere with the CHPD’s general law enforcement or result in any loss of operational efficiency.

Councilmember Jeannie Bruins asked if the SMP officer would be available as backup for general CHPD officers in emergency situations. Lieutenant Morris affirmed that the contract with SMP specifies that the officer can respond to calls if other officers are not available at that time and can act as backup in emergency situations.

The Council unanimously approved the new SMP officer position at CHPD. ★

Citrus Heights Chamber of Commerce Announces Interim Executive Director

Citrus Heights Chamber of Commerce Special Release

CITRUS HEIGHTS, CA (MPG) - The Citrus Heights Chamber of Commerce Board of Directors is pleased to announce that Diane Ebbitt-Riehle has been hired as the Interim Executive Director. Until the Covid-19 crisis resolves, she will be working remotely utilizing Zoom meetings and teleconferencing to engage with the Board of Directors and Chamber members. Diane is excited at the prospect of moving into her new office at the Sunrise Mall when businesses are able to reopen.

She will actively engage with the Chamber membership and make certain that Chamber members get a great value for their investment in their Chamber membership. Her goals include an active communications campaign to ensure members know that the Chamber is working for them. While sharing information with the membership and coordinating events, she will encourage members to let her know what the Chamber can do to benefit their business.

Diane will actively engage with a variety of local business leaders. Open lines of communication with our local business community will ensure that great emphasis is placed on economic recovery as we return to a sense of normalcy following this pandemic.



Diane Ebbitt-Riehle

Looking forward, the Citrus Heights Chamber of Commerce will play an active role as decisions are made that will shape the future of our community for generations to come.

Diane’s experiences make her an excellent choice for our Interim Executive Director. She has served on the Chamber Board for many years. She was “Ambassador of the Year” in 2004, “Business Person of the Year” in 2006, and Chamber Board President in 2008. She was founder of “The Best of Citrus Heights Chamber” and served on the Economic Development Committee. Additionally, she was a part of the team that created the Auburn Boulevard Business Association (ABBA).

Outside of the Chamber, Diane is an active Rotarian.

She served as Rotary Club President 2007-2008 and is now serving as the Club Secretary. Diane is a Board member of the Citrus Heights Homeless Assistance Resource Team (HART) and was the coordinator of the Citrus Heights Police Activities League (PAL). As a Police Department Volunteer, she helps in the transportation of animals that are located throughout the community and deemed “homeless” when they are unable to be reunited with their owners. Diane and her husband Ray live in Orangevale with their two dogs, two miniature horses, two geese, and nine chickens. Please join us in welcoming Diane Ebbitt-Riehle to our Citrus Heights Chamber of Commerce team! ★

Fatal Head-On Vehicle Collision

By Chad Morris, Citrus Heights Police Department

CITRUS HEIGHTS, CA (MPG) - On April 23, at approximately 8:19 PM, the Citrus Heights Police Department received several 911 calls regarding a collision involving two vehicles in the area of Auburn Blvd and Charwood Lane. Our officers arrived on scene and located two vehicles with major damage in the roadway. Two of the involved parties were pronounced deceased and two others were taken to area hospitals with major injuries and are expected to survive.

The collision involved an SUV traveling westbound on Auburn Blvd and a truck traveling eastbound on Auburn Blvd. Based on witness information, it is believed that the SUV traveling westbound crossed over the

center divider and collided head-on with a truck traveling eastbound on Auburn Blvd. We are early in our investigation, but it appears that speed may have been a factor.

Both eastbound and westbound lanes of Auburn Blvd are closed down from Greenback Lane to Donegal Drive. The Citrus Heights Police Department’s Traffic Unit is currently on scene conducting a thorough investigation, and it is unknown when the roadway will reopen. The identities of the deceased parties are being withheld pending notification of the next of kin by the Sacramento County Coroner’s Office.

Any witnesses to the collision are encouraged to contact the Citrus Heights Police Department at (916) 727-5500. The Citrus Heights Police Department wants to remind all drivers to be attentive to the roadway and other motorists. ★



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Working at the Front

Grocery Staff Toil to Keep America Fed

Continued from page 1

conquered and medals are assigned, let’s remember our stores as a battle front line.

Shop workers are professionals, some with high corporate ambition. But they’re also parents, spouses and care-givers. And – you can see it in many faces – they’re stretched to the max. A Manzanita Avenue cashier last week reported his shift time doubled. “Six weeks ago, I worked 30 hours a week,” he recalls. “Now I’m doing 60 hours. We’re just so busy and there’s not enough staff. My paycheck is good. But we’re all exhausted.”

Keeping shelves filled is a herculean chore. A stocker rejoiced as quitting time neared: “Oh boy, I can’t wait till I can get up and do this all again tomorrow.”

But appreciation seems on the rise. Citrus Heights Grocery Outlet co-owner Sara Wheeler reports some customers have brought flowers to her staff. “My husband and I have worked more than 25 years in the grocery business,” says the Orangevale resident. “We’ve never felt such amazing appreciation.”

Staff health is as valuable as any store commodity and supermarket bosses are protecting their teams. In some markets, shifts begin with compulsory temperature checks. Gloves and masks are allowed for staff – but not yet mandatory. Perspex screens divide cashiers from shoppers. Carts are constantly sanitized and customers’ reusable bags are now generally unwelcome. All through the industry, increased worker risk is recognized. Many workers are sacrificing family time to self-isolate at home. Some corporations are providing compassionate staff leave.

