



**The CARES Act:  
How to Get Your  
\$1,200 and More!**

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**He is  
Risen!**  
Celebrate Easter



# Citrus Heights Messenger

VOLUME 10 • ISSUE 15

Serving the City of Citrus Heights & Sacramento County

APRIL 10, 2020

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**SJUSD CAMPUSES  
TO REMAIN CLOSED  
THROUGH END OF  
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PAGE 3



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US POSTAGE  
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## New Care Home Will Serve Local Seniors in Citrus Heights



The Citrus Heights Planning Commission recently approved plans for Carefield Living Citrus Heights, a 74,000-square-foot senior care facility on Sunrise Blvd. Image courtesy of Carefield Living.

Story by Shaunna Boyd

**CITRUS HEIGHTS, CA (MPG)** - On February 26, the Citrus Heights Planning Commission unanimously approved a proposal for a 74,000-square-foot senior care facility at 8220 Sunrise Blvd. The applicant — LRS Paul Boundy Architects, based in Portland, Oregon — intends to operate a high-quality 80-unit assisted living facility. A 20-unit memory care wing would be reserved for residents experiencing Alzheimer's, dementia, or similar illnesses. The memory care wing will be secured 24 hours a day to ensure the well-being of the residents. The facility will be State licensed and provide meals, medication, housekeeping, entertainment, transportation, and daily living assistance.

LRS is focused on preserving the

natural amenities of the 4.55-acre site, which fronts Sunrise Blvd. to the west, with Twin Oaks Ave. to the north and Antelope Rd. to the south. An existing tributary to Cripple Creek along the northern side of the property will be protected by a 45-foot setback. There are numerous trees on the property, and LRS will preserve as many as possible. When trees must be removed for the construction of the facility or other property improvements, LRS will follow mitigation measures such as replanting new trees on the site.

The plans for Carefield Living Citrus Heights show Tuscan-style architecture, with large arched windows, tiled roofs, stucco, wood accents, and stone veneers. The building will have a two-story profile in the front, dropping to one story in the back. Residents will enjoy various

amenities, including an art studio, media room, activity/game room, family and TV rooms, library, pool, exercise studios, dining area, and landscaped courtyards.

LRS has experience in the hotel field, so their focus is on the customer experience. "We don't build projects just to build," said Steve Barklis, managing partner for Carefield Living Citrus Heights. "We try to be proactive and anticipate the real needs of the clients." Barklis said they "have a brand standard" for Carefield and are "very hands on" in the management, with a focus on both resident and staff experience.

Normally, they don't want residents staying isolated in their rooms, so they create facilities that invite interaction in beautiful common spaces and outdoor areas: "We want

Continued on page 3

## Sacramento Fire Agencies Deploying Mobile Integrated Healthcare Units

By Chris Vestal,  
Sacramento  
Metropolitan Fire  
District

**MATHER, CA (MPG)** - The Sacramento Metropolitan Fire District (Metro Fire or the District) will deploy the first Mobile Integrated Healthcare (MIH) unit in the Sacramento region as part of a collaborative effort to combat COVID-19 in our community. Up to six units are planned for the area with Metro Fire, the Sacramento Fire Department (SFD), and Cosumnes Fire Department (CSD Fire) each facilitating two units. This partnership includes the Hospital Council of Northern and Central California and Sacramento County Public Health in addition to the regional fire agencies.

This first unit placed in service by Metro Fire will be staffed by a Fire Captain who is also a licensed Physician Assistant (PA) and a Firefighter/Paramedic. It will serve as an extension of the department of public health to assist in the broader response to the COVID 19 pandemic. With a focus on identifying at risk individuals and communities it will provide resources, testing, and provide basic medical support to citizens who might not otherwise be able to access appropriate healthcare.

Although MIH units will look no different than a regular fire service ambulance, it will also include additional medical equipment to meet the advanced level of care a PA is able to provide in the community. The MIH program is designed to integrate within the 9-1-1 system and broader healthcare community to provide post-discharge follow up for patients following their hospitalization and to address the needs of our at risk citizens who lack access to resources.

Emergency service delivery is Metro Fire's number one priority. The launch of MIH after years of planning, with a focus on response to COVID-19 within the Sacramento Region, shows our commitment to the community we serve, the collaboration between local fire departments and emergency medical services providers, and public health agencies in Sacramento County. ★

## Citrus Heights Residents "Love Local"

By Nichole Baxter,  
City of Citrus Heights

**CITRUS HEIGHTS, CA (MPG)** - The City of Citrus Heights launched a campaign last week to help support local "Essential Businesses" (as defined by the County) that are still open for business. The City's efforts encourage residents to "Love Local" with a custom Google Map and directory-style list of open Citrus Heights businesses.

"By shopping and buying local, our residents are ensuring the economic impact of their purchase is supporting their own community," said Meghan Huber, the City's Economic Development and Communications Manager. "From supporting jobs to generating sales tax to ensuring neighborhood vitality, there are so many benefits when we give love to our local businesses."

The City's Love Local campaign has already

reached over 84,200 local impressions (across social media, web, and print promotion) and generated over 5,000 visits to the custom Google Map.

You can find the Google Map and list at [CitrusHeights.net/ShopLocal](http://CitrusHeights.net/ShopLocal). The information provided on the City's list is subject to change and is updated frequently. If you own a Citrus Heights business that is open, please email [HReid@CitrusHeights.net](mailto:HReid@CitrusHeights.net) to be added to the Love Local list and Google Map.

In another effort to help Essential Businesses that remain open, the City announced that it will not be enforcing temporary signage standards during this emergency period. "The City of Citrus Heights took a proactive step to help our businesses advertise to the community, by relaxing temporary signage restrictions and encouraging businesses to use temporary banners and a-frames," said



Businesses can participate in the "Love Local" directory-style campaign list. Photo: City of Citrus Heights

Huber. "Adding to the support, long-time community champion Bill Van Duker, owner of All Star Printing, has offered free banners to Citrus Heights businesses." Those looking to order a banner should contact All Star Printing directly at (916) 726-3311.

In addition to promoting the Love Local campaign, and temporarily suspending signage standards, the City's Economic Development Division has created a landing page with a list of COVID-19 Business Resources

available to help support business owners during this time. "City leadership understands that many of our local businesses are facing unforeseen issues with the recent COVID-19 situation," said Huber. "We have created a page of resources in an effort to streamline the most current information, and we are committed to being available to help answer questions." Businesses can find the list of resources at [CitrusHeights.net/1035/COVID-19-Business-Resources](http://CitrusHeights.net/1035/COVID-19-Business-Resources) ★

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# Governor Newsom Grants Additional Relief for Business Taxpayers



Gavin Newsom  
**California Department of Tax and Fee Administration Press Release**

**SACRAMENTO, CA (MPG)** - In accordance with the Executive Order issued by Governor Newsom to expand tax relief for small business taxpayers, the California Department of Tax and Fee Administration (CDTFA) announced today that all small businesses will have an additional three months to file returns and pay taxes administered by the department. Additionally, all businesses will have an extra 60 days to file claims for refund from CDTFA or to appeal a CDTFA decision to the Office of Tax Appeals.

