



Caregiving Around the Clock

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Citrus Heights Messenger

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SAFE CU PRESIDENT AND CEO RECEIVE ADVOCATE OF YEAR AWARD



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They Keep on Giving

Sheet Metal Union Workers Give Back to their Community



Above: Sheet Metal Workers Local Union #104 members: Tim Slape, Kayla Adams, Randy Young and Supervisor Sue Frost stand in front of 70 yards of fill for the playground. The person with his back to camera is showing what the back of the t-shirt says. Left: Sheet Metal Workers from Local 104 helping the City of Citrus Heights by volunteering to infill the land for the new playground at Rusch Park. Photos courtesy of Sue Frost

Story by Elise Spleiss

CITRUS HEIGHTS, CA (MPG) - On Saturday, November 23, 2019, eighteen volunteers from Sheet Metal Workers' Local Union #104 (SMART) arrived bright and early at the Rusch Park covered picnic area to give back to their community with 70 yards of infill ground covering, shovels, wheelbarrows and hands, legs and backs ready for some hard labor.

Tim Slape, SMART representative and 16-year veteran in his trade, explained the purpose for this project. He said volunteerism is part of

what is expected of apprentices as part of their union membership. They are learning the importance of being committed to their communities and are required to donate six hours of community service per year.

While they are expected to 'give back', they are also well cared for as members of their union not only with good wages and benefits but as a work family. Slape explains it as: "We are invested in each other, we are a brother and sisterhood union, we take care of each other."

Working with the Sunrise Recreation and Park District as part of

their playground replacement project, SMART workers spent the morning shoveling and transporting the 70 yards (five feet tall, 30 feet long, 20 feet wide) pile of ground covering from the basketball court to the earth beneath the new playground, making it a softer, safer place for kids to play.

Apprentice and single mom Kayla Adams, 30, is one of many success stories on the road to making a better life for herself. It was her idea to do community service at Rusch Park where she often brings her children, a daughter, age 6, and a son age 1.

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New Homes and New Park Coming to Citrus Heights

Story by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - In August 2018, the City of Citrus Heights approved the development of Mitchell Farms, a housing development on the site of the former Sunrise Golf and Disc Course on Arcadia Dr. — located north of Greenback Ln. between Sunrise Blvd. and Fair Oaks Blvd. Watt Communities is building the infrastructure and roads in the development and then the houses will be developed by KB Home.

Citrus Heights planning manager Casey Kempenaar said the project is in the engineering and improvement phase, with a lot of grading work currently underway: "They're making good progress on

the infrastructure."

The work started in mid-October. Kevin Webb, Watt Communities division president of the Northern California Region, said, "We have the mass grading almost done, with the [housing] pads created. We will be putting in sewer lines, storm drain lines, water lines, and then right after that streets will go in."

On the 55-acre site, more than 25 acres are reserved for park and open space, which will be created by Watt Communities and then transferred to the Sunrise Recreation and Park District. The area will include amenities such as picnic areas, a play structure, and a lot of natural habitat. Webb said they

plan to focus on using drought-tolerant native plants and "restoring the oak habitat, with an eye to keep it more natural." There is also a planned trail system along the creek between Fair Oaks Blvd. and Sunrise Blvd, which will eventually connect to the City's future Electric Greenway Trail Project.

KB Home plans to begin construction on the 255 new home sites in the spring of 2020. Adam Hieb, president of KB Home's Sacramento division, said the houses will be available in three different design styles. The traditional single-family home style will include one- and two-story floor plans, up to five bedrooms and two-and-a-half bath-

rooms, two-car garages, and range from approximately 1,700 to 2,300 square feet. The ally loaded style homes will include two-story floor plans with up to four bedrooms, three bathrooms, two-car garages, and range from approximately 1,300 to 2,200 square feet. The cluster style homes will include one- and two-story floor plans with up to five bedrooms and three bathrooms, two-car garages, and range from approximately 1,300 to 2,200 square feet.

Each style will feature spacious great rooms, ample storage space, and designer kitchens. Hieb said the houses are available at an affordable base price, giving people the ability to personalize the

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CA Trucking Assoc. Files Suit to Prevent Application of AB 5

California Trucking Association

SACRAMENTO, CA (MPG) - The California Trucking Association (CTA) and two California independent owner-operator truck drivers filed an amended complaint with the U.S. Southern District Court seeking declaratory and injunctive relief against the employment test set forth in the Dynamex Operations West, Inc. v. Superior Court (Dynamex) decision, which was subsequently codified by the California Legislature in the form of Assembly Bill 5 (AB 5). AB 5, (Lorena Gonzales, D - San Diego), was passed by the California Legislature and signed into law on September 11, 2019, by Governor Gavin Newsom.

