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Citrus Heights

Serving the City of Citrus Heights & Sacramento County **VOLUME 9 • ISSUE 23** NOVEMBER 1, **2019**

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To Honor Their Sacrifice

Visit the Veterans Day Eleventh Hour March and Ceremony



Members of American Legion Post 637, left to right, Chaplain Barry Fitzgerald, Rich Tkach, Ron Meyer, Jim Monteton, James Miranda, Steve Gall, WWII survivor Doug Borges, Commander Paul Reyes and Stephany Sward. Photo by Hiede Derby

From Sylvan Cemetery

CITRUS HEIGHTS, CA (MPG) - The eleventh hour of the eleventh day of the eleventh month 1918 – an armistice, or temporary cessation of hostili-World War. Since no one knew that there would be a sequel in 20 years, it was known as "the Great War" or the war to end all wars but didn't have a number. Commemorated as Armistice Day beginning the following year, November 11th became a legal federal holiday in the United States in

In the aftermath of World War II became Veterans Day, a holiday dedicated to American veterans. Unlike Memorial Day, it was not intended to just remember those that fell in battle.

Instead it was a day to recognize a march through the historical secall those men and women that have tion of the cemetery, stopping briefly served over the course of 241 years of this nation's existence.

time or peace time or in foreign counwhen they sign the bottom line and raise their right hand and promise to support and defend the constitution. Peace time quickly can become war

Citrus Heights honors those that gave that served in the defense of their county. This year the Veterans and the Korean War, Armistice Day Day service will be held on Monday, November 11, 2019, at Sylvan Cemetery, 7401 Auburn Blvd., Citrus Heights.

The ceremony begins at 10:30 with reach the ceremony area.

at each flag station to read a prayer and salute the flag. The men march-Whether the service was in war ing include the American Legion and American Legion Auxiliary, ties, was declared between the Allied tries or at home, the Veteran would be VFW, Sons of Union Veterans of nations and Germany in the First recognized on this day. The veteran the Civil War, Sons of the American knows not what the situation will be Revolution, Boys Scout troop 228, Police Officers of the Citrus Heights Police Department and all others that wish to march. This march will last about 30 minutes. The march will conclude at the gazebo where Every year, Sylvan Cemetery in there will be a one hour ceremony. Many of the men marching will be in uniform – past and present – from American Revolution to modern day.

> Please plan to attend and bring the family. Plan to arrive early, as parking is available throughout the grounds and it may take you a few minutes to

City Allocates Federal Funding for Public **Services**

Story by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - Each year, the U. S. Department of Housing and Urban Development (HUD) allocates community development funding under the Community Development Block Grant (CDBG) program. The Citrus Heights City Council recently reviewed plans for the CDBG funds in both an Action Plan for the 2020 funds and a long-term Consolidated Plan for 2020-2024.

Stephanie Cotter of the City's Community Development Department first introduced a CDBG draft plan in a public hearing at the Citrus Heights City Council meeting on October 10 and then presented the final plan at the October 24 meeting. Based on funding from previous years, Cotter estimated that in 2020 the City will receive \$600,000 to help address community development and housing needs throughout the city. Of that total, 15% is available for public services (\$90,000), 20% for planning and administration (\$120,000), and the rest can be used for capital projects (\$390,000).

Of the estimated \$390,000 available for capital projects, staff recommended \$200,000 be used for park and public facility improvements and \$190,000 be reserved for housing preservation programs.

To determine how to allocate the \$90,000 available for public services, in July the City requested applications from nonprofit organizations that provide public services in Citrus Heights. Eight applications were submitted to the City's Quality of Life Committee for review in September. The total funding requests for all eight applications combined was \$146,000, well above the \$90,000 available.

Cotter said, "Although the City wasn't able to fund all of the requests, we recommended six activities to be funded." These six organizations provide a wide range of public services in the community, and the 2020 Action Plan recommended the following allocations: \$14,000 to Meals on Wheels, which provides nutrition for seniors; \$16,000 to Sacramento Self-Help Housing for their housing counselor and navigator program and \$21,140 for their Renters Helpline; \$14,430 to Campus Life Connection for their after-school program at Continued on page 3

City Honors Police Department Volunteer Dominic Papa

Story by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - At the October 24 Citrus Heights City Council meeting, Mayor Jeannie Bruins introduced Dominic Papa as "one of our most diligent and favorite volunteers of the Citrus Heights Police Department."

California The Department of Social Services recently selected Papa as the recipient of the 2019 National Disability **Employment Awareness** Month award. Mayor Bruins told Papa that the City of Citrus Heights also wanted to honor him for his work by presenting him with a proclamation in "gratitude and great appreciation for all that you do for the City."

Papa has been volunteering with the Citrus Heights Police Department for seven years. He has assisted with parking enforcement,



The City Council honors Citrus Heights Police Department volunteer Dominic Papa for his dedicated service to the community. Photo provided by the City of Citrus Heights

code enforcement, and worked to minimize blight and graffiti throughout the City. The Mayor praised

"his tenacity and watchful spoken to Citrus Heights

businesses and commu-He also has a passion for nity organizations about the public speaking and has Continued on page 3

Read More at www.CitrusHeightsMessenger.com

Student Debt Slows Growth After Greater State Investment

Special Report From The Institute for College Access & Success Press Release

OAKLAND, CA (MPG) - New data show that about two in three (65 percent) college seniors who graduated from public and private nonprofit colleges in 2018 had student loan debt. These borrowers owed an average of \$29,200, 2 percent higher than the 2017 average of \$28,650, according to a report released by The Institute for College Access & Success (TICAS).

After many years of growth in college graduates' average student debt, debt loads have continued to climb but they are climbing at a slower pace. One important factor in the slower growth of student debt appears to be greater state and local support for public colleges, which enroll three-quarters of undergraduates.

"The growth in student loans has slowed in recent years as states have invested more in public colleges, but millions of students continue to struggle with their debts," said executive vice president Debbie Cochrane. "Colleges, states, and the federal government all have an important role to play in reducing the burden of student debt to increase equity in college opportunity."

Between 2008 and 2012, during the budget crises caused by the Great Recession, state and local appropriations fell by \$2,000 per student. At the same time, student borrowing rose by nearly \$1,100 per student. More recently, as state spending partially rebounded, the student debt situation has improved. With state funding increasing by \$1,150 between 2012 and 2016, average student borrowing fell by \$500. Other potential factors in changing borrowing over time are discussed in the report.

Student Debt and the Class of 2018, TICAS' 14th annual report on debt at graduation, finds wide variations in debt levels across states as well as colleges. Average student debt at graduation in 2018 ranged from \$19,750 in Utah to \$38,650 in Connecticut, and new graduates' likelihood of having debt ranged from 36 percent in Utah to 76 percent in

concentrated in the Northeast and lowdebt states are mainly in the West.

The average debt held by four-year college graduates is an important benchmark for college affordability over time and across states because it measures debt levels for students at a comparable point in their academic careers. However, it does not tell the whole story on student debt. The burden of student debt is disproportionately borne by Black students, first-generation college students, and students from low-income families. For example, graduates from lower income families are five times as likely to default as their higher income peers, and 21 percent of Black college graduates defaulted within 12 years of entering college.

This report uses private data that is the only type of data currently available to gauge cumulative student debt for bachelor's degree recipients each year, including both federal and nonfederal loans. While federal data on student loan debt has improved in recent years, little of it includes nonfederal loan debt from private lenders, states, or schools. As documented in the report, collegereported data on student debt levels show that 31 percent of student loan debt in high-debt states is nonfederal debt, underscoring the need for more comprehensive, federally collected debt data.

With far too many Americans continuing to carry the weight of burdensome student debt, the report puts forward a series of policy recommendations for the federal government, states, and colleges. Among those: the federal government should increase and strengthen Pell Grants, make it easier to repay student loans, and make new investments that supplement - not supplant - state funding for public higher education. The federal government should also collect private student loan data to ensure comprehensive data on debt balances and burdens. States should shift merit-based aid to need-based aid, and improve data systems. Colleges can help by examining debt data across demographic groups of students, set aside funds for student emergencies, and set clear, reasonable student budgets. For more information

touring from India

ADMISSION

Join a Voting **Accessibility Committee**

By Janna Haynes, Sacramento County

SACRAMENTO COUNTY, **CA (MPG)** - As Sacramento County continues to be a leader in voting systems, security, technology and conof Voter Registration and Elections also strives to ensure every eligible voter has the opportunity to vote independently, privately and in a language that provides them with full understanding.

Are you interested in having input into accessibility options for voters that may need language or disability assistance? Join one of the established committees to Language Accessibility improve current policies!

The County of Sacramento Voter Registration and Elections department established a Language

Accessibility Advisory Committee (LAAC) in 2017 to assist and advise county elections officials on existing programs to reach voters with limited-English proficiency, including:

Recruitment and staffvenience, the Department ing of bilingual Election Officers; Providing feedback on election and voter education materials; Enhancing website usability; Providing expertise on language accessibility issues; Promoting language accessibility initiatives; Responding to the County's questions regarding language accessibility issues.

> For more information on Sacramento County's Advisory Committee, please email LAACinfo@saccounty.net or call Benjamin Phillips-Leseñana, LAAC Chair, at (916) 875-5750.