CDTFA is providing a three-month extension for a tax return or tax payment to any businesses filing a return for less than \$1 million in tax. For the approximate 99.5% of business taxpayers below the \$1 million threshold for their current California sales and use tax obligation, returns for the 1st Quarter 2020 will now be due on July 31, 2020. The same provisions apply to the other tax and fee programs administered by CDTFA. Qualifying taxpayers are not required to file a request for extension

or request relief from penalty or interest. This automatic extension will remain in effect through the reporting of taxes and fees due on or before July 31, 2020.

“This expands on the relief previously granted to small businesses, giving them an extra 90 days to file and pay any business taxes and fees administered by CDTFA without incurring any penalties or interest,” said Director Nick Maduros. “By including the \$1 million threshold, we’re able to offer much-needed relief to small businesses across the state while still maintaining the integrity of our local finance system. Approximately 55% of the sales and use tax collected goes back to our cities and counties, which count on this revenue to provide essential public services.”

In addition to the three-month extension of time to file and pay taxes, the Executive Order issued by Governor Newsom last night also provides business taxpayers with additional time to file claims for refund and appeals to the Office of Tax Appeals. Taxpayers looking to make refund claims with CDTFA during this period will have an additional 60 days to file. Similarly, taxpayers seeking an appeal of a CDTFA tax determination to the Office of Tax Appeals will have 60 additional days to file the appropriate request.

Additional information on the relief offered can be found at [www.cdtfa.ca.gov/services/covid19.htm](http://www.cdtfa.ca.gov/services/covid19.htm). Taxpayers who need

additional help or have questions are encouraged to contact CDTFA by:

Visiting the CDTFA website to find answers on specific topics; Phoning the Customer Support Center at 1-800-400-7115 (Monday through Friday, 8:00 a.m. to 5:00 p.m. Pacific Daylight Time, except state holidays); Calling or emailing a local CDTFA office; Emailing or chatting with the CDTFA regarding their general, non-confidential tax questions; Following CDTFA on Facebook, Twitter, LinkedIn, and Instagram for the latest information; Watching "How To Videos" and other online instructional resources; or Writing a letter by mail.

To find the latest information on CDTFA’s COVID-19 efforts, visit [www.cdtfa.ca.gov/services/covid19.htm](http://www.cdtfa.ca.gov/services/covid19.htm). For information about California’s COVID-19 efforts, visit [covid19.ca.gov](http://covid19.ca.gov).

*The California Department of Tax and Fee Administration (CDTFA) administers California’s sales and use, fuel, tobacco, alcohol, and cannabis taxes, as well as a variety of other taxes and fees that fund specific state programs. CDTFA-administered programs account for more than \$70 billion annually which in turn supports local essential services such as transportation, public safety and health, libraries, schools, social services, and natural resource management programs through the distribution of tax dollars going directly to local communities.* ★

# Mercy San Juan Medical Center Certified as One of America’s Healing Hospitals™

## Erie Chapman Foundation Press Release

**NASHVILLE, TN (MPG)** - Erie Chapman Foundation, Nashville, Tennessee, has announced that Mercy San Juan Medical Center, Sacramento (part of the Dignity Health network) has been awarded Healing Hospital Certification™ (Bronze) for 2019. The recognition was announced January 31, 2020 at a special ceremony at the hospital and will be published in the *Journal of Sacred Work* (<https://journalofsacred-work.typepad.com/>) this week.

“According to Foundation President Erie Chapman, “Mercy San Juan has been recognized for successfully creating a culture of Radical Loving Care™ that emphasizes high competence and deep compassion by every caregiver. This medical center has made major improvements in three areas: clinical quality, patient satisfaction and continuing improvements in budget performance. This is a challenging trifecta. Congratulations to every caregiver on this wonderful accomplishment.”

Michael Korpel, President of Mercy San Juan Medical Center said, “As part of a faith-based system we are thrilled by this recognition. Every one of our employees is a caregiver and thus credit goes to each team member for integrating loving



In the image: Michael Korpel (left), Mercy San Juan Medical Center President and Cecilia Sholer (right), Mercy San Juan Medical Center Director, Cardiopulmonary Services. Photo Erie Chapman Foundation

care into the culture of this organization. As a team, we believe loving care is an essential part of the healing process.”

Laurie Harting, CEO of Dignity Health’s Sacramento Division, said, “Our entire system is about mission excellence and we are grateful that Mercy San Juan Medical Center has received this national recognition. Congratulations to Michael and his team.”

Erie Chapman Foundation is a charitable trust that supports Radical Loving Care™ in hospitals, hospices and in the arts. Hospitals are evaluated

on a wide range of criteria including whether each caregiver can pass what the Foundation calls The Mother Test™. To pass, leaders must show that caregivers are delivering the loving support they would want for their mother.

Healing Hospital recognition has gone to a diverse range of hospitals including, The Cleveland Clinic, Parrish Medical Center, Bingham Memorial, Boston’s Beth Israel, Mercy Gilbert, Baylor, Scott & White (Grapevine), Baptist-Saint Thomas Hospital & The Mayo Clinic. ★

# New Care Home Will Serve Local Seniors in Citrus Heights

Continued from page 1

interactive experiences,” said Barklis. Of course, with the current social distancing requirements due to the COVID-19 pandemic, Barklis said they are following that order in their current care homes.


The timeline for the Carefield Living Citrus Heights project is up in the air right now since no one knows how the COVID-19 crisis will play out. But Barklis said it would be about “two years before we’re open for business, under normal circumstances.” He said, “We don’t know what the impact [of COVID-19] will be ... We’ll see where the dust settles.”

LRS is moving forward with finalizing the plan details and securing the required building permits. Barklis said, “We love the site,” and they are looking forward to creating all the outdoor spaces that make Carefield such a desirable place for seniors to live. “We try to make it something great

— something better than they could experience in their own homes.”


Barklis said, “Senior living is a need-based demand” ... “It is not an elective.” They fill the need for care that families aren’t equipped to handle, helping seniors live in comfort and security when they can no longer live on their own. LRS chose to build in Citrus Heights because “there is a demand there,” said Barklis. He explained that senior care homes generally serve clients who live within 5–10 miles of the site because people like to stay in the area they know, where they are most comfortable.