"AB 5 threatens the livelihood of more than 70,000 independent truckers," said CTA's CEO, Shawn Yadon. "The bill wrongfully restricts their ability to provide services as owner-operators and, therefore, runs afoul of federal law."

In the suit, plaintiffs argue that the classification test in the Dynamex decision and codified by AB 5 is preempted by the supremacy and commerce clauses in the U.S. Constitution and is in direct conflict with the Federal Motor Carrier Safety Act (FMCSA) and the Federal Aviation Administration Authorization Act of 1994 (FAAAA).

The new test denies a significant segment of the trucking industry the ability to continue operating as independent owner-operators in California, forcing them to abandon \$150,000 investments in clean trucks and the right to set their own schedule and become their own boss.

AB 5, rather than addressing the issue of employee misclassification for all California workers, replaced a long-standing multi-factor test for determining independent contractor status with a one-size-fits-all method, consisting of highly restrictive criteria, riddled with carve-outs and exemptions for specific businesses and industries. Under the new test, independent truckers will be forced to work as employees.

"AB 5 has implications that go beyond employment classification in California," said Robert R. Roginson, an attorney for CTA. "With more than 350,000 independent owner-operators registered

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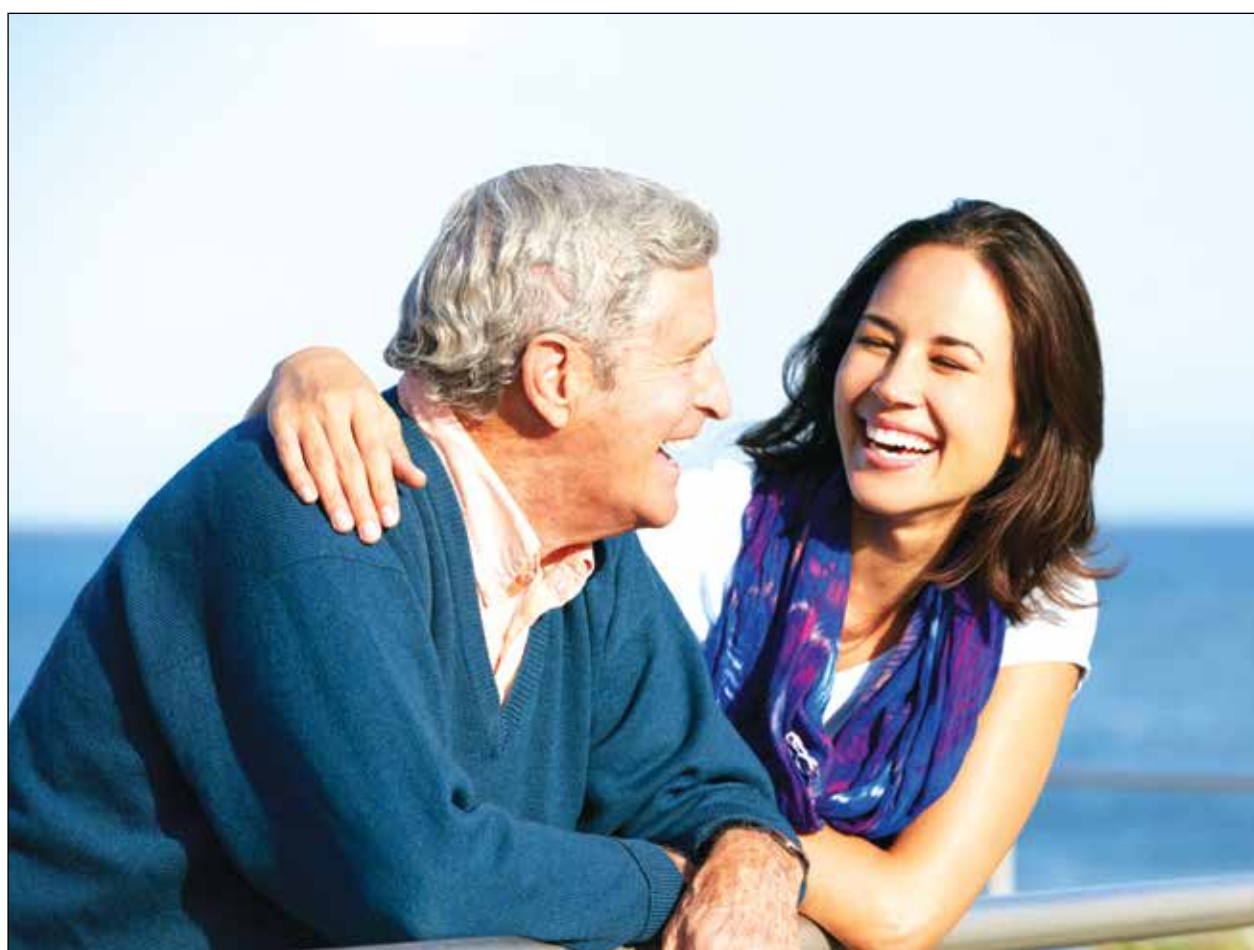
Caregiving Around the Clock

