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Citrus Heights Messenger

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Butcher Carves His Path



From left to right: Managing Partner, Joseph Sevier; Market Partner, Dave Gaither; Meat Cutter, Edgar Figueroa; Product Coach, Mario Gonzalez; and Service Coach - Lauren Lusk, preparing for the National Challenge. Photo: NMCC

National Meat Cutting Challenge Press Release

CITRUS HEIGHTS, CA (MPG) - Local butcher, Edgar Figueroa is a cut above the rest. In November, he sliced away the competition, in the first round of the regional meat-cutting qualifier. Edgar headed to the semi-finals round, in Nashville, where he is to compete against 82 of the best butchers in the country, in

the National Meat Cutting Challenge. “Edgar takes great pride in meat cutting and excels at the craft,” says Managing Partner, Joseph Sevier. “He truly cares about perfecting each steak, but more than that, he cares about every guest who walks in our restaurant to enjoy a hand-cut steak. He adds so much value to our team, in the meat room, and across every part of our restaurant operations.” After growing up in Southern

California, Edgar started working at the Citrus Heights Texas Roadhouse in 2018. He began cutting meat about a year ago and competes in the national competition for the first time. “Edgar also has a big heart,” Joseph continues. “He’s positively impacted people’s lives through his leadership and has spoken at the Citrus Heights Rotary Club to spread our message about community involvement.” ★

Sacramento County Detects 2019 Novel Coronavirus Case

By Brenda Bongiorno,
Sacramento County

SACRAMENTO REGION, CA (MPG) - Sacramento County Public Health reports the first confirmed travel-related coronavirus disease 2019 (COVID-19) case in a Sacramento County resident. The individual recently traveled from China, where an outbreak of the novel coronavirus has been ongoing since December 2019.

The adult returned from China to the U.S. on February 2. The individual took precautionary measures during travel and has self-quarantined since returning. During the quarantine period, the individual began exhibiting mild symptoms. In consultation with the individual’s primary care provider, Sacramento County Public Health coordinated testing with the Center for Disease Control and Prevention (CDC) and the California Department of Public Health (CDPH). Currently, the individual is asymptomatic, but will remain home for mandatory isolation until cleared by Sacramento County Public Health. Sacramento County Public Health’s investigation determined that currently, the public’s risk of exposure is extremely low.

With state and federal health agencies, Sacramento County Public Health has a coordinated system with healthcare partners to identify possible cases, coordinate testing/diagnosis and management of suspect cases, lead investigations to identify those possibly exposed for infection control. Per guidance from the CDC, a clinical specimen was collected from the individual and was sent to CDC where laboratory testing confirmed the infection.

Additional information and status updates can be accessed on the County’s Public Health website at SacCounty.net. ★

Bringing a Wealth of Talent and Vision

By Elise Spleiss

CITRUS HEIGHTS, CA (MPG)

- In the six months since Sylvia Thweatt has taken office as Commander of American Legion Post 637 of Citrus Heights, she and the board are working on a plan to reach out to returning Gulf War veterans and others who are having difficulty transitioning back into civilian life in Citrus Heights and surrounding areas.

Thweatt brings a wide array of personal, military and other life experiences to her position which has enriched her perspective of living in this country and serving in the United States military.

Thweatt began her life in Prague, formerly Czechoslovakia where she was born and raised until her graduation from high

school in 1984. Following graduation, she, her father, mother and sister packed their bags for a “vacation” to the former Yugoslavia where they applied for asylum at the United Nations office in Belgrade, Serbia. Nine months later, in 1985 the family arrived in San Francisco to begin their new life.

Thweatt’s grandmother, already in the United States for 19 years became their sponsor. Living in her grandmother’s Millbrae home, Thweatt attended San Mateo College where she added to the English she had learned from a private teacher in Prague. She found however, that watching American TV, especially “I Love Lucy” and “MacGyver” taught her to speak real American English.

Thweatt then earned



Sylvia Thweatt, Commander of American Legion Post 637 of Citrus Heights. Photo credit American Legion

money working as a housekeeper to purchase a car and other necessities before joining the Air Force in 1987. She was stationed at Mather Air Force Base

where she served as an Air Passenger Service Representative and an Airfield Dispatcher. In early 1991 she was deployed to
Continued on page 3



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TO KEEP OUR NEIGHBORHOODS SAFE.**



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California State Parks Reopens American River Bike Trail along Lake Natoma

California Department of Parks and Recreation

SACRAMENTO REGION, CA (MPG) - After a three-year closure, California State Parks reopened the Jedediah Smith Memorial Trail, popularly known as the American River Bike Trail, on Saturday, Feb. 15, 2020. Reopening this section of the trail will once again allow the recreating and commuting public to enjoy the north shore of Lake Natoma.

The American River Bike Trail is part of Folsom Lake State Recreation Area's (SRA) 19,500 acres. The park has 95 miles of trails for hikers, bicyclists, runners and horseback riders. A paved, mostly accessible bicycle trail loops around Lake Natoma, linking Beals Point and the American River Bike Trail.

A large landslide covered portions of the American River Bike Trail, located between Nimbus Dam and the Negro Bar area of Folsom Lake SRA, during the winter storms of January and February 2017.

In late August of 2019, the U.S. Bureau of Reclamation in partnership with State Parks initiated repairs by removing the debris that covered the trail as a result of those storms. The second phase of the project utilized a geotechnical contractor to scale a portion of the bluff to remove loose rock from the face of the bluff directly above the trail. Following the scaling, crews removed the additional debris and repaved the damaged sections of the trail.

State Parks thanks the public for their patience and understanding as it worked with its partners to reopen this popular trail for everyone's enjoyment.

As with any outdoor activity, State Parks encourages its visitors to practice safe and environmentally-sound practices such as staying on designated trails, leaving no trace, controlling your speed and always wearing a helmet. Detailed information on Folsom Lake State Recreation Area can be found online at www.parks.ca.gov/FolsomLakeSRA. ★

Golden 1 Opens Applications for Community Grant Program

By Deb Tortorelli Duskow, Golden 1

SACRAMENTO, CA (MPG) - Golden 1 Credit Union (Golden 1) has opened the application period for its Community Grant Program. The program is part of Golden 1's commitment to giving back to the diverse communities it serves. Selected nonprofits that promote literacy or serve transition-aged foster youth will each receive up to \$50,000.

Since its inception in 2014, the Golden 1 Community Grant Program has partnered with 64 nonprofits in the Sacramento and Fresno regions, providing more than \$3.2 million to support youth literacy and foster youth as they transition to adulthood. Past recipients have utilized funds for literacy mentorship programs, afterschool activities, and employee training.

"Since Day 1, Golden 1 Credit Union has maintained an unwavering commitment to giving back to the communities we serve," said Erica Taylor, Vice President of Communications and Community Relations. "Through the Golden 1 Community Grant Program, we can connect with and support organizations that address the needs of children and young adults in Sacramento and the Central Valley and help them develop the skills they need to thrive."

Grant applications and guidelines are available at www.golden1.com/communitygrants.

The application period for proposals closes March 12, 2020. Golden 1 will notify all applicants about the results in June 2020. Visit www.golden1.com for more information. ★

Attention Anglers, Hook a Trophy Trout at Rancho Seco

SMUD Press Release

SACRAMENTO REGION, CA (MPG) - Thousands of pounds of trout are up for grabs at SMUD's annual trout derby at Rancho Seco Recreational Area. Anglers reeling in the heaviest catches will win cash and prizes, including an adult and youth grand prize awarded each day for the heaviest trout caught.

Anglers can cast a line into the 160-acre lake from the shoreline or one of six fishing piers. Small boats with electric motors are also allowed (no gas motors). In addition to trout, the freshwater lake is home to bass, bluegill, redear sunfish, crappie and catfish. In preparation for the derby, Rancho Seco Lake was recently stocked with thousands of pounds of catchable trout.

Registration takes place on both days of the derby between 6 a.m. and 10 a.m., rain or shine. Derby tickets are \$5 per person plus a daily park fee available at the park gate. A valid California state fishing license is required for those 16 years of age or older. Anglers hoping to win a prize must weigh their fish at the official weigh station between 2 p.m. and 4 p.m. on the day of the catch. For complete rules, visit smud.org/RanchoSeco.