Sacramento County Voter Registration & Elections department has also established a citizen advisory committee to make recommendations for improving access to voting and election materials. This Voting Accessibility Advisory Committee, or VAAC, is designed to advise and assist in ensuring all voters in Sacramento County can vote independently and privately.

Sacramento County's Voting Accessibility Advisory Committee, please email VAACinfo@saccounty.net or call Courtney Bailey-Kanelos, VAAC Chair, at (916) 875-6558.

For more information on

Don't forget, the Presidential Primary is March 3, 2020. To register or update your registration visit the Secretary of State's website. ★

New Nonstop Sacramento to Palm Springs Available

By Samantha Mott, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Contour Airlines launched seasonal daily service from Sacramento International Airport (SMF) to Palm Springs International Airport that will run through May 14, 2020. The inaugural flight departed SMF on Sep. 16, at 10:45 a.m. for Palm Springs and returned back to SMF at 2:30 p.m.

In addition to the new daily nonstop to Palm Springs, Contour Airlines launched a second daily nonstop to Santa Barbara.

"We are thrilled to add new nonstop service to Palm Springs and a second daily nonstop to Santa Barbara," says Cindy Nichol, Sacramento County Department

Papaya

of Airports Director. "The addition of the flights to these two very popular destinations from Sacramento highlights the region's demand for more intra-California service."

The Palm Springs region is a golfer's paradise with more than 120 golf courses to choose from. Temperate weather attracts players to the green fairways despite the desert landscape.

Whether travelers are looking to relax on the beach or indulge in a delicious Pinot Noir, Santa Barbara offers plenty of attractions and activities from outdoor recreation to seaside art and culture.

For information on flight schedules and ticket prices, visit the Contour Airlines website.

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





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NOVEMBER 1, 2019 CITRUS HEIGHTS MESSENGER • 3

City Honors Police Department Volunteer Dominic Papa

Continued from page 1 value of hiring persons with disabilities. Mayor Bruins said, "His generosity to our community is unwavering."

"On behalf of the City Council and everybody in the city, we just want to thank you and tell you that we hope you continue

many years to come," said Mayor Bruins.

Papa accepted the proclamation and thanked the the Citrus Heights Police Council for the honor: Department for giving many people who have encouraged me and supported me in my dream

serving our community for to be involved with a law enforcement agency. I'm especially grateful to the City of Citrus Heights and "I am grateful to the me this opportunity. ... I can't thank you enough for your belief in me and my abilities."

Friends of the Library **Honored for Volunteer Work**



October 20 – 26 was National Friends of the Library Week, and Sylvan Oaks Library employees and volunteers from Friends of the Library accepted a proclamation from the Citrus Heights City Council. Photo provided by the City of Citrus Heights

Story by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - The Citrus Heights City Council declared October 20 – 26 as National Friends of the Library Week. Vice Mayor Jeff Slowey presented a proclamation to members of Friends of the Library and library employees.

In Sacramento County in 2018, Vice Mayor Jeff Slowey said that Friends of the Library, a volunteer organization, "generously gave the gift of time, providing more than 56,000 hours of service." They also donated more than \$300,000 to fund programs and for the purchase of books and new equipment. Each library branch in Sacramento County has its own Friends of the Library group, and Vice Mayor Slowey

said, "They do it because they like the library and they want to give back."

Mayor Jeannie Bruins said, "We really appreciate the Friends of the Library. They do a lot of work for our Sylvan Oaks Library, including hosting a book fair and promoting the library. We couldn't do what we do in this community without the volunteers. So, thank you from all of us here."

Crystal Miles, branch manager of the Sylvan Oaks Library in Citrus Heights, said Friends of the Library "put in an endless amount of hours to make sure that we make enough to keep our programs going. A lot of the programs we do for children and adults across the board really couldn't happen to the extent they do without the Friends."

City Allocates Federal Funding for Public Services

Continued from page 1

Sayonara Community Center: \$14.439 to Sunrise Christian Food Ministry, which provides emergency food to low-income and homeless populations; and \$10,000 to WEAVE (Women Escaping a Violent Environment) for their violence reduction team.

ited amount of funding, the applications from Crossroads Diversified Services for their youth employment readiness program and from About Kidz for their afterschool tutoring program were not recommended for funding this year. Mayor Jeannie Bruins said that she and Councilmember Steve Miller serve on the Quality of Life Committee and stated that the reason those organizations were not selected for funding was because "a very limited number of people would benefit from it and there's really a duplication of services with other organizations that we already at no cost to the City.

Wheels, Sunrise Christian Food Ministry, and WEAVE addressed the Council to describe the work they do in the community and to thank the City for providing funds to assist their missions.

Cotter presented the 2020-2024 Consolidated Due to the lim- Plan, a planning document that guides allocation of CDBG and other federal funds for the next five years. The Consolidated Plan specifies City goals and provides a broad outline of community priorities based on input from residents, non-profit groups, and other City partners. The City conducted a community outreach project to ensure that the Consolidated Plan reflects the community's needs.

Based on the results of a community survey, the City compiled a priority list of community needs which guided the development of the 2020-2024 Consolidated Plan goals: foster affordable and fair fund" or that already exist housing, provide services for homeless persons, pro-Representatives from vide services for youth and Sacramento Self-Help seniors, provide additional

Housing, Campus Life public services in response Connection, Meals on to current public needs, improve accessibility, construct/upgrade public facilities, and effectively administer CDBG program to benefit Citrus Heights community.

Mayor Bruins thanked all the public service representatives for addressing the Council and for everything they do for the community: "You fill needs that would go unmet if you weren't there."

Vice Mayor Jeff Slowey thanked Mayor Bruins and Councilmember Miller for their service on the Quality of Life Committee, stating, "That's probably one of the hardest committees to sit on. As you've heard from these organizations, they all do a slightly different mission, certainly worthy of public funding. But as you can see, we have limited funds and every year it's the same that we get more requests than money that we have. So, I appreciate you guys narrowing it

The Council unanimously voted to approve both the CDBG 2020 Action Plan and the 2020-2024 Consolidated Plan. ★

Death by Design at Theatre in the Heights



Cast members from the theater production of Death by Design depicting an English country manor in 1932. Photo courtesy Theatre In The Heights

From Theatre In The Heights

CITRUS HEIGHTS, CA (MPG) - What happens when you mix the brilliant wit of Noël Coward with the intricate plotting of Agatha Christie? Set during a weekend in an English country manor in 1932, Death by Design is a delightful and mysterious "mash-up" of two of the greatest English writers of all time. Edward Bennett, a playwright, and his wife, Sorel Bennett, an actress, flee London and head to Cookham after a disastrous opening night. But various guests arrive unexpectedly a conservative politician, a fiery socialist, a nearsighted ingénue, a zany modern dancer each with a long-held secret. When one of the guests is murdered, it's left to Bridgit, the feisty Irish maid with a macabre interest in homicide, to solve the crime. Death

by Design is more than homage – it's a new classic. Written by Rob Urbinati. Directed by Blake Flores.

Featuring, Tana Colburn, Zachariah Mejia, Blake Flores, Vanessa Voetsch, Tom Bost, Travis Romo, Crystal Neher-Evans, & Hannah Hurst.

Performance dates are on 11/3 at 8p.m, and 11/10 at 4p.m.

All tickets are \$15 for all ages (no infants

For more information or to make a reservation please call the theater at (916) 509-3445. Also see our website at www.theatreintheheights.com for more information and directions to the theater.

Theatre In The Heights is located at 8215 auburn Blvd., Suite G Citrus Heights, CA 95610 and seats 50.



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Imagine sitting in your brand new car which is the exact one you always dreamt of owning. It has every feature and amenity you desire. It's perfect in every way. However, if you never start your car, and never drive it, you will never get anywhere.

It doesn't matter what you have in your life if you don't use it. Having positive assets which you don't utilize is like not having them at all. It's no different than possessing knowledge you don't use. Progress is made by utilizing that which you have right now, not by waiting for something else.

Procrastination never gets you anywhere. All it does is endlessly postpone getting started. Putting off action until some future condition is met results in nothing ever being accomplished.

Too many people live life as if it is a practice run. They consider time to be infinite. Procrastination is their way of life. They claim to be waiting for something before they get started. They may be waiting for things to get better, the right time, the right circumstances, connecting with the right started. Without a destipeople, the economy to improve, approval, acceptance, or any other excuse, which prevents them from getting started.

When no action is taken,

situation is just like sitting in your parked car, waiting to go somewhere. You can wait as long as you like, but nothing is going to happen. In order to get somewhere, you've got to get started.

Getting started means taking the first step. In your car it involves first starting the engine and then putting the car into gear before you can begin traveling to a destination. In your life it means taking the first step forward, no matter how

Get rid of all your excuses for inaction. Any reason for avoiding action must be discarded. It doesn't matter what others say to you. It does matter what you say to yourself. All you need to get started is just one reason to succeed.

Cut free from ties to the past. Don't lament mistakes you have made, learn from them and don't repeat them. You can't alter what has already transpired, but you can make positive changes to what you do now and in the future.

Knowing where you want to go is part of getting nation there is no point to getting started because you don't know where you want to go or how to get there.

Stop procrastinating. Getting started requires nothing happens. This taking action. Embarking

on that first step is essential. A simple way to break through procrastination is by doing whatever you have been putting off for 15 minutes. This approach is easily doable and manageable. Once you get started with your first step, you are moving forward.