By Brenda Bongiorno, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - This season is all about being thankful, so it is only fitting that November is National Family Caregivers Month. Sacramento County Senior and Adult Services and the Caregiver Action Network would like to recognize, honor and thank those who provide care for someone who is aging, disabled or chronically ill. This year's theme is #BeCareCurious about your loved one's care to ensure they are happy and healthy. This theme is also an important reminder to be thoughtful of the caregivers and their personal health as this responsibility can be physically and psychologically stressful.

A family caregiver is anyone who helps take care of a family member or friend without any professional training. These caregivers want their loved ones to have the best care possible – at the doctor's office, at the hospital and at home.

"Family caregivers are instrumental to our society," said Ruth MacKenzie, Senior and Adult Services Division Manager for the Department of Child, Family and Adult Services. "They fill a gap in our medical system and National Family Caregiver Month is a great way to highlight everything caregivers do for their loved ones. This month, or anytime, thank a family caregiver, show



A family caregiver is anyone who helps take care of a family member or friend without any professional training. These caregivers want their loved ones to have the best care possible – at the doctor's office, hospital and home. MPG file photo

your appreciation as often as you can and step in to assist when possible."

Senior and Adult Services encourages family caregivers across the country to explore #BeCareCurious, ask questions, explore options and share in the care decisions that affect the health and well-being of their loved ones.

5 Things to #BeCareCurious About Your Loved One's Goals

You know your loved one better, and spend more time with them, than anyone else. Talk to them about what their goals are

for treatment and their care in general. It can be hard to talk about goals when facing a disease, but these talks help make sure your loved ones are getting the care they want.

Treatment Options

Is your loved one responding well to treatment? If not, ask your doctor if there are other options. New treatments are available every day. Whether it's a different dose, a new medication or a new procedure, speak up and ask your doctor if there are options you and your loved one should consider.

Research

The internet is a great research tool, but it can also be full of conflicting, and even dangerous, advice – so don't stop there! Be curious about that article you just read. Is it from a reliable source? Talk to friends, family and doctors to ask as many questions as possible to learn about your loved one's condition.

The Care Plan

If your loved one is in the hospital, be sure to ask what happens next. Will they need home care after being discharged? Are there new medications or

procedures you will need to manage at home? Will you be trained on what to do and how to do it? A lot of care happens at home and you need to be prepared to provide that care.

Coverage

Don't be shy about asking questions about insurance coverage. Is your parents' Medicare plan the best option or should you change plans during open enrollment? Was a medication switched for a medical reason, or because your insurance no longer covered it? If coverage was denied, what can you do

to change their minds?

If you or someone you know is a family caretaker, it is important to check-in with that person regularly as they have taken on a very stressful role. Senior and Adult Services suggests offering to provide "respite," so the caregiver can have a chance to rest and recharge. Caregiver.org offers helpful self-care tips for the caregiver.

"If family caretakers aren't able to take the time needed for self-care, they may experience a health scare themselves," said MacKenzie. "Caregiver burnout can be associated with serious health issues including depression. Families and communities need to develop sustainable care plans that do not just rely on a single individual."

Families can look for respite care by asking friends and family or looking at government-funded programs including the U.S. Administration on Aging's Eldercare Locator, the U.S. Department of Veterans Affairs and Legacy Corps or nonprofits including but not limited to Alzheimer's Foundation of America. You can also check with adult daycare centers, faith-based organizations, coworkers and online communities.