Colleen McDuffee, Community Development Director for the City of Citrus Heights, said, “We know there is a demand for facilities like this in our community. Senior facilities such as this allow our residents to stay in their neighborhood and their community as they age.” ★



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Trump Impeachment  
Now a Distant Memory

On Jan. 20, the United States confirmed its first case of the coronavirus. The nation's political and media elite obsessed over Mitch McConnell's just-announced resolution governing the impeachment trial of Donald Trump.

On Jan. 23, China locked down the city of Wuhan. Cable news in America lit up with praise for the epic, nay historic, performance by House impeachment manager Adam Schiff in the trial's opening arguments.

On Jan. 30, the World Health Organization declared a world health emergency. The U.S. Senate prepared to vote on impeachment witnessess.

On Feb. 5, the cruise ship Diamond Princess quarantined thousands of passengers after a major outbreak on board. Mitt Romney announced that he'd vote to convict Trump on one of the two counts against him, and the Senate voted to acquit on both.

Trump closed off travel from China while the trial was still ongoing, the day

after senators asked their final questions of the impeachment managers and the White House defense team. Only two and a half weeks after the trial, the White House requested \$1.25 billion in emergency coronavirus funding from Congress.

If the trial hadn't ended expeditiously, the Senate easily could have been still seeking the testimony of, say, former White House counsel Don McGahn about the details of the non-firing of special counsel Robert Mueller -- at the same time everyone expected the administration to be shifting into wartime footing against the virus.

In that circumstance, the impeachment trial obviously would have been immediately shelved, because a discretionary national crisis can't compete with a real, unavoidable one. Political melodrama must give way to a potential public-health catastrophe.

For more than three years, American national politics has been constantly on a crisis footing over presidential tweets, two-day controversies, dubious storylines whipped up by the media and Trump's genuine outrages. Little of it has been enduring, or nearly as important as the intense, wall-to-wall attention suggested.

After all the energy devoted to inflating the Russians into a clear-and-present danger to the workings of America here on our shores, that threat has

instead proved to be China, which loosed a virus on the world that has temporarily crashed the American economy and shut down much of American life, including elections.

After we spent months pretending that Trump would somehow be ousted from the presidency by his own party in the Senate, not only is he still the president, all people of good will are rooting for him to perform as ably as he can in this crisis.

After acting as though we had endless time and energy to waste on nonsense because the stakes were so small in what was until the day before yesterday a time of peace and prosperity, we have been jolted into a period when our national decisions really matter, and time and resources are of the essence.

In short, the epidemic has put in stark relief the pettiness and absurdity of much what has transpired in our national life since Trump won the presidency. This crisis is the unmistakable punctuation mark on that post-2016 era and the beginning of something new.

How Trump performs now -- finally without Mueller or impeachment, artifacts of another time, dogging him -- will determine how it's remembered.

Rich Lowry is editor of the National Review.

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# Crime Reports

## Citrus Heights Police Report

March 30<sup>th</sup>  
April 2<sup>nd</sup>



03/30/2020 • Time: 4:00 AM • IR Number: 12002802  
Crime: **487(a) PC: Grnd Thft:prop/Etc \$950+**  
Location Type: Theft from Vehicle • Public Address: 79XX Dogwood Wy  
Agency: Citrus Heights Police Department

03/30/2020 • Time: 3:00 PM • IR Number: 2020-8003378  
Crime: **PC 484: All Other Larceny**  
Location Type: Construction site • Public Address: 51XX Garfield Ave  
Agency: Sacramento County Sheriff's Department

03/30/2020 • Time: 1:45 AM • IR Number: 12002886  
Crime: **10852 VC: Tamper With Vehicle**  
Location Type: House (includes driveway) • Public Address: 72XX Gardenvine Av  
Agency: Citrus Heights Police Department

03/30/2020 • Time: 10:00 PM • IR Number: 2020-8003341  
Crime: **PC 459: Theft from Motor Vehicle**  
Location Type: Vehicle • Public Address: 85XX Oak Ave.  
Agency: Sacramento County Sheriff's Department

03/31/2020 • Time: 8:40 PM • IR Number: 12002876  
Crime: **484(A) PC: Petty Theft**  
Location Type: House (includes driveway) • Public Address: 5XX Chipmunk Wy.  
Agency: Citrus Heights Police Department

03/31/2020 • Time: 10:05 AM • IR Number: 12002880  
Crime: **484(A) PC: Petty Theft**  
Location Type: Theft from Vehicle • Public Address: 769XX Grand Tree Ln  
Agency: Citrus Heights Police Department

03/31/2020 • Time: 5:00 AM • IR Number: 12002877  
Crime: **484(A) PC: Petty Theft**  
Location Type: Restaurant • 84XX Auburn  
Agency: Citrus Heights Police Department

03/31/2020 • Time: 6:15 AM • IR Number: 12002822  
Crime: **10851(A) VC: Vehicle Theft**  
Location Type: Street/Highway • 60XX Shupe Dr  
Agency: Citrus Heights Police Department

04/01/2020 • Time: 2:07 AM • IR Number: 2020-0109629  
Crime: **PC 496D(A): Poss Stolen Veh/Ves/Etc**  
Location Type: Highway/Road/Alley • Public Address: Madison Blvd & Sunrise Ave  
Agency: Sacramento County Sheriff's Department

04/01/2020 • Time: 1:00 PM • IR Number: 12002865  
Crime: **485 PC: Apprpr Lost Prop - \$950**  
Location Type: Apt/Condo/Duplex • Public Address: 63XX Denton Wy  
Agency: Citrus Heights Police Department

04/02/2020 • Time: 11:10 PM • IR Number: 12002887  
Crime: **664/459 PC: Attempt Commercial Burg**  
Location Type: Street/Highway • Public Address: 84XX Auburn  
Agency: Citrus Heights Police Department

Find more info at [citrusheights.net](http://citrusheights.net)



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# The Constitution is Designed to Deal with the Coronavirus



Commentary by  
Harold Pease Ph. D.

I taught the U.S. Constitution and Current Events simultaneous at the college level for forty years using the Constitution as written in solving controversies or problems—so well designed was it. Students quickly discovered that there were no issues that could not be resolved. So how should the Coronavirus crisis be resolved under the Constitution? States would be taking the lead.

The overall principle of free government and the Constitution as written is to never elevate to a higher level that which can be resolved at a lesser level. Problem solving should begin with the individual and proceed in sequence from him to the family, city, county, and state and elevated only if a lower level of government could not do it. Outside the family all are elected, can tax for its needs, and each is reasonably accessible to the individual. Who says government further away and less accessible performs better or is freer?