Eliminate non-productive, time wasting activities. These are known as displacement behaviors. They include anything you do which keeps you busy, but prevents you from taking action that gets you started moving towards your objective.

Focus on today and where you want to be in the future. Have a crystal clear picture of your goals. Formulate a detailed plan for reaching your destination. Now get started by taking the first step. Then take the next. Keep up the process of moving forward.

What are you waiting for? You will never be as young as you are today. Time goes by too fast. So get started right now. Take your first step. Just do it. No more excuses. No more procrastinating. No more worrying about the opinion of others. Get started now!

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. ©2014 Bryan Golden.



By Marlys Johnsen Norris, Christian Author

When you are familiar with the Holy Word of God (Bible) one will realize that there are different angels. When God cast Adam and Eve from heaven because of their sin and disobedience against His laws He also cast Angels to earth who were not honoring His laws and statutes and desired to be worshipped. Therefore we know that not all angels are good and are some led by the "enemy of God" who will deceive many in their journey with God, we call them demons!

The enemy of God was a liar from the beginning and his character has never changed. If he can cause one who is a new believer in their journey to sin and/

ANGELS!

it to ultimately cheat them from enjoying and walking in the new life God birthed within them. He to grow and cheat many people (even those with a tiny mustard seed of faith) from the richness of God's Blessings that will go their way.

Also, there are real angels that cross our life's path from time to time. They can show up in a dream or a vulnerable time when faith in God is at a peak. With them will come a sense of inner-peace and comfort from God we recognize as spiritually supernatural.

Years ago a believer shared with me after I was sharing something with them. They said that when we do hear words that speak to us from God, those words will be confirmed to us at least three (3) times in some way. When God moves in our lives He always confirms His message to us. It can be another believer, a Pastor's sermon or even Christian television the same words will be spoken to you. (Note: if no confirmation comes right PO Box 114, Orangevale, or dishonor God, he will do away, give it time until it CA

does before you share with anyone.) You will honor God by doing this!

Searching my concorcauses doubts and unbelief dance for the value of the word "three", this is what I found. It is important when we venture into someone's thoughts and give advice about how to live the Christian life, we must base it on the authoritive words of Scripture, never on man's ideas. God's truth always has the power beyond the ideas of men. This is what I found. . . "For there are three that

> bear witness in heaven; the Father, the Word, (who is Jesus) and the Holy Spirit and these three are "ONE". And there are three that bear witness on earth, the Spirit, the water, and the Lord and these three agree as one. If we receive the witness of men, the witness of God is greater, for this is the witness of God which He has testified of His Son." (1 John 5:7-8) Marlys Johnsen Norris

Christian Author of 7 **Books**

Stephen's Minister, Legacy Teacher Marlysin@gmail.com

It Was One of Those Weeks

Dr. James L. Snyder

At my stage in life, I have experienced a gazillion weeks. I thought about actually counting how many weeks I have lived, that somebody in our house but I don't have that many fingers or toes.

I do have one complaint this week. Who was that knucklehead that invented the telephone? I would like to call him and give him a piece of my mind if I have any pieces left.

Don't let this get around, there are days that I "forget" my cell phone and leave it at home. I must confess they are wonderful days of quietness and serenity. To have a whole day when nobody can get a hold of you has to be a day in paradise.

I was going out the door Monday morning to go to the office when the Gracious Mistress of the Parsonage said, "Do you have your phone with you?"

"Oh no," I said. Then I went, got my cell phone and left for the office.

I didn't turn the phone on until I got to my office and was getting situated to begin my week's work. As soon as I set down the phone started ringing. That

smartphone.

It was one of those telemarketing calls that I get all the time.

Two times a day this past week I received that call had a hearing problem. To be honest, my problem is not hearing, but rather listening.

I can hear everything the Gracious Mistress of the Parsonage says, but most of the time I'm not listening. I wonder if they have some kind of a solution for that.

A similar call has been concerning the fact that someone in our house has a pain problem.

If only there was a real person talking that I could talk back to and say the only real pain problem I have is with somebody like you calling me. But it's a recorded call and I can't respond to it.

As the week developed, I got more frustrated. What's a person to do when there's not anything you can do about these phone calls?

Thursday I did get an actual person that was calling me live. I was so frustrated that I didn't know exactly how to deal with this person.

Then I had a thought tipmay be why they call it a toe through the little gray com.

cells in my cranium. That thought was, why don't I respond to this person in gibberish. If anybody is good at gibberish, it's a pastor. I've been a pastor for so long that I should have some kind of a PhD in gibberish. A few moments talking

gibberish to this person on the phone released me of all my frustration for the week. Now the person on the other end of the phone was getting frustrated.

"Please speak English," the person kept saying.

It was one of those weeks that was most frustrating, but then I learned to take that frustration and spin it into gibberish.

I was thinking of what Solomon once said. "It is as sport to a fool to do mischief: but a man of understanding hath wisdom" (Proverbs 10:23).

My desire is not to let the words of fools frustrate me, but to nourish my mind and soul on the wisdom of God.

Dr. James L. Snyder, pastor of the Family of God Fellowship, lives with the Gracious Mistress of the Parsonage in Ocala, FL. Call him at 352-687-4240 or e-mail jamessnyder2@ att.net. The church website is www.whatafellowship.

By Pastor Ray Dare

The Christian life is based on relationships not rules. Religion makes it so hard! So complicated! But the life that really pleases God is not complicated, it's simple, love God, focus on those two things, everything else falls into place. I've met a lot of people with a lot of religion, a lot of rules, a lot of legalism, but lacking in love for God and love for people.

Have you ever met a legalistic person? They measure their spiritual for the Christian? Of maturity by the number of rules they keep. We all have our own little to live in freedom - not no-no list. "I don't smoke, freedom to satisfy your I don't chew, I don't run sinful nature, but freewith those that do!" But have you ever noticed that one of the problems with a no-no list is ... everybody has a different list! My list doesn't match your list. One group says, "We don't believe in wearing make-up." Another group says, "It's okay to wear

Pastor Ray's Encouraging Words

Focus on Relationships Not Rules

vou just can't smoke. And I say, "Smoking doesn't send you to hell, it just makes you smell like you've already been there!"

The problem with legalism is, it steals your joy. love others. When you Have you ever met a happy legalistic person? Neither have I. When you focus on rules rather than a relationship it steals your joy. God doesn't want a religion of rules with you; He wants a relationship with you and that relationship produces joy.

Are there not any rules course, the Bible says, "For you have been called dom to serve one another in love." Galatians 5:13 (NLT) You really can't embrace the grace of God and just keep on living any old way you want. Grace produces gratitude; it produces love. When you really embrace grace; your heart is filled

make-up, you just can't with gratitude to love dance." Another one God back. Jesus summasays, "You can dance... rized what God wants in you just can't go to mov- two words; loving relaies." Another group says, tionships. Love God, love "It's ok to go to movies, others, that's it. Love God with all your heart, love others as yourself; it's that simple. Matthew 22:35-40.

> You can't understand the grace of God and keep living your life for yourself, wasting your time on trivia, spending your money any old way you like, you can't do that anymore. Jesus didn't die for you just so you could live for yourself. He created you for a purpose, He made you for a purpose and He suffered and died for that purpose, so you'd better not waste vour life. Our response to grace must be gratitude.

> Jesus died so that you might have a relationship with Him. He wants you to know Him as much as He knows you. Reach out to Him this week and get to know Him through a relationship of love, not a religion of rules.

Pastor Ray New Beginnings Church 10am Sundays, You're invited!

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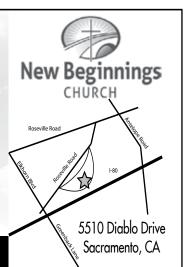
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CHEERS JEERS

By Damian Holbrook

Cheers to 9-1-1

for its first-rate firstresponder friendship. The real heroes of Fox's rescue drama are the writers who've taken LAFD hunks Buck (Oliver Stark) and Eddie (Ryan Guzman, pictured) from foes to bros. They have each other's backs and can still bust each other's chops.

Jeers to Sunnyside

becoming the first fatality of the new season. Sadly, NBC axed its promising Community-esque comedy about a disgraced politician (Kal Penn) helping a group of immigrants prep for their citizenship tests after four episodes – before some real stinkers that should have never seen the light of day.

Jeers to This Is Us 'Toby

for being a big ol' liar. While we applaud his efforts to lose weight on the NBC drama, it's BS that the newly svelte dad (Chris Sullivan) would have been sneaking off to CrossFit classes and leaving wife Kate (Chrissy Metz) to care for their blind baby with only food for comfort.

Cheers to Judith Light

as The Politician worth voting for. With her fiery turn as a New York state senator poised to battle Payton Hobart (Ben Platt) for office, Light has



The real heroes of Fox's rescue drama are the writers who've taken LAFD hunks Buck (Oliver Stark) and Eddie (Ryan Guzman, pictured) from foes

us hoping Netflix elects to release Season 2 of the dramedy sooner rather than later.

likely to happen on this show. It's not Succession.

Ouestion: Has CBS canceled MacGyver starring Lucas Till? - Michael

Matt Roush: A Frequently Asked Question that makes me think CBS should be doing a better job of informing its audience when its ongoing shows are being held back until midseason. Along with MacGyver, CBS shows not currently on the schedule that will return over the next year include the final season of Criminal Minds, plus Man with a Plan, The Amazing Race and Undercover Boss.