Visit the County's Senior and Adult Services webpage to learn more about their programs, provider services, volunteer opportunities and resources. ★

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They Keep on Giving

Sheet Metal Union Workers Give Back to their Community

Continued from page 1

Construction has been in Adams' family for generations. "I was raised to do hard labor, working with my hands; Upon taking a welding class she found she loved it and became an apprentice for SMART. She takes night welding classes, working with a contractor to get jobs. Adams says she was there to "make the park a better place for children." SMART'S commitment to improve the quality of life for its neighbors is shown in its apprentice recruitment of disadvantaged youth, formerly incarcerated and others in low income areas such as Del Paso Heights. Five of these workers at the park were in this program.

Upon completion of their five-year apprenticeship (earning as you learn), members become journeymen and journeymen, traveling to where the work is, earning more than twice the minimum wage with full benefits, bringing them and their family into the middle class.

Former military personnel already have a foot in the door to having a dependable, steady job upon leaving the service. To expedite the veteran's application, the entry test given to all applicants is the Armed Services Vocational Aptitude Battery (ASVAB). Upon returning home from active duty, veterans, who already have a good work ethic can get direct placement into the

apprenticeship program and work into foreman positions quicker.

Sacramento County Supervisor, Sue Frost, a Citrus Heights resident and former mayor, visited the work site, meeting the SMART volunteers and learning about the trade. In an e-mail Frost commented, "Some skilled jobs require hands on training and the Sheet Metal Workers' Union is offering an opportunity to earn a wage while learning a trade. It's a huge opportunity for men and women who want to advance their careers and I'm especially delighted to learn that they are reaching into underserved communities to recruit students in need of a hand up." ★

CA Trucking Assoc. Files Suit to Prevent Application of AB 5

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in the United States, the new test imposes an impermissible burden on interstate commerce under the U.S. Constitution's commerce clause and infringes upon decades-old congressional intent to prevent states from regulating the rates, routes and services of the trucking industry."

For decades in California, more than 70,000

predominantly minority-owned truckers have built their businesses as independent owner-operators. These truckers have just recently invested hundreds of thousands of dollars in their vehicles to meet the nation's strictest air quality laws.

"Independent truckers are typically experienced drivers who have previously worked as employees and

have, by choice, struck out on their own. We should not deprive them of that choice. Some of the country's most successful trucking companies were started by entrepreneurial independent truckers," Yadon added. "We can protect workers from misclassification without infringing upon independent truckers' right to make a living in California." ★

New Homes and New Park Coming to Citrus Heights

Continued from page 1

homes with a "wide breadth of design options — many included at no additional cost." Hieb explained that "the KB Home team works hand in hand with homeowners every step of the way, so they have a real partner in the process" and homeowners have "exceptional choice and control."

Hieb said the homes in the new community will be "designed to be more energy and water efficient than most typical new and resale homes available." The homes will follow Energy Star certification guidelines and include WaterSense-labeled faucets and fixtures. "These energy- and water-saving features are estimated to save

homebuyers hundreds of dollars each year in utility costs compared to a typical resale home," said Hieb.

KB Home decided to acquire land in Citrus Heights because it is "a great market for KB Home in both the near- and long-term, and we are continuing to actively build and invest in the area," said Hieb. "We like the neighborhood as it is situated close to golfing, bike trails and walking distance to Sunrise mall, the Sunrise MarketPlace, and the Birdcage — which have plenty of shopping, dining, and entertainment."

KB Home plans to open the new neighborhood in Summer of 2020. ★

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Dare to Live Without Limits

by Bryan Golden

Getting Through a Storm



Regardless of where you live, dealing with bad weather is a part of life. Additionally, you will face storms generated by yourself, other people, events, and circumstances. There are many lessons you can learn from dealing with inclement weather which can be applied to the storms in your life.

Proper preparation provides a big edge in your ability to successfully get through a storm. When you are in your home, extra food, water, candles, and flashlights are essential items. While traveling outdoors, having the appropriate clothing, foul weather gear, and food in your car improve your ability to survive if you get stuck.

A day which starts with perfect weather can end with a vicious storm. Unfortunately, there are many stories of those who suffered, or didn't survive, due to lack of preparation. Since you know storms are inevitable, why not do what it takes to get through them?

