



Citrus Heights Messenger

VOLUME 10 • ISSUE 04 Serving the City of Citrus Heights & Sacramento County JANUARY 24, 2020

SEE INSIDE

**REGISTRATION FOR
THE SAC SPCA'S
DOGGY DASH
IS NOW OPEN!**



PAGE 8

**KEN COOLEY APPLAUDS
GOVERNOR'S EFFORT TO
COMBAT HOMELESSNESS**



PAGE 2

**COMMON SENSE
NEEDED TO FIX
OUR ROADS**



PAGE 9



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Starbucks Clothing Drive Supplements Winter Shelter



Employees at Starbucks, Birdcage in Citrus Heights work with the Homeless Assistance Resource Team (HART) to identify their customers without housing and point them towards resources they can access to improve their situation. Left to right: Desirua Stuard, Joshua Omnes and Margaret Lopez. Photo by Elise Spleiss

Story and photos by Elise Spleiss

CITRUS HEIGHTS, CA (MPG) - "To nurture and inspire the human spirit - one person, one cup, and one neighborhood at a time". This is the mission statement for every Starbucks Coffee in the world and was played out recently in very human terms at the Birdcage Starbucks in Citrus Heights. Starbucks customers and other members of the community came together in-force with management for a successful one-day clothing drive to benefit the Citrus Heights homeless population. The sweat shirts and pants, underwear, socks, gloves and other clothing arrived just in time

for the start of the nine-week winter sanctuary program sponsored by the Citrus Heights Homeless Assistance Resource Team (HART) program. Starbucks Manager Denise Hinkson, shift supervisor Joshua Omnes, and staff all take the mission statement to heart and are on a first name basis with their customers including those just needing to take a break from the cold and enjoy a cup of water. Their goal is to personalize their customer's experience to help achieve more of a small, 'coffee house on the corner' feel. The clothing project began to take shape last summer when two like forces came together in the persons of

Hinkson and Citrus Heights Homeless Navigator Toni Morgan. Hinkson had begun to notice an influx of customers without housing and had begun wondering what her employees could do to help. Starbucks already had a relationship with the City of Citrus Heights and the Citrus Heights Police Department (CHPD) monitoring the issue and passing on basic resources, but she wanted to do more. Morgan had visited the store, introduced herself and began offering employees resources to pass on to their homeless customers. A conversation began and with the upcoming winter sanctuary in sight, the clothing

Continued on page 3

Legislators Announce Audit Request of Homelessness Spending

By Joshua Hoover

SACRAMENTO, CA (MPG) - Assemblyman Kevin Kiley (R-Rocklin) and Senator Brian Jones (R-Santee) announced that they have requested a statewide audit of homelessness spending in California. Joining them as coauthors on the request are Assemblymembers Phillip Chen, Steven Choi, James Gallagher, Tom Lackey, and Jay Obernolte. The Joint Legislative Audit Committee will consider the request on February 19, 2020.

"The Governor is approaching our homelessness crisis with the sense of urgency it requires, but it's important that we do not measure success just by how many dollars we spend," Assemblyman Kiley said. "Billions have been spent in recent years, yet people are not getting the help they need and the problem continues to grow. For the Governor's proposed investments to make a difference, we need a much better understanding of what is and is not working in our use of existing resources."

This week the Governor's homelessness taskforce led by Sacramento Mayor Darrell Steinberg and Los Angeles County Supervisor Mark Ridley-Thomas recognized the need to evaluate past and current spending citing, "In order to expand access to mental health and substance abuse treatment for individuals experiencing homelessness, the state should work in tandem with counties to ensure that existing funding, funding proposed in the Governor's budget, and proposed Medi-Cal reforms align with the state's goals to improve access to treatment."

"Solving this dire crisis will definitely take aggressive funding, but simply throwing money at the problem is not a smart solution," said Senator Jones. "We need to ensure taxpayers' hard-earned dollars are being spent wisely and used effectively. This audit is necessary and will show us what's working - and what's not working - so we can make informed decisions moving forward that will actually help us start making a dent in the problem."

See the audit request attached for more information.

Assemblyman Kevin Kiley represents the 6th Assembly District, which includes the Sacramento, Placer, and El Dorado County communities of Cameron Park, El Dorado Hills, Fair Oaks, Folsom, Granite Bay, Lincoln, Loomis, Orangevale, Penryn, Rocklin, Roseville, and Sheridan.

Source: Office of Assemblyman Kevin Kiley ★

Seventh-Grader Turns 3D Printing Lesson Into After-School Venture

San Juan Unified
School District

CITRUS HEIGHTS, CA (MPG) - With the support of Sylvan Middle School, seventh-grade student Hyrum McFadyn took a unit on 3D printing, taught in his STEM Engineering class, to the next level. It was 3D printing that originally drew McFadyn to the school and his exposure to it in class made him want to experience more. After showing his interest and potential to his teachers, McFadyn was allowed access to the school's clean room full of two 3D printers, computers and other high-tech learning tools. Generally, in the STEM Engineering elective class, taught by engineering elective teacher Ed Farris, a unit is presented about 3D



Sylvan Middle School engineering teacher Ed Farris and seventh-grade STEM student Hyrum McFadyn. SJUSD Photo

printing where students learn to download pre-made objects and figure out

how to send them to the 3D printer. "Hyrum is at the next

level, where he's actually going into a system that

Continued on page 3

Starbucks Clothing Drive Supplements Winter Shelter



Citrus Heights Winter Sanctuary guests choose new clothing donated by the community and the staff of the Citrus Heights, Birdcage Starbucks. Left to right: Jason, Michelle, Marsha, Lois and Matthew. Photo by Elise Spleiss

Continued from page 1
drive became a reality. Over 200 flyers for the January 10th event were posted and given to customers and boxes set up to receive donations.
Following the drive, donations were taken to the winter sanctuary's nightly intake center at Messiah Lutheran Church on Antelope. Clients there were appreciative that others were thinking about them and willing to help. Michelle and Marsha, two recipients of their donations said, "We're very proud to know that Starbucks cares about the homeless."
Shift supervisor Omnes sees the direct impact of the combination of the clothing drive and the respite clients get during their

nightly stay at churches hosting the winter sanctuary. He observed, "It's been great to see the difference, customers (without housing) taking advantage of the winter sanctuary, really looking great after being there for a week or so. They get cleaned up and begin looking really healthy."
The relationship between Starbucks, Navigator Morgan, the City and CHDP is ongoing. Employees continue to get to know their customers and to reach out to those they believe are without housing. Through Morgan those referred learn of the many resources available to them, from the basics on up to finding temporary or permanent housing and a new life off the streets.
At the end of the day,

each Starbucks continues to carry out their mission statement to make a positive impact on their own community. Working with Feeding America, a U.S. Hunger Relief program, all perishable food items near expiration are collected by Starbucks' drivers and delivered at a Starbucks' distribution center. Feeding America volunteers pick up donations and re-distribute to food kitchens, food banks and other local service-related nonprofits throughout their own cities. Nothing is wasted.
The winter shelter runs through February 29. For more information or to volunteer contact Stan Munoz at 916-230-8041 or Irene Hronicek at ihronicek@gmail.com. ★

Be Counted, Citrus Heights!

City of Citrus Heights

CITRUS HEIGHTS, CA (MPG) - Census 2020 is ramping up, and its important everyone in our city is counted. Responding to the Census means making sure that our communities get our fair share of federal funds for programs like Medicaid, SNAP, Head Start, unemployment benefits, Section 8 housing vouchers, programs for seniors and disabled veterans, and school lunch programs. It also makes sure that our communities have enough money to build roads, hospitals and schools.

FAQ's

What is the Census?

The Constitution requires that the U.S. government must direct a count of everyone living in the country every 10 years. It is used at the federal, state and local level to determine political representation, funding for things like schools, healthcare, and housing.