To submit questions to TV Critic Matt Roush, go a problem. But that's not to: tvinsider.com

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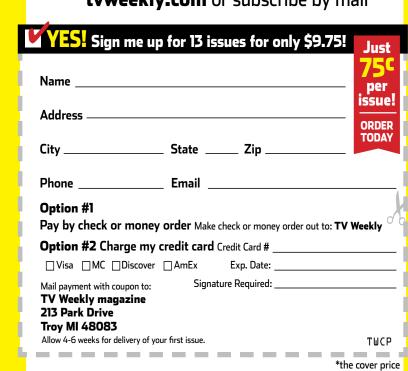
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BY MATT ROUSH

Why So Much Strife On On Blue Bloods?

Question: Blue Bloods is far and away my favorite TV watch. The loving, very realistic family interactions keep the story line authentic. Lately, the interaction between father and daughter (Erin and Frank) is far more bitter than sweet. Is this an intentional a real angst between the two very talented actors?

- Bonnie

Matt Roush: It's called dramatic conflict, and the actors are just doing their job. Good for Blue Bloods to keep stirring the pot 10 seasons into its run and keeping it interesting. A family that always gets along despite workrelated strife is neither all that interesting nor very realistic. If somehow you blip in the script or is there no longer believed there was familial love driving their actions, that might be

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Crime Reports

Citrus Heights **Police Report**

October 23rd -October 28th

10/23/19: 00:48 Suspicious Circumstances 1910230007

Occurred at Golds Gym on Auburn Bl. Subj wandering the plot, said he was looking for a hose Bib to open up to fill up his RV. RP reg he be SOW. **10/24/19**: 02:34 Assault 1910240016

Occurred at People Care on Keyesport Wy. Vic was staying at boarding care

when the owner alledgedly broke his arm. **10/24/19**: 16:35 Suspicious Circumstances 1910240164 Occurred at Jackson, Bobby on Mariposa Av. RP saw a male drag the garbage

can up twds the fence and jumped in the garbage can like he is waiting for

someone to come home. 10/25/19: 01:19 Domestic Violence 1910250007

Occurred on Gallant Cr. RP heard screaming from the neighbor and could see a male dragging a female from inside of the house to the outside then he locked her out.

10/26/19: 01:29 Suspicious Circumstances 1910260031

Occurred at Woodglen Apartments on Mariposa Av. RP rec a call from the apt resident saying they had returned home said the window was open and they felt like somone inside.

10/26/19: 06:33 Domestic Violence 1910260057

Occurred at birdcage village apartments on birdcage st. RP is subject's aunt. She just called her Mom on facetime, she has an injury to her lip after physical domestic violence.

10/27/19: 01:09 Suspicious circumstances 1910270012

Occurred on auburn bl. RP's friend in the house is getting texts from unk person that they are going to get assaulted.

10/27/19: 01:19 Hit and Run Non-Inj 1910270014

Occurred on McLin Wy. RP was just hit, other veh tried to take off and she ended up stopping.

10/28/19: 04:17 Burglary 1910280034

Occurred at Bischoffs Medical Supplied on Auburn Bl. RP said there's a break in at the medical supply shop at auburn/antelope.

10/28/19: 09:47 Grand Theft 1910280085

Occurred on Greenleaf Dr. Occrd sometime last night, catallytic converter taken from RP's silv Toyt Prius parked on the street.

Codes and abbreviations

AMB=ambulance DEC= declined ${\sf HM} = {\sf Hispanic} \ {\sf male}$

IF0= in front of LSW = last seen wearing RP = reporting party TC = traffic collision

WFA = white female adult WM = white male 10851 = unauthorized use of vehicle/vehicle theft 602 = criminal trespassing

Find more info at citrusheights.net

Sac Society for the Blind Receives \$20K from Wells Fargo

By Kristin Thébaud, Kristin Thébaud Communications

SACRAMENTO REGION, CA (MPG) - Wells Fargo recently awarded Society for the Blind in Sacramento a \$20,000 grant to provide education, training and assistive devices to 500 Sacramento-area seniors who are blind or have low vision. The funding will support the group's Senior IMPACT Project that empowers people age 55 and older who have vision loss with alternative non-visual techniques and skills that enable them to perform daily tasks and activities so they can maintain or increase independence.

"With Sacramento's rapidly growing senior population, requests for our services are higher than ever," said Shari Roeseler, executive director, Society for the Blind. "Thanks to Wells Fargo's generous funding, we can provide even more seniors who are blind or have low vision with the support they need to age safely, preserve their independence and connect with their community."

of comprehensive rehabilitative services for people who are blind or have low vision throughout 27 counties in northern California. The group's Senior IMPACT Project includes a monthly eight-day retreat that gives seniors an immersion experience to learn alternative techniques and skills to travel safely, efficiently and independently. They practice alternative techniques and use adapted tools to perform tasks of daily living including cooking, cleaning, shopping, home maintenance, organization, personal finance and more. They learn how to use the latest in assistive technology to operate computers and mobile devices for home, school and work, and they learn Braille. Participants receive individualized attention from instructors and mentors who are blind or low vision, and they have the opportunity to join discussion groups with peers on issues around vision loss and participate in community activities.

For those unable to attend retreats, Society for the Blind sends instructors

Society for the Blind is the sole provider to their homes to teach skills and offer to discover, develop and achieve their resources. The project also includes monthly peer support groups for English and Spanish speakers and workshops throughout the year. The project recently expanded services to the Asian community, offering a monthly support group for Asian language speakers.

"As our loved ones age, one of the highest priorities is to ensure they can navigate the world around them with dignity, even if they experience declines in health or mental and physical agility," said Kären Woodruff, community relations associate manager, Wells Fargo. "Wells Fargo is proud to continue support for Society for the Blind's Senior IMPACT Project, which provides tools for seniors facing changes in their vision or vision loss, allowing them to remain self-sufficient and independent into their golden years."

Celebrating its 65th anniversary this year, Society for the Blind has created innovative ways to empower individuals living with low vision or blindness full potential. Society for the Blind has grown from a dedicated group of volunteers to a nationally recognized agency and the only comprehensive rehabilitative teaching center that provides services for a 27-county region of northern California. The nonprofit provides low-vision eye care, life and job skills training, mentorship, and access to tools to maintain independence for more than 5,000 youth, working-age adults and seniors experiencing vision loss each year. For more information or to make a donation, visit SocietyfortheBlind.org.

The Wells Fargo Foundation is the company's primary philanthropic funding arm. As part of Wells Fargo's long legacy of investing in community impact, the company has increased its philanthropic giving 25 times over the past 28 years. In 2018, Wells Fargo reached a new milestone of donating \$444 million to directly benefit nearly 11,000 nonprofit organizations. To learn more, visit WellsFargo.com.



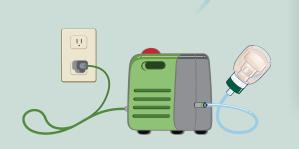


HOW DO I PREPARE FOR A PUBLIC SAFETY POWER SHUTOFF?

WHAT EVERY PG&E CUSTOMER NEEDS TO KNOW



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All PG&E customers should be prepared for possible power outages that could last for multiple days.

If power is temporarily turned off, customers should consider these questions:



Do you know how to open your garage door manually?



Do you have a **personal safety plan** for all members of your family, including your pets?



If you own a **generator**, is it safe to operate?



Are your mobile phones fully charged? Do you have a portable back-up charger or a solar charger?



PUBLIC SAFETY POWER SHUTOFF



Make It Fun and It Will Get Done! The Secret to Being Organized Pam Young's Corner

<mark>Sidetracked</mark> Home Executives Celebratin<mark>g 42 Years!</mark>

Sidetracked Home Executives has been in business for 42 years! That means there are thousands of women out there who have used the 3x5 card file system for organizing their homes and families that is explained in the book. One of the best parts of the system is that it's flexible and easy to pick back up if, in the course of life, it was abandoned for a few months, years or decades. Here's a neat letter from one such woman!

Dear Pam,

Wow! 42 years! I think it was about 1995 (just guessing since it's been so long ago!) when I found you and started using the file system. You saved my sanity, and probably the sanity of my 5 children and husband.

We were a poor military family and I discovered yard sales. I thought I'd died and gone to heaven, because now I could actually buy clothes for my children without making them myself. I was a pretty good seamstress but even that was expensive. But of course that backfired on me, and I became addicted. I bought everything I could afford! I started to get my life under control and started clearing things out. Not very efficiently, though, because my kids had by then also become my accomplices at yard sales.

Anyway, many years have gone by and now the kids are all grown with kids of their own. I'm cured of my addiction, but some of my kids aren't. I have one son, a stay-at-home dad with 4 children, ages 2-12. His wife is a doctor so she's WAY too busy to help. He's on his own with the house. He's pretty overwhelmed, but he's NOT a clutter bug, so he's wearing himself out trying to keep the house clean. He's usually making excuses that he's too busy picking up after everyone to get them to help, or teach them better

They're moving from the east coast to the west coast, (I live in Oregon and also have a part-time home in Washington. Do you have any suggestions about how he could help his family? I think he might be interested in the card system. It might be simpler for him, and for the kids. Do you still have the "House Fairy" for the kids?