Weather is an external force. You would never think of a storm as being inside you. This is also true for adversity caused by external circumstances. However, these life storms are too often internalized. Stress, anxiety, worry, insecurity, anger, fear, unhappiness, and bitterness are the results of this internalization.

Getting through life's storms is much tougher when you bring the storm inside of you. The ensuing negative emotions diminish your

ability to take the appropriate action necessary to survive. Your ability to see things clearly, keep situations in perspective, and make sound decisions, is negatively impacted.

Getting through life's storms requires preparation and action. Preparation includes understanding, awareness, anticipation, and contingency plans. You can't control other people and circumstances, but you do have control over your response, thoughts, and actions. Always remember that you are not a victim. You are in control of, and responsible for, your decisions and actions.

Don't bring a storm inside you. Worry enables a storm to consume you. Worry magnifies the negative impacts of a storm. Worry limits your ability to effectively deal with a storm. Worry drains your energy. Replace worry with action.

Action gets you through a storm. Preparation requires action. Preparation is being ready for the worst while expecting the best. Wearing your seatbelt and carrying a spare tire are examples of preparation when driving. Building a savings account, always expanding your education, and constantly improving yourself are just some of the ways you can be prepared for life's journey.

Contingency plans are also part of preparation. Having a plan B, C, and D provides you with additional options for dealing with the unexpected. Formulating

a contingency plan is easier when done before a crisis. Your thoughts are clearer, there is no time pressure, so your alternative plans will be more thought out.

It's easier to get through a storm when you see it coming. Developing an awareness of your circumstances, along with any changes taking place, provides a sense of impending situations.

This approach reduces the possibility of being caught by surprise.

Waiting for a situation to improve is a passive approach which accomplishes little, often leaving you wallowing in turmoil. Inaction sets in when you don't know what you should do next. That's why preparation and anticipation are so important.

Getting through a storm requires positive action. Positive action improves your situation. Negative action makes things worse. Only take action which will help you get through a storm as quickly as possible. Your actions must never be at the expense of someone else's wellbeing.

Maintaining a positive outlook and attitude boosts your ability to get through a storm. Negative thinking worsens any situation. So be prepared, be aware, and take whatever positive action is necessary to get through whatever storms you encounter.

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 Pastor Ray Dare

Our entire nation shuts down on Thanksgiving as we celebrate the holiday. The irony is very little thanks to God takes place on Thanksgiving. We're too busy doing other things; preparing the big meal, visiting, watching football. So, as we approach Thanksgiving Day, make it a week of Thanksgiving by thanking God for these things...

Thank Him for the grace He shows you. Grace is God not waiting till you're perfect before He starts loving you. "I will...not forget the glorious things God does for me. He forgives all my sins... heals me... ransoms me from hell...surrounds me with love... fills my life with good things... is merciful and tender toward those who don't deserve it... slow to get angry... never bears a grudge... has not punished us as we deserve for our sins." Ps. 103:2-11 Grace is God

Pastor Ray's
Encouraging Words

Giving Thanks at Thanksgiving

giving to us what we don't deserve; His love.

Thank Him for the purpose He has for you. God planned you. He placed you on earth and has a plan and purpose for your life. This gives your life great meaning and significance. "The Lord will fulfill His purpose for me; your love, O Lord, endures forever." Ps. 138:8 Is that something you can be thankful for? God's plan for your life is so great, that when you turn control over to Him, He takes all your mistakes, all your faults, all the things that you've failed at, all of your hurts and He weaves them all together to fulfill His purpose in your life.

Thank Him for the home He's preparing for you. If you have a relationship with God through Jesus Christ, you have this promise, "We know that our body...will be destroyed but when that happens, God will have a house for us. It will not be a house made by human hands; instead, it will be a home in heaven that will last forever." 2 Cor. 5:1 Why go all through life totally unprepared for something we all

know is going to happen? That doesn't make sense. The Bible teaches that when you place your faith and trust in Jesus Christ then heaven is assured you.

Thank God for the changes He's making in you. God wants to help you make the changes in your life that you could never make on your own. God sees your potential when nobody else sees it. The moment you become a believer God starts a personal improvement program on your life. He begins chipping away at you making you into the person you were always meant to be. And He promises to complete the job, "God began doing a good work in you, and I am sure he will continue it until it is finished when Jesus Christ comes again." Philip. 1:6 (NCV)

You can thank God for these things and so many more every day! The truth is, Thanksgiving is to be our lifestyle.