What happens if I skip a question?

The Census Bureau, the agency in charge of ensuring that everyone participates in the Census, has not given official guidance yet. They have verbally confirmed that all census forms will be counted, even if the forms are missing answers.

Will I be in danger if I do fill out the Census?

There are extremely strong protections



for Census data. The Census Bureau, the Commerce Department (which houses the Census Bureau), and their employees may not reveal a person's data that they have gathered through the Census to anyone. That means they can't share it with federal agencies, immigration authorities, law enforcement, or courts of law.

Do immigrants have to participate in the Census?

Yes! Every 10 years, everyone living in the U.S. participates, no matter immigration status. All of us win when everyone participates. A full count of our communities ensures that we are represented and that our communities receive our fair share of programs like Medicaid, school lunches, and programs for seniors and disabled veterans. ★

Seventh-Grader Turns 3D Printing Lesson Into After-School Venture

Continued from page 1

allows him to, from scratch, design what he wants, how big, how small, what shape and then print it," said Jeff Jungk, Sylvan Middle School vice principal. "Hyrum took to this and loves it and he has turned it into an additional project of his own idea and he's running with it with our support."
McFadyn's excitement about 3D printing has caught the attention of a few of the school's clubs, such as Beyblade Club and RC Club. As a result, he has a long to-do list of items to three-dimensionally print. He charges \$5 an hour for the work he does and has taken on two other students as assistants. Money earned goes back into maintaining the 3D printers and purchasing printing materials. Currently, one of the 3D printers is broken, because the model is not meant for mass production.
"I've printed a gear for RC Club and I'm working on printing a bulkhead for their cars and a wheelie bar wheel," said

McFadyn.
The seventh-grader devotes a large part of his time in the clean room working on these projects, spending hours after school, as well as club meeting times and during his first-period class.
McFadyn has many hopes for growing and generating interest for this program.
"Other kids are starting to want to do this and they're joining him and he's helping other teachers incorporate this into their classes," said Jungk. "The biggest benefit is the interest he is generating."
"I'm hoping to teach it to classes," said McFadyn.
"Who knows where this will go," said Jungk. "It's still pretty new. We haven't had anybody yet that really wanted to take it this far, but we're ecstatic that he's doing it."
McFadyn hopes his younger brother will be able to continue his endeavors when he attends Sylvan Middle School next year. ★

The Sacramento Bee Ends Subscription Program

To Our Readers:

The Sacramento Bee has decided not to renew their program for the additional Sunday issue with Messenger Publishing Group regular subscriptions. The Bee cancelled the program effective 12/31/19. They will no longer be providing the Sunday edition through MPG.
MPG notified our readers through the regular monthly subscription notices sent out over the past few months. We had expected The Bee to offer a special trial subscription to each of the subscribers

they had on our list to try to convert them to one of their many special rates and to also notify readers. They did not do so.
All paid subscribers for any MPG newspapers will continue to receive their MPG product. However, The Bee has declined to offer their product to our readers.
If you would like to learn more about what The Bee has to offer you can visit their website at sacbee.com/messenger or call their customer service number at 800-284-3233. ★

Fair Oaks United Methodist Church Annual Rummage Sale

WHEN
Friday, January 31st: 8am - 2 pm
Saturday, February 1st: 8am - 12pm

WHERE
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Please Don't Mess with My Peanut Butter

Dr. James L. Snyder

Normally, I'm a rather calm, cool and collected person. Actually, my creditors trying to collect things from me, mostly money, are responsible for this and I have been officially collected. If I could only collect my thoughts, but the pieces are too small and too few.

All was going well until one morning the Gracious Mistress of the Parsonage rattled my cage. She takes great pleasure in doing something like this.

"Have you seen the trouble they are having with peanut butter?"

This caught me by surprise because I had not heard any such thing. My wife went on to explain that, in some cases, they were recalling certain peanut products. Personally, I know a few nuts that need to be recalled.

My underlying philosophy is, man shall not live by bread alone, he needs a little bit of peanut butter to hold it all together.

It is one of the few essential items in this world that nobody can get along without. I can hardly imagine a world without this marvelous concoction, either creamy or crunchy.

There are many things I can get along without, but I cannot get along without

my daily ration of peanut butter.

Some people have chocolate as comfort food. Some people's comfort food of choice is a bag of salty potato chips. Others pamper their comfort with ice cream. And I say, to each one his own. My comfort food is simply peanut butter, preferably crunchy.

The thing about peanut butter that is so amazing is it can be used in a variety of ways. I would guess that the list is all but limitless. Hardly a month goes by that I do not discover a new way to enjoy peanut butter.

There, of course, is the traditional peanut butter and jelly sandwich. Every thoughtful and loving mother starts her young brood off on nutritious and delicious peanut butter and jelly sandwich. If your mother was quite like my mother, she affectionately trimmed the edges, which made the peanut butter all the more delightful.

Need I mention Peanut Butter Cookies, Peanut Butter Fudge, Southern Peanut Butter Soup with Pepper Jelly, Peanut Butter Cheesecake, Peanut Butter Candy, and a Peanut Butter and Chocolate Sundae?

Peanut butter can be used for breakfast, lunch and supper. And for all those snacks in between.

Those who know the

history of our country will remember that two Presidents of the United States were peanut farmers (Jefferson and Carter). I am not sure of this, but I think it helped them deal with the nuts at Washington.

Of all the ways to enjoy peanut butter, there is one I prefer above all else. That is simply a nice tablespoon of peanut butter right out of the jar. If a tablespoon is not handy, several fingers will do the trick admirably.

Really, there is no wrong way to enjoy the marvelous taste of peanut butter.

Speaking of comfort food, the Bible has the perfect recipe. "Yea, though I walk through the valley of the shadow of death, I will fear no evil: for thou art with me; thy rod and thy staff they comfort me." (Psalms 23:4).

God has a marvelous way of taking our attention away from the trials of this world and focus our thoughts on Him.

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. ★



Dare to Live Without Limits

by Bryan Golden

Seeds Only Grow in a Dark Place



Seeds must be planted in soil before they will germinate. When paced in dirt, the seeds are in a dark place. Conversely, when left in the light, seeds remain dormant. It's somewhat ironic that a seed's life must begin in a dark place.

Although a seed's growth begins in the dark, the growing plant breaks out of the soil, reaching for the light. Even though a plant originates in a dark place, it doesn't want to stay there. It's not where you begin that matters, it's where you are headed which determines your future.

Any number of situations can cause you to feel you are in a dark place in life. A significant loss, inability to reach your goals, drifting without a purpose, unhappiness, or feeling isolated, are just a few examples.

In life, being in a dark place carries a negative connotation. It evokes feelings of fear, frustration, and failure. Any of these reactions prolongs the amount of time you remain in a dark place. Just as with seeds, a dark place is a starting point, not a destination.

Once a seed is planted, the process to reach the light begins. You should take the same approach whenever you find yourself in a dark place.

Moving toward the light begins with your determination to do so. This willpower is as important to you as water is to a seed.

Next, analyze your situation to determine how and why you arrived in the dark place. Understanding cause and effect enables you to avoid repeating mistakes, while formulating a more successful strategy to move forward.

Now figure out where you would like to go. What is your ultimate destination? Your answer should be very specific and detailed. This is the light you will be moving toward. This is your purpose and direction. Other people have successfully gotten out of the same dark place you may be in. You can also.

Creating a plan to get there is the next phase for getting out of a dark place. The plan is your growth formula, providing the building blocks for your upward movement. A workable plan consists of steps small enough to be readily doable. Leaving the dark place consists of taking enough small steps to get to the light.

Just as the seed takes action to move toward the light by growing, you must take positive action also. One by one, take each step in your plan. You will then be

moving out of the darkness toward your light.

Setbacks are a normal part of growth. Some of your steps may not produce the desired results.