Customer re-education begins in measured spaces at we line up for opening times. We form similar lines to check out. We order home deliveries. Some stores offer seniors discounted sacks of staples for curbside pickup. We don’t touch produce more than necessary. Days of scooping bulk muesli from a bin are gone – perhaps forever. We respect retail hours set aside for seniors and the disabled. As Americans used to plenty, we’ve quickly acquired a wartime acceptance of shortages. If we find hand-sanitizer or toilet paper, we share the retail location -- with happy-face emojis – on social media.

Even as comfortable consumer habits are disrupted, perhaps a kinder, gentler shopper emerges. We share *we’re-all-in-this-together* smiles as we line up; drivers surrender coveted parking space to seniors. Samaritans take groceries to the house-bound. We’re told to be good to ourselves and to others. Well, most of us have more time now, so why not? Above all, let’s treat our grocery workers like the frontline heroes they are. Let’s applaud them as they arrive for work. Let’s ask after their health. And let’s thank these troopers from the bottoms of our hearts.

Many independent storeowners – like Sara Wheeler and her husband Paul – incorporate family on the service frontline. Sons Trevett, Noah and Benjamin are masked and helping with sanitation duties a sister in Colorado is sewing masks for their 30 staffers. “We think of our staff as part of our family – and our customers, too,” Wheeler says. “Our focus is on keeping everyone happy and healthy.” She advises customers to be patient if shopping takes a little longer and if some commodities are hard to find. “We put purchase limits on certain items early so we haven’t seen evidence of stockpiling,” she says.

Indeed, many customers recently joined the Wheelers in donating a car load of food to the Sunrise Food Ministry in Citrus Heights. “With kindness, patience and good sense, we can all get through these challenging times,” says Wheeler. “We’re all doing our best. For my family and our staff, a smile and a kind word is our best reward.”

Learn about the Grocery Outlet store’s product availability on Facebook: Grocery Outlet 6059.- ★

Crime Reports

Citrus Heights Police Report

April 17th
April 25th



- 04/17/2020** • Time: 2:28 AM • IR Number: 12003286
Crime: **530.5(a) PC: ID Theft to obtain Credit etc**
Location Type: House (Includes Driveway) • Public Address: 63xx Wexford Cr
Agency: Citrus Heights Police Department
- 04/17/2020** • Time: 2:00 AM • IR Number: 2020-8003783
Crime: **PC 484: Theft from Motor Vehicle**
Location Type: Vehicle • Public Address: 59XX Devecchi Ave
Agency: Citrus Heights Police Department
- 04/17/2020** • Time: 11:25 AM • IR Number: 12003289
Crime: **484(A) PC: Petty Theft**
Location Type: House (Includes Driveway) • Public Address: 77xx Greenback Ln
Agency: Citrus Heights Police Department
- 04/19/2020** • Time: 5:55 AM • IR Number: 12003284
Crime: **487(a) PC: Grnd Thft:prop/Etc \$950+**
Location Type: Theft from Vehicle • Public Address: 59xx Birdcage St
Agency: Citrus Heights Police Department
- 04/22/2020** • Time: 12:40 AM • IR Number: 2020-0131022
Crime: **VC 10851(A): Take Vehicle Without Owner’s Consent**
Location Type: Vehicle • Public Address: Auburn Blvd
Agency: Citrus Heights Police Department
- 04/22/2020** • Time: 9:30 PM • IR Number: 12003326
Crime: **10851(A) VC: Vehicle Theft**
Location Type: Parking Lot • Public Address: 76xx Greenback Ln
Agency: Citrus Heights Police Department
- 04/23/2020** • Time: 4:30 PM • IR Number: 12003352
Crime: **484(A) PC: Petty Theft**
Location Type: Street/Highway • Public Address: 77xx Gingerblossom Dr
Agency: Citrus Heights Police Department
- 04/23/2020** • Time: 11:45 AM • IR Number: 2020-0132665
Crime: **PC 459: Burglary-Commercial**
Location Type: Rental Storage Facility • Public Address: 64XX Verner Ave,
Agency: Sacramento County Sheriff’s Department
- 04/23/2020** • Time: 1:30 PM • IR Number: 2020-0132732
Crime: **PC 243(D): Battery With Serious Bodily Injury (Punishment)**
Location Type: Highway/Road/Alley • Public Address: Madison Blvd & Auburn Ave,
Agency: Sacramento County Sheriff’s Department
- 04/23/2020** • Time: 10:40 PM • IR Number: 12003342
Crime: **459 PC: Burglary - Residential**
Location Type: House (Includes Driveway) • Public Address: 58xx Birdcage St,
Agency: Citrus Heights Police Department
- 04/25/2020** • Time: 6:45 AM • IR Number: 12003377
Crime: **484(A) PC: Petty Theft**
Location Type: Theft from Vehicle • Public Address: 63xx Millwood Dr
Agency: Citrus Heights Police Department

Find more info at citrusheights.net



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106,000 Clean Energy Jobs Lost in March Alone Due to the Economic Crisis

**By Alex Frank,
The Hastings Group**

WASHINGTON, DC (MPG) - More than 106,000 clean energy workers lost their jobs in the month of March, and hundreds of thousands more clean energy job losses are projected in the coming months. That's according to a new analysis of unemployment data released by E2 (Environmental Entrepreneurs), the American Council on Renewable Energy (ACORE), E4TheFuture and BW Research Partnership.

The analysis of Department of Labor data found that 106,472 workers in clean energy occupations filed for unemployment benefits last month, wiping out all 2019 clean energy job gains across renewable energy, energy efficiency, clean vehicles, energy storage and clean fuels. These include electricians, HVAC and mechanical trades technicians and construction workers who work in energy efficiency; solar installers; wind industry engineers and technicians; and manufacturing workers employed by electric and other clean-vehicle manufacturing companies and suppliers.