The 400-acre Rancho Seco Recreational

Area offers more than just fishing. The full-service facility offers picnic areas, RV and tent camping sites, a beach and swimming spots. Kayaks, rowboats, paddleboards and fishing boats are available to rent.

Adult Grand Prize
Fishing Kayak

Youth Grand Prize
Fishing Kayak

Grand prizes are provided by Lasher Auto Group, Angler's Press Outdoors and The Fish Sniffer magazine. The fishing event has become a tradition for many and has attracted thousands of local participants since it began in 1993.

Date/Time
April 4th – 5th: 6 a.m. to 6 p.m. daily (rain or shine)

Location
Rancho Seco Recreational Area,
14960 Twin Cities Road, Herald, CA 95638

Rancho Seco Recreational Area is 25 miles south of Sacramento, approximately 15 minutes east of Highway 99 on Twin Cities Road. Admission to the park is \$12 per car. For more information about the derby or camping, visit SMUD.org/RanchoSeco or call (800) 416-6992. ★

Women's Empowerment Receives More Than \$39K from U.S. Bank and Union Pacific Foundation

By Kristin Thébaud, Thébaud Comm.

SACRAMENTO REGION, CA (MPG) - Women's Empowerment recently received \$26,500 from U.S. Bank and \$12,600 from Union Pacific Foundation to support the Sacramento nonprofit's job-readiness programs for women experiencing homelessness. Both grants will fund career skills, paid job training, transportation assistance, mentoring and more to help

women re-enter the workforce and break the cycle of homelessness for themselves and their children. Women's Empowerment is one of the only nonprofits in Sacramento providing paid job training to women who are homeless.

"Thanks to the generosity of U.S. Bank and Union Pacific Foundation, our students will have the support and services they need to achieve success," said Lisa Culp, executive director, Women's Empowerment.

"Job training, education and employment are the most effective solutions to ending homelessness for women in Sacramento. Our students are highly motivated to re-enter the workforce and provide a stable future for their children."

Women's Empowerment is funded through private donations from the community and grants. To make a donation: www.womens-empowerment.org. ★

International MARKET

FOOD COURT NOW OPEN

10971 Olson Drive
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916.853.8000

Market: 11 Days: 8am - 10pm
Food Court: 4 Days: 11am - 8pm
(Chinese: 11:30am - 8:30pm)

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\$9.99 /ea

Orientex Lumpia Shanghai
6 Kinds • 2 lb

REG. \$4.99/EA

\$3.99 /ea

ODENYASAN Assorted Fish Cakes 275 g

FRESH PRODUCE

SALES FOR PRODUCE WILL BEGIN ON WEDNESDAYS @ 12:00PM

Avocados 2 lb	Green Grapes	Grapefruit	Mini Watermelon	Manila Mango Assorted	Rosset Potato 10 lb Bag
2.99	2.49	69¢	1.99	15.99	2.69

Fuji Apples	Red Walnut 5 lb	Navel Oranges 10 lb	Big Taro	King Oyster Mushrooms	Japanese Yam
69¢	15.99	2.99	79¢	1.99	89¢

WEEKLY MEAT SPECIALS

Beef Ribeye Steak Boneless Fleur de Châtaignier de Terroir	Beef Ribeye Roast Boneless Châtaignier de Terroir Assorté	Beef Cross Rib/Shoulder Roast - Ends Assorté de Châtaignier de Terroir	Beef Cross Rib/Shoulder Steak & Espadilla (Thin) Assorté de Châtaignier de Terroir
\$4.99	\$4.79	\$2.99	\$3.29

Chicken Leg Quarters Pommes & Miso de Pile	Pork Neck Bones	Pork Loin Chops Bone In	Pork St. Louis Ribs - Single Pack
59¢	99¢	\$1.39	\$2.89

Lamb Shoulder Chops	Lamb Leg Steaks	Hind Lamb Shanks	Short Cuts Lamb Leg
\$9.99/lb	\$9.99/lb	\$10.99/lb	\$5.99/lb

Lamb Arm Shoulder Chops	Lamb Ribs	Lamb Neck Stew	Ground Lamb
\$24.99/lb	\$14.99/lb	\$9.99/lb	\$7.99/lb

Advertised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS.

PRICES EFFECTIVE FEBRUARY 26 - MARCH 3, 2020.

AMERICAN/HISPANIC GROCERY

French Napalett Tender Cuts 32 oz	Teasdale Mexican Style Sausage 105 oz	Mazola Corn Oil 128 fl oz	La Fiesta Corn Husk 16 oz	C & H Granulated Sugar 4 lb
\$1.99	\$2.59	\$8.99	\$3.99	\$2.59

ASIAN GROCERY

Purefoods Liver Spread	Liver Spread	Green Chili 100g	Green Chili 100g	Green Chili 100g	Green Chili 100g
\$2.99	\$2.99	99¢	\$1.99	\$1.39	\$2.49

HAPPY HOURS

DRAFT BEER

\$2.50-\$3.50

Mon - Thu 4:00 PM - 9PM
Fri - Sat 2:00 PM - 9PM
Sunday 2:00 PM - 9PM

KARAOKE SPECIAL

Sun - Thu Come before 6pm (Valid Time)
Fri - Sat Come before 5pm (Valid Time)

51 FOR 6 PEOPLE \$66.00	53 FOR 18 PEOPLE \$228.00
3 Hours Karaoke + 2 Pizzas + Pitcher Soda + 2 Main Dishes (Small Room) (12 inch) (Up to 2 pitchers) (1 Dish to Choose From)	3 Hours Karaoke + 3 Pizzas + Pitcher Soda + 7 Main Dishes (Large Room) (14 inch) (Up to 3 pitchers) (1 Dish to Choose From)
52 FOR 8 PEOPLE \$88.00	54 FOR 28 PEOPLE \$299.00
3 Hours Karaoke + 2 Pizzas + Pitcher Soda + 3 Main Dishes (Medium Room) (14 inch) (Up to 2 pitchers) (1 Dish to Choose From)	3 Hours Karaoke + 3 Pizzas + Pitcher Soda + 3 Main Dishes (Big to 12 pitchers) (1 Dish to Choose From)
55 FOR 12 PEOPLE \$154.00	56 FOR 14 PEOPLE \$174.00
3 Hours Karaoke + 2 Pizzas + Pitcher Soda + 5 Main Dishes (Family Room) (14 inch) (Up to 7 pitchers) (1 Dish to Choose From)	3 Hours Karaoke + 2 Pizzas + Pitcher Soda + 5 Main Dishes (Family Room) (14 inch) (Up to 7 pitchers) (1 Dish to Choose From)

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EUROPEAN GROCERY

La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g
\$3.29	89¢	\$1.99	\$1.69	\$1.99	\$1.99

KOREAN/JAPANESE GROCERY

La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g
\$8.99	\$4.99	\$4.99	\$2.49	\$2.99	\$6.99

HOUSEWARES

La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g
\$299.99	\$299.99	\$299.99	\$299.99	\$299.99	\$299.99

FROZEN & FISH DEPT

La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g
\$5.99	\$3.99	\$3.99	\$3.99	\$3.99	\$3.99

EUROPEAN DELI

La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g	La Bodega Bodega 100g
\$12.99	\$3.99	\$3.99	\$3.99	\$3.99	\$3.99

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It's Time to Vote



By MPG Staff

SACRAMENTO REGION, CA (MPG) - It is time to vote! On March 3, 2020, Californians will participate in Super Tuesday voicing their preferences by voting for local as well as national candidates, State Proposition 13, local measures and the Presidential Primary Election.

California moved up its date in the election calendar and will be joining thirteen other states seeking to declare their preference for presidential candidates.

If you are not registered with a political party you will have received a ballot with no presidential candidates. You can, however, still participate in the nomination by requesting a ballot containing some party candidates or register to vote for the party candidates that require registration.

California's only statewide measure on the March 3 primary election ballot is Proposition 13, authorizing \$15 billion in bonds to build, repair and modernize schools in California. The Howard Jarvis Taxpayers Association says this

proposition should get a "No" vote. The ballot wording is claimed to be misleading. Please do your homework and read the ballot before voting.