Sorry to talk your ear off, but I've wanted to tell you for years how much I appreciate you and all you do!

Take care, Lisa

This book is now available as an E-book! Just click on the cover to purchase.

I told Lisa the 3x5 card file system would be perfect for her son! For one thing, it's the best delegating tool around! And the House Fairy is still flying high helping parents inspire their little ones (ages 3 to 9) to keep their rooms neat and clean and help around the house. The House Fairy's motto is, "She flies, she spies, she leaves a surprise." To sign up for the House Fairy video program just go to www.housefairy.org and you'll see how to get her program.

When you think about it, one thing hasn't changed in 42 years! We still have homes that get messy. One big thing that has changed is our society is that it has put homemaking on a back burner. Being a homemaker is no longer looked up to as the most important job on the planet. Our kids don't have role models of happy homemakers. Even the curriculum for Home Economics has its emphasis on economics outside the home.

I'm most proud that my three adult children, two daughters and one son, put being a stay-at- home presence ahead of economics. My first granddaughter has chosen to stay-at-home to raise her baby making her a fourth generation stay-at-home parent. Way to go

For more from Pam Young go to www.cluborganized.com. You'll find many musings, videos of Pam in the kitchen preparing delicious meals, videos on how to get organized, lose weight and get your finances in order, all from a reformed SLOB's point of view. Pam's books are also available

Ask Toni Medicare Rule . . . Married vs Domestic Partner And Delaying Medicare Part B



My problem is different than most couples because now I am finding out that my company's group health plan is not paying for ANY Medicare Part B medical expenses since I am not married but am in a domestic partner relationship. We have been together for over 25 years but never officially married. Samuel is 70 and I am a 58-year-old female who now must learn the maze of Medicare.

Sam has serious health partner's employer. issues with 2 stents in his heart and a recent back surgery, which is now costing us thousands of dollars because my company's group health plan is not paying for his doctor's care. He has never enrolled in Medicare Part B because I have always been the "working spouse." Now I am discovering that the group health plan (the company's self-administered group health plan) does not recognize "domestic partners" as a married couple because we do not have a marriage license.

do this wcorrectly the penalty will be over 5 years and from what I have read in your articles is that this could be a large penalty forever. The bottom line is ... We need HELP!! Thank You Sarah from Las Vegas, NV

Sarah:

This needs to be a rush job! Sam needs Medicare Part B immediately!

This is a new question that I had never thought about and everyone needs to know the rules of Medicare regarding delaying Medicare Part B, when there is an unmarried domestic partner situation (same sex or opposite sex) and they receive health insurance through their

Always discuss delaying your domestic partner's Medicare Part B with your company's HR department about what is in the company's handbook regarding unmarried domestic spouse Medicare rules.

Sarah you are in the middle of the maze of Medicare!

The size of the group makes a difference. When there are under 100 employees on your unmarried spouse's group health insurance plan, you should generally not delay the nonworking domestic partner or common law spouse's Now he needs to enroll in Part B. When there are Medicare Part B and with over 100 employees, then

him being 70 if he doesn't consult your benefits or HR department about if your domestic partner can delay their Medicare Part B without receiving a late penalty when they need to enroll in Medicare Part B at a later

I have written about the Special Enrollment Period and having the Social Security for titled "Request for Employment Information" filled out by your HR or office manager. This should be done ASAP and Sam could have his Medicare Part B with an effective date of November 1.

Very Important... Sam will have to take the form down to your local Social Security office, meet with a Social Security agent in person and get copies of everything.

Don't mail it to Social Security or put it in the drop box. Always meet face to face with the Social Security person!

There are specific Medicare rules when changing from a Medicare Advantage plan to a Medicare Supplement. For help, call the Toni Says Medicare Hotline at 1/844-250-8664 or email info@ tonisays.com.

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.

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Crossword Puzzle Solutions on Page 9

CLUES

- ACROSS Tetanus symptom 6. *Giant bird of "One Thousand and One Nights" 9. Cooking grease 13. Home to Buccaneers 14. Major division of geolog-
- ical time 15. Dressmaker's measurement
- 16. Brown, Dartmouth and Yale, e.g. 18. Provide, as with some
- quality 19. *Brian Jacque's fictional
- 21. *One of Mr. Popper's visitors 23. Like a fox? 24. Play charades
- 25. International Monetary 28. Reproductive structures 30. 7th planet from the sun 35. *Arnold Lobel's "Mouse
- 37. Approximately, two
- 39. 50th state greeting 40. Cannonballs to cannon 41. Big Dipper shape 43. Niels of quantum
- physics 44. Change the Constitution 46. *Hugo Cabret's "wheel" 47. Arctic jaeger 48. *a.k.a. Caroline Augusta
- Woodlawn 50. '70s hairdo 52. "Be quiet!" - onomatopo-
- etically speaking 53. Like never-written story 55. Mining product 57. *"Roar of My Cry"
- 61. *"The Square" 65. A variety show 66. *Peter Parker's Aunt
- 68. Escape 69. Signs of things to come 70. Military activities

Hollywood" trick

- 71. Burdened 72. Black or green, hot or cold, pl. 73. No longer working, abbr. 74. "Once Upon a Time in
- **DOWN**
- 1. Cookbook direction 2. Make way? 3. In the thick of 4. What Old Faithful does
- Indian spice mix 6. Movie roll 7. Hockey legend Bobby
- 8. Plural of carpus 9. Carol on Christmas Eve 10. Pakistani language
- 11. Evening purse 12. *"That Was . This Is Now 15. Plural of genus
- 20. Popular disinfectant 22. Second-largest bird in world 24. Error in a card game
- Beaumont in "Savvy"

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C StatePoint Media 27. Was furious

> 29. Rugged rock 32. Located near crannies? 33. Yeah or aye

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- 34. *Plain and tall one 36. *"The Witch of Blackbird 38. *"The Series of Unfortunate Events" villain 42. Fielding mistake
- 45. Type of semiconductor, pl. 49. *"But I heard him exclaim, he drove out of sight' 51. Bay windows
- 54. Knight's shiny garb 56. "Bravo! Bravo!" 57. *Mother Goose's "Dame and Her Cat"
- 58. Part of hemoglobin 59. Iris holde 60. *Miss Clavel and such 61. Benian lump
- 62. Spiral-horned antelope 63. Biblical paradise 64. Backpacker's shelter
- 67. *Ivan of "The One and Only
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8

9

4

Highway Patrol Concentrate Efforts on Impaired Driving

By Jaime Coffee, California Highway Patrol

Office of Traffic Safety (OTS) are partnering on a new campaign aimed at reducing the number of crashes caused by impaired drivers through enforcement and education efforts. The yearlong, California Impaired Driving Reduction (CIDR) campaign, which began October 1, 2019, continues through September

The CIDR grant provides the CHP with funding to conduct additional driving under the influence (DUI) saturation patrols, checkpoints, and traffic safety education efforts throughout California. These efforts are designed to remove DUI drivers from the roadway and educate the public regarding the dangers of impaired driving. Additionally, the CHP will actively participate in California's Drive Sober or Get Pulled Over efforts.

According to the CHP's Statewide Integrated Traffic Records System data, in 2017, there were 594 deaths and more than 11,000 injuries due to DUI crashes within the CHP's jurisdiction. Each one of these injuries and deaths represents a preventable tragedy and a continued need

to focus efforts on reducing impaired

"Reducing impaired driving through SACRAMENTO, CA (MPG) - The California education and enforcement remains a Highway Patrol (CHP) and the California high priority for the CHP," said CHP Commissioner Warren Stanley. campaign provides the CHP with additional resources to lessen the impacts of impaired driving, while continuing to make California's roadways a safer place to travel."

The CHP continues to encourage the public to have a plan before getting on the road. In addition to alcohol, driving under the influence of cannabis, medications, and/or drugs is illegal and dangerous. Always designate a sober driver, take public transportation, or ride-share. There is always a better option than getting behind the wheel while impaired.

The CHP would like to remind the public to call 9-1-1 if they observe a suspected DUI driver. Be prepared to provide the dispatcher a location, direction of travel, and vehicle description.

If you have questions regarding impaired driving, please contact your local CHP Area office.

Funding for this program was provided by a grant from OTS through the National Highway Traffic Safety Administration.

CHP Helps Young Drivers and Parents "Start Smart" and Stay Safe

By Clyde Holland, California Highway **Patrol**

SACRAMENTO, CA (MPG) -Within the first two years of driving, a teen's chance of being involved in a collision is at a lifetime high. To address the problem of motor vehicle collisions as the leading cause of death for teens in the United States, the California Highway Patrol (CHP) offers an educational program to help recognize and

behaviors. The two-hour Start them."

eliminate high-risk driving

Smart class engages newly licensed teen drivers and their parents or guardians, while addressing high risk driving behaviors observed every day by CHP officers. Start Smart is conducted throughout the state at no charge.

"It is the CHP's focus to save young lives as they embark on their journey behind the wheel," CHP Commissioner Warren Stanley said. "Many of these traffic deaths are preventable, and we will continue to work toward the goal of eliminating

The Start Smart curriculum is based on collision statistics, teen driver and passenger behaviors, Graduated Driver License (GDL) laws, cultural changes in society, and the need for strong parental involvement. Parents and guardians also learn of their responsibility to teach their new driver and model good driving behavior.