Don't be deterred. Get up whenever you stumble and fall. If you drift off course, get back on track. Be patient if your journey is taking longer than anticipated.

Focus on the importance of leaving your dark place. Concentrate on how good you will feel when you have done so. Don't make any excuses for why you can't or won't. Don't wallow in misery, sorrow, or self-pity. You have what it takes to move toward the light. Take responsibility for yourself. You have control over your thoughts and actions.

You are not confined to being in a dark place. You have the free will to make the necessary decisions to travel to a positive destination. It doesn't matter what other people say or think about your situation. Your thoughts and actions are what shape your life. So, whenever you are in a dark place, act like a seed. Start growing toward the light.

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@columnist.com or write him c/o this paper. © 2017 Bryan Golden ★



By Marlys Johnsen Norris, Christian Author

A Road to God

Time does help us to learn we are all on different roads to find the one true God but I never understood those who seemed closed mouthed about their personal faith and love for a magnificent God who loves everyone.

I am always in the process of learning and found this hard to understand because Jesus became so real to me and I really came "alive" for the first time in my life.

Life is a journey for everyone and our choices in life do determine its final outcome. If our choice is to live a fleshly life; adding fleshly thing upon thing, and forgetting about our Creator/God guess where we will end up. The opposite will be true if we come to that place where we desire to know our Creator/God better and follow His ways that lead to life everlasting.

Acceptance of Truth given and directed by God's Spirit into ones life, then lived out, brings an abundant life filled with the blessings of God. Not one of us is worthy of

having someone die for us. God's love, grace, forgiveness and mercy falls on every act of obedience to the Word God written, spoken and communicated through the inspired Holy Bible. That is why it is so important to become familiar with every word written in it. Those who minister effectively God's love to the world know it well!

God did not create robots. We are all created in the image of God. (Gen. 1) We are not gods, we are merely like the image of Him and can become loving persons like His Beloved Son, when we accept and invite Him into our heart and life as Savior of our soul and Lord of our life. (Why not Offer a prayer now and do it!) Life for you ahead will offer hundreds of willing changes and your whole existence will be blessed.

Don't delay God is anxiously waiting to hear from you. He loves you! Stop worrying about other people and what they will think or say. Stop putting off having the kind of life our Creator has designed for you! Stop procrastination and do something to make your life worth living!

Sure you are not worthy but God states this so read and LISTEN!

YOU ARE WORTHY

BECAUSE GOD LOVES YOU UNCONDITIONALLY. HIS DESIRE IS FOR YOU TO BECOME HIS CHILD OF GOD TODAY AND HAVE YOUR NAME WRITTEN IN HIS BOOK OF LIFE.

You don't have to purchase His love, you don't have to do good works to obtain His love, all you need to do is open your heart and invite Him into your life. ACCEPT HIS LOVE FOR YOU. And when you do. REAL LIFE BEGINS! YOU WILL BE BORN-AGAIN as God's Word states and the Holy Bible confirms!

I want us to be related spiritually forever! My hearts desire and hope is that all peoples might love and appreciate one another in the Body of Christ, the Church! Possibly that is why I write today, in hopes possibly this will happen to you today! My hope and desire is to help someone appreciate the depth of God's Love He has personally has for them ... YES! Even if they were the only person on earth!

Marlys Johnsen Norris Christian Author of 7 books #1 was God Moves Mountains, It Was A Miracle! Marlysjn@gmail.com - PO Box 114, Orangevale, Ca 95662 ★



By Pastor Ray Dare

Pastor Ray's Encouraging Words

Hope for the New Year

We have a tendency to get stuck in life. We get stuck in relationships. We get stuck with habits. We get stuck in grief when we lose a loved one. We get stuck in anger. We get stuck in work. Once you're stuck it's easy to feel guilty and even angry. You think, "I wish I could change but I can't! And you start to get angry at yourself. And then your anger turns to fear. "I'll never be able to get out of this...I'll never get this under control." Then your fear eventually turns into depression and you begin to wonder..."Is there any help for me, is there any hope?" And you feel like giving up on yourself.

As we enter this New Year what would you like to change about yourself? In what way do you need to become better, healthier and different? You may think, "I'll never be different...I tried that before...My situation will never change, it's

hopeless!" Jesus said, "The things which are impossible with men are possible with God." Luke 18:27. The Living Bible says it this way, "God can do what men can't." I like that, God can do in you what you cannot do in yourself. God can make the changes in you that you cannot make on your own. God can give you a power that's beyond your own.

What is it that seems impossible to you? What is it that you want to give up on? A habit? A hang-up? Maybe a hurt from your past and you think, "I'll never recover from this...I'll never be able to get over this." Maybe it's an emotional or physiological problem and you think, "I'll never break free from this...I'll never become the person that I want to be."

God is aware of the changes you would like to make in your life and He wants to help you. The Bible tells us, "Let us approach (God) with confidence, so we may receive mercy and find grace to help in our time of need."

Heb. 4:16. Approach Him today in confidence and you'll find His grace and power to help you make those changes that you cannot make on your own. Approach the New Year with confidence knowing that God loves you and He has power beyond your own ability and that He can make changes in you that you cannot make on your own.

The Bible says, "For God is at work within you, giving you the will and the power to achieve His purposes." Phil. 2:13. As you enter the New Year, what is God doing? He's at work within you. What's He doing? He will give you the WILL and the POWER to accomplish His purposes. God gives you the "will" that's the desire to make the change. Then He gives you the "power" that the ability to make the change. God will give them both to you as ask Him and trust Him.

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Crossword Puzzle on Page 7

S	P	R	A	G		A	L	I		S	T	O	A	
N	I	O	B	E		D	I	N		R	O	W	D	Y
A	M	A	I	N		D	V	D		E	L	I	D	E
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Sudoku Puzzle on Page 7

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

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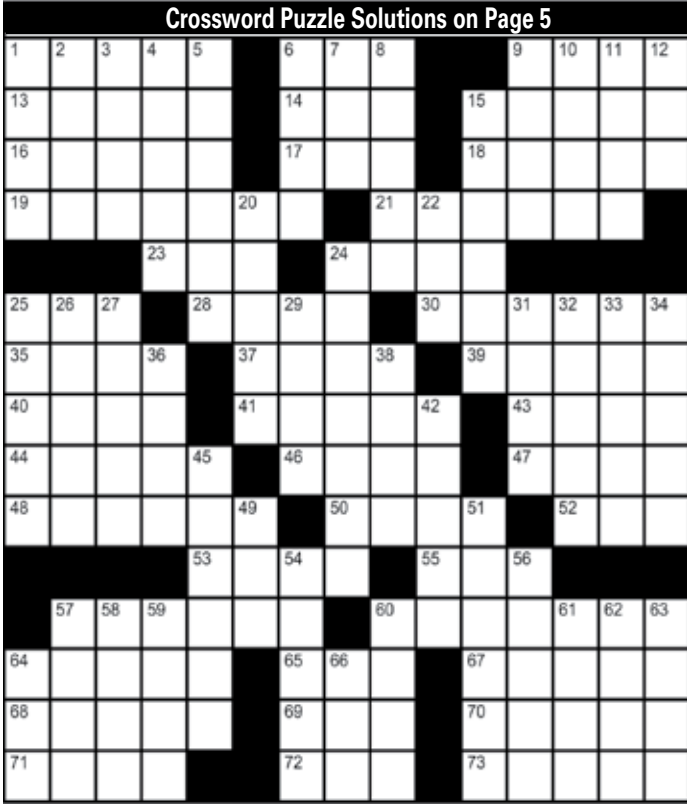
CLUES