Clean energy has been one of the U.S. economy's biggest and fastest-growing employment sectors over the past decade, growing 10.4 percent since 2015. According to a separate report released by E2, U.S. clean energy jobs increased to nearly 3.4 million at the end of 2019. Clean Jobs America 2020 found the industry accounted for more than half of the entire energy sector's job growth in 2019, adding more than 70,000 jobs for a 2.2 percent growth rate – a faster pace than the U.S. workforce as a whole. At the

start of 2020, America's clean energy workforce accounted for more than one out of every 50 U.S. workers. That made clean energy by far the biggest employer of workers in energy occupations, employing nearly three times more workers than the fossil fuel industry.

But all that growth came to a screeching halt in March due to the COVID-19 pandemic and its economic fallout. The March layoffs are just the first indication of how badly the clean energy industry will be hit by the crisis, with the analysis projecting that more than 500,000 clean energy workers – 15 percent of the entire clean energy workforce – will lose their jobs in the months ahead, unless Congress and the Trump administration take quick and substantive action.

A loss of that magnitude would erase the clean energy industry's total job growth over the last five years.

According to the unemployment data analysis, energy efficiency lost more jobs than any other sector of the clean energy industry in March, with nearly 70,000 people losing their jobs. The losses in the energy efficiency sector accounted for about two-thirds of all clean energy unemployment filings – as electricians, plumbers, construction workers, energy auditors and others were unable to enter homes, offices and other buildings because of coronavirus quarantines.

Renewable energy lost more than 16,000 lost jobs, and filings are expected to increase substantially in the coming weeks as solar and wind energy companies struggle with sudden and massive financing issues that are resulting in canceled and delayed projects.

The clean vehicle sector was also severely impacted, losing 12,000 jobs in factories that manufacture electric and hybrid vehicles and the parts that go in them. This represents the largest percentage job loss – 4.5 percent – of any clean energy sector. This does not include the 20,000 workers that Tesla Inc. furloughed, or other losses posted after this March data was collected.

The total clean energy jobs lost based on unemployment claims in the U.S. were 106,472 with a 3.1 percent decline, and the total clean energy jobs lost in California were 19,949 with 3.6 percent decline.

The widespread layoffs in clean energy risk derailing an industry that was leading the country in job creation. At the start of 2020, clean energy employment increased for the fifth straight year, growing to nearly 3.4 million workers nationwide. Renewable energy led the way, increasing 3.2 percent to about 523,000 jobs.

Energy efficiency continues to be the single largest section of the clean energy economy, employing 2.4 million Americans at the end of 2019, up 2.3 percent from 2018 despite federal rollbacks and delays of energy efficiency standards.

The clean vehicle sector was the only clean energy sector that saw job declines in 2019, dropping 2.3 percent to more than 266,000 jobs, in part because of industry uncertainty about rollbacks of federal vehicle emissions and mileage standards, which were recently finalized. The sector's job losses come after a record-setting year in 2018 that saw the clean vehicle industry grow 17 percent and add more than 40,000 jobs. ★

San Juan Water District Faces Lawsuit

Board Plans to Delay Compliance with California Voting Rights Act

Story by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - The San Juan Water District (SJWD) provides water to a retail service area that includes Granite Bay and a small portion of northeast Sacramento County. SJWD's wholesale division also sells water to Citrus Heights Water District (CHWD), Fair Oaks Water District (FOWD), Orange Vale Water Company, and the City of Folsom (north of the American River). SJWD is governed by a five-member Board of Directors, who serve four-year terms after being selected in at-large elections by voters within the wholesale and retail service areas.

On March 26, 2020, the SJWD received a letter from the law firm of Shenkman & Hughes, on behalf of the Southwest Voter Registration Education Project, asserting that the current at-large election system violates the California Voting Rights Act (CVRA). Mr. Shenkman has brought this charge against numerous agencies and municipalities in California, including the City of Citrus Heights. To avoid the cost of litigation, most jurisdictions have chosen to voluntarily switch to district-based elections. Those that have chosen to defend their at-large elections in court have lost.

Shenkman's letter alleges that "SJWD's at-large system dilutes the ability of Latinos (a 'protected class') to elect candidates of their choice or otherwise influence the outcome of the District's board elections." Data from the 2010 census data show that Latinos comprised approximately 13% of the District's population, and Shenkman said that the proportion is likely greater today. But Shenkman pointed out that there haven't been any Latinos on the Board for at least 20 years, showing a "lack of representation."

Although the SJWD Board denies that their elections violate the CVRA, they still plan to transition to division-based elections to avoid costly litigation. The Board can take advantage of California's Safe Harbor statute, which limits payment to the plaintiff (represented by Shenkman, in this case) to no more than \$30,000 if the following requirements are met: adopt a resolution (within 45 days of receiving the complaint) to transition to district- or division-based elections, and conduct four public hearings within 90 days of adopting the resolution.

The Board discussed the timeline for the transition at a special meeting on April 14, 2020. To meet the statutory deadline, the Board would need to transition to division-based elections ahead of the upcoming 2020 election. Instead, the Board voted 3-2 in support of an alternative schedule delaying the transition until 2022. This alternative would require an additional monetary settlement with Shenkman.

According to SJWD Board President Ted Costa, the current social distancing measures implemented to slow the transmission of COVID-19 don't allow for the numerous public hearings required in the districting process. Some directors on the Board were also concerned that if they undertake the districting process now, they will have to redraw district lines again before the 2022 election after the release of the 2020 census data.