California Law Allows Time Off to Vote on Election Day

From the Secretary of State Office

To help ensure voters can get to the polls on Election Day, March 3, 2020 California law allows workers to take up to two hours off work to vote if they are unable to vote during non-work hours.

"Californians should make a plan now for how they will cast a ballot on Election Day," Secretary of State Alex Padilla said. "Every registered voter has a right to cast their ballot before the polls close. If you can't make it to your polling place outside of working hours, you have the right to take time off to vote, without a loss of pay."

California Elections Code section 14000 allows workers up to two hours off to vote, without a loss of pay, if they do not have enough time to do so during their non-work hours. The law requires workers to notify their employers two working days before the election if they need to take time off to vote. Polling places are open between 7:00 a.m. and 8:00 p.m. on Election Day.

Also, every California employer is required to post, in a visible location, a notice informing employees of their rights at least 10 days before an election. The Secretary of State's office offers these free, print-ready notices in 10 languages at: <http://www.sos.ca.gov/elections/time-vote-notices/>

Californians can find early voting locations at CAEarlyVoting.sos.ca.gov. ★

Bringing a Wealth of Talent and Vision

Continued from page 1

Saudi Arabia as a member of the Redeployment Task Force during the early Gulf War. Following her separation from the military in 1992, Thweatt purchased a home in Antelope, ran a home day care center, earned an accounting degree at Sacramento State University, then worked as an accountant for 15 years. She also became a certified Tour Manager/Guide in 2015.

All of Thweatt's education, training, management and people skills gained through military and civilian work, and life experiences has given her valuable skills for her position of leadership as a post commander.

Thweatt became involved with the Citrus Heights American Legion as a volunteer at the first Battle of the Bands and BBQ fundraiser in 2015. After joining the post, she moved up in rank quickly until she was voted in as commander of Post 637 in July of 2019. Thweatt said in an email, "As of August last year I am honored to become a Commander of Post 637." She follows Paul Reyes who served in this position for seven years.

Thweatt knows she is facing the challenges of an aging membership. "I would like to see the post get more involved with our local veterans and community. We are having a hard



The Thweatt family from left to right: Daughter Jennifer with granddaughter Kennedy, son Kevin, Sylvia Thweatt holding grandson Preston. Front center: Sister Kate, and mother Jaroslava Prossr (right). Photo provided by Thweatt Family

time reconnecting with the existing membership as they are aging and may not be physically able to come to the meetings or events the post is involved with. Communication is further hindered by the inability of some members to communicate through emails and large mailings are costly.

To ensure that this largest veteran organization (American Legion) keeps going and growing, we need to reach out to post-Vietnam and the younger Iraq and Afghanistan conflict-era veterans and other veterans transitioning to civilian life."

American Legion Post 637 meets at 6:30 p.m. on the third Tuesday of the month at the Citrus Heights City Hall at 6360 Fountain Square Drive.

All active and retired veterans and their families are invited to attend their annual Veteran's Appreciation and Resource picnic on Saturday, May 2, from 10 a.m. to 3 p.m. at Rusch Park, 7801 Auburn Boulevard. Website: chal-post637.com.

Source: American Legion Post Commander 637 ★

Celebrate Pi Day and Walk with the Sacramento Walking Sticks

By Barbara Nuss, Sacramento Walking Sticks

SACRAMENTO REGION, CA (MPG) - The Sacramento Walking Sticks Club will be celebrating the ratio between the circumference of a circle to its diameter – approximately 3.14 – on Pi Day, Saturday, March 14, 2020. We invite everyone to join in on our event, walking and eating "pie" with us before and/or after the walk.

The start/finish of our event will be Marie Callender's Restaurant & Bakery, 5622 Freepoint Blvd, Sacramento, CA 95822.

Registration for the walk will be from 9:00 a.m. to 12:00 Noon, finishing by 3:14 pm.

Everyone will have their choice of walking either a 5k (3.14 miles) or a 10k (3.14 x 2) route that is rated a 1A. The routes are wheelchair and stroller friendly; the family dog will love the outing, but

they cannot come into Marie Callender's. Children are encouraged to come and walk on foot, use their scooters or skates and if they're 12 and under—they can eat FREE at the last remaining Marie Callender's in town.

Families are encouraged to come and walk.

We walk for the fun and fitness of the event and to see new places along the way and hopefully meet some new friends as well. The walk takes people into little known areas of Sacramento – the Little Pocket neighborhood, Belle Coolidge and Bahnfleth Parks as well as walking by the Sacramento Executive Airport and the Sacramento Public Safety Center.

Everyone can walk for FREE or pay \$3.14 for volkswalk credit. (The normal fee for volkswalk credit is \$3.00 per walk – the extra 14¢ will be donated to a local food closet.

For more Pi information visit <http://www.piday.org/> Or <http://mathforum.org/dr.math/faq/faq.pi.html>. ★



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I Sure Miss My Old Typewriter

Dr. James L. Snyder

I was going through my office the other day looking for something, and then I saw it for the first time in many years. It was my old typewriter.

Most people today have no idea what the typewriter is.

In those old typewriters, what you typed was exactly what you got. If you mistyped a word, it was mistyped. I cannot remember how many times I yanked the paper out of the typewriter, put in a new piece and started typing all over again.

The thing so exciting was if I wanted several copies of what I was typing, I could use carbon paper between each page. What I typed on the first page was typed on the second and third pages. That sure was exciting because now I had copies of what I was typing.

The problem was, when I made a typo on the first page, it went all the way through to the last page. You could not fool those carbon copies. What was on one was precisely on the other.

That typewriter was a friend of mine, and we worked like a well-oiled machine. The thing about that typewriter, it never

tried to correct me. It always went along with what I said and wrote — and never talked back to me. I was actually in charge.

At the time, I thought I had no better friend than that old typewriter of mine. To look at it now, I kinda smile as I remember how things have changed.

I was writing my first book, typing each page, when I learned about this new thingamajig called a computer.

The more I learned about these computers, the more interested I became. According to the people I was talking to, I could increase my output 100 times faster. I initially did not believe that.

Finally, halfway through that first book, I decided to switch over to a computer. Those first computers had no hard drive, so you had to put a floppy disk in to run any program that you might be using. You also had to save what you were writing to a floppy disk.

I set that new computer up in my office and started fiddling around with it to try to understand how it worked. Much to my surprise, the more I fiddled, the more I liked the music I was hearing.

I did not have to use paper until the manuscript

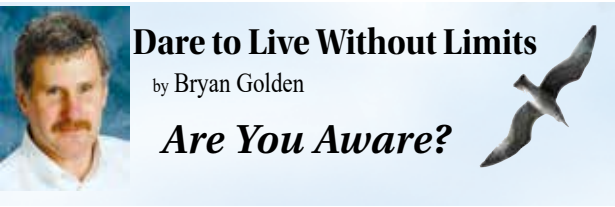
was completed and I could print it out on a printer. If I made a typo, I could correct it right there on the screen, no problem.

Getting adjusted to it was difficult for me. I remember the first chapter I did and worked very hard to complete, but I forgot to save it on a disk and lost that whole chapter. I was a little provoked because my old typewriter would never have done that!

Looking at that old typewriter, I thought of what Solomon once said. “The thing that hath been, it is that which shall be; and that which is done is that which shall be done: and there is no new thing under the sun” (Ecclesiastes 1:9).

Maybe the way I do certain things today has changed, but the message is always the same. Techniques change, but words never will.

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. His web site is www.jamesnsnyderministries.com. ★



Are you aware of the direction of your life? Are you aware of what’s happening around you? Are you aware of what path you are on? Are you aware of the impact you have on others? Are you aware of the effect of your actions?

Without awareness, you are walking around in a fog. You have no clue as to what’s happening, or why. Imaging driving your car with the windshield painted over. Since you would have no idea where you are going, crashing would be a certainty.

In order to drive safely, you require an awareness of where you are, what’s up ahead, visibility, weather, traffic, along with any other conditions which affect your trip. This information enables you to make sound decisions, which keep you safe.

Although being aware while driving is considered common sense, a surprising number of people don’t maintain awareness of what is going on with their lives. This deprives them of the feedback necessary to keep their lives on track.