- ACROSS
- 1. Wheel stopper
 - 6. "Stinging" Muhammad
 - 9. Greek portico
 - 13. She turned to stone, mythology
 - 14. Loud noise
 - 15. *Like many football fans
 - 16. At full speed
 - 17. VHS successor
 - 18. Omit
 - 19. *Miami _____
 - 21. *They won their first two Super Bowl appearances
 - 23. Time division
 - 24. Do like phoenix
 - 25. "Swan Lake" steps
 - 28. It often follows tooth or back
 - 30. What oars do
 - 35. Part of a jousting outfit
 - 37. Dickens!
 - 39. Donkey in Mexico
 - 40. Glazier's unit
 - 41. *Like Bud at a party
 - 43. Farm structure
 - 44. Fraternal letter
 - 46. Miso bean
 - 47. Make wet
 - 48. Unmoved
 - 50. Agitate
 - 52. Tasseled hat
 - 53. Colloquial approval
 - 55. Opposite of paleo
 - 57. *Tonowanda _____, short-est-lived team in NFL history
 - 60. *Hard Rock _____
 - 64. In the buff
 - 65. Rapscaillon
 - 67. It's common?
 - 68. What time does
 - 69. Lawyers' league
 - 70. Load carrier
 - 71. Extend credit
 - 72. Nonclerical
 - 73. Roommate annoyance

- DOWN
- 1. Angler's enemy
 - 2. Type of cotton fiber

- 3. Sound of pride
- 4. Do like a good citizen
- 5. Family subdivisions
- 6. Contributes
- 7. *54
- 8. Lemur from Madagascar
- 9. The only one
- 10. *Ronde to Tiki or Maurice to Mike
- 11. *Gambling _____
- 12. Pirate's "yes"
- 15. Echo
- 20. *Popular stadium snack
- 22. Nile reptile
- 24. Clergy house
- 25. *Halftime show sponsor
- 26. "Encore!"
- 27. *What halftime performer does
- 29. 43 Across residents
- 31. "That hurts!"
- 32. Measure of alcohol
- 33. Jagged, as a leaf's edge
- 34. *Halftime performer
- 36. Highway hauler
- 38. Boxer's last blow
- 42. House coat
- 45. Not seeing eye to eye
- 49. Tiny Tim's guitar

- 51. To the lowest degree, pl.
- 54. Relating to axis
- 56. Theater to Socrates
- 57. Leafy green
- 58. Similar
- 59. *Hall of Famers Ed or Andre
- 60. Neuter
- 61. Division word
- 62. _____ agreement
- 63. Bébé's mother
- 64. *Super Bowl owner
- 66. Wharton degree



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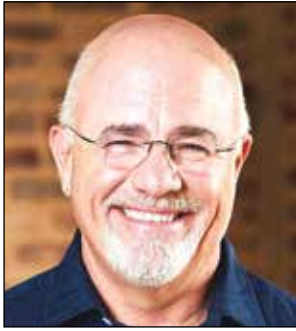
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Solutions on Page 5



There's No Magic Pill

Dear Dave,

My wife and I made a resolution this year to pay off \$20,000 in credit card debt we've accumulated. I want us to follow your plan, and live on a really tight budget. She wants us to use a debt consolidation company, like some of her friends have done. I'm really against her idea, but how can I change her mind?

—Blake

Dear Blake,

I'm glad you two have made the decision to get out of debt, and gain control of your finances. When it comes to this sort of thing, it's wise to remember there's no magic pill. No debt consolidation company is going to get you out of debt and help you stay

Dave Ramsey Says

out of debt. The answer is learning how to control yourself and your behavior with money.

Using a debt consolidation company seems appealing, because there's usually a lower monthly payment or lower interest rate attached. The problem in most cases, however, is the lower payment or interest rate exists only because the term is extended. You might pay a little less each month, but you end up staying in debt longer.

There are other problems involved in using debt consolidation companies, too. For one thing, it can trash your credit for a long time when it comes to buying a car or a house. For these reasons I sometimes refer to it as a CON-solidation, because the whole thing is basically a con. They make you think you're really doing something about your debt problem, but the debt—and all the bad habits that caused it—are still there.

My guess is your wife's friends think using a debt consolidation company is an easy, harmless way to

get out of a financial mess. But sometimes you've got to be an adult, admit the mistakes you've made, and do what it takes to straighten things out. This kind of thing isn't a math issue. It's a behavior issue. Making the decision to get out of debt and never go back there again, by living on a really tight budget and making sacrifices, is the best way to fix this mess and learn a lesson in the process.

Live like no one else, so that later, you can live—and give—like no one else. Stay away from debt consolidation companies, Blake. Doing this the right way is worth it!

—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. ★



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Ask Toni

Did The Medicare Part D
“Donut Hole” End in 2020?



Toni:

Last fall, I was diagnosed with a serious illness and began taking Humira which is very expensive costing over \$5,000 per month. I was told that the Medicare Part D “Donut Hole” was vanishing in 2020 and I would not have to more than I did in 2019.

This did not happen when I went to pick up my prescription at CVS after January 1st. I had to pay over \$1,700 for the Humira and my diabetic insulin I was under the impression that my prescriptions were not going to be as expensive as 2019. Can you please explain what has happened? Shane from West U area.

Shane:

The “Donut Hole” is a stressful time for most Americans because the cost of your brand name drug is simply more expensive. Now the Donut Hole is called the **“Donut Hole” discount** and that discount is 25% of the cost for both brand-name and generic prescriptions.

When Healthcare Reform began, the Donut Hole slowly began to close but was never intended to go completely away.

In the past, one had to pay 100% of the cost of the prescription for brand-name drugs when one would hit the “Donut Hole” and now the cost is a whopping 25% of the brand-name and generic drugs.

It is amazing how the cost of prescriptions has increased. Maybe this is because, the prescription drug manufacturers and Part D plans have to pay a percentage to Medicare for the prescription. In 2020, the prescription drug manufacturer must pay 70% and the Medicare Part D plan must pay 5% and the Medicare beneficiary must pay 25% until the out of pocket cost reaches \$6,350.

Below are the Medicare Part D costs before and after reaching the “Donut Hole” discount:

Part D changes for 2020 are:

- Initial Deductible: will be increased by \$20 from \$415 in 2019 to \$435 in 2020.
- Initial Coverage Limit:** will increase by \$200 from \$3,820 in 2019 to \$4020 in 2020 where the 2020 “Donut Hole” begins.
- Out-of-Pocket threshold cost: or (TrOOP) will increase from \$5,100 in 2019 to \$6,350 in 2020.
- Coverage Gap (Donut Hole):** begins once you reach your Medicare Part D plan’s initial coverage limit (\$4,020 in 2020) and ends when you spend a total of \$6,350 out-of-pocket in 2020.

• **Does the Donut Hole go away...** in 2020 is now called the Donut Hole Discount **Donut Hole Discount:** Part D enrollees will receive a 75% **Donut Hole discount** on the total cost of their **brand-name** drugs purchased while in the Donut Hole. The discount includes, a 70% discount paid by the brand-name drug manufacturer and a 5% discount paid by your Medicare Part D plan. The 70% paid by the drug manufacturer combined with the 25% you pay, count toward your TrOOP or Donut Hole exit point. *For example:* If you reach the Donut Hole and purchase a brand-name medication with a retail cost of \$100, you will pay \$25 for the medication, and receive \$95 credit toward meeting your 2020 total out-of-pocket spending limit.

- Be sure that all prescription drugs are covered on the new Part D prescription drug standalone or MAPD plan that you choose and enroll in for a 1st of the month effective date whether turning 65 or retiring past 65 and leaving employer benefits.

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. ★

Republican Senator Jim Nielsen Issues
Statement on Governor’s Spending Plan



Jim Nielsen

By Nghia Nguyen

SACRAMENTO, CA (MPG) - Governor Gavin Newsom unveiled his \$222-billion budget proposal, an increase of 2.3 percent from last year. This plan sets a record for high spending. Senator Jim Nielsen (R-Tehama), Vice Chair of the Senate Budget & Fiscal Review Committee, issued the following statement:

"Governor Newsom presented a thoughtful budget

to the Legislature.