Notice in the problem solving sequence the federal government was not included. In the Constitution this was purposeful. States were sovereign outside foreign policy. The states were required to be republics (Article IV, Section 4) and were independent of the federal government except for the powers given it listed in Article I, Section 8, Clauses 1-18; essentially the power to tax, pay the debts, and provide for the general welfare and common defense—the last two limited by eight clauses each. All other authority not specifically identified by amendment was left to the states as per Amendment 10. “The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people.”

We live under two political systems: one (federal) centered on foreign affairs,

the other (states) primarily domestic. It’s called Federalism, the two share power, neither subservient or above the other and each with separate duties; like a good marriage, a team. This is why President Donald Trump has been encouraging more state involvement. Federal involvement in our lives is supposed to be minimal.

The advantages of federalism are enormous. States serve as laboratories of experimentation. States look to sister states for models and borrow from them in refining their own programs. These places of experimentation benefit everyone.

In the case of the Wahun China Virus (coronavirus), the federal government, led by Trump, controls the border under common defense—those coming in. Trump is not constitutionally empowered to mandate national behavior. Constitutionally states have borders and manage themselves. Taxing powers enable them to fund anything they wish and governors have broad powers to experiment, or not, on different solutions.

Nevada governor threatened doctors using hydroxy-chloroquine in the treatment of the virus, others encouraged its use. The virus apexes in different places at different times more especially in crowded areas and summer (getting outdoors) comes earlier in southern states. Each state would decide what measures were best suited for them regarding “shelter in place” or when to return to work. Trump, or Congress, would have little to do with these decisions.

As of March 25, 2020, New York had 10 times the number infected compared to the next in line state New Jersey, and 15 times the number of third in line California. New York Governor Andrew Cuomo quickly developed a plan of action to slow the virus and simultaneously ramp up the beds, staff, and equipment. He initiated “mandatory playground social density,” and no close contact sports. He also sought dormitories and former nursing homes to facilitate more hospital beds.

Moreover, he expressed some unique ideas as well, such as splitting ventilators (for two beds instead of one) and developed a “surge healthcare force” of retired nurses and doctors, hopefully 40,000 strong, as a backup for

tired healthcare workers. He created a Mental Health Professionals Sign up Program together with a Hot-Line. He suggested a “rolling deployment” of equipment and practitioners serving New York first then “rolling” to different hot spots as each state enters its apex. Federalism was exercised as 49 other governors did similarly rather than dump all responsibility on Trump.

Under Federalism states have the responsibility to be prepared for emergencies and have in place their own programs of assistance and funding. But Governor Cuomo, although commendably now doing something, should have planned for this predicted emergency his first term in office rather than his third. Ventilators, masks, and reserve funding for emergencies, plus a plan for reserve medical staff, should have already been in place. They weren’t! In emergencies when states do not perform their responsibilities they force power to the next level of government as was such in this case. Trump had to provide ventilators, a medical ship, and build three makeshift hospitals in Central Park at federal expense.

Although the Constitution is designed to deal with the Coronavirus, states have allowed themselves to become subservient and wards of the federal government. They now hold “alms bowl in hand” begging the federal government to do things for them. They allow whomever is president to have power over them. Many states have larger populations than many countries and have their own tax base and authority. Fumbling this responsibility should never happen. Constitutionally, once the borders are secure, under Federalism 50 governors should be on the front lines ahead of Donald Trump.

Dr. Harold Pease is a syndicated columnist and an expert on the United States Constitution. He has dedicated his career to studying the writings of the Founding Fathers and applying that knowledge to current events. He taught history and political science from this perspective for over 30 years at Taft College. Newspapers have permission to publish this column. To read more of his weekly articles, please visit [www.LibertyUnderFire.org](http://www.LibertyUnderFire.org) ★

# Ask Toni

## Enroll in Medicare Past 65 and Losing Your Job During Current Hard-Economic Times



**Reader Alert:** Tuesday March 17, 2020 all local Social Security offices nationwide were closed to in-person visits and have asked those who need assistance to call your local Social Security office or Social Security’s 800 number at 1/800-772-1213 for assistance by phone. There is not a specified reopen date for local Social Security offices currently.

*Toni:*

I worked for a major oil service company in Fort Bend County and recently I was part of the oil industry and Coronavirus lay-offs. I turned 65 last June and enrolled in Medicare Part A and delayed Part B since I was “still working.”

HR said nothing regarding how I should enroll in Medicare’s Part B. I’ve been told from friends that there is a Part B penalty and really want to avoid that disaster. Please advise what the Medicare Part B enrollment forms I will need ~ Mike from Tulsa, OK

*Mike:*

The Toni Says Medicare office has been receiving calls by concerned Americans on how to enroll in Medicare if one is past 65 and lost their job or want to

be prepared because they may lose their job because of what is happening due to the Coronavirus lockdown, crashing oil prices and serious falling stock market.

Those past 65 and 90 days should know what paperwork they should have in their desk drawer or briefcase, just in case they get laid off and take to their HR or upper management and have these forms signed for yourself and also your spouse if they are also on your company benefits before you leave out the door. If one has already been laid off, then this is the process to keep from receiving the famous “Medicare Part B penalty” for both you and your spouse.

**The process to enroll in Part B past 65 whether laid off or retiring is the same:**

There are 2 forms Social Security will need and on the top of each form hand write in **bold italics letters is Special Enrollment Period** for the Social Security agent that is processing them to know that you are signing up at the right time and keep from giving you a penalty. You are applying for a SEP (***Special Enrollment Period***). (These forms are also available at the Toni Says office by emailing [info@tonisays.com](mailto:info@tonisays.com) or calling 832/519-8664.)

1) **Form #1 Request for Employment Information (CMS-L564)** for proof of group health care coverage based on current employment. This information

is needed to process your Medicare enrollment application. If you have had 2 or more jobs since turning 65, then each company will have to sign this form. Be sure to have forms signed for both you and your covered spouse.

2) **Form #2 Application for Enrollment in Medicare Part B (CMS-40B):** t Social Security fills out this form.

Social Security has closed all local offices and to process these forms properly, you will want to call your local office or Social Security 800# at 1/800-772-1213 and discuss turning in these forms directly to the Social Security office. When mailing forms directly, then please make copies, mail priority or next day with signature requested.