People are unaware for a variety of reasons. Not facing reality leads people to be unaware of what is going on. Being close minded limits a person’s ability to see things accurately. Self-absorbed people are unaware of how others react to them. Unawareness, regardless of the cause, leads to numerous problems.

Let’s review some of the aspects of your life you should be aware of. Start with what’s happening right now. Are things going the way you would like, or are you dissatisfied with your current situation? If things are going well, identify what you are doing right and stay on your current path.

Where there is room for improvement, determine how you arrived at your current circumstances.

Next, figure out what steps are necessary to change course. Taking action to employ the new strategy will begin adjusting your path to a more desired direction.

You should always be aware of the relationship between cause and effect. Every action you take has an impact. In order to change your results, you need to change your actions. So being aware of your actions, and their effects, enables you to make adjustments as needed.

Be aware of your level of happiness. If you are not as happy as you want to be, look for any issues which are negatively affecting you. Rectifying these problems will have a corrective impact. Awareness of what you like, and don’t like in your life, positions you to maximize the positive, while minimizing or eliminating the negative.

Maintain an awareness of the condition of important interpersonal relationships. How the

other people involved feel is just as important, if not more so, as how you feel. Being aware of how you impact others is essential for successful and satisfying relationships.

An awareness of your goals, and the progress you are making towards them, is vital to achieving your objectives. Your goals may change over time. You can drift off track. Awareness allows you to make the appropriate adjustments, which keeps you on your desired heading.

There are many other aspects of life which are also important to you. Remaining aware of each one, along with whether or not you are satisfied, provides an opportunity to make adjustments.

Awareness is focused on the present, along with looking ahead. Don’t waste time lamenting what has already transpired. The past teaches you what worked, and what didn’t. Use this experience to move forward more effectively.

Awareness empowers you to make things happen, rather than waiting and hoping for situations to change. Awareness enables you to take control of your life. Being aware of all aspects of your life leads to greater satisfaction, as you make positive adjustments.

NOW AVAILABLE: *Dare to Live Without Limits, the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@colum-nist.com or write him c/o this paper.* © 2017 Bryan Golden ★



By Marlys Johnsen Norris, Christian Author

We had only lost one member of our family when the doctor gave mother the news that my daddy had only three months to live. His cancer had advanced to stage four and there was nothing more medical science could do for him. After hearing this, I was in the car driving home and the depth of the news about my daddy hit me hard. I had to pull over and cry. My father was a very important person in my life as I imagine most father’s are to their children. The thought of not having him around anymore - at that moment losing him seemed unbearable.

Death and Grief

I remember looking upward to heaven and telling God to please not take him that soon. It was a quick “arrow prayer” but God heard it and the most amazing thing happened. Daddy lived for eight (8) more years! The love of God is magnificent and amazing and we must realize that His plan for every life is only designed by Him alone, not man’s ideas! God’s plan is “divine” and “perfect” He alone is its Creator/designer!

We needed Daddy’s strength and presence in that year because in a few years we did lose seven (7) members of our family within one year. We were at the hospital, funeral home or the cemetery - off and on - for that whole year. Yes, it was unbelievable, but it happened and we all had to live through it, the best we knew how. Daddy was a humble and contrite man but the courage, strength and faith he had, helped us all to endure.

We actually had very little time to even grieve each death because the next one happened so quickly before we had a chance. Our grief just seemed to become greater, even though we did know that each of them had accepted Jesus Christ as their Savior during their lifetime. Each loss of a loved one seemed to increase the depth of our grief. How we coped was because we believed in God Almighty. Yes, we endured but even that was miraculous as God’s Holy Spirit dealt lovingly with all our memories of them.

Eventually, in time, our grief actually turned into “joy” because we knew and accepted that it certainly was God’s time to take them home. Home to Heaven! May the depth of your grief today, also turn into the joy of Jesus love.

Marlys Johnsen Norris Christian Author, Stephen’s Minister Columnist, Teacher Marlysjn@gmail.com ★



By Pastor Ray Dare

Your heart was made for God, to develop a relationship with Him. Why is this so important? Because everything else you do isn’t going to matter in eternity. Your career isn’t going to last beyond your lifetime. Your hobbies aren’t going to last beyond your lifetime. Your bank account isn’t going to last beyond your lifetime. The only thing that’s going to last beyond your lifetime is your relationship with God. So, if you missed this, you’ve just missed the most important thing in life – developing a relationship with God.

The problem is, we get distracted. We get so busy doing other things. An example of this is found in Luke chapter 10. Jesus had some friends named Mary and Martha. They were sisters. One day they invited him over for dinner. So, Jesus goes over for dinner and Mary figures out

Pastor Ray's Encouraging Words

What's Most Important

what’s most important, she sits down at the feet of Jesus and starts listening. Martha on the other hand is busy. She’s busy worrying about all the details of dinner, making sure everything’s picked up and everything’s in its place. “...Martha was distracted by all the preparations what had to be made. She came to Jesus and said. ‘Lord, don’t you care that my sister has left me to do the work by myself? Tell her to help me!’ But Jesus said, ‘Dear Martha, you get so upset over all these details! But there’s really only one thing worth being concerned about, and Mary has discovered it.’”

Jesus says Mary has figured out the one thing that’s worth being concerned about; making time in your life for God. Listing to God. Developing a relationship. The fact is, we all need to do a lot less not more. You can fill your life with really good things, and still not have any time for God. You can go to church six days a week. You can be involved in ministry and

you’re so busy working for God that God doesn’t have any time to work in you. That’s why the Bible says, “Be still and know that I am God.” Translation: sit down and be quiet! Chill out and relax. Stop trying to do so much. Let God do more in you and for you. It’s much more relaxing and much more fulfilling.

What I’ve discovered is that Satan can’t make you bad; he’ll just make you busy. He doesn’t care what distracts you. It doesn’t have to be evil that distracts you as long as you pay no attention to God in your life. My prayer is that we would remember the one thing that matters most. And it isn’t getting more money. It isn’t becoming famous. It isn’t even having fun. It’s getting to know the Creator who made you and it’s building a relationship with Him, so you can go and be with Him forever in Eternity when this life is over.

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Amber Waves

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TODAY I HAD BOLOGNA AND IT'S REALLY COLD OUT.....

DUE TO CIRCUMSTANCES I'M BEGINNING TO THINK I CAN ONLY HOPE FOR PAPERBACK.

by Dave T. Phipps

Out on a Limb

DARYL WELCOMES EVERY NEW DECADE BY CHANGING THE PART IN HIS HAIR

by Gary Kopervas

R.F.D.

B!

C-MINUS!

A-PLUS!

SIM POOLE: GRADER OF HOW WELL PEOPLE SHOVEL OUT THEIR MAILBOXES.

WHOA! F!

by Mike Marland

GRIN & BEAR IT

"You made centerfold in the seed catalog!"

LAFF-A-DAY

"It says, 'Serve at room temperature — do not chill.' I wish they'd make up their mind!"

The Spats

DO YOU BELIEVE IN REINCARNATION? YES!

HOW LONG HAVE YOU BELIEVED?

EVER SINCE I WAS A PUPPY.

by Jeff Pickering

THEY'LL DO IT EVERY TIME

ANY MOM WILL TELL YOU—LITTLE LOOPINA TALKS A BLUE STREAK ALL DAY TO MOM AND DAD—BUT TRY TO SHOW HER OFF TO FRIENDS... AND —

C'MON, SWEETIE, SING "THIS LITTLE PIGGY" YOU CAN DO IT!

LIKE IT IS—THIS IS SON HEKKIE'S ROOM AFTER HE CLEANED IT UP WHEN MOM TOLD HIM TO—HEH-HEH—

ARE WE MISSING SOMETHING HERE OR WHAT?

AS THE SAYING GOES... "THEN THAT HAS, GETS!"

CONGRATULATIONS, MR. HEADHONCH—HEH-HEH—YOU WON THE OFFICE BASEBALL POOL AGAIN—\$50—COUNT IT—MAKE SURE IT'S ALL THERE, SIR...

THE URGE TO BEAN BALL THE BIG

BY AL SCADUTO

Just Like Cats & Dogs

I KNOW YOU'RE SICK, SO I TOOK CARE OF DINNER. TO NURSE YOU BACK TO HEALTH, YOUR'S IS VEGGIE ONLY.

by Dave T. Phipps

HOCUS-FOCUS

Find at least six differences in details between panels.