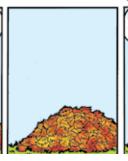
Parents and teenagers can register for a Start Smart class by contacting their local CHP office. Office locations are listed at www.chp.ca.gov

WEEKLY COMICS

Amber Waves







by Dave T. Phipps LET'S JUMP IN THE LEAVES AGAIN... AT LEAST UNTIL DAD GOES INSIDE MAD.

I HAD AN

AWFUL ASPIRIN

THIS MORNING

The Spats



THEY'LL DO IT EVERY TIME



HI,HON-HOW'D LI'L JUMBERS

Out on a Limb







GERARD'S PARENTS TOLD HIM WHEN TAKING ATEST HE SHOULD ALWAYS SIH HTIW @ INITIAL THOUGHTS

by Gary Kopervas





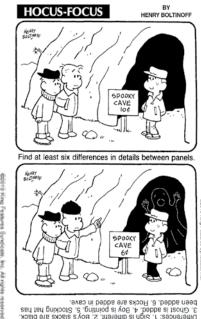




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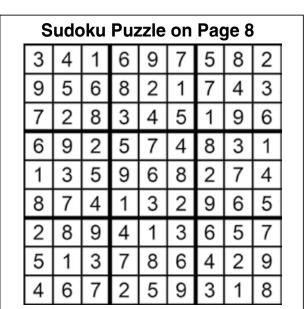


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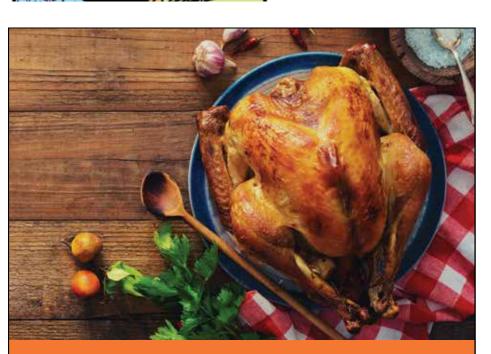
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COOKING TIPS

FOR A SAFE THANKSGIVING

#1 THAWING

Thawing turkeys must be kept at a safe temperature in the refrigerator. The "danger zone" is between 41 and 135°F – this is the temperature range where foodborne bacteria multiply rapidly.

#2 PREPARATION

After working with raw poultry, always wash utensils and work surfaces, as well as your hands with soap and warm water for at least 20 seconds before touching other foods.

#3 STUFFING

For optimal safety, cook the stuffing outside the turkey in a casserole dish. However, if you place stuffing inside the turkey, do so just before cooking, and use a food thermometer. Make sure the center of the stuffing reaches a safe minimum internal temperature of 165°F.

#4 COOKING

Always thaw turkeys completely in the refrigerator. Set the oven temperature no lower than 325°F. Place turkey breast-side up on a wire rack in a shallow roasting pan. Check the internal temperature using a food thermometer - the center of the stuffing and meaty portion of the breast, thigh and wing joint must reach 165°F at a minimum.

#5 LEFTOVERS

Perishable foods should not be left out of the refrigerator for more than 2 hours. To reheat turkey, cut the meat into smaller pieces and keep legs and wings whole - before serving the turkey. Be sure to reheat all your leftovers to a minimum of 165°F.

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Trump Should Want a Rapid **Impeachment**

The Ukraine story hasn't Donald Trump, and there's only one way out -- to get impeached, and the sooner, the better.

Trump obviously hates the idea of being impeached. He thinks it's unfair, and is raging against the process with every political and legal argument his team can muster and every insult and countercharge he can make on Twitter. But he doesn't matter.

Impeachment is baked in the cake. There's no way that Democrats, having opened an impeachment inquiry (although without of this moment, House a vote), can pull up short now. How could they, after touting revelation after revelation, including a supposed "confession" by Trump's chief of staff?

As impeachment rumbles on, it puts every Trump lapse (Syria, Doral, etc.) in itself. starker relief and places it in the context of the question of whether he should be impeached and removed.

Meanwhile, if support for impeachment is about 50 percent or a little higher, there's every reason for Democrats to stretch it out. The current process suits their purposes nicely. They interview officials in private and then leak the most damaging parts. There's no danger of public hearings bouncing the wrong way ... because there are no public hearings.

The impeachment inquiry been good for President also has the advantage of giving the Democratic base what it wants, and creating a strong sense of action against Trump. When Republicans took the House in the middle of Barack Obama's first term, they had trouble controlling the expectations of their own base, which wanted immediate results when the GOP had limited power. Impeachment allows have any choice in the Democrats to forestall such a feeling among their own voters, even though they, too, aren't getting anything substantive done.

> This suggests that, as Speaker Nancy Pelosi looks to have judged the politics of impeachment shrewdly, holding off when it still seemed politically premature and striking when the prospect of moving the needle of public opinion presented

> Given how impeachment is playing, she should welcome the White House embracing the normal

strategy in these fights of attempting to frustrate and delay the inquiry. Not only is this standard approach not fully working -- former and current officials are talking to House investigators regardless -- at the margins it lengthens an inquiry that's working for the Democrats.

All that said, it's always possible the public will tire of the probe, especially if it reaches past the first month or two of an election year.

What can Trump do about any of this? Absent a mea culpa and promise of full transparency, which aren't in the cards for temperamental reasons if nothing else, Trump can't change the dynamic or the timing. But he should be secretly rooting for the rapid arrival of Impeachment Day (and the near-inevitable acquittal in the Senate).

It will be one of the biggest stories of the Trump presidency. Then, like everything else, it will grow old very fast. Impeachment won't be forgotten, but it will fade into part of the tapestry of endless Trump controversies and outrages, from Charlottesville to his Helsinki press conference with Vladimir Putin.

Democrats will believe they struck a decisive blow against Trump, when they really may have helped him turn the page.

Rich Lowry is editor of the National Review. (c) 2019 by King

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How Much Emergency Fund?

Dear Dave.

I know you talk about having an emergency fund of three to six months of expenses set aside. My husband and I are having a difficult time agreeing on exactly how much we should set aside for emergencies. How do you determine the exact amount? - Erin

Dear Erin,

The exact you amount you have in your emergency fund - whether it's three, four, five, or six months of expenses - is really more about peace of mind than anything else. Still, there are a few practical things to consider.

If you both have very stable jobs, you'd probably be okay saving three or four months of expenses. But if one of you is selfemployed, makes most of their money through commissions, or only one of you works outside the home, it would make more sense to

Dave Ramsey Says

expenses set aside.

Of course, you can always compromise while leaving room for growth. There's nothing wrong starting out with three months of expenses saved, then adding more as time goes by. The main thing is that you're both in agreement, and you both feel safe with the amount of money in your emergency fund! – Dave

Understand Your Investments Completely

I'm new to investing, and recently I began putting money into growth stock mutual funds inside a Roth IRA. On my last statement, it said that my investment had grown. Can you explain how it grew? -Matt

DearMatt,

In most cases, you'll have anywhere from 90 to 200 different company's stocks in a growth stock mutual fund. Over a period of time, some of them will go up and some will go down. If the overall effect is that the group is worth more now than it was before, you made money. The value of that overall group of stocks went up, in other words.

Okay, now pay close DaveRamsey.

have five or six months of attention to what I'm about to say next. I love the fact that you're investing and thinking about the future. It shows wisdom and maturity to be able to grasp the need for a good financial plan now and in the years ahead. However, I'd advise you to not put any more money into that investment until you understand exactly what it is and how it works.

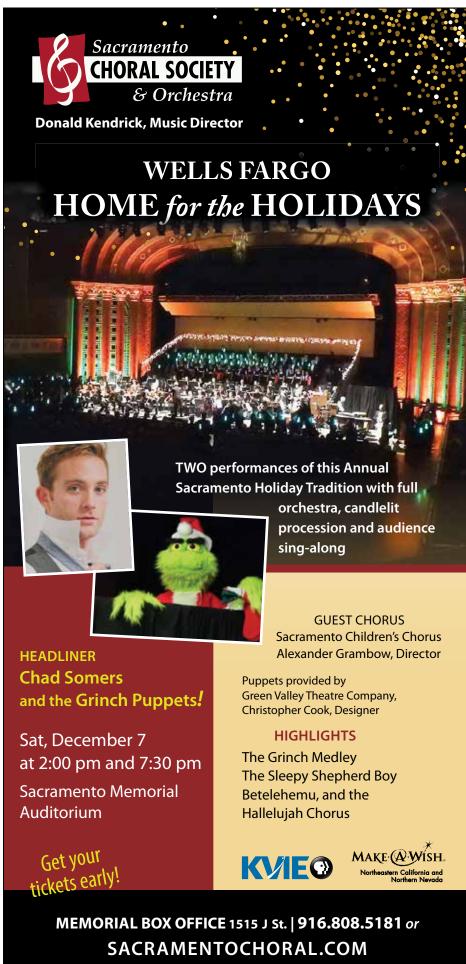
> Talk to your financial advisor immediately, and let him or her know you're not clear on things. A quality investing professional has the heart of a teacher. Someone like this will take as much time as necessary to better explain your investment, your options, and answer other questions so you can become an informed investor and, over time, make your own wise investing decisions.

Never put money into something you don't fully understand!