In a joint letter on April 22, directors of the FOWD and CHWD expressed disappointment with the SJWD Board's decision, stating that transitioning to district-based elections is "just good governance" and that Fair Oaks and Citrus Heights "have been historically under-represented on the wholesale SJWD Board and have been directly and significantly impacted by your Board's decisions regarding cost allocation, water supply, and operational considerations." They also offered to assist SJWD in the public outreach process.

At the April 22 teleconferenced meeting, members of the public addressed the Board before their final vote on the resolution. Mike McRae, a member of the FOWD Board of Directors, pointed out that four of five Directors on SJWD Board reside in

Granite Bay: “That is the exact thing that is trying to be avoided with the [CRVA].” He asked the Board to reconsider their resolution to delay the transition, citing the famous quote “Justice delayed is justice denied.”

CHWD Board President Ray Riehle also addressed the Board: "There's no technical reason, no legal reason, and no rational reason for you all to put off going to by-district elections at this time. Your staff has said it's capable of doing it, the law is very clear, and you're wasting money of the constituents."

Riehle said the SJWD Board could have avoided paying the \$30,000 Safe Harbor settlement if they had voluntarily transitioned months ago, after warnings from staff in February and September 2019, instead of waiting to receive the letter from Shenkman. He also questioned just how much more the Board would have to pay for this extended schedule settlement.

Kendall Flint of Regional Government Services addressed the Board's concern regarding public hearings: "The business of government is not stopping because of COVID." She encouraged them to consider holding virtual public meetings, which she said often bring higher participation.

Suzanne Jones expressed support for the decision to delay the transition. She said creating districts before the release of the 2020 census is wasteful, and the SJWD should not be rushed into this transition. Jones also stated that virtual meetings should not be relied upon for such an important process.

Pam Tobin, vice president of the SJWD Board, addressed the comments from the FOWD and CHWD: “I don’t appreciate the criticisms and the insinuations that our Board did not practice good governance. ... What gives them the right to criticize our actions by the Board?”

"Yes, we knew eventually this was going to be a calculated risk," said Tobin, "and we decided to wait and see at that point if we got the letter, because not everyone gets the letter. Which leads me to another question: I'd like to know if Fair Oaks Water District and Citrus Heights Water District initiated the complaint. I don't know if I'll get an honest answer, but I suspect that somehow that's residing in their little envelopes."

Tobin doesn't believe ratepayers will be negatively impacted by the additional settlement cost of the delay. "The ratepayers would be more negatively impacted by the cost of redistricting twice in two years because of a rushed decision." She also stressed that virtual public outreach meetings wouldn't be as effective and would preclude input from disadvantaged groups.

Directors Dan Rich and Marty Hanneman were the two dissenting votes on the SJWD Board decision to delay CRVA compliance. Rich moved that the final vote on the resolution be held over until a special meeting on May 13. The Board voted 4-1 in favor of the motion, with President Costa dissenting. Staff then asked for direction regarding the Board's preferred timeline ahead of the final vote: meeting the statutory deadline outlined in Safe Harbor; requesting a 90-day extension to the deadline; or asking Shenkman to waive the statutory deadline, requiring a settlement agreement.

Director Rich favored the 90-day extension, which would give the Board more time for public outreach but would still allow district maps to be drawn this year. He didn't see any benefit to waiting for the 2020 census data, since district boundaries could easily be adjusted to reflect any population changes revealed by the new data. Rich also pointed out that the census is delayed due to COVID-19, so the release date of the 2020 data is uncertain at this time.

A motion directing staff to focus on the 90-day extension passed 4-1, with Tobin dissenting. The Board will vote on the final resolution in a special meeting teleconferenced on May 13. ★

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What’s Time Got to Do with It?

By Rev. James L. Snyder

After so many weeks, I haven’t been able to keep track of them, one day seems just like the other day. Today reminds me of yesterday, and yesterday may be the same as tomorrow. I know I am used to being confused, but I have exceeded my limit on this time aspect.

The Gracious Mistress of the Parsonage and I have been spending all of our time together. We do not go anywhere except sometimes I slip over to the office and come back. Besides that, we are in each other’s company, 24/7. Or is it 7/24? I’m not sure anymore.

After being married for so many years (I cannot really remember how many it has been) I have begun to understand a little more about the other resident in our parsonage.

In our house, breakfast, lunch, and dinner are all served on a regular schedule. Before this vacation from society, we grabbed lunch whenever we could fit it into our schedule. Lunch was not the schedule but what we were doing at the time. It is quite different today.

Now, the schedule is built around our eating. Since our seclusion, I have eaten breakfast, lunch, and dinner on a very regular basis.

The problem is, it is going to cost me quite a bit. After all of these social shenanigans are over, I am going to have to go and buy new shirts and pants because the ones I have now will not fit.

During these days of social hibernation, time has lost its real significance. It used to be I had a schedule, and I worked to keep that schedule to the very minute. Now, I have no schedule, and I have been keeping it quite strictly.

Just the other day my wife looked at me and said, “It’s almost lunchtime. Don’t you think you should get dressed and take off those pajamas?”

Very systematically, and you will not believe this, she meticulously sets the alarm clock so she can get up in the morning at the same time. I only said this once; I learned my lesson, “Why are you setting the alarm clock?”

With one of her stern looks, she said, “Because, somebody has to get up and work!”

She has a regular schedule of getting up in the

morning and going to bed at night. That schedule has not changed.