Differences: 1. Bow is missing. 2. Plant is different. 3. Friezes are added. 4. Girl's shoe has changed. 5. Tree is missing. 6. Flowers are different.

BY HENRY BOLTINGOFF

Crossword Puzzle on Page 5

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

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CLUES

ACROSS

1. Cause for September celebration

6. Net holder

9. Island near Java

13. "Pokémon," e.g.

14. "Alice Paul and Crystal Eastman wrote its first version in 1923, acr.

15. Archeologist's find

16. Synagogue scroll

17. Bag in Paris

18. "Behind ____ Lines"

19. "Aviation pioneer

21. "She rebelled against sentimental novel

23. Nurses' org.

24. Deceptive maneuver

25. Director's cry

28. Snow and cycling helmet manufacturer

30. Low hemoglobin

35. Bryce Canyon state

37. Something to do

39. Lady's Bella Notte date

40. Puerto

41. Bone hollow

43. Slang for heroin

44. Cake cover

46. ____ and drab

47. Roman robe

48. "Purple People ____," pl.

50. Defender of skies, acr.

52. Easter lead-in

53. Attention-getting interjection

55. Pres. Truman's 1947 creation, acr.

57. "She originated the little black dress

60. "Hidden ____

64. Knights' feat of strength

65. "Mary Phelps Jacob patented the 1st modern one

67. Dickens' Heep

68. Ladies' fingers

69. Three strikes

70. Actress Rene

71. Crowd-sourced review platform

72. Lilliputian

73. Master of ceremonies

DOWN

1. Better than never?

2. a.k.a. midget buffalo

3. 100 cents in Ethiopia

4. D-Day beach

5. Move a picture

6. Breather

7. Investment option, acr.

8. Last European colony in China

9. Crooked

10. Sheltered, nautically

11. Trace or outline

12. Slippery surface

15. Feel indignant about something

20. Indian cuisine dip

22. "Sally Ride was 1st woman in space for this country

24. Speaker's platform

25. "1st person to win two Nobel Prizes

26. Carthage's ancient rival

27. Implied

29. "She developed philosophy of Objectivism

31. Formerly, formerly

32. "Home of Wesleyan College, first college chartered to grant degrees for women

33. Insect, post-metamorphosis

34. "Inventor of a newborn screening test

36. Use a whetstone

38. Caitlyn Jenner's ex

42. Primitive calculators

45. Ulysses and Cary

49. Female

51. "Singular of #60 Across

54. Tennis-affected joint

56. Gold, to a chemist

57. Pepsi rival

58. Fling

59. Rush job notation

60. Inevitable occurrence

61. Reduced instruction set computer

62. Alleviate

63. Old Woman's home

64. "Jennifer Lawrence played her in eponymous 2015 movie

66. Rivoli in Paris, e.g.

Crossword Puzzle Solutions on Page 5

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SUDOKU

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

Solutions on Page 5

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Sudoku Puzzle on Page 5

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

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Spring 2020 FBI Teen Academy Application Deadline

**Federal Bureau of Investigation
Office of Public Affairs**

SACRAMENTO REGION, CA (MPG) - The Federal Bureau of Investigation (FBI) Sacramento Field Office encourages all high school juniors within the office's 34-county area of responsibility to apply to attend the FBI Teen Academy. All high school juniors – whether enrolled in public, private, charter, or home school – may apply.

The Spring 2020 FBI Teen Academy is on Friday, April 3, 2020, at the FBI Sacramento Field Office headquarters in Roseville, CA. Students chosen to attend the academy spend an informative, interactive day

learning about the FBI's investigative priorities, participating in unique, interactive experiences, and engaging directly with FBI personnel. Graduates of the course are more aware of the threats their communities face, the challenges presented by the online environment, and the personal choices that can affect their future careers, better preparing them to mentor their peers.

Interested students must download the Spring 2020 FBI Teen Academy application from the FBI Sacramento Field Office's Community Outreach web page, obtain signatures on all forms, and complete an essay as directed in the application instructions. All application packages must arrive by mail,

package delivery service, or be dropped off at FBI Sacramento Field Office Headquarters by 4 p.m. on Friday, March 6, 2020. Students cannot submit applications electronically.

The FBI Teen Academy is a free experience for students attending the academy class; however, families may incur personal expenses for any travel necessary to attend.

The FBI Sacramento Field Office serves 34 of California's 58 counties: Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Fresno, Glenn, Inyo, Kern, Kings, Lassen, Madera, Mariposa, Merced, Modoc, Mono, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Stanislaus,

Sutter, Tehama, Tulare, Tuolumne, Trinity, Yolo, and Yuba.

For more information visit the following websites:

FBI Sacramento Field Office Community Outreach Page

<https://www.fbi.gov/contact-us/field-offices/sacramento/community-outreach>

Application Package

<https://www.fbi.gov/file-repository/fbi-sacramento-teen-academy-2020-112219.pdf/view>

FBI Sacramento Field Office area of responsibility map

<http://www.fbi.gov/sacramento/contact-us/territory-jurisdiction> ★

Spring Genealogy Seminar to be Hosted by Root Cellar

By Linda Johnson, Sacramento Genealogical Society

SACRAMENTO REGION, CA (MPG) - Sacramento Genealogy Society aka Root Cellar, is presenting D. Joshua Taylor as our guest speaker for an all day Seminar on Saturday, March 28, 2020. Joshua is an internationally known speaker who began researching his family history at age ten after listening to his Grandmother's stories. He is the current President of the New York Genealogical and Historical Society, was a Co-Host on the PBS Genealogy Roadshow Series and has been a researcher/consultant on the Who Do You Think

You Are series. His topics are: Bridging the Gap: Finding Ancestors in the United States Between 1780 and 1840; Online Resources for Colonial America: Help to break through your Brick Walls; Beyond Belief: The Wealth of Information in Genealogical and Historical Societies; Online Library Catalogs: A Genealogist's Best Kept Secret.

Root Cellar's Spring Seminar on March 28, 2020 will be at the Fair Oaks Presbyterian Church. For more information and Registration (Don't delay as NO Registrations will be accepted after March 14, 2020), go to www.rootcellar.org. ★



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Ask Toni

Why Did Medicare Deny My Medical Claim?



Dear Toni,

I My husband recently was laid off from his job and I needed to sign up for Medicare Part B. I only signed up for Medicare Part A when I turned 65 because his company insurance was excellent. When I went to the local Social Security with the "Request for Employment Information" signed by my husband's HR department to enroll in Medicare Part B and avoid the "famous" Part B penalty; I asked if I needed to do anything else. I was told I was all set and will receive my new Medicare card in the mail with both Medicare Part A and B dates in a few weeks.

It was not until I went to my cardiologist in January that I had my Medicare claim denied and discovered that my husband's company insurance was still listed as primary. Now my nightmare begins...

The insurance company said that I had to call Medicare to update Medicare's system. I have no coverage because the company insurance is still listed as primary and neither Medicare nor my Medicare Supplement Plan G will pay. Please advise what I need to do? Janie from Clear Lake area.

Janie:

Recently, the Toni Says®

Medicare hot line has been receiving questions such as yours from those past 65 who have already enrolled in Medicare Part A, leaving employer group benefits and are having their Medicare claims denied. Medicare still has the employer group health plan, whether it is UHC, Cigna, Aetna, etc., as primary employer insurance which supersedes Original Medicare with the Medicare Supplement or Advantage plan which is to pick up Medicare's out of pocket.

There is a simple process that those leaving employer group health plans whether you are the employee or the covered spouse and enrolling in Medicare should do to verify that Medicare is considered primary insurance not the employer group health plan which you and/or your spouse are no longer covered under.

The verification process to discover what is your primary Medicare insurance is below:

- 1) Visit <https://www.mymedicare.gov/> and register for a My Medicare.gov account.
- 2) View what is in your MyMedicare.gov account and verify that your Medicare information is correct. Knowing this information, you will be able to view what Medicare is viewing while you are discussing your Medicare issues such as what Medicare plan you are using, what Medicare Part D plan you are enrolled in, Medicare claims and

other Medicare issues.