**\*\*When applying for Medicare if your yearly income for an individual was over \$87,000 or married is over \$174,000; your Parts B and D premiums will be more, and you can appeal your additional Medicare Part B and D premiums by filing CMS form SSA-44 “Medicare Income-Related Monthly Adjustment Amount-Life -Changing Event” if you income has lowered one range due to a specific life-changing event.\*\***

Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book at [www.toni-says.com](http://www.toni-says.com). Have a Medicare question? Email Toni at [info@tonisays.com](mailto:info@tonisays.com). ★

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# Time Alone Is Time Invested

By Rev. James L. Snyder

During the past week, the Gracious Mistress of the Parsonage and Yours Truly have been spending quite a bit of time together. I cannot recall any time that we have spent this much time together.

The exception would be when we first got married. Even then, both of us worked during the day and were going to a Bible Institute at night. Occasionally our schedule collided, but rarely.

It was not long before the babies came knocking on our door, and we graciously invited them in. From then on, time alone was a thing of the past.

Life can sometimes get so busy we forget the important things. My wife and I were thinking about this, this past week. If I live until August, my wife and celebrates our 49th wedding anniversary. How quickly time flies! My only problem is, will I have enough energy to celebrate it then?

Why is it that the older you get, the faster time goes, and the less energy you have to keep up?

This week the Gracious Mistress of the Parsonage and I had some time to spend together. Everything seemed to shut down, and we had no

appointments that we had to get to.

Usually, our conversations revolve around church work and what needs to be done and how we are going to do it.

Since nothing is going on, we had an excellent opportunity to spend time together talking about things not involving work. That is quite a rarity.

We were talking about things that happened years ago, things I had forgotten.

“Do you,” my wife said, “remember...”

Then she tells a story about something that happened decades ago. To be honest, I did not remember several of the stories she was talking about. I smiled and shook my head because she is probably right, and I probably have forgotten something.

This staying at home really does have some good benefits to it. I did not really figure it out until just the other day when we were having lunch together.

Many times our schedule is so busy that we have to grab a bite here and a bite there. Now that we are at home all day, there are some benefits.

I was doing some reading leading up to lunchtime, not thinking about lunch at all. Then the table was set and lunch was prepared. I had

forgotten what a marvelous cook she was.

Then there it was on my plate several homemade meatballs surrounded by a pile of homemade Mac & Cheese. The meatballs were exactly the way I like them, and what can I say about the Mac & Cheese?

Everything smelled so delicious and looked so wonderful. I almost forgot to pray for the meal.

When I finished my third serving, I leaned back in my chair and just smiled.

“You know, my dear,” I said with the biggest smile I have ever had, “we should eat at home more often. You simply outdid yourself today.”

I thought about what the apostle Paul said once, “Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God” (1 Corinthians 10:31).

The value of any relationship is determined by the amount I am willing to invest in it.

Dr. James L. Snyder is pastor of the Family of God Fellowship, PO Box 831313, Ocala, FL 34483. He lives with the Gracious Mistress of the Parsonage in Silver Springs Shores. Call him at 1-866-552-2543 or e-mail jamesnsnyder2@att.net. Web site is www.jamesnsnyderministries.com. ★



## Pastor Ray's Encouraging Words

### What God Promises When I'm Humble

should take. I don't know what's going to happen.” When you don't know which way to turn and you're confused, humble yourself. God's will isn't given to prideful, arrogant, self-sufficient people. The humbler you are, the more God will guide you, and the fewer mistakes you'll make in life.

**He will bless you.** Isaiah 66:2, “I will bless those who have humble and contrite hearts.” God doesn't bless prideful people. God doesn't bless people who secretly think they're better than everybody else. No, God says, “I'll bless those who have humble and contrite hearts.”

**He will give you power to change.** Grace is the power to change. You need grace to make changes in your life. There's stuff in your life you'd like to change but you can't; you've tried. You won't. The only way you'll ever get changed is with the grace of God. How do you get the grace of God in your life? James 4:6, “God opposes the proud, but God gives grace to the humble.”

**He will reduce your stress.** When I am humble, my stress goes down. When I'm prideful, my stress goes up. It's true. Jesus says in Matthew 11:29, “Take the yoke that I give you... and learn from me. For I am gentle and I'm humble.” And he says, “I will restore deep rest for your soul.” Rest for your soul. Wouldn't you like that? How do you find rest for your soul?

Only one place. You learn it from Jesus. You turn to Jesus; you give up control and you learn to trust Him and that takes humility.

God promises all these things when we're humble. And humility is the first step towards healing. Our nation needs healing, our world needs healing, our communities, family and our very lives need healing. Take the first step, humble yourself and ask God to heal our land.

Ask God to help us find a cure to COVID-19.

**Pastor Ray**  
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## Jesus is Calling You

world in order to judge to reject, to condemn, to pass sentence on the world, but that the world might find salvation on the world; but that the world might find salvation and be made save and sound through Him”. (Romans 2:16-17)

The reality is, people throughout the whole world are held accountable to God. They love or ignore or hate Him. They do not understand that breaking or dishonoring the laws of God require punishment according to the Old Testament. “Now we know that whatever the Law says it speaks to those who are under the Law, so that (the murmurs and excuses of) every mouth may be hushed and the entire world may be held accountable to God.” (Romans 3:19 Amplified) There is no room for excuses before God; one will be found “guilty.”

Hearts and eyes need to be opened to understand “The wrath of God is being revealed already against all the godlessness” in the world today. (Romans 1:18) Another Scripture that speaks to mankind is: “For all have sinned and fall short of the glory of God.” (Romans 3:23) Sin means missing the mark! It all happened at the beginning of time when Adam disobeyed (sinned) the instructions of Almighty God. We then,

became children of Adam and his sinful act fell on all of us. We then all received a sinful nature because we are descendants of Adam. “Sin” is always the fruit of a sinful heart. (Jeremiah 17:9)

When any evil act is revealed people tend to flee away on their own accord and often never wait to hear the Good News about God's Love for them. All Christians have once failed meeting perfect standards God ordained for living their life. But we are forgiven!!

Yes, the Wages of Sin is death but our Heavenly Father has designed a plan to bring peace and freedom and a brand new beginning to those who will yield to His love for them. Listen and then apply these words to your life! “For the wages which sin pays is death; but the (bountiful) free gift of God is eternal life through (in union with) Jesus Christ our Lord.” (Romans 6:23) GOD LOVES YOU!