“His proposal to maintain forest management will reduce fuel to help prevent wildfires. Funding to harden homes will help secure houses and potentially save lives.

“I agree with the Governor that money is not the solution to every problem. Providing shelter is only a small part of the solution to homelessness.

“We must address health care, substance abuse prevention, mental health and job training. It is important to encourage opportunities with benchmarks for success.

“Teens are quickly becoming addicted to nicotine. His support to ban flavored nicotine products will bring much relief to parents, teachers and administrators as they help students kick nicotine addiction.

“The use of taxpayer monies to give full health benefits to more adults living in the country illegally is concerning. This permanent spending is costly and will compete with funding for other critical services when the economy shrinks.

“I caution the Governor and lawmakers to ensure we achieve results for Californians, and not just spend.”

Elected to the State Senate in January 2013, Senator Nielsen represents the Fourth Senate District, which includes the counties of Butte, Colusa, Glenn, Placer, Sacramento, Sutter, Tehama and Yuba. To contact Senator Jim Nielsen, please call him at 916-651-4004, or via email at senator.nielsen@senate.ca.gov. Follow him @CASenatorJim.

Source: Office of Senator Jim Nielsen ★

Registration for the Sacramento
SPCA's Doggy Dash is Now Open!



Come celebrate the amazing commitment of our community to healthy, happy and unconditional relationships between pups and their people! Photo credit Pixabay

Sacramento SPCA
Press Release

SACRAMENTO COUNTY, CA (MPG) - Join us on Saturday, April 25th, 2020 at William Land Park for our largest fundraiser of the year and an opportunity to celebrate the amazing commitment of our community to healthy, happy and unconditional relationships between pups and their people! More than just a walk, the Doggy Dash is a fun-filled day that offers

something for everyone, both humans and canines alike! Over the past 27 years, the event has grown to become the largest dog walk and pet festival in Northern California!

Register today to take advantage of early bird pricing!

Early Bird Rates (for the first 500 registrants):

- Individual (ages 3+) \$25.00 - \$10.00 off!

This registration includes a Doggy Dash event t-shirt and entrance into the Bark

in the Park Festival.

Team member (ages 3+) \$35.00 - \$10.00 off!

This registration includes a Doggy Dash TEAM event t-shirt, team photo opportunity, team sign and entrance into the Bark in the Park Festival.

Ages 2 and under are free.

Visit the official Sacramento SPCA Doggy Dash webpage for event details, tips on how to fundraise, the schedule of events and much more! ★

NOTICE OF INTENTION

AMENDED NOTICE OF INTENTION TO APPLY FOR
ORDER DECLARING STATUS OF NEWSPAPER AS
ONE OF GENERAL CIRCULATION (Gov. Code § 6021)

SUPERIOR COURT OF THE STATE OF CALIFORNIA
COUNTY OF SACRAMENTO

Case No.: 34-2020-00273535

DATE: 2-21-2020
TIME: 2:00 p.m.
DEPT: 53

In re: PAUL SCHOLL, individually and dba MESSENGER
PUBLISHING GROUP, Petitioner.

NOTICE IS HEREBY GIVEN that on February 21, 2020 at 2:00 p.m., or as soon thereafter as the matter may be heard in Department 53 of this Court, located at 813 6th Street, Sacramento, California, Petitioner intends to apply for an order declaring the newspaper known as the Citrus Heights Messenger to be a newspaper of general circulation for Citrus Heights, California and for Sacramento County, California.

Pursuant to Local Rule 1.06(D):

Pursuant to Local Rule 1.06 (A), the court will make a tentative ruling on the merits of this matter by 2:00 p.m., the court day before the hearing. The complete text of the tentative rulings for the department may be downloaded off the court’s website. If the party does not have online access, they may call the dedicated phone number for the department as referenced in the local telephone directory between the hours of 2:00 p.m. and 4:00 p.m. on the court day before the hearing and receive the tentative ruling. If you do not call the court and the opposing party by 4:00 p.m. the court day before the hearing, no hearing will be held.

Dated: January 17, 2020

Law Office of Elguindy, Meyer & Koegel, APC

David L. Price Attorney for Petitioner Paul Scholl, individually and DBA Messenger Publishing Group

Published in the Rancho Cordova Grapevine and Citrus Heights Messenger 1/24/20 and 1/31/20

Start Your New Year
Right – Adopt a Shelter Pet

By Allison Harris,
Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Want a happy start to your new year? Why not adopt your new best friend or family member from the Bradshaw Animal Shelter? Adoptions are only \$25, and we’ve already had our first adoption of 2020! Plus, adopting gives a shelter pet a second chance at a new life.

Bradshaw Animal Shelter’s first adopted animal in 2020 is Gizmo, a 13-week-old Lynx Point Siamese kitten. Before arriving at the Bradshaw Animal Shelter, Gizmo was found without a mother or siblings, by a woman who would become his temporary caregiver through the shelter’s foster program. Gizmo lived in foster care from Oct. 24 until he was



Why not adopt your new best friend or family member from the Bradshaw Animal Shelter? Photo credit Pixabay

finally up for adoption.

Not long after the shelter doors opened, the Sumati’s found him and instantly fell in love. Gizmo is very excited to finally have a forever family and permanent home, where he will have the opportunity to show off his sweet personality and

undeniable cuteness.

The Bradshaw Animal Shelter has a wide variety of animals available to adopt today. The Sumati family may have adopted Sacramento County’s first shelter pet in 2020, but it’s not too late to adopt your new best friend or family member in 2020. ★

Nominate for The Spirit of San Juan Awards

San Juan Unified School District

SACRAMENTO REGION, CA (MPG) - At San Juan Unified we believe that everyone benefits when people willingly contribute to the well-being of others and that diversity is a valuable asset that strengthens and enriches our community. Each year, members of the San Juan Unified community nominate remarkable people who embody what it is to have the “Spirit of San Juan!” The Spirit of San

Juan awards recognize individuals or groups who help others in their school community, demonstrate positive character and support an inclusive environment for others. Do you know a student who is a role model for others? A group that makes a difference on campus? An educator whose dedication shines inside and outside of the classroom? Nominate them for a Spirit of San Juan award and help recognize the outstanding contributions in your school community!

Visit www.sanjuan.edu/spirit to nominate someone today! The nomination deadline is Feb. 3, 2020. Multiple nominations for the same individual or group will be accepted. Winners will each get to be the star of their own short video feature recognizing their positive contributions. The videos will premiere at a special Spirit of San Juan awards celebration on April 16, 2020 at Rio Americano High School’s Center for the Arts. ★



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.