- 3) If you see that your employer group health plan is still primary after you have enrolled in you and/or your spouse's Medicare Part B, then Medicare is requesting that one calls the Medicare Benefits Recovery Center at 1-855-798-2627 and advise the agent who answers that you and/or your spouse are no longer enrolled in the employer group health plan.
- 4) The change from group health insurance as primary insurance to Medicare as primary insurance is estimated to take 48 hours.
- 5) Because Medicare is using online more we are advising all Toni Says® Medicare column readers to open a www.mymedicare.gov account when enrolling in Medicare whether you are turning 65 with or without employer group health benefits.

For questions regarding the maze of Medicare, call the Toni Says® Medicare hotline at 832-519-8664.

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



By Damian Holbrook

Cheers to Grey's Anatomy and Station 19

for staging their own crisis-filled crossover. Thanks to a solid two-part rescue at Joe's Bar-and Chandra Wilson's (pictured) always awesome Bailey-Shonda Rhimes' Seattle-set dramas proved that Chicago first responders and comic-based shows aren't the only ones capable of must-see mashups.

Cheers to Next in Fashion

for being oh-sew-addictive. Like the unexpectedly optimistic social experiment of The Circle, Netflix's upbeat new couture designing competition, hosted by designer Alexa Chung and Queer



Thanks to a solid two-part rescue at Joe's Bar-and Chandra Wilson's (pictured) always awesome Bailey-Shonda Rhimes'.

Eye's Tan France, gives us hope for the future of reality television.

Jeers to The Bachelor

for a savage send-off. After weeks of Tammy and Mykenna's bickering, Pilot Pete had enough and gave Tammy the heaveho. Thinking she was safe, Mykenna was then blindsided by his decision to axe her minutes later at the Rose Ceremony, proving that the hottie of the hour also has a

really cold side.

Jeers to Riverdale

for making us Bug(head) out. The Feb. 12th episode ended with a thud, literally, as a zoned-out Betty (Lili Reinhart) seemingly bashed in the head of her beloved Jughead (Cole Sprouse). Fingers crossed this bloody twist-already teased in a flashforward-is a misdirect, or #Bughead fans will need a ton of Ronnie's new rum to handle it. ★



Is Magnum P.I. Coming Back On Friday Nights?

Question: I am wondering what happened to *Magnum P.I.* Instead of *Magnum*, we have *MacGyver* in his place.- Lois

Matt Roush: Now that *MacGyver* has joined the lineup while *Magnum* goes on hiatus, it has become a Frequently Asked Question - given the confusion that tends to set in during mid-season when established

shows are pulled off temporarily to give another show a shot. In this case, the CBS procedurals are sharing time periods, which is becoming increasingly common as the networks try to keep their lineups fresh. *Magnum* will return to the Friday schedule when *MacGyver* finishes its midseason run.

Question: With each season of *Star Trek: Picard* being 10 episodes each, why didn't CBS just order

one full season, divide it in two and just before it premiered announce the second half as a new order just to hype it as a success? - Unsigned

Matt Roush: It was so obvious already that *Picard* would succeed that they didn't need to create this sort of stunt. From a more practical perspective, giving the show an early second-season renewal instead of ordering a 20-episode season gives the writers and producers time to think and plan ahead, while not having to grind out episodes on the proverbial assembly line.

To submit questions to TV Critic Matt Roush, go to: tvinsider.com ★

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POPPOFF!

with Mary Jane Popp

HARDINESS

We all know that stress can cause havoc in your life from disruptions to severe illnesses. But what if you had the tools to overcome stress and increase personal growth? Is hardiness the key? Steven Stein and Paul Bartone both say yes. So they put it all together in their book they call “Hardiness.” They want to make stress work for you to achieve your life goals. Retired Colonel Dr. Paul Bartone joined me on POPPOFF to give us the ins and outs of dealing with that thing called stress. Dr. Bartone is currently a Visiting Fellow at the Institute for National Security Policy at National University. Over his 25 year career in the U.S. Army, he served as commander of the U.S. Medical Research Unit-Europe and later taught leadership and psychology at the Industrial College of the Armed Forces. I can go on and on about his credentials, but let’s get to that stress thing we have to deal with.

First question is why are some people overwhelmed by the slightest disruption or change in their lives, while others seem to make it through catastrophes relatively unscathed? Or, that two people, experiencing the exact same event, such as a job loss, managing a big merger or fighting a serious illness, can react in completely different ways? Could it be this thing called hardiness? According to Dr. Bartone, “It’s your ability to resist damaging effects of stress that has a major influence on a person’s capacity to adapt and cope effectively with difficult or unexpected conditions.”

“Hardiness” details how three facets of commitment, challenge, and control work together in synchrony, creating a mindset or worldview that is highly effective and helps make people more resilient. The constellation of qualities, called hardiness, is found in people who stay healthy and continue to perform well in life, despite experiencing a range of stressful conditions.

Let’s explore these three conditions to see how they work

1) COMMITMENT. People with high-commitment see life as

overall meaningful and worthwhile, even though there is sometimes pain and disappointment. They strive for personal competence. They pursue their interests with vigor, are deeply involved in their work, and socially engaged with others. They are reflective about themselves and aware of their own feelings and reactions.

2) CHALLENGE. People with high-challenge enjoy variety and tend to see change and disruptions in life as interesting opportunities to learn and grow. They understand that problems are a part of life. They set out to solve them rather than run from them.

3) CONTROL. People with high-control simply believe that their own actions make a real difference on the results that follow and that what they do has effects on outcomes, even though the future is uncertain and frightening!

And that’s just a smattering of what Dr. Paul Bartone and Dr. Steven Stein have to say in “Hardiness” Making stress work for you to achieve your life goals. Based on 40 years of scientific research, they have confirmed the importance of hardiness. Go out there and BE HARDY!!! ★



By County Supervisor Sue Frost

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

The discussion around the ever growing homeless crisis often gets linked to the issue of mental illness, and rightfully so. But mental health issues are something that we have become more aware of as society over time. We know that mental health problems can manifest themselves in different ways and affect everyone differently. Too often, we do not become aware of the severity of a mental health problem until we see the manifestation of it before our eyes. It is those moments, when a person is in crisis, that law enforcement is often forced to become involved.

I was pleased to be able to announce last year that my colleagues and I approved an increase of \$72 million for mental health spending, largely from state funding sources. At the time, I was excited that part of that funding would go to expand the number of Mobile Crisis

Citrus Heights Community Update

Growing Solutions for a Growing Crisis

Support Teams (MCST) in the County and even wrote one of my monthly articles about it.

For those who may not be familiar, an MCST consists of a Sheriff’s Deputy or law enforcement officer partnered with a licensed mental health counselor. Together, they respond to 911 calls involving a person experiencing a mental health crisis. The licensed mental health counselor makes contact with the subject of these calls, unarmed, and takes an informed, compassionate approach. This approach enables the MCST to evaluate the situation and identify what services an individual may be in need of. The results of the MCST have been significant in reducing arrests and connecting homeless individuals with services.

When I wrote about the MCST expansion last year, the entire north part of the county was going to expand from having two mobile crisis teams to the three. While that was a positive development to be sure, I knew that we would need more. That is why I could not be any more thrilled to say that my district will now have five full time MCSTs dedicated. For the people of Citrus Heights, this means going from having a part time team, to a full time team directly in the community. More dedicated MCSTs means that our communities will be

better equipped to address the growing number of mental health crisis calls.

In total, the county is seeing the number of MCSTs going from six teams to eleven. When I heard that we would be seeing this type of increase, I knew I had to fight to get the people of my district as many dedicated teams as possible. As a result, district four will be served by five of the eleven total teams. The Folsom and Citrus Heights police departments will both have a full time licensed counselor working with their officers and the unincorporated portions will have three licensed counselors, each with a Sheriff’s Deputy. I look forward to seeing these teams up and running this March making our communities safer. MCSTs offer a balanced approach to a delicate problem and I am thankful for this development.

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

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

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Increase life Insurance?

Dear Dave,
My husband and I are on Baby Step 3b, and we’re saving for a house. We’re out of debt and both of us make good money, plus we each have 20-year level term life insurance policies with coverage equaling 10 times our individual incomes. We also have an emergency fund equal to six months of expenses. I recently received a promotion at work, with a subsequent raise of \$10,000. Should I update my life insurance policy to reflect this new income?