It’s a good thing she has this schedule because I wouldn’t know what time of day it was if I was not eating lunch at the right time.

Thinking about this, I was reminded of what Solomon once wrote. “To every thing there is a season, and a time to every purpose under the heaven: A time to be born, and a time to die; a time to plant, and a time to pluck up that which is planted; A time to kill, and a time to heal; a time to break down, and a time to build up; A time to weep, and a time to laugh; a time to mourn, and a time to dance” (Ecclesiastes 3:1-4).

I think Solomon had something here. There is a time for everything and if we do not give everything time, there is going to be a lot of confusion in our life.

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



Pastor Ray's Encouraging Words

How to Pray for a Miracle

In verse 6 he prays, “Are You not the God who is in heaven? You rule over all the kingdoms of the nation and power and might are in Your hands. No one can withstand You.” Already he’s feeling a little bit better.

Remind yourself of what God has already done. He says “God, didn’t You do this before? Didn’t You help other people with their battles? Didn’t You drive out the enemy before? I need You to do it again.”

When you’re in need of a miracle, one of the ways you build your faith is to remember all the great things God has already done for you, remind yourself. The fact is, God has already done a lot for you. Some of it you don’t even realize. Remember the story of David vs. Goliath? David said, “The Lord who delivered me from the lion and the bear shall deliver me from this unclean Philistine as well!” David remember what God had already done for him and it gave David the faith to take

down Goliath.

Rely upon God’s love and protection. In Vs 12, Jehoshaphat says, “Our God, won’t you stop them? We have no way to protect ourselves against this mighty army.” Are you in need of a miracle? Ask God for it. And when you ask, rely upon God’s love and grace. “Oh God, My Lord, step in; work a miracle for me – you can do it! Get me out of here – Your love is so great!” Ps. 109:21 (LB). God works in your life, because He loves you. Not because you deserve it. Everything God does in your life, the miracles, the answered prayer, everything, is because of His love. All the miracles in the Bible, nobody deserved them, they were all because of His love.

Remember who God is. Remind yourself of what He’s already done in your life. Ask Him to do it again because He loves you. And watch Him do a miracle in your life!

Pastor Ray
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By Marlys Johnsen
Norris, Christian Author

Few people understand much about this walk in its early stages. It is like being a child again learning about life. Now it also includes our Creator/God/Heavenly Father and stories in the Holy Bible about the beginning of time and the people who lived then. God is concerned about increasing a new Christian faith and to understand His enormous love for them.

We learn about the laws of God and how He severely punished those who disobeyed them. We read words of prophecy in the Old Testament and then, read how many of them took place in the New Testament.

Prayer is the vehicle of learning to talk to God and ask Him to help us with the many needs that invade our lives. In the beginning our prayers are answered quickly when they are in the Father’s will for our lives.

Faith grows and grows with every answered prayer though out a lifetime.

Early in my Christian walk a Sunday School teacher requested that all the students begin an answered prayer journal. Early in my walk I learned that obedience to God’s Word was a

Growing In The Christian Walk

secret ingredient to enjoying my new life in Christ. “Seek for first of all His kingdom and His righteousness, and then all these things taken together will be given you besides.” (Matthew 6:33 Amplified) So start immediately! Prayer is very powerful!

The following was included in my prayer book: “Remember I am a new child of God” Scripture that spoke to my heart was “If you search for Me with all your heart you will find Me.” So I prayed this, “Lord, Help Thou my unbelief!” Within a short time my faith grew and it has continued for many years, praise the Lord! I spent time with God’s people and where I would find answers eventually receiving deliverance from this symptom.

My next challenge with prayer was the fear I had where I drove my car anywhere and I prayed about it. I was only a few blocks from home at a stop light and fear gripped me and I prayed. The Lord spoke to me and He said “Lo, I am with you always” I was a nervous person. I lacked self-confidence and felt inadequate. I was depressed, and had headaches and pains. Eventually they disappeared.

Then, there was a person I did not like or trust. On February 14, 1969 I heard a sermon about loving the unloving in our lives. I prayed to truly love that person like God wanted me to and in June 1969 that prayer

was answered when that person called and had a picture of my brother I had not seen in years and was sending it to me. Later that person invited us to see my brother in Mexico.

A few years later the lady died and Richard and I went to Mexico where my brother was hospitalized with terminal cancer. We were determined to bring him home and waited 5 hours for the authorities to release him because he had no passport or visa. We prayed and used the words we had heard in a sermon. “If we have the faith of tiny mustard seed and we say to the mountain, it will be removed.” We were on the plane when my brother said to me “Am I really going home?” I said yes! Our Miracle was real!

Love for the unloved has been the most difficult and I failed the Lord many times. Yet He continues to love me and answer many of my prayers all of these years. I have prayed to have a servant heart and do what I can to help other souls in my writing to experience His love for them. It is important to “Trust in the Lord with all thy heart and lean not on your own understanding.” Praying to be in His perfect will for our life.