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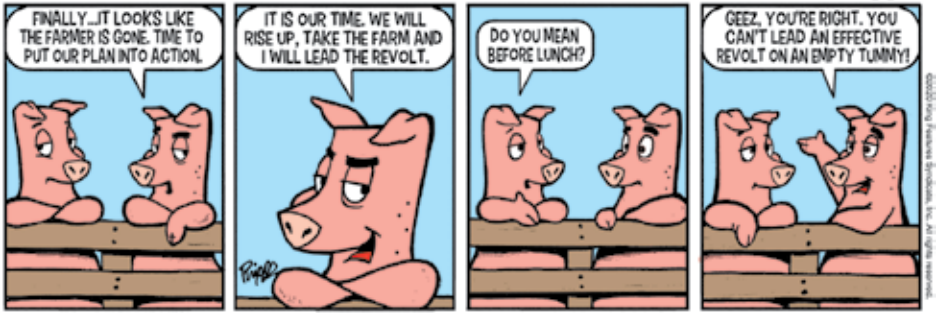
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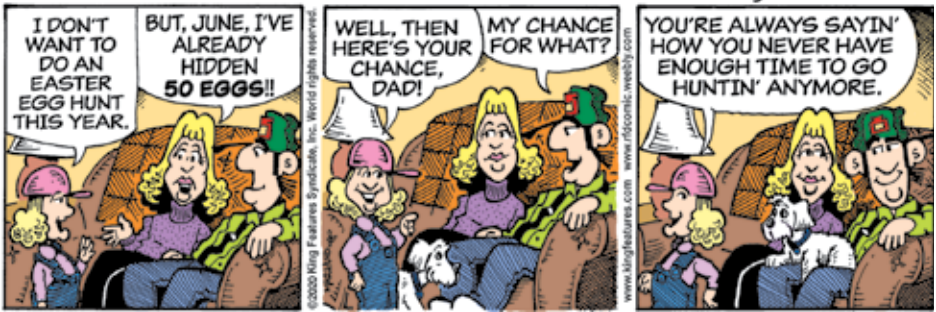
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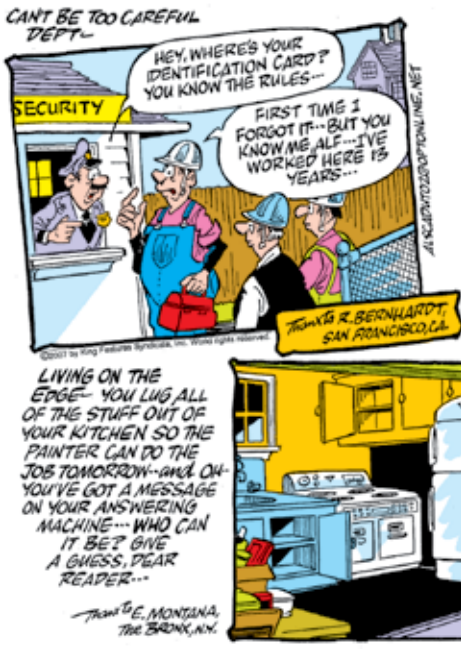
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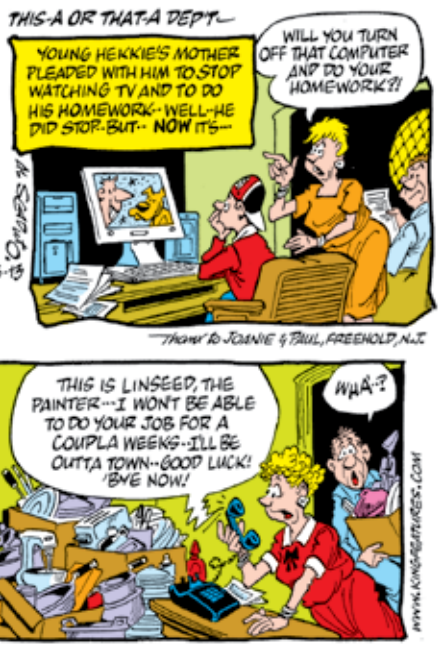
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THEY'LL DO IT EVERY TIME



BY AL SCADUTO



Just Like Cats & Dogs



HOCUS-FOCUS



Crossword Puzzle on Page 7

O	D	D	S		P	T	A		Z	A	P
W	A	R	P		L	I	O	N		A	C
E	W	E	R		O	N	T	O		S	E
	S	W	E	E	T	T	E	A		S	N
		A	X	I	O	M		S	A	T	
S	T	U	D	I	O		S	T	I	R	S
E	E	K		S	N	I	P	P	Y		A
E	N	A	C	T		T	A	O		F	L
P	E	S	O		F	E	S	T	A	L	O
S	T	E	R	N	U	M		D	O	P	P
		T	A	R			T	H	E	R	E
	T	S	A	R		T	E	A	P	A	R
W	I	L	D	E		I	N	S	T		I
A	D	I	O	S		L	O	T	S		S
R	E	D				E	R	E			H

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Crossword Puzzle Solutions on Page 7

CLUES

ACROSS

- 1. Bookie's number
- 5. Parents org.
- 8. Slang for microwave
- 11. Time distortion
- 12. One with biggest share?
- 13. Like a case of appendicitis, possibly
- 15. Decanter
- 16. Knowing about
- 17. Mister in Madrid
- 18. \*Usually served on ice, 2 words
- 20. Barber's sound
- 21. Accepted truth
- 22. Took a load off
- 23. Artist's office
- 28. Excites passions, 2 words
- 30. Comic book cry of horror
- 31. Rude or sarcastic
- 34. Chips, perhaps
- 35. Roleplay
- 37. Chinese "way"
- 38. Ice floaters
- 39. 100 centavos
- 40. Merry
- 42. Table scrap
- 43. Breastbone
- 45. \*Double shot of espresso
- 47. Feather's partner
- 48. Not here
- 50. Nickname for Putin?
- 52. \*Revolutionary event
- 55. \*\*Tea is the only simple pleasure left to us," he wrote
- 56. Research facil.
- 57. Typically used in the fairway
- 59. Goodbye to amiga
- 60. Plenty
- 61. Why not
- 62. \*Black tea, in China
- 63. Bard's "before"
- 64. Pay close attention

DOWN

- 1. Be in the red
- 2. Crows' cousins
- 3. Actress Barrymore
- 4. More like rumors
- 5. '70s Ford model
- 6. Native American emblem
- 7. Dwarf buffalo
- 8. Pueblo tribesman
- 9. On top
- 10. For each
- 12. Cosmetic cabinet staple
- 13. Allegro \_\_\_\_ in music, Italian
- 14. \* \_\_\_\_ Perk from "Friends"
- 19. Exit plus s
- 22. Eye infection
- 23. Oozes
- 24. Article of faith
- 25. Romanov's edict
- 26. \*A \_\_\_\_ of tea, in U.K.
- 27. Prowl around
- 28. Embryo cradles
- 29. Green pasta sauce
- 32. One on the list
- 33. Faux one
- 36. \*Equal parts espresso and warm milk
- 38. Fauna's partner
- 40. Hudson's Bay Company original ware
- 41. Experts
- 44. Nose channels
- 46. Kick the bucket
- 48. Between countertenor and baritone
- 49. Make this, not waste
- 50. Affected by the moon
- 51. Went down a slippery slope
- 52. Kitchen flooring choice
- 53. Tried follower
- 54. Bygone era
- 55. \*The Revolutionary one followed #52 Across
- 58. The Simpsons's neighbor