– Maria

Dear Maria,
I think you’re okay right now. I’d evaluate it, and maybe update the amount every three or four years. But as you get out of debt and build wealth, and as the kids get older, the real question to ask yourselves is how much less life insurance do you need?

As your income increases and you get in better and better financial shape, it’s not going to be necessary

Dave Ramsey Says

to have 10 to 12 times your income wrapped up in life insurance policies. That’s just a starting point.

Would your husband and any kids be well taken care of based on your current life insurance amount? Would you and any kids be okay based on his life insurance? If the answer to both questions is yes, you’re good!

– Dave

Bill dispute?

Dear Dave,

My wife and I put her two adult kids on our cell phone plan a few years ago. We thought there would be no problem, since they were both paying their own bills. After my wife and I split up a couple of years later, we made sure everything was current, cancelled service with that company, and we all went to different providers. A debt collector called me last week saying I owed \$4,000 on 19 different devices. When I called our old provider, they said I owed \$4,000 on nine devices. I asked for a current, itemized statement of the devices that were still out and the bill. So far, I haven’t heard anything back. What do you think I should do?

– Bob

Dear Bob,

Just keep on tearing into them. This thing won’t go

away until you get everything completely rooted out. If you ignore it, chances are it’ll bite you on things like your credit bureau report. You might even find yourself the subject of some vague lawsuit years from now.

Considering the numbers you gave me, and what you know happened with the account and the devices, it sounds like someone on their end made a clerical error. More than likely, this is a case of typical incompetence on the part of a cell phone company.

You may have an uphill battle ahead of you, but I’d keep on shoveling until the barn gets clean. Stay on top of it, and don’t let them push you into giving them money if they can’t prove they’re right. You may have to hire an attorney at some point to sue them and clear your name, but hopefully it won’t come to that.

– Dave

Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 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. ★

“North Star,” A Moving Glimpse Into The Civil Rights Movement Through A Young Girl



Left to right (faces): Fetalaiga Faga, Taylor Longmire, Kaylee Guerra, Audrey Booth, Anaundi Borum, Felicity Johnson, A.J. Rooney. Photo By Bruce Patt

By Tracy Martin Shearer, American River College Theatre

SACRAMENTO REGION, CA (MPG) - Sam Williams, David Williams, and Sarah Williams Souther are creating something amazing at American River College. They are the collaborative director-team mounting a powerful production of NORTH STAR, Gloria Bond Clunie’s moving story of a young girl who is coming of age at the spark of the Civil Rights movement. The play opens February 28 for a two-week run on American River College’s main stage.

The Williams family worked together most recently on ARC’s production of West Side Story in 2018. Sam is the director of NORTH STAR, with his daughter Sarah handling some of the choreography, and David serving as Musical Director for the show. As written, the show contains only a few songs, but Sam and David have added numerous solo and group numbers, including every style from gospel and tap to modern and hip hop, making the already powerful story more visceral and enlightening. It is truly a one-of-a-kind rendition of this show, and the extraordinary cast includes talented newcomers Audrey Booth and Anaundi Borum (as Relia and her friend Willie Jay), as well as veteran performer Alexis B. Blaylock as Relia’s ‘granma.’

Set in North Carolina in the 1960s, NORTH STAR is the story of Relia, an African-American girl, searching for her place to shine in both society and her personal life. The joyous innocence of Relia’s summer is transformed by the rising tensions of the growing Civil Rights movement. Relia’s parents are hotly divided between letting her participate in the demonstrations and shielding her from the harsh realities of the civil rights struggle and their community’s battle for freedom. The story is a reflection of the 1990’s Aurelia (the child grown), whose memories include magical moments stargazing with her father. These moments help guide young ‘Relia as she risks her life to be a part of “Big Freedom.”

All performances of NORTH STAR will be at the American River College’s Main Theatre, 4700 College Oak Drive, Sacramento. Parking fee is \$2 (at machines in Lot “D”). Ticket prices are \$15/general, and \$12/student/seniors/sarta. The show is rated PG-13 for language. Children age 4 and under not admitted.

Performance days and times are as follows:

Fri/Sat, Feb. 28, 29, March 6, 7 at 8pm
Sundays, Mar. 1, 8 at 2pm
Thurs, Mar. 5 at 6:30pm

For tickets and information, go to ARCtheatre.org or call the ARC Box Office at (916) 484-8234. ★

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Social Security Matters

Will Selling Large Asset Affect Wife's Social Security?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: If I have reached full retirement age (FRA) and wish to sell a \$500,000 asset, will it affect my wife's Social Security if we file jointly? I have heard that it will affect my Medicare (the amount withheld each month) but she still has three more years before she can receive benefits. Is it better to liquidate assets before she reaches FRA if we will be penalized? Would her Medicare be affected as well as mine? **Signed: Planning Ahead**

Dear Planning: Only earnings from working can affect Social Security (SS) benefits, so passive income from selling a large asset won't affect your wife's future Social Security benefits (nor yours). However, if your "combined income" from all sources (which is your Adjusted Gross Income plus any other non-taxable income you may have, plus 50% of your SS benefits) exceeds certain levels, your Medicare premium will be subject to the Income Related Medicare Adjustment Amount



(IRMAA) rule, which will add a supplemental amount to your base Medicare Part B premium. If your combined income (including that sold asset) for the 2020 tax year is between \$326,000 and \$750,000 then your Medicare premium for 2022 will be at least \$462.70 (I say "at least" because the Medicare Part B premium can increase each year). The IRMAA premium increases on a sliding scale starting at \$174,001 of combined income for a married couple filing jointly (\$87,001 for an individual). If you liquidate that large asset this year, it will be reported on your 2020 income tax return which will be filed in 2021. That will mean that your Medicare premium for 2022 will be affected by IRMAA, and so will your wife's if she has enrolled in Medicare at age 65 in 2021 (which she need not do if she has other "creditable" health-care coverage through an employer). So, should you liquidate that large asset before your wife reaches her SS full retirement age? It doesn't matter for Social Security purposes because that passive income will not affect your wife's SS benefit.

But, if your wife enrolls in Medicare at age 65, her Medicare Part B premium, as well as yours, will be subject to IRMAA and, thus be considerably higher than the standard premium of \$144.60 (the amount for 2020). Note that if your combined income for the following year is low enough to reduce your IRMAA premium, the Medicare premium will revert back to the lower level. Medicare typically uses income data from 2 years ago to determine current year premium, so they wouldn't normally change your IRMAA premium back until they receive your income data for the previous year from the IRS. But, it is possible for you to contact Social Security earlier and provide them with proof that your income is now lower than reported in a previous year (causing the higher IRMAA premium) and they will adjust your Medicare premium sooner than they otherwise might.

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William Barr Is His Own Man

Can the republic survive Attorney General William Barr? That's the question that has seized the media and center left, which have worked themselves into a full-blown panic over an attorney general who is, inarguably, a serious legal figure and one of the adults in the room late in President Donald Trump's first term. Some 2,000 former Justice department employees have signed a letter calling on Barr to resign. An anti-Barr piece in The Atlantic opined that "it is not too strong to say that Bill Barr is un-American," and warned that his America is "a banana republic where all are subject to the whims of a dictatorial president and his henchmen." This is impressive heavy-breathing over an AG whose alleged offense doesn't hold a candle to the greatest hits of his predecessors: Woodrow Wilson's attorney general A. Mitchell Palmer carried out raids to arrest suspected leftists in the wake of World War I. Bobby Kennedy, serving as his brother's attorney

general, authorized the wire-tapping of Martin Luther King Jr. William Barr changed the sentencing recommendation of Roger Stone from its original, excessive call for a sentence of seven to nine years. It's not clear why the country would collapse into dictatorship if Stone is sentenced to fewer than seven years in prison, especially given that the judge has complete discretion to impose whatever sentence she sees fit. The suspicion is that Barr was doing Trump's bidding, but the attorney general maintains – and he hasn't been contradicted – that he was surprised by the initial, maximalist sentencing recommendation and he intended to amend it prior to Trump's fulminations. If Barr were truly Trump's henchman, he would have squashed the Stone case rather than merely recommending a little less jail time at the end. Indeed, Barr said in an ABC News interview that he considered the Stone case a "righteous" prosecution. Barr allowed the Mueller probe to reach its conclusion unmolested. The extent of his alleged interference was, prior to the release of the report, summarizing its findings in a way that wasn't harsh or detailed enough for Trump's critics. Finally, he declined to prosecute former Department