Our roads are crumbling. That is not hyperbole, they are literally crumbling. And we don’t have the money or a realistic plan to fix them. Recent reports show California roads are the 3rd worst in the entire country. NHTSA data notes that Highway 99 is now the 7th most dangerous freeway in America. And a study by national non-profit transportation research group TRIP estimates that 70% of Sacramento County’s roads and highways are in poor shape - 41% dangerously so. The public is well aware of the problem - I hear about it from my constituents almost every day. We need to get something done. But instead of focusing on the immediate and urgent problem - fixing our roads - the Sacramento Transportation Authority (STA) is putting together a multi-Billion dollar shopping list of projects in the form of a countywide sales tax increase. Sacramento County residents drive more than 965,955 cars on 5,200 miles of roads, which comprises about 85% of all travel. Compare that to just 97 buses and 42 miles of Light Rail tracks, which comprises about 1% of all travel. An overwhelming majority of people in Sacramento County use roads to get to work, take kids to school, shop for food; and go movies, restaurants, and basketball games. Even public transit relies on those roads - buses travel on roads and many RT users drive to stations to board light-rail. Yet, surprisingly, the \$3 Billion tax increase currently under consideration

Citrus Heights Community Update

Common Sense Needed to Fix Our Roads

will devote only 28% to road repairs and 10% for freeway improvements, while dedicating as much as 50% to buses and public transit. Asking voters to raise taxes on themselves to pay for transportation projects that impact the fewest people isn’t a recipe for success. It just doesn’t make sense. Worse yet, it could derail any chance of real action to fix our roads. The majority of voters live outside the City of Sacramento in suburban cities like Folsom, Rancho Cordova, Elk Grove, Gold River, and Citrus Heights; or in unincorporated communities like Arden-Arcade, Fair Oaks and Orangevale. Residents in these communities are the most impacted by the poor condition of our roads, and they would be paying the biggest share of the proposed increase. They are also the voters needed to pass a tax increase. Four years ago, these same voters opposed Measure B because it included too much spending on transit and trolleys. Yet some STA members have convinced themselves these voters would support a new measure that nearly doubles spending on those projects. Sacramento residents are currently paying a 1/2 Sales Tax passed in 2004 with the promise to fix our roads. We will continue paying that tax for two more decades. We are also a paying billions more at the gas pump as a result of the gas tax increase the Legislature imposed with SB1. Each time, voters were promised that the new revenue would fix our roads and highways. Some projects have been done – but the condition of most of our roads hasn’t improved. And some of the money has been siphoned off for other purposes - something that is sure to be on voters’ minds. STA’s own polling shows that while the public may be willing to support another tax for road repair and improvement, support from every community (including Sacramento City) falls off when it comes to RT or other projects. Measure B failed in

2016 because proponents cobbled together a wish list from interest groups instead of focusing on the issue voters cared about most. We cannot afford to repeat the same mistake. I recognize that more revenue is required to make the improvements we need and tackle the volume of repairs we face. I believe voters are willing to pony-up more tax-dollars to get the job done. But clearly they are not willing to pay to fund more under-performing and money-losing public transit. And they are justifiably wary of more broken promises. Fixing and improving our roads is imperative. It’s the most effective way we can reduce daily commutes, cut traffic snarls, and improve safety. That is why I want STA to consider a stand-alone proposal that focuses primarily on fixing and improving our roads and highways - and include real public oversight to give voters confidence that the money will go where it is supposed to go. I do not love the idea of raising taxes, but we have to fix our roads - and we have to do it now. I think the current proposal will make that harder, if not impossible. Let’s focus first on fixing our roads. It’s the right thing to do. It’s also the smart thing to do. Finally, I want to invite everyone to my next Citrus Heights community meeting on February 24 th at 6:00pm at Citrus Heights City Hall (6360 Fountain Square Dr). It will be an opportunity for you to get an update from me, and to ask me any questions you may have. 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@sac-county.net. *Sue Frost represents the 4th District, which includes all or part of the communities of Citrus Heights, Folsom, Orangevale, Antelope, Rio Linda, Elverta, Gold River, Rancho Murieta, North Highlands, Carmichael, Foothill Farms, Fair Oaks and Rancho Cordova.* ★

NOTICE OF PETITION

PETITION FOR ADJUDICATION TO ESTABLISH THE “CITRUS HEIGHTS MESSENGER” AS A NEWSPAPER OF GENERAL CIRCULATION; MEMORANDUM OF POINTS AND AUTHORITIES IN SUPPORT THEREOF

SUPERIOR COURT OF THE STATE OF CALIFORNIA
COUNTY OF SACRAMENTO

Case No.: 34-2020-00273535
In re: PAUL SCHOLL, individually and dba MESSENGER PUBLISHING GROUP, Petitioner.

DATE: 2-21-2020
TIME: 2:00 p.m.
DEPT: 53

Petitioner PAUL V. SCHOLL, who does business as MESSENGER PUBLISHING GROUP, alleges as follows:

1. Petitioner PAUL V. SCHOLL is an individual doing business as a sole proprietorship and as MESSENGER PUBLISHING GROUP. Petitioner operates his primary business at 7144 Fair Oaks Blvd, Suite 5, Carmichael, Sacramento County, California 95608, and holds a local editorial office within the City of Citrus Heights at 6060 Sunrise Vista Drive, Citrus Heights, Sacramento County, California 95610.

2. Petitioner publishes a newspaper known as the Citrus Heights Messenger (the “Messenger”). The Messenger is a newspaper of general circulation, published for the dissemination of local news and intelligence of a general character in the City of Citrus Heights, Sacramento County, in the State of California. The Messenger was established in November 2011 and has published without interruption since that time.

3. The Messenger has a bona fide list of paying subscribers, numbering one hundred and one (101) in Sacramento County.

4. The Messenger has been established and published at regular intervals, in Citrus Heights, California for at least one year preceding the date of the filing of this petition.

5. During the whole of the statutory period (i.e. “for at least one year”) required under Gov. Code, § 6000, the mechanical work of producing the petitioning newspaper, that is, the work of typesetting and impressing type on paper, has been performed at 2100 Q Street, Sacramento, Sacramento County, California. The Messenger had previously been published as a twice monthly newspaper on each Friday of the week; however, the Messenger is now published weekly on Fridays. The Messenger has had an average gross circulation of 8,500 copies.

WHEREFORE, Petitioner requests that a hearing be held, and that this court order that the “Citrus Heights Messenger” be established as a newspaper of general circulation in the City of Citrus Heights, Sacramento County, in the State of California.

Dated: January 17, 2020

ELGUINDY, MEYER & KOEGEL, APC
David L. Price, Esq.
Attorneys for Petitioner PAUL SCHOLL, individually and dba MESSENGER PUBLISHING GROUP

MEMORANDUM OF POINTS AND AUTHORITIES

I. INTRODUCTION
Petitioner PAUL V. SCHOLL dba MESSENGER PUBLISHING GROUP (hereinafter “SCHOLL”) hereby petitions to establish the newspaper known as the “Citrus Heights Messenger” (also referred herein as the “Messenger”) to be a newspaper of general circulation.

II. FACTUAL BACKGROUND
Petitioner SCHOLL owns and operates the “Citrus Heights Messenger,” which is a community newspaper serving the Citrus Heights, California area. The Messenger focuses on local, County, and State news, and currently has one hundred and one (101) paying subscribers in Sacramento County. The Messenger is published weekly on Fridays, and it has a distribution (for each weekly publication) in Sacramento County totaling 8,500, with an average gross circulation totaling 8,500. Distribution is made by U.S. Mail, home delivery and approximately 110 locations, (i.e. newsstands, retailers and restaurants).

III. AUTHORITY AND ARGUMENT
There are two code sections by which a newspaper can petition to be established as a newspaper of general circulation: Government Code § 6000, and alternatively, Government Code § 6008. “In 1974, the Legislature added section 6008 to the Government Code to provide an alternative to section 6000 for ‘qualifying a newspaper as a newspaper of general circulation.’” (In re Tri-Valley Herald (1985) 169 Cal. App.3d 865, 871–872. Gov. Code, § 6008 was added to make it easier for local newspapers to benefit from centralized printing plants otherwise outside of their service area. (see In re Tri-Valley Herald (1985) 169 Cal.App.3d 865, 871). The requirements under Gov. Code, § 6000 are different than those under Gov. Code, § 6008. (In re Establishment of Eureka Reporter (2008) 165 Cal.App.4th 891, 897). The present Petition seeks adjudication under the requirements imposed by Government Code § 6000.

Government Code § 6000 defines a “newspaper of general circulation” as follows:

“A ‘newspaper of general circulation’ is a newspaper published for the dissemination of local or telegraphic news and intelligence of a general character, which has a bona fide subscription list of paying subscribers, and has been established, printed and published at regular intervals in the State, county, or city where publication, notice by publication, or official advertising is to be given or made for at least one year preceding the date of the publication, notice or advertisement.” (Gov. Code, § 6000.)