Pastor Ray
New Beginnings Church
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From One Turkey to Another

Dr. James L. Snyder

As a child, my favorite holiday was Christmas, second only to my birthday. These holidays were important because of the gifts I received. Oh, did I look forward to those holidays and all the presents I was going to delight in. And delight, I certainly did to the extreme.

At Thanksgiving, there are no presents to buy, so my checkbook remained closed for that holiday. Of course, I did get the bill for the turkey we were having but that usually came in August. Outside of that, I could enjoy Thanksgiving without it costing me an arm and a leg.

A couple of days before our Thanksgiving dinner I was sitting in my easy chair. The Gracious Mistress of the Parsonage was out in the kitchen putting together the Thanksgiving dinner. I was not paying attention; I was watching something on TV.

I then heard a strange word from the kitchen.

"Could you come and help put the turkey in the oven?"

What took me as strange is the fact that I never have been allowed to do any kind of work in the kitchen. Believe me, there is a story behind that. An invitation

to come to the kitchen to do some work took me off my guard. But just for a second.

As I got up from my chair, a crazy thought began dancing in my head. I began to chuckle to myself. I quietly asked myself, "Will it work?"

You do not know something is going to work until you do that something. I thought I could catch my wife off her guard.

I asked her to repeat herself and she said, "Can you put the turkey in the oven?"

I thought I heard her correctly and this was confirmation.

"I sure can."

Walking into the kitchen, the oven door was open, I walked over to my wife acting like I was going to pick her up and put her in the oven.

It was all I could do to keep from laughing at this point.

As I got near, I could hear her say, "Touch me and the wrong turkey's going into the oven."

For a while, I could not stop laughing and finally, she started laughing.

I was able to stop long enough to put the "real turkey" in the oven.

She said something weird,

"I'm not going to thank you because you've already gotten enough thanks."

So, from one turkey to another, Thanksgiving is a time to be thankful for the good things. It is a time to laugh at situations that any other time of the year would not be laughable.

Sitting at the Thanksgiving dinner table with all the family and friends around us I was smiling. Then I looked at the Gracious Mistress of the Parsonage. She looked back with "one of those stares" shook her head and mouthed "no."

This turkey knows when not to gobble.

Peter understood this when he wrote, "For he that will love life, and see good days, let him refrain his tongue from evil, and his lips that they speak no guile" (1 Peter 3:10).

I have discovered there is a time to speak and then there is a time to wallow in silence.

Rev. James L. Snyder is pastor of the Family of God Fellowship, PO Box 831313, Ocala, FL 34483. He lives with his wife, Martha, in Silver Springs Shores. Call him at 1-866-552-2543 or e-mail jamesnyder2@att.net. His web site is www.jamesnyderministries.com. ★



By Marlys Johnsen Norris, Christian Author

Doesn't everyone really desire to be heirs (Romans 8:17) of God's blessings? Then it is time to begin to think about the loving and powerful name above all names! A name existing before earth and everything in it was created! His name is Jesus! From the very beginning Jesus and the Holy Spirit were with their Heavenly Father. His birth was prophesied in the Old Testament in Isaiah 53.

Allow these verses in Scripture to speak to your deepest need. The Heavenly Father had a miraculous plan to forgive us and to save us from our sins. (John 3:16) We don't know how God supernaturally did anything but He re-birthed the seed of His Son in Mary to become the Savior of the world. When we accept the Fathers plan of redemption, we become His child forever. Receive His "gift" and you will know a new found faith!

"Believe on the Lord Jesus Christ and thou shall be saved, and thy

"Believe on the Name of Jesus"

house." (Acts 16:31) "Neither is there salvation in any other for there is no other name under heaven given among men, where by we must be saved". (Acts 4:12)

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Elizabeth Warren's Fail on 'Medicare for All'

The clear loser of the Democratic primary is "Medicare for All."

First, it demonstrated the unreliability of Kamala Harris out of the gate, when she endorsed it before quickly backing off. Now, it has blunted the momentum of Elizabeth Warren, made a mockery of her claim to be an uber-wonk and shredded her implicit appeal to Bernie Sanders supporters as an equally committed left-winger without the baggage.

Under pressure for weeks for details related to her version of the proposal, Warren has now backed all the way down to promising to pass Medicare for All by the end of the third year of her presidency.