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 @









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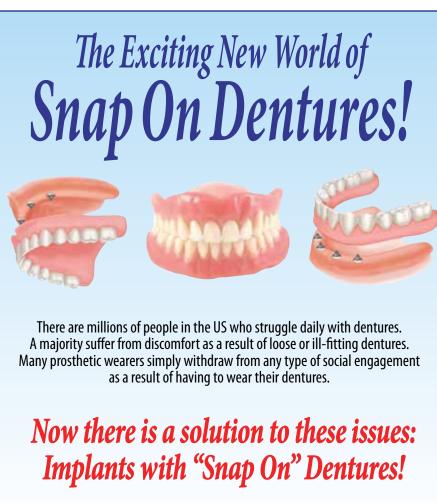
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The "Widow's Tax": How You Can **Reduce Costs Through Advance Planning**



Kimberly Foss, Empyrion™ Wealth Management

It's the ultimate insult-toinjury situation: Bereaved spouses, already deprived of the companionship of their life partner, also find themselves facing a higher tax bill from the IRS because of disadvantages built into the U.S. tax code. As if that weren't bad enough, this often happens despite a reduction in the surviving spouse's income. We see this situation played out in our clients' lives all too often — and when it happens, for many of our clients, it's like having to exhume their deceased loved ones and re-bury them, all

For years, frustrated taxpayers have been asking their elected representatives to remove this patently unfair obstacle to financial wellbeing, and it appears that, for widowed spouses of military service members, at least, some help may be on the horizon.

But there are some other steps almost everyone can take to avoid at least some of the worst effects of this problem inherent to the tax code. First, we'll gain an overview of the problem, and then we'll discuss the steps and planning needed to mitigate at least some of the worst effects.

What Is the Widow's Tax?

First, it's important to understand that the U.S. tax code treats single taxpayers much differently than married couples who file joint returns.

For example, under the latest revision of the tax laws, the 2019 standard deduction for a married couple filing jointly is \$24,400. For the typical couple, this is much more than they would be able to subtract from their taxable income by itemizing deductions (especially with the loss of many deductions under the latest revisions to the tax laws). But for single taxpayers, the standard deduction for 2019 is only \$12,200.

This especially impacts retirees, because the vast majority of them are not operating businesses that afford them other deductible expenses. Furthermore, most retirees depend to some degree on fixed income from sources such as Social Security benefits, pensions, and distributions from qualified retirement plans. These sources of income don't allow for much in the way of tax deductions.

Next, widowed spouses are allowed to continue filing

jointly only in the year in you are faced with the diffiwhich their spouse passes. After that, they must file singly, making them subject not only to the lower standard deduction but also to less advantageous tax brackets. For example, in 2019, the income of married couples filing jointly is taxed at a 12% rate from \$19,401 up to \$78,950. At \$78,951, it becomes taxable at a 22% rate. But for single individuals, the 22% bracket starts at just \$39,476 of income. Therefore, a widowed taxpayer who was accustomed to being taxed at a much lower rate on more of her income is suddenly looking at nearly a doubled rate, even

though her income may have

been reduced. Speaking of income sources, the next problem facing newly single, retired taxpayers is the loss of their spouse's Social Security benefit. The good news here is that Social Security benefits are only partially taxable. But the worse news is that the surviving spouse has only two choices with regard to continuing Social Security benefits: They can take either their spouse's benefit or their own. For most women — especially those of the baby boomer generation and earlier — their deceased husband's benefit will be higher. But by taking that benefit, they will be foregoing their own benefit for the rest of their lives. No matter how you slice it, the Social Security benefit to the house-

hold is going to be reduced. Additionally, in most cases, more of the Social Security benefit will be taxable for a single taxpayer than for married taxpayers filing jointly. So, not only will the widowed taxpayer be getting less Social Security income than before, but they will probably also be paying taxes on more of what they

So far, we've been talking about matters that are sional financial planner can not only disadvantageous to the newly single taxpayer but also largely out of their control. You can't control your tax filing status (single vs. joint), you can't do much about your tax bracket, and you have little leverage over how much Social Security income you'll get or the rate at which it will be taxed.

But there is one important area in which, with some advance planning, you can take back a little control over the amount of total income you'll pay taxes on following the death of a spouse.

Cost-Reduction Strategy: The Roth Conversion

Most of the clients we work with have spent a lot of years funding 401(k)s, IRAs, and other tax-qualified accounts, looking forward to the day when those assets would afford them greater financial security in retirement. And here is where some forward thinking can give you back a measure of discretion over your tax situation in retirement, even if cult transitions following the death of a spouse.

Traditional IRAs, 401(k)s, and 403(b)s have, for many years, been a staple of retirement planning and saving. You make pre-tax contributions to these accounts (you don't pay taxes on the money you deposit during the year) and enjoy tax-free growth until you begin withdrawing income in retirement, at which point you pay taxes on the withdrawals as ordinary income. Also, these accounts mandate a required minimum distribution (RMD), starting when the owner reaches age

But there's an alternative. A Roth IRA, 401(k), or 403(b) requires you to pay taxes on the money you deposit each year, but unlike the traditional alternative, the money you withdraw in retirement is not taxable. More important for our current discussion, though, is the fact that Roth accounts do not have the RMD. In other words, with a Roth plan, you control the amount of income you receive in any given year. This can be a powerful tool for newly single taxpayers who are concerned about their tax liability on income over which they have no control or the percentage of their Social Security benefit subject to taxation. The other good news is that you can convert a traditional IRA, 401(k), or

403(b) to a Roth account. The only sticking point is that when you convert a traditional account to a Roth account, you must pay taxes on the converted funds as ordinary income. For many of our clients, who have substantial sums invested in traditional accounts, that could add up to a steep tax bill for the year in which the conversion takes place. But this is where advance planning can help.

Working with your tax advisor, a qualified, profeshelp you schedule your Roth conversions so that the tax burden is spread out over several years. Not only that, but a Roth conversion can be just as beneficial to a married couple filing jointly as it is to a single taxpayer. So, even if your spouse is still living and healthy, a Roth conversion can still make a lot of sense. And then, in the unhappy event of the death of a spouse, the survivor will have greater control over the amount of income received during a given year, and thus more control over the amount of taxes that must be paid.

Do you have questions about Social Security survivor benefits, taxation of retirement income, or whether a Roth conversion makes sense for your situation? We would love the opportunity to discuss these and other matters with you and help you come up with a solution uniquely tailored to your financial needs.

Stay Diversified, Stay YOUR Course!

Trump Delivers Major **Blow to Globalism**



Harold Pease, Ph. D

Fallout from President Donald Trump's pullout of 28 soldiers from Syria has brought globalist of both political parties to the front in opposition. Turkey used the pullout as an excuse to invade Syria in a centuries-old conflict between themselves and the Kurds who were paid heavily by the American taxpayer to help the United States round up the last remaining fragments of ISIS. With that done the rational for staying in Syria vaporized. Globalist networks did site as rational for withdrawal, Trump's fulfilling a campaign promise to bring home American troops, but all networks, including Fox, failed to share the military industrial complex part

of the story. This we share. the most massive change in American foreign policy in a hundred years. We will no longer fight, be wounded, die, and fund endless wars where we have little or no defensive interest. We will no longer serve as the policemen of the world or of the world governing United Nations. Globalists and globalism are out of power-at least in the Trump Administration.

This is the real reason for the three-year-long neverending multiple impeachment attempts, started even before Trump's inauguration. Why? Because this is the only interest group, The Council on Foreign Relations (CFR).

If this is new to readers, hundreds, including previous columns of this columnist, have documented this organization's globalist aspirations and the power it has had in all elections founding in 1921. The extent of one's ignorance of this

the power this largely secret combination has had over education, all national medias and government.

So what did the globalist establishment medias omit from the news? That war industries profit from war, thus love war-the same message that President Dwight D. Eisenhower shared in his final address as president, January 17, 1961, warning of the dangers of the military industrial complex.

Globalists, often called the establishment or the deep state, prefer world-wide open borders, the eventual transfer of all political power to international levels, and eventually world government. National sovereignty is their enemy-thus their hatred of Trump's America first policy. Patriots prefer freedom from excessive government, independence from any governing entity other than Congress, patriotism, and today, the Constitution as written. The choice is uncannily similar to the that of Americans in 1776 – liberty.

Trump told reporters who slammed him "for abandoning the Kurds" by removing 28 soldiers manning the border between they and the Turks. "We don't What Trump is about is have to fight these endless wars. Were bringing them back home. That is what I won on."

> Then he identified the real issue, "Some people-whether you call it the military industrial complex-or beyond... would like me to stay ... They want me to fight forever. They do very well (financially) fighting. That is what they want to do, fight. A lot of companies want to fight because they make their weapons based on fightingnot based on peace—and they take care of (employ) a lot of people." Trump explained, "I want

president that could not be to bring our soldiers back at least managed, by Wall force, we are a fighting force. Street's globalist special We are the greatest fighting force ever. I spent 2 1/2 trillion dollars over the last almost three years rebuilding our military. When I took it over it was an absolute mess. It was totally depleted." Now, he adds, "We have the most powerful nuclear base by far in the world. We have and administrations since its things that we never had before."