A. Petitioner SCHOLL and the MESSENGER meet all of the requirements for being established as a newspaper of general circulation and the Court should grant the present Petition.

First, the Messenger publishes its content “for the dissemination of local or telegraphic news and intelligence of a general character” (Gov. Code, § 6000) because it provides general news stories, local business and real estate news, special announcements, news on events, local commentaries and editorials, church news, entertainment listings, seniors news, local sports, volunteer news, syndicated columnists, cartoons, and games to the general public.

Second, the Messenger “has a bona fide subscription list of paying subscribers” (Gov. Code, § 6000) because it currently maintains a list of one hundred and one (101) subscribing customers who pay for the newspaper to be delivered to their residence.

Next, the Messenger meets the requirement of being “established” under Gov. Code, § 6000 because it has been in existence under the specified name of the Citrus Heights Messenger for the whole of the one-year period preceding this Petition (see In re Molz (2005) 127 Cal.App.4th 836, 839).

Further, the Messenger meets the requirement of being “printed and published for regular intervals” (Gov. Code, § 6000) because the mechanical work of producing the Messenger occurs at 2100 Q Street, Sacramento, California, in the same county as the Messenger, and the Messenger has been (and continues to be) issued in the place where it is printed and sold and circulated (Sacramento County) for the whole of the one-year period. (see Gov. Code § 6004).

IV. CONCLUSION
In view of the foregoing authorities and facts, Petitioner SCHOLL respectfully requests that this Court order that the “Citrus Heights Messenger” be established as a newspaper of general circulation in the City of Citrus Heights, Sacramento County, in the State of California.

Dated: January 17, 2020
ELGUINDY, MEYER & KOEGEL, APC
David L. Price, Esq. Attorneys for Petitioner PAUL SCHOLL, individually and dba MESSENGER PUBLISHING GROUP

VERIFICATION
I, Paul Scholl, am the publisher of the Citrus Heights Messenger and the Petition in the above-titled proceeding. I have read the foregoing Petition and know the contents thereof. The same is true of my own knowledge except as to those matters which are therein stated on information and belief and as to those matters, I believe them to be true. I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct, and that this declaration was executed on January 16, 2020 at Citrus Heights, California.

Paul V. Scholl
Print Name of Signatory

Published in the Rancho Cordova Grapevine and Citrus Heights Messenger 1/24/20 and 1/31/20

The Whistle Stop Luncheon Coming to Fair Oaks

By Janet Gardner, SRWF

FAIR OAKS, CA (MPG) - The Sacramento Republican Women Federated is once again providing an excellent opportunity for Republican Candidates to participate in our “Whistle Stop” Candidate Forum at their luncheon meeting on February 5, 2020. Every Republican candidate that will be on the March 3rd primary ballot (including President Donald Trump!) has been invited to participate. Candidates are invited to mingle, share their platforms and answer questions during our hour long informal “Meet and Greet” session from 11 am until 12 pm. We will focus on contested races during our Featured Speaker portion of the program. It is a wonderful opportunity to meet and to hear some of our outstanding candidates, so bring family and friends to share in this biennial event. Registration begins at 10:30 am with Meet and Greet 11 am-12 noon. Lunch begins at 12 noon with the Candidate

Forum Program starting at 12:30 pm. The event is February 5, 2020 at North Ridge Country Club, 7600 Madison Avenue, Fair Oaks, California. Make your reservations early 916 733-1623 or online reservations www.sacramentorwf.org. Reservation Deadline is Friday, January 31, 2020 at noon. Menu is Chicken Piccata with Whipped Potatoes and Vegetables (includes coffee, tea and Chocolate Mousse Cake for dessert) and the cost is \$29. Sacramento Republican Women Federated is an affiliate of the National Federation of Republican Women and is dedicated to educating women in Republican principles, increasing the effectiveness of women in the political cause and to introducing the platforms of candidates of the Republican Party in all elections. If you are interested in joining the club, you can contact our Membership Chair: Membership@sacramentorwf.org or go to www.sacramentorwf.org and join online. ★

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As January Goes, so Goes the Rest of the Year – or Does It?



Commentary by Kimberly Foss

The ancient Romans had a god for almost everything. They even had a deity who specialized in beginnings and endings — also doorways, time, and transitions. His name was Janus, and not surprisingly, he had two faces: one looking forward and the other looking back. It also makes sense that the first month of our year, January, is named for him, since this is a time that many of us tend to look back over the previous year and also look forward to what the new year might bring.

Given the above and factoring in human nature, no one should be surprised that in the stock markets, January looms large. If you’ve been involved in investing for any period of time, you’ve probably heard of the

“January effect” and the “January indicator.” Conventional wisdom holds that January, as a time of transition between the old and the new, is somehow more significant than other periods in the markets. Some investors, seeking any bit of advantage they can find, place great reliance in this type of thinking. But is there any truth to either idea? Do the “January effect” and the “January indicator” really exist?

The January effect supposes that stock prices tend to rise during January as they rebound from year-end selling due to tax-loss harvesting, window-dressing by mutual fund managers, and other factors. Like many similar theories, it assumes that the markets are inefficient — that such year-end selling is “new information” that causes stock prices to move in response. First noticed by an investment banker in 1942, the supposed “January effect” has become less pronounced in recent years. Many analysts and others believe that the market has largely adjusted for it. In other words, any perceived stock price movement specific to January may have already gotten “baked in” to stock prices, which is what we would expect in an efficient market that, especially in these days of automated trading and almost-instantaneous execution,

incorporates the individual purchasing and selling decisions of thousands of investors every hour. In fact, some analysts suggest that any advantage granted by the January effect is so small that transaction costs and other fees would virtually negate it.

The January indicator, sometimes called the “January barometer,” stipulates that as January goes, so goes the rest of the year. But as I have noted previously, history does not bear this out as a reliable guide for investing — at least, on the downside. Going back to 1926, the S&P 500 index has been negative in January and then experienced positive returns for the rest of the year about 60% of the time. On average, the index turned in a 7% return in those years where it started in negative territory in January. In 2016, for example, the S&P 500 ended January at -4.96%. For the rest of the year, however, it showed a gain of 18%, yielding a net for the year, after the poor showing in January, of 13%. Anyone who sold their stocks in January, anticipating a down year, would have missed a major upside move.

On the other hand, a strong start in January is a somewhat more reliable indicator of a good year to follow. Nearly 75% of the

time since 1946, when the market has gained more than 5% in January, it has finished the year in positive territory. On average during this period, the S&P 500 has gained about 11% for the rest of the year when it has been up in January. As a matter of fact, there have only been two years — 1966 and 2001 — when stocks dropped sharply (declining 10% or more) after a positive showing in January. It’s probably worth noting that in both of these years, the markets had just experienced a multiyear upside run.

One possible explanation for the higher correlation between a positive January and positive overall year may be that bullish sentiment develops when the market appears to have upside momentum. When investors feel confident about the direction of the market, it can tend to become a self-fulfilling prophecy. On the flipside, the lower correlation between a negative January and negative year may be partially explained by the clear historical tendency of stock prices to rise. In the 72 years since 1945, stocks have finished the year lower in only 17 instances. So, it may be that a negative January is a less reliable indicator of a negative year simply because historically, stocks tend to go up more often than they go down.

To put all this in context, it’s important to remember that no one — and no indicator — can consistently predict stock prices with perfect accuracy. Furthermore, it is impossible to completely eliminate all risk from any portfolio. Especially now, in this season of looking back and looking forward, this means that the most important things you can do for your investments are to reassess your asset mix, make sure you are appropriately diversified, rebalance your portfolio as needed in response to pricing movements, and ensure that your risk tolerance and your long-term strategy are still appropriate for your goals and your place in the investment life cycle.