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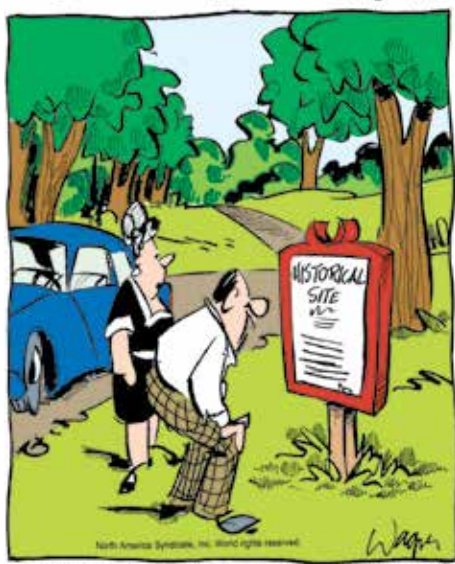
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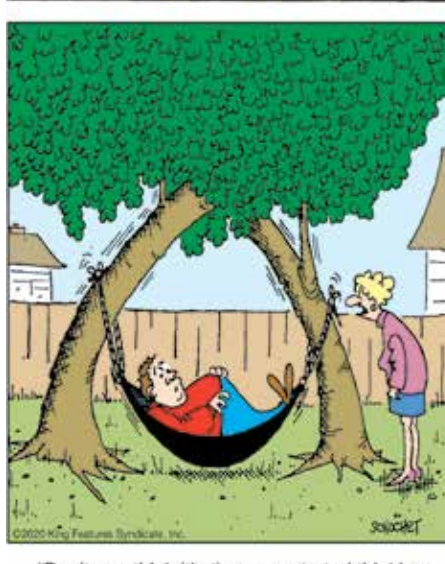


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Crossword Puzzle on Page 7

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S	A	L	V	O		L	U	G		U	N	L	I	T
P	R	I	E	R		E	G	O		N	O	O	S	E
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F	A	Y	S				O	A	R		S	T	O	K

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Sudoku Puzzle on Page 7

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

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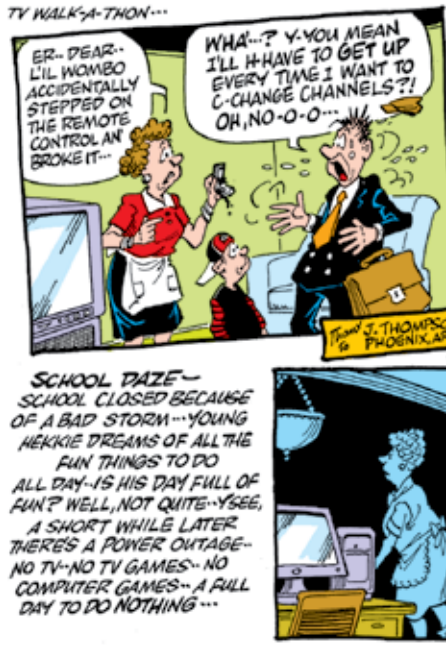
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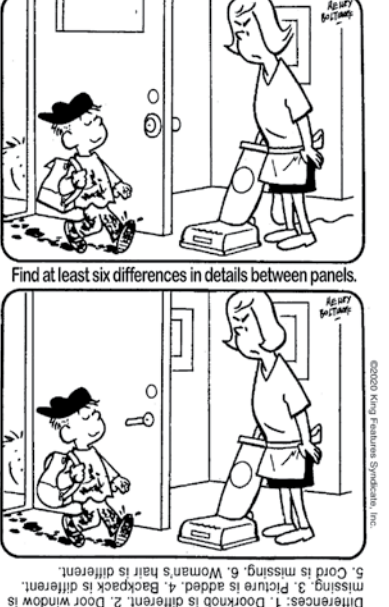
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CLUES

- ACROSS
- "Ali Baba and the Forty _____" sing.
 - Eureka!
 - Schools of thought
 - Sound of artillery
 - Car nut
 - Without illumination
 - Nosey one
 - Kind of trip?
 - Lasso loop
 - "Little Women's mom
 - "Tracee Ellis Ross on TV
 - _____ o' shanter
 - Quitter's word
 - Like a fiddle?
 - Like Charles Dickens' Tim
 - Quarantine state
 - Egyptian goddess of fertility
 - Insane, in Spain
 - Mother or daughter, in Italy
 - "Biblical Rebecca's son
 - Online reviews
 - Research facil.
 - Fisherman's decoys
 - Daytime entertainment
 - Furniture wood
 - End of the road, pl.
 - Blatant promotion
 - Swedish shag rug
 - Yours and mine
 - Little squirt
 - "Mother's mom
 - "She fought for Mother's Day, then against it
 - In advance
 - "Bambi's mom
 - Fancy tie
 - Less than fernier
 - I have
 - "Lifestyles of the Rich and Famous" host
 - Fairies
 - Galley equipment
 - Feed the fire

DOWN

- Kitchen meas.
- Stay out of its way!
- Pelvic parts
- Tennis great Chris _____
- Particular arrangement
- Away from wind
- "Mother's favorite gift?
- Ancient marketplace
- Part of a scheme
- No neatnik
- Sushi restaurant soup
- One-pot meal
- Like the States
- "One of the Gilmore girls
- Hill dweller
- One-eyed giants
- "She played Forrest Gump's mother
- May edition, e.g.
- "Worn atop the Queen Mother
- Denials
- Nike's "Just _____"
- Private
- "Take it back!"
- "Mother in Kraków
- Lard cousin
- October birthstone
- Plural of sputum
- Rundown
- Bottom line
- Kind of ungulate, pl.
- Where you'll find AM
- Living room centerpiece?
- Gamecock's spur
- "Greek goddess of fertility
- Bald eagle's nest
- "Mums' mums
- Opposite of cheer
- International Civil Aviation Org.
- Puppet precursor, possibly
- "Female gametes
- Café alternative

Crossword Puzzle Solutions on Page 7

1	2	3	4	5		6	7	8		9	10	11	12	
13						14				15				
16						17				18				
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44				45		46					47			
48					49		50			51		52		
					53		54			55		56		
57	58	59	60					61				62	63	
64						65	66			67				68
69						70				71				
72						73				74				

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

Solutions on Page 7

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SacRT Purchases New Low-Floor Light Rail Vehicles

By Jessica Gonzalez, SacRT

SACRAMENTO REGION, CA (MPG) - The Sacramento Regional Transit District (SacRT) announced a major replacement of their aging light rail fleet by issuing a notice to proceed on the purchase of 20 low-floor light rail vehicles from local manufacturer, Siemens Mobility, Inc. This is the first time in 20 years that SacRT has purchased new light rail vehicles.