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Sudoku Puzzle on Page 7

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

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Sudoku Solutions on Page 7

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

Solutions on Page 7



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I do garage and house organizing, cleaning, and de-cluttering. Pruning and weeding. I will juice fruit and vegetable juices in your home. I do respite home health work-References, College grad, security and Health background. Tim, 916-370-0858. (MPG 12-31-19)

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Guitar Lessons - Beginner to Advanced. \$10/half hour. \$15/hour. freddiebbalbert1@gmail.com. 530-263-6926 (MPG 12-31-20)

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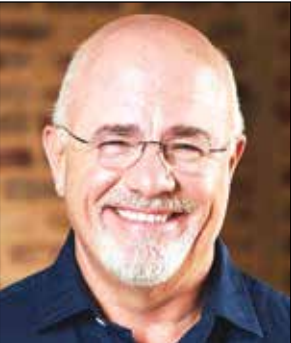
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Is it an  
Emergency?

Dear Dave,  
My husband and I just completed Baby Step 3, and we have six months of expenses saved for an emergency fund. How should we determine when something is actually an emergency?

– Riley

Dear Riley,  
Congratulations on doing the work, being disciplined, and saving like crazy! Now you’ve got peace of mind, and a pile of cash, that will help turn an emergency into nothing more than an inconvenience.  
There’s no shame in using your emergency fund if you really need to. That’s what it’s there for. Just remember to ask yourself a few questions anytime

Dave Ramsey Says

something pops up to make sure you’ve got a real reason to use it.  
Is the expense really unexpected? Christmas happens on December 25th every single year. You know your semi-annual car insurance payment is coming, too. Make sure things like this are part of your regular, monthly budgets. Some examples of unexpected expenses might be a job loss or pay cut. Emergency medical expenses and car accident repairs might fall into this category, as well.  
Is it absolutely necessary? Most people say they know the difference between a want and a need, but that’s not always the case. Replacing your only mode of transportation would be a need. Upgrading to a newer, fancier car is not. If your car goes down for the count, you need transportation. Use your emergency fund to buy something affordable and reliable you can pay cash for. But don’t dip into it just to upgrade your decent car for one with a million bells and whistles.  
Is it urgent? Practice the art of patience whenever possible. If your home’s air conditioning unit goes out in the middle of summer, that’s probably an urgent fix. But hearing about the “sale of the century” at your favorite retail store? Grabbing the newest, hottest cell phone when yours works just fine? Nope!  
Your emergency fund is all about long-term security, not instant gratification. Don’t blow it impulsively, but don’t be afraid to use it when it’s really needed. Be wise, and ask those three questions. Check yourself so you don’t wreck yourself—or your budget!  
Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 14 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey. ★

Are Locked-Down Small Business Owners Committing Financial Suicide?

Commentary from  
SaveCalifornia.com

Small business owners, will you defend your God-given rights?  
If the always-paid government bureaucracy wanted to kill off capitalism, they’re not wasting this opportunity. For every day, small businesses fail because they “aren’t open.” Yet if you stay closed like the government wants, you might be committing financial suicide. Ask yourself – how long can you go without income?  
Small business owners shouldn’t be overly-afraid of the government. Have you heard of a single business owner in America being fined for staying fully open during the virus scare? I haven’t. And so what if you’re fined? Wouldn’t a couple hundred dollars be a small price to pay compared to all the value you’ll receive by staying open?  
And consider the various “bugs” that can be on every public door handle – whether it’s coronavirus, the flu, stomach flu, strep throat, pink eye, or the common cold. Which is why small business owners who are "open for business" should exercise (and require from their customers) an improved level of good hygiene.  
What’s more, the “cure” for COVID-19

might already be here. On Sunday, the FDA approved the anti-malaria drug hydroxychloroquine sulfate and chloroquine phosphate. Millions of doses are being donated to the nation’s hospitals right now.  
Is the COVID-19 lockdown overkill? One decade ago, America had another epidemic. But the 2009-2010 swine flu occurred when there was a Democrat in the White House, who the Big Media protected, and the opposition party Republicans did not politicize the virus.  
Yet the death toll was higher than (or some might argue, similar to) COVID-19. “According to the CDC from April 2009 to April 2010 there were about 60.8 million cases of the swine flu with 12,469 deaths in the United States. Unlike COVID-19, swine flu targeted the younger population, who health officials said had little to no existing immunity.” Source  
Yet now we have a Republican president, who the Big Media hates, and who the opposition party Democrats seem to blame for everything. They unsuccessfully tried to oust him twice. Is it the Big Media’s turn to defeat Trump by eliminating his booming economy?  
We are now at a point where the cure is worse than the disease. As R.

Emmett Tyrrell Jr. wrote a week ago: “... we need not destroy our economy over this pandemic ... The state we had arrived at by last weekend was explained cogently by Bob Luddy, the CEO and founder of CaptiveAire, in The American Spectator on Monday. He wrote: “Our leaders are creating an economic crisis and a major national security risk with limited data. The cure is far worse than any perceived impact by COVID-19.”  
For small business owners, and workers who’ve been laid off without pay, the big question is how much more financial bleeding can you stand? Consider that big stores like Wal-Mart and Target haven’t closed. So why must you?  
For the sake of your constitutional rights, your God-given ownership rights, your family, and your in-born need to succeed, I encourage you to be “open for business,” along with taking wise steps of good hygiene. Don’t let the establishment destroy your livelihood!  
“You shall not steal ... You shall not covet your neighbor’s house; you shall not covet your neighbor’s wife, nor his male servant, nor his female servant, nor his ox, nor his donkey, nor anything that is your neighbor’s.” ★



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**COUPON**

**\$2.00 OFF** ANY 26 LBS OR MORE PREMIUM DRY DOG FOOD PLU #336

**\$1.00 OFF** ANY 14 LBS OR MORE PREMIUM DRY CAT FOOD PLU #337

Nutro, Science Diet, Eukanuba, Avoderm, IAMS, Nature's Recipe, Natural Balance, Wellness, Pro Plan. Limit 1 Bag. (Cannot be used in conjunction with similar dollar off, percentage off coupons, or advertised sale items). Limit: 1 Coupon Per Family CHM Effective 4/8/20 - 4/14/20

**COUPON**

**2 FREE CANS OF PREMIUM FUSSIE CAT FOOD**

2.8 Oz Tin Black Label Only  
With Any Purchase of Pet, Fish Food, or Supply PLU 349  
Limit: 1 Coupon Per Family CHM Effective 4/8/20 - 4/14/20

**Look for Advertised Sale Items Everyweek at [www.petclubstores.com](http://www.petclubstores.com)**

### BLUE BUFFALO DRY DOG FOOD

- Chicken (Reg. \$13.00 Off) 30 Lb Bag
- Chicken (Large Breed) •Fish & Oatmeal (Reg & Lrg Breed) •Puppy (Reg & Large Breed) •Senior (Reg & Lrg Brd)
- Lamb & Rice
- Healthy Weight

**\$10 OFF**  
Our Regular Low Prices!

Limit 2 Bags  
Effective 4/8/20 - 4/14/20

### NATURAL BALANCE DRY DOG FOOD

- Ultra Grain Free 24 Lb. •Potato & Duck 26 Lb.
- Fat Dog 28 Lb. •Vegetarian 28 Lb.
- Chicken & Rice 26 Lb.