Rather than peering into some sort of crystal ball or making decisions based on a single indicator, you should concentrate on the factors you can control. Time and again, research has shown that patient investors with well-diversified holdings will tend to do well over time. And that is why I end this newsletter with the same phrase I use in all my communications with my clients. As we work together to make 2020 the greatest year yet, my advice is still the same:

Stay Diversified, Stay Your Course! ★



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James Shelby, Citrus Heights City Council
Greg Paulo, SJUSD Board
Mike McKibben, SJUSD Board
Scott Yuill, Rocklin City Council
Tami Bogert, Sacramento County District Judge
Bob McGarvey, Rancho Cordova City Council
Linda Budge, Rancho Cordova City Council
Rick Sloan, Cordova Rec and Park District
Measure H, City of Rancho Cordova

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Homicide Investigation of Suspicious Death Continues

By Wesley Herman, Citrus Heights Police Department

CITRUS HEIGHTS, CA (MPG) - The following additional details are being released regarding this homicide investigation:

Citrus Heights Police Department detectives have confirmed the deceased female located in her residence was in a dating relationship with the male decedent located by the California Highway Patrol on Saturday, January 11th during their suspicious death investigation. The female appeared to have been deceased in the residence for a number of days and was last seen around January 8th. The female suffered from significant trauma to her body, but the specific cause of death is still being investigated by the medical examiner’s office. This appears to be an isolated incident and there is no reason to believe there is any threat to the general public.

The Citrus Heights Police Department would like to encourage anyone with additional information, or knowledge, related to this incident to call the Citrus Heights Police Department tip line at (916) 727-5524.

(Original media release)

On January 15, 2020, at approximately

1:45 PM, the Citrus Heights Police Department was requested by the California Highway Patrol (CHP) to respond to the 7400 block of Auburn Oaks Court in Citrus Heights regarding a suspicious death. The California Highway Patrol was conducting a welfare check on a female at this location as a part of their investigation of a deceased male subject who had been located with a rope tied around his neck alongside the freeway embankment near the border of Roseville and Citrus Heights city limits on Saturday, January 11, 2020.

CHP located the female deceased inside an apartment at an Auburn Oaks Court residence and reported the circumstances to the Citrus Heights Police Department. Citrus Heights police detectives responded to the location and took over the investigation, which is currently ongoing. During the course of the investigation, detectives determined the death appeared to be a homicide.

The identity of the adult female decedent is being withheld at this time as her next of kin have not yet been notified. It is unconfirmed at this time, if the CHP death investigation from January 11, 2020, is connected to the homicide investigation. ★

Driver Killed In Collision on Sutter Avenue

By A.J. McTaggart, California Highway Patrol

CARMICHAEL, CA (MPG) - On January 16, 2020 at approximately 6:59 am, The California Highway Patrol (CHP) received a call of a two-vehicle traffic collision on Sutter Avenue west of Fair Oaks Boulevard. While en-route to the scene of the collision, CHP dispatch advised a vehicle was overturned on its side with an unresponsive male driver. CHP officers

responded to the collision scene and learned that a 54-year old man out of Carmichael had been driving his 2006 Chevrolet Equinox on Sutter Avenue westbound west of Fair Oaks Boulevard and had collided with a Ford F-150 pickup truck which was parked on the north curb edge of Sutter Avenue. After colliding with the parked F-150, the Equinox overturned onto its left side and remained until emergency personnel arrival. Sacramento Metropolitan

Fire Department (SMFD) responded to the scene of the collision and pronounced the driver dead at 7:18 am. Witnesses remained on scene and the cause of the collision is under investigation.

Any persons who may have witnessed this collision or who can provide any additional information regarding this collision should call Officer Greg Zumstein or Officer A.J. McTaggart at the North Sacramento Area CHP office at (916) 348-2300 by cell phone at (916) 798-0975. ★



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Pedestrian Killed in Collision with Car on SR-51

By Greg Zumstein,
California Highway Patrol

SACRAMENTO, CA (MPG) - On January 15, 2020 at approximately 9:50 pm, The California Highway Patrol (CHP) received a call of a vehicle vs. pedestrian traffic collision on SR-51 northbound, north of Watt Avenue. CHP officers responded to the collision scene and learned that a 12-year old female juvenile out of Sacramento had run across the northbound lanes of SR-51 and had been struck by a 2009 Lexus, driven by a 40 year old woman out of Sacramento, that was traveling in the #1 lane of SR-51 Northbound, just north of the Watt Avenue overcrossing. The 12 year old juvenile was following a 16 year old female that had run across the northbound lanes and was standing in the center median of SR-51 Northbound. The driver of the Lexus was unable to avoid the 12-year-old juvenile as she ran in front of the Lexus and after she was struck she came rest in the center

median of the freeway. The driver of the Lexus remained on scene, cooperated with the investigating officers and there is no suspicion that drugs or alcohol was a factor in this collision. After the collision an off-duty doctor and passing ambulance stopped to render emergency aid until relieved by Sacramento Metropolitan Fire Department (SMFD) who responded to the scene. The juvenile was pronounced dead at the scene by SMFD personnel at 10:08 pm. The northbound lanes of SR-51 were closed at 10:05 pm until approximately 11:26 pm to investigate the collision and scene processing. Witnesses remained on scene and the cause of the collision is under investigation.

Any persons who may have witnessed this collision or who can provide any additional information regarding this collision should call Officer Greg Zumstein or Officer A.J. McTaggart at the North Sacramento Area CHP office at (916) 348-2300 by cell phone at (916) 798-0975. ★

Bui-Thompson Elected SMUD Board Vice President



Nancy Bui-Thompson, vice president of the SMUD Board of Directors. Photo courtesy of SMUD

SMUD Press Release

SACRAMENTO COUNTY, CA (MPG) - SMUD Director Nancy Bui-Thompson was elected vice president of the SMUD Board of Directors. Her term as vice president will run from January through December 2020. Bui-Thompson served as the Board president in 2012 and 2016 and served as vice president in 2011 and 2015. She was first elected in November 2008 to represent the 215,000 constituents of Ward 2, which includes the communities of Folsom, Rancho Cordova, Gold River, Rancho Murieta, Galt, Wilton and Elk Grove. At the time of her election, she was the youngest ever to be elected to the SMUD Board.

For over 17 years, Bui-Thompson has served as a technology and management professional who has worked with federal, state and local government agencies, energy and

health-care organizations. She is currently the Director, Transition and Integration – Strategy and Execution at Health Net. Health Net is a subsidiary of Centene Corporation. Centene is #51 on the Fortune 500 with over \$48.4 billion in revenues, 33,700 employees and serves over 12.2 million members. Prior to Health net, she was a Director at Public Consulting Group (PCG), in their Technology practice. Prior to PCG, she was a consultant for two of the world's largest and best-known consulting companies – Accenture and Deloitte.

Bui-Thompson has represented SMUD on both the national and international stage. She served as a main stage speaker at the Energy Thought Summit (ETS) - ETS2019, ETS2018 and ETS2017 in Austin, Texas. She served as Chair of ETS2019. Bui-Thompson has been featured session speaker at DistribuTech, the world's largest Distribution technology conference with over 12,000 attendees and was the keynote speaker at SpaceTime Insight's Annual Users Convening.

The Sacramento Business Journal has honored Ms. Bui-Thompson as one of the top fifteen women business leaders in the Sacramento Region as a 2017 "Women Who Mean Business" and a 2011 "40 Under 40" awardee. In 2012, the German Marshall Fund of the United States (GMF) awarded the prestigious Marshall Memorial Fellowship (MMF) to Bui-Thompson (75 fellows per year). The GMF is a non-partisan American public policy and grant-making institution dedicated to promoting better understanding and cooperation between North America and Europe on transatlantic and global issues.

She is a proud graduate of California Polytechnic State University at San Luis Obispo, with a bachelor of science in economics and management information systems. ★

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