“We are committed to providing innovative mobility solutions in our region and these new low-floor light rail vehicles are one step forward,” said SacRT General Manager/CEO Henry Li. “The purchase of these new vehicles is long overdue and will begin the transition to a modern, low-floor fleet.”

The purchase of the new vehicles is part of SacRT’s overall light rail modernization plan, which also includes converting light rail stations to accommodate the new low-floor design and adding a passing track at two locations to provide 15-minute frequency to Folsom stations.

SacRT was awarded \$150 million in funding from the Transit and Intercity Rail Capitol Program and Proposition 1A to modernize the light rail fleet, including the purchase of the 20 low-floor light rail trains, which will provide better accessibility for passengers with disabilities, bicycles and strollers. In addition, it will save SacRT money in high maintenance and repair costs that are associated with keeping light rail cars in service past their 30-year useful life.

The 20 new trains will be manufactured by Siemens Mobility, Inc. at their Sacramento factory and the first vehicles are expected to be delivered in 2022. The contract, including the 20 trains, spare parts and tools is approximately \$100 million.



S700 interiors feature many safety innovations, including low-level boarding doorways for improved accessibility.
Photo: SacRT

The remaining funding will be used for the modernization of the stations and supporting infrastructure.

“The award of this contract is a win-win for Sacramento. Not only will SacRT receive much needed replacement light rail vehicles to modernize and improve the reliability of their fleet to serve the entire Sacramento region, but this contract will also support hundreds of high-skilled manufacturing jobs at Siemens Mobility here in Sacramento,” said Congresswoman Doris Matsui. “Given the state of this current crisis, this deal comes at a critical time for the recovery of our economy.”

“I’m excited about the addition of 20 low-floor light vehicles to SacRT’s fleet,” said Congressman Ami Bera, M.D. “These modern cars will allow increased capacity for passengers with disabilities and will better-serve the greater

Sacramento region for years to come.”

“This SacRT purchase using Proposition 1A money for new low-floor Light Rail vehicles will upgrade and modernize our regional public transit system in the Sacramento region,” said Assemblymember Kevin McCarty (D-Sacramento). “This step forward will ensure our public transit system better serves Sacramentans by offering more frequent and accessible services to its riders.”

The SacRT Board of Directors voted to proceed with the contract, which includes the option to purchase up to 76 light rail vehicles. SacRT continues to pursue all funding sources with the plan of exercising the option for all 76 light rail vehicles.

“These new light rail cars from the Siemens here plant in Sacramento are a huge leap forward for Regional Transit to improve accessibility and comfort

for our riders from the disabled community, seniors, bicyclists and families with strollers,” said SacRT Board Chair and Sacramento City Councilmember Steve Hansen. “As a growing region, the new modern low-floor cars will also help reduce traffic congestion and inspire new riders to get onboard.”

“This announcement is a win for Sacramento transit riders, our transit advocates including those in our disabled community, our neighbors employed at the Siemens manufacturing facility, and the environment,” said Sacramento Mayor Darrell Steinberg. “Our region needs good news amidst this COVID-19 crisis; this investment by SacRT in modernized infrastructure to serve our economy and meet our carbon neutral goals is most welcome. I look forward to riding on the inaugural trip of our Sacramento-made train fleet in 2022!”

“The Sacramento region is home to nearly 1.4 million residents and our public transit infrastructure is essential to our growth as well as lowering our carbon footprint,” said Assemblymember Jim Cooper (D-Elk Grove). “These 20 new low-floor trains along with the new Blue Line light rail extension to Meadowview is exactly what our area needs to modernize our light rail system and propel us into future.”

“For all of our employees at our Rail Car factory in Sacramento, it means a lot to be able to provide Siemens vehicles for SacRT’s network and we are most grateful for the opportunity,” said Michael Cahill, president of Siemens Mobility Rolling Stock, North America. “Our manufacturing facility on French Road in South Sacramento has been operating for more than 30 years, and it is great to be able to showcase our Made-in-Sacramento technology for the community that has supported us through our continuous growth and expansion.”

The S700 light rail trains are the latest generation of light rail vehicles from Siemens Mobility and feature low-level boarding at every doorway, spacious seating design, and larger windows for better light and a better view. The vehicles feature improved ADA-accessibility with wider aisles to easily traverse into and around the car as well as built-in storage for luggage and bicycles. The electric powered vehicles are also emissions-free. The new light rail vehicles will operate in conjunction with SacRT’s current fleet for a few years, as SacRT works on obtaining additional funding to replace all 97 light rail vehicles. This is the first order of new light rail vehicles since early 2000, in preparation of the first Blue Line light rail extension to Meadowview. ★

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Less Highway Congestion is Not a License to Speed

Submitted by Jaime Coffee, California Highway Patrol

SACRAMENTO, CA (MPG) - Caltrans announced a joint effort with the California Highway Patrol (CHP) and the California Office of Traffic Safety (OTS) to urge drivers in the state to slow down given a recent 87% increase in citations for speeding in excess of 100 mph that coincides with decreased traffic volumes during the COVID-19 pandemic.