of Justice official and frequent Trump target Andrew McCabe for lying to investigators. If Barr is really Trump's Roy Cohn, nailing McCabe would have been Job One. No, all the evidence suggests that Bill Barr is doing his best to render fair justice in the treacherous environment created by a president of the United States who routinely comments on pending criminal cases and investigations and by the Justice department's own politically fraught, overly zealous intervention in the 2016 election and its aftermath. It's no wonder that Barr has a poorly disguised contempt for his critics, many of whom are so inflamed by their opposition to Trump that they've lost any sense of standards. In a peppy speech to a Federalist Society conference last year that is now one of the counts against him, Barr rightly warned that "it is the left that is engaged in a systematic shredding of norms and the undermining of the rule of law." At the end of the day, they really don't want Trump to have an attorney general, but that's not going to happen. If they force Barr out – or more likely, Trump's continued tweeting pushes him over the edge – they'll miss him when he's gone. Rich Lowry is editor of the National Review. (c) 2019 by King Features Synd., Inc. ★

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Crime Reports

Citrus Heights Police Report

February 16th
February 22nd

Date: 02/16/2020 • Time: 10:30 AM • IR Number: 12001370
Crime: **484(A) PC: Petty Theft**
Location Type: House (includes driveway)• Public Address: 60XX Centurion Cr
Agency: Citrus Heights Police Department

Date: 02/16/2020 • Time: 7:00 AM • IR Number: 2020-0056967
Crime: **PC 496D(A): Poss Stolen Veh/Ves/Etc**
Location Type: House (includes driveway)• Public Address: 78XX Greenback Ln
Agency: Sacramento County Sheriff's Department

Date: 02/16/2020 • Time: 6:30 PM • IR Number: 12001326
Crime: **Restaurant**
Location Type: House (includes driveway)• Public Address: 80XX Greenback Ln
Agency: Citrus Heights Police Department

Date: 02/18/2020 • Time: 6:30 PM • IR Number: 12001389
Crime: **487(a) PC: Grnd Thft:prop/Etc \$950+**
Location Type: Apt/Condo/Duplex• Public Address: 81XX Sunrise
Agency: Citrus Heights Police Department

Date: 02/18/2020 • Time: 1:41 PM • IR Number: 12001488
Crime: **487(a) PC: Grnd Thft:prop/Etc \$950+**
Location Type: House (includes driveway)• Public Address: 76XX Away Wy
Agency: Citrus Heights Police Department

Date: 02/19/2020 • Time: 10:05 AM • IR Number: 12001556
Crime: **484(A) PC: Petty Theft**
Location Type: Theft from Vehicle• Public Address: 69XX Sylvan Glen Wy
Agency: Citrus Heights Police Department

Date: 02/19/2020 • Time: 8:35 PM • IR Number: 12001399
Crime: **459 PC: Burglary - Vehicle**
Location Type: Parking Lot• Public Address: 55XX Sunrise
Agency: Citrus Heights Police Department

Date: 02/19/2020 • Time: 2:00 PM • IR Number: 12001396
Crime: **484(A) PC: Petty Theft**
Location Type: Parking Lot• Public Address: 70XX Auburn
Agency: Citrus Heights Police Department

Date: 02/19/2020 • Time: 9:00 PM • IR Number: 12001405
Crime: **10851(A) VC: Vehicle Theft**
Location Type: Parking Lot• Public Address: 73XX Greenback Ln
Agency: Citrus Heights Police Department

Date: 02/21/2020 • Time: 2:00 PM • IR Number: 12001554
Crime: **496d(a) PC: Possession of Stolen Veh**
Location Type: House (includes driveway)• Public Address: 69XX Le Havre Wy
Agency: Citrus Heights Police Department

Date: 02/22/2020 • Time: 9:00 PM • IR Number: 12001582
Crime: **10851(A) VC: Vehicle Theft**
Location Type: Parking Lot• Public Address: 76XX Greenback Ln
Agency: Citrus Heights Police Department

Find more info at citrusheights.net

SAFE Credit Union Named No. 1 Credit Union Lender

By Carole Ferguson,
SAFE Credit Union

SACRAMENTO REGION, CA (MPG) - SAFE Credit Union received the No. 1 Credit Union Lender Award for 2019 by the Sacramento District Office of the U.S. Small Business Administration. SAFE has received the award numerous times since it started serving business members in 2007.

“This award is a true example of how SAFE Credit Union supports local business people as they seek to grow their companies,” says SAFE Senior Vice President of Commercial Lending Ken Getz. “We serve our 6,000-plus business members in a number of ways, including helping them secure the funding necessary for them to expand their space, add inventory or equipment.”

“Each year the U.S. Small Business Administration Sacramento District recognizes the top lenders in various categories in terms of the highest quantity of loans,” says Carrie Ellinwood, lead lender Relations Specialist for the Sacramento District Office of the U.S. Small Business Administration. “Out of the credit unions in our district, SAFE did the most loans with the SBA guarantee in FY 2019.”

Ellinwood adds that SAFE fills a crucial lending niche in the Greater Sacramento region. “SAFE typically does



Posing for an awards ceremony from left: Carrie Ellinwood, lead lender relations specialist with the U.S. SBA Sacramento District Office; SAFE Credit Union Business Development Officer Cindy Larson, SAFE Credit Union Business Banking Officer Ben Kolada; and SAFE Credit Union Business Development Officer Eric Grabin. Photo: SAFE Credit Union

the smaller loans that the larger lenders don’t do,” she says. “This is important because there are over 230,000 small businesses in our district and most of them have fewer than 10 employees.”

SAFE Credit Union is often in the top five of all SBA lenders in the Sacramento area and is a Preferred SBA Lender. That designation allows SAFE to expedite the loan approval process for its business members, explains SAFE Business Development Officer Eric Grabin. “Being a preferred

SBA lender means we can make the lending decisions in house,” he says.

Because SBA loans are guaranteed by the U.S. government, “it allows us to expand our credit box to take on deals that we may not have been able to do without that guarantee,” Grabin says. “For SAFE, it allows us to share our already membership-based culture with small businesses. It’s in line with our mission to help our small-business members grow.”

As one of SAFE’s CDC partners, SAFE Credit Union works with the

California Statewide CDC to connect small businesses to SBA 504 loans that allow entrepreneurs to access low interest loans needed for the purchase of owner-occupied commercial real estate or equipment with as low as a 10 percent down payment. “That 90 percent financing is a huge benefit for small businesses,” says Mark Schwan, Senior Vice President with California Statewide CDC. “It allows a business owner to keep more capital in their business. Having a smaller down payment lets

them have more money available to grow their business.”

An SBA 504 loan is a 10-percent down, fixed-rate, long-term loan designed to expand capital access – filling a market gap in long-term financing for America’s small businesses. Financing for a typical 504 loan is broken into three parts, with only the 10 percent put down by the borrower. An additional 40 percent is provided by a Certified Development Company (CDC). CDCs are non-profit corporations that

provide loans to encourage small business growth in their local communities and are unique to the 504 Loan program. The remaining 50 percent is provided by a banking partner such as SAFE Credit Union. Typical project sizes range from \$300,000 to \$20 million.

SAFE Credit Union also recently entered into a Treasury agreement with the city of Sacramento in which the city will deposit funds with SAFE that will be used to support the local economy through loans to businesses and residents. The agreement is part of a 25-year commitment to the city in support of the SAFE Credit Union Convention & Performing Arts District, a completely renovated, state-of-the-art cultural and business events center scheduled to reopen in late 2020.

SAFE Credit Union is one of the few credit unions in the Greater Sacramento area to offer complete banking services to local businesses. SAFE offers lending solutions for commercial real estate, vehicles, and equipment, as well as business savings and checking accounts. Business members can also benefit from a rewards earning Visa® Business credit card, and other banking services such as remote deposit, merchant and payroll services. Learn more about SAFE’s banking services at <https://www.safecu.org/business>. ★



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