**\$5 OFF**  
Our Super Low Prices

Limit 2 Bags Per Family  
Effective 4/8/20 - 4/14/20

### MERRICK'S GRAIN FREE DRY DOG FOOD

- Chicken/Sweet Potato •Duck/Sweet Potato •Salmon/Sweet Potato •Venison/Sweet Potato

25 Lb Bag **\$10 OFF**  
Limit 2 Bag  
OUR REGULAR LOW PRICE!  
Effective 4/8/20 - 4/14/20

### TIDY CATS SCOOPABLE CAT LITTER

20 Lb Jug

- Regular
- Unscented

Limit 2 Jugs Per Family  
**ON SALE Everyday**  
Effective 4/8/20 - 4/14/20

### PURINA KIT N' KABOODLE DRY CAT FOOD

16 Lb Bag

Limit 2 Bags Per Family  
**\$9.49**  
Effective 4/8/20 - 4/14/20

### HI-COUNTRY WILD BIRD SEED

20 Lb Bag  
(Kaytee, 20 Lbs - \$8.99)  
(Audubon Friends, 20 Lbs - \$5.99)

Limit 2 Bags Per Family  
**\$6.99**  
Effective 4/8/20 - 4/14/20

### FRISKIES BUFFET CANNED CAT FOOD

5.5 Oz All Varieties

Limit 2 Cases Per Family  
**ON SALE Everyday**  
Effective 4/8/20 - 4/14/20

### FUSSIE CAT PREMIUM CANNED CAT FOOD

Black Label Gold Label 2.8 Oz.

Limit 2 Cases Per Family  
**ON SALE**  
Effective 4/8/20 - 4/14/20

### MERRICK'S GOURMET CANNED DOG FOOD

13.2 Oz All Varieties Limit 2 cases

**On Sale**

### IAMS DRY DOG FOOD

30 Lb Bag

- Mini-Chunk
- Lamb Meal & Rice
- Weight Control

**\$27.99 \$28.99**

### PESTELL CLUMPING CAT LITTER

40 Lb. Bag Limit 2 Bags

**\$8.99**

### WELLNESS CANNED CAT FOOD

Full Case

Selected Varieties  
•Pate •Gravy •Signature Select •Core 5.3 Oz Limit 1 Case

**20% OFF**  
OUR REGULAR LOW PRICES

### CAT COUNTRY PREMIUM ORGANIC CAT LITTER

Limit 2 Bags 20 Lb **\$7.99** 40 Lb **\$14.99**

### KAL KAN CESAR SELECT DINNERS DOG FOOD

All Varieties 3.5 Oz Limit 2 Cases

**79¢**

### SCIENCE DIET DRY DOG FOOD

28.5-33 Lb Bag Limit 2 Bags

- Life •Active Maturity •Sensitive Stomach •Perfect Weight

**\$44.99 \$49.99 \$51.99**

### FRESH STEP CAT LITTER

21 Lb Bag (14 Lb Bag - \$4.49) Limit 2 Bags

**\$6.49**

### CORE GRAIN FREE DRY DOG FOOD

22-24 Lb Bag

- Ocean •Reduced Fat

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Regular •Soft Step •Dust Free Natural Paper

11-13 Lb **\$3.00 OFF** 16.7 Lb **\$4.00 OFF**

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All Sizes Including •Top-load •Fashion Kennels

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OUR SUPER LOW PRICES

### INABA CAT TREATS

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**25% OFF**  
OUR REGULAR LOW PRICES

### PET CLOTHING SALE

•Fashion Brand •Outdoor Dog •Sweaters •Raincoats •Coats •Jackets

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OUR SUPER LOW PRICES!

### MAMMOTH PET PRODUCTS TIRE BITER PAW TRACKS

•Squeaky Freaks •Soft Pet Toys All Varieties

**20% OFF**  
OUR SUPER LOW PRICES

### CARDINAL GOLD MEDAL PET SHAMPOO

•Furrrer •Viva La Dog Spa •Crazy Dog All Varieties

**20% OFF**  
OUR SUPER LOW PRICES

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MODEL TANK SIZE

PENGUIN 100B	20 Gal.	<b>\$17.99</b>
PENGUIN 150B	30 Gal.	<b>\$24.99</b>
PENGUIN 200B	50 Gal.	<b>\$29.99</b>
PENGUIN 350B	75 Gal.	<b>\$39.99</b>

### AQUEON BOXED 10 GALLON TANK With Economy Kit

Just add Heater For Tropical Fish

**\$36.99** Limit 1 Per Family

### REPTILE SUPPLY SALE

Zoo Med Reptibark 8 Qt. **\$5.49**  
Tetra Reptomin 3.7 Oz. **\$3.79**  
Tetra Reptomin 10.59 Oz. **\$8.49**

### MARINELAND PREMIUM FISH FOOD

ALL VARIETIES  
•Goldfish •Cichlids •Tropical •Wafers

**20% OFF**  
OUR SUPER LOW PRICES

### BONUS COUPON

## JONNY CAT PREMIUM CAT LITTER

10 Lb Bag Limit 2 Bags With Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 4/8/20 - 4/14/20

**\$1.79** CHM PLU 365

### BONUS COUPON

## WHISKAS TEMPTATIONS CAT TREATS

•All Varieties 3 Oz. Limit 2 Pkgs With Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 4/8/20 - 4/14/20

**\$1.25** CHM PLU 569

### BONUS COUPON

## FANCY FEAST GOURMET CANNED CAT FOOD

3 Oz - All Varieties Except Elegant Medley Limit 1 Case Per Family Limit One Coupon Per Family Price Valid Only With Coupon Effective 4/8/20 - 4/14/20

**ON SALE Everyday** CHM PLU 361