Continuing, "We have a

organization demonstrates great modern military but that does not mean that we are going to waste it. It does not mean that we are going to deplete it like we did before with these crazy endless wars. So, Turkey and Syria will hopefully work it out between themselves. Hopefully ISIS (prisoners) will be guarded" because "Russia, Iran, Syria, and, to maybe a slightly lesser extent, Turkey, they all hate ISIS as much as we do. And, it is their part of the world. We are seven thousand miles away (emphasis added)" (MSNBC Press Release with Italian President Sergio Mattarella. October 16, 2019).

On the same day in a subsequent press conference Trump added more, "We were supposed to be there for 30 days. We stayed for 10 years and it is time for us to come home. We are not a policing agent and it is time for us to come home The plan is to get out of endless wars to bring our soldiers back home. They are not to be policing agents all over the world."

Russia and China do not have troops in other countries he argued. How many countries have American troops? "We are in 90 countries all over the world policing. And frankly many of those countries, they don't respect what we are doing. They don't even like what we are doing and they don't like us." By not having a military presence in 90 countries we will save tremendous amounts of money, manpower, and lives.

Trump is returning American sovereignty to America and all globalists hate him for it. They will do anything to destroy him. This is what the globalist media outlets have not shared. This omission was intentional

Dr. HDr. Harold W. Peasearold Pease is a synpurchased, controlled, or home. We are not a police dicated columnist and an expert on the United States Constitution. He has dedicated his career to studying the writings of the Founding Fathers and applying that knowledge to current events. He taught history and political science from this perspective for over 30 years at Taft College. Newspapers have permission to publish this column. To read more of his weekly articles, please visit www.LibertyUnderFire.org.★

Seeking Proposal for Auburn Boulevard Streets Revitalization Project

From City of Citrus Heights

CITRUS HEIGHTS, CA (MPG) - The City of Citrus Heights is soliciting proposals from qualified firms to provide professional services, including final design, public outreach, right of way acquisition/engineering and final construction documents for the Citrus Heights Auburn Boulevard Complete Streets Revitalization Project Phase 2.

Auburn Boulevard Complete Streets Revitalization Project Phase 2 (Project) is a Federal grant funded project. The Project will reconstruct 4,400 LF of this mid-century arterial corridor between Rusch Park (Citrus Heights) and Orlando Avenue (Roseville). The Project will construct new curb, gutter, sidewalk, bicycle lanes, curb ramps, decorative street lights, upgraded traffic signals, landscaped raised medians, drainage improvements and landscaping improvements. The Project also includes construction of a new gateway feature/traffic signal near the north city limit.

Interested parties can download the Request for Proposals (RFP) and the related documents below. Proposals shall be submitted in the manner specified in the RFP. Submittal deadline is 4:00 p.m. on Thursday, November 21, 2019.

Firms interested in submitting a proposal can be placed on the Proposers' List for this project by notifying the City of Citrus Heights via email to gsd-mailbox@citrusheights.net. The email subject

line should state "Auburn Blvd Complete Streets Revitalization Proposer List" and include the firm name, firm address, contact person, phone number, and email address.

The firm(s) must meet all municipal, state and federal affirmative action and equal employment opportunity practices.

Consistent with the Cal Trans Annual Anticipated Disadvantaged Business Enterprise Participation Level (AADPL) for FFY 2020, the City has established an overall Disadvantaged Business Enterprise (DBE) goal of 19% for the Project.

Minority owned firms are invited to submit their qualifications independently or as a joint venture with other consultants for the entire assignment.

The City of Citrus Heights reserves the right to reject any or all Proposals and to accept any or all Proposals, as deemed to be in the best interest of the City of Citrus Heights.

There will be a mandatory pre-proposal conference for this RFP. The pre-proposal conference will be held at 2:00 PM on November 7. 2019 at City of Citrus Heights City Hall, located at 6360 Fountain Square Drive, Citrus Heights, in the City Hall Community Room.

Advisory: Some of the related documents for this Request for Proposals are very large files and may take several minutes to download, depending on connection speeds.

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5 Ways to Empower Kids to End Bullying

FAMILY FEATURES

rom the classroom to the internet, bullying can lead to children developing a poor selfimage or lead to bullying others. In fact, members of Generation Z believe bullying is the biggest issue facing their generation, according to new data.

A survey of American youth ages 6-17, commissioned by the Boy Scouts of America, the nation's foremost youth program of character development and valuesbased leadership training, found bullying ranked as the top concern for young people in their own communities, across the country and on a global scale. At the same time, 84% of those surveyed said they want to be a part of the solution.

Consider these ideas to help your kids learn how to overcome, avoid and break down the cycle of bullying:

Promote More Time Unplugged and Outdoors

It is important for parents to promote healthy, face-to-face social interactions Outdoor activities allow children to work together, solve problems and bond in a way that typically can't be achieved through a screen. They also give children a break from the cyber-world, where bullying is often

Encourage Kindness

Ninety-seven percent of Gen Z members surveyed said being kind is important. Encourage kids to act on that feeling and remind them that it doesn't take any extra energy to be kind. Serve as a role model by making kindness a foundation in your family, just as the Boy Scouts of America have done. The Scout Law lists being kind as one of 12 guiding characteristics.

Educate and Equip

Parents should educate their children about why bullying is never OK, equip them with the knowledge they'll need to recognize it and encourage them to report and safely respond to all forms of bullying they observe.

Use the Buddy System

In Scouting, the buddy system pairs kids together to help ensure the

well-being of one another. This approach is used for practical and safety reasons that can also be applied to everyday life. A pair or group of kids are less likely to get bullied, and buddies can be

supportive by being an backgrounds and cultures. upstander.

Explore Differences

As a family, look for ways to get involved in activities that include families from different Introducing kids to ideas and lifestyles different from their own can be an enlightening experience, and that knowledge can help break down

that contribute to bullying, such as fear and misunderstanding.

Learn more about ways Generation Z and its supporters can help put an end to bullying at Scouting.org.



Improving Communities

some of the barriers

Creating a better community may be a collaborative goal, but as survey data from the Boy Scouts of America shows, the solutions lie much closer to home and can be inspired by the acts of individuals:

- 97% of those surveyed said being kind to others is important.
- 84% said they want to be a part of solving
- community issues in the future. 79% said improving their community is important.
- 50% said the reason they focus on some of these issues because their parents are
- passionate about them.
- Bullying was a top concern among respondents, with 86% of respondents saying that not being bullied is a daily priority and 30% saying that out of 20-plus societal issues, bullying is the problem they most want solved globally.
- Other top concerns respondents want to help solve are hunger (28%) and care for elders (27%) at the local level; animal rights (28%) and recycling (28%) at the national level; and poverty (28%) and human rights (26%) at the global level.

Encouraging Youth Sports

FAMILY FEATURES

ports help shape kids' lives, but due to funding shortages, some school sports programs are at risk. Most experts agree physical activity is an essential aspect of youth development that teaches teamwork, builds confidence and fuels academic potential. However, according to a survey of middle school educators engaged with DonorsChoose.org, 6 in 10 feel their middle school athletic programs are barely funded or underfunded. In fact, a lack of funding accounts for 47% of cuts to middle school sports programs, the survey

A multiyear program known as "Mission Tiger," launched by Kellogg, is committed to helping save middle school sports. The initiative started with a \$1 million commitment to DonorsChoose. org to fund projects big and small at schools in need. Professional athletes passionate about youth sports, including Olympian Julie Ertz, are teaming up with the program to help underfunded programs. The pro-soccer midfielder teamed up with Mission Tiger to help a school inspire its students' dreams both on and off the field by donating new equipment, including soccer balls, cleats, shin guards and more.

"Growing up, I learned numerous skills from sports, skills that applied not only to athletics but to my everyday life," Ertz said. "This is one of the many reasons why I joined the Mission Tiger team - we're not just giving kids the opportunity to play sports, we're giving kids the opportunity to develop beneficial skills that can positively impact the future of today's youth."

Consider these benefits of youth sports:

TEAMWORK

• Sports teach kids the advantages of working together toward a common goal. The ability to collaborate with peers, including those outside a child's immediate circle of friends, is a skill that provides benefits through adulthood.

CHARACTER

• Learning how to accept wins and losses

Experts agree physical activity is an essential aspect of youth development that teaches teamwork, builds confidence and fuels academic potential.

gracefully isn't just good sportsmanship, it's a life lesson. A playing field puts these lessons to use so kids can practice empathy and other social interactions in a comfortable setting.

FITNESS

Sports are a fun way to get kids moving, and this increased physical activity helps build healthy bodies and reduces the risk of diseases. From cultivating a healthy heart and lungs to helping prevent high blood pressure and, ultimately, heart disease, regular physical activity provides

numerous health benefits.

DISCIPLINE

While free play has its place, kids also need structure and boundaries. Sports come with rules, and kids naturally learn through positive reinforcement (scoring points or winning a game) and consequences (getting a penalty or losing).

ACADEMICS

Studies reveal that physically active children score higher on tests and are more likely to go to college, according to research published by The Aspen Institute. Sports help reinforce learning concepts and habits like repetition and problem-solving. Those skills, along with the sense of accomplishment that comes with learning, are transferrable to the classroom setting.

Visit MissionTiger.com for more details about how you can help give kids a chance to play. For every box of Frosted Flakes you purchase, you can spark a \$1 donation to DonorsChoose.org by uploading your receipt to Kellogg's Family Rewards within 30 days of purchase. ★

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