From March 19 when the state’s stay-at-home order began to April 19, the CHP reports issuing 2,493 citations statewide for speeding more than 100 mph, as compared to 1,335 during the same period last year. This increase in citations occurred as Caltrans has measured an average decline in traffic volume on state roads of approximately 35% as compared to this time last year.

“Excessive speed and unsafe driving threaten everyone using our highway system,” said Caltrans Director Toks Omishakin. “Viewing less congested roads as an invitation to drive dangerously jeopardizes the safety of construction and maintenance crews who are working to maintain reliable access to our highways when people need it most.”

“It is alarming to see the number of citations officers are writing for excessive speeds on California roadways,” said CHP Commissioner Warren Stanley. “Higher speeds can lead to much more serious injuries and significantly increase the chance of death should a crash occur. Keep yourself

and those on the road around you safe. Slow down and drive at a safe, legal speed.”

California’s “Move Over” law continues to be in effect and requires all drivers to move over a lane or, if unable to do so safely, slow down when they see amber flashing lights on Caltrans vehicles, law enforcement and emergency vehicles, and tow trucks.

“Fewer cars on the road doesn’t give drivers the green light to travel over the speed limit,” OTS Director Barbara Rooney said. “Driving at a safe speed when you must go out is one way to keep you and your family safe during this pandemic.”

California’s more than 700 electronic highway signs will also soon display the following types of safety-related messages:

IF YOU MUST TRAVEL DO NOT SPEED

During the COVID-19 emergency, Caltrans continues to provide the general public with a safe and reliable transportation system. The department is maintaining all critical functions during this crisis, including ensuring roadway access to medical facilities and the convenient transport of essential goods and services throughout the state. Some non-essential work has been deferred to limit spread of the COVID-19 virus, but maintenance and construction crews are still addressing hazards, safety concerns and other critical functions on the highways.

Please slow down and Be Work Zone Alert.

For more information about COVID-19 <https://covid19.ca.gov/>

Ask Toni

Will Medicare Cover Long Term Care Issues Caused By COVID-19 (Coronavirus)?



Toni King

Morning, Toni:

I read your recent article about COVID-19 and Medicare and recently my husband has contacted this terrible virus. He has been in ICU due to his delicate health issues because he is an insulin dependent diabetic with heart issues. Doctor’s are suggesting that he may need 24-hour care since his lungs are failing.

I am concerned that his current health issues may wipeout our retirement, 401K, or savings if a long-term care need arises.

Can you please explain how Medicare covers a long-term care issue such as one that my husband has and what will happen if 24-hour care is needed?

~ Thanks, Paula from Sugar Land.

Paula:

Baby Boomers and retirees are concerned about a prolonged illness or chronic conditions such as COVID-19 being one of their biggest retirement expenses, if not planned properly.

One’s medical needs will be covered by Medicare Part A (In-patient Hospital) and Medicare Part B (Medical) for Medicare medical needs. COVID-19 as well as other health issues such as

diabetes, heart issues, cancer, etc. which meet Medicare’s medical requirements are covered. Medicare will not pay more for one health condition than Medicare will for another.

Medicare Part A covers skilled nursing and pays for a maximum of 100 days of skilled nursing care before those on Medicare must absorb the cost themselves. Because Medicare is controlling healthcare costs, most Medicare beneficiaries are receiving \$0 co-pays for days 1-20 in a skilled nursing facility and days 21-100 is a \$176 per day co-pay for 2020.

Medicare does not pay for long-term care. It is private pay or by a long-term care policy that may not pay all the long-term care expenses. A long-term care can be very costly with the average annual cost ranges from \$60,000 to \$85,000 per year for semi-private nursing home stay to \$80,000 to \$93,000 per year for private nursing home stay.

However, depending on the level of assistance that you need, there are some inexpensive care options and ways to protect your retirement from excessive long-term care costs.

Long-Term insurance plans are based on one’s health at time that the application is issued. Paula, hopefully your husband already has a policy in effect due to his health conditions. If not, then you will be using your retirement funds to pay for the care.

Below are a few options for affordable long-term

care policies or email info@tonisays.com for more information:

1) **Traditional Long-Term Care:** The younger you are when you purchase a long-term care policy, the lower the premiums can be. Seek policies before 65 and in relatively good health for lower rates.

2) **Hybrid Life and Annuity Policies:** Many life/annuity insurance policies have a provision if you need long term care and you can receive a certain amount of long-term care with your policy’s face amount.

3) **Aid and Attendance Benefits:** There is over \$20 Billion dollars available for long-term care pension money just waiting for Veterans to apply for their Aid and Attendance benefits. You need to have a long-term care issue to qualify

4) **Medicaid:** Check to see if you can qualify for Medicaid. Many have to “spend down” to qualify.

Long-term care planning can be very complex. Seek the advice of an Elder care attorney who can help with long-term care and estate planning. **Be sure to have a power of attorney, living will and durable power of attorney in place before serious medical conditions start. **

Toni King, author of the Medicare Survival Guide® Advanced edition, is having a \$5 Toni Says® readers discount at www.tonisays.com. If you have any questions regarding this article or any Medicare issues reach out to Toni at 832-519-8664 or email at info@tonisays.com.



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BONUS COUPON

ARM & HAMMER CAT LITTER DEODORIZER

20 Oz Box Limit 2 Boxes with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 4/29/20 - 5/5/20

\$1.49

CHM PLU 422