This is an implicit concession that she won't do it at all. No presidential candidate ever pledges to do something important in Year 3. That's when, if history is any guide, a president has suffered a midterm drubbing and lost all legislative momentum. Warren wants us to believe that this would be the opportune

time for her to pass perhaps the most sweepingly intrusive government measure in American history.

Warren's fundamental mistake was to believe, like almost all the Democrats early in the race, that she had to chase Bernie Sanders around the track, which inevitably involved backing his signature health care proposal. But it became immediately evident that it's one thing to promise to eliminate all private health insurance if you are a self-declared socialist; it's quite another if you imagine yourself anything short of that.

As soon as another erstwhile Bernie band-wagoner, Harris, uttered out loud that she'd end private health insurance, it created a controversy that she was clearly uncomfortable with. As a way to wiggle out of it, she came up with her own plan.

Warren lasted longer. Her undoing was that her resolute unwillingness to say that she'd raise middle-class taxes to pay for the program undermined her self-image as a woman with a "plan for that." She had to jerry-rig a financing program built on such outlandishly rosy assumptions about costs and revenues that even her journalistic cheerleaders have been skeptical. As she continued to take fire, Warren announced her "transition" plan, effectively saying the program is not a first-term priority.

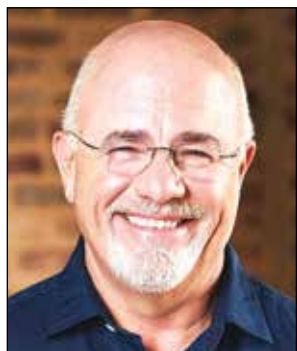
In so doing, she has managed to bring on herself the worst of both worlds. Democratic purists will be disappointed in her, and Sanders voters feel confirmed in any doubts they already had about her commitment.

It should have been foreseeable that proposing a ruinously expensive, enormously coercive health program would present political problems. Even Democratic primary voters aren't fully sold on a Medicare for All plan that eliminates all private insurance.

Sanders has gotten away with it because socialism is his brand and conviction. He hand-waves away questions on the specifics - what do they matter, when the revolution will make all things possible?

In contrast, Warren let the critics get into her head, just as she did over her purported Native American heritage, and stumbled into a messy, self-destructive response, just as she did with her DNA test last year. Democrats have to be wondering, over and above her struggles with Medicare for All, if this is really who they want to send up against the endlessly combative and needling Donald Trump next year.

Rich Lowry is editor of the National Review. (c) 2019 by King Features Synd., Inc. ★



Dave Ramsey Says

your husband finishing school, so his income goes up and you're trying to get out of debt, that fine. I love it when people are willing to work their tails off to have better lives. But if that's your focus, and at the same time you're trying to rationalize buying something you don't really need, that's a bad thing. You don't need a new cell phone for a camera, especially if the camera is the only reason you're buying it. You can find decent digital cameras everywhere these days for \$50 or less.

I understand the joy that goes along with having a child. I have three kids, and we were absolutely ecstatic each and every time one was born. And, of course, we wanted good photos of them all. But right now, I think you're trying to rationalize a phone upgrade based on the emotion of a new baby. As an exercise of your value system, that's a tendency you need to break. This is a test, Jamie. What you're talking about here is a luxury, not a necessity. Rationalization is one of the prime causes of overspending.

Please understand, I'm not picking on you and I don't mean to be harsh. We've all flunked this test at times. But this is an

important moment where your judgment and values are concerned. It's your call, but you really don't need to blow \$350 on a new phone right now. - 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. ★

Don't Use Emotion to Rationalize an Upgrade

Dear Dave,
My husband will be finishing physician assistant school in December, just a few days before our first baby is due. We've got about \$70,000 in student loan debt, and we're trying to get everything paid off. Both our cell phones are pretty old, and I'd like to get a new one that costs \$350 so we can have really good pictures of the baby. My job is the only income we have right now, and I'm making \$45,000 before taxes. Is this a silly thing to do in our situation? - Jamie

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2018 was Record-Breaking for County Agriculture

By Laurie Slothower, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - The gross value of all agricultural products in Sacramento has topped all previous records, Agriculture Commissioner Chris Flores told the county Board of Supervisors on Sep. 24. The value increased by \$24 million in 2018, pushing the gross production number past the half-billion-dollar mark.

The gross value was \$520,613, 000, which translates to “the greatest amount of agricultural production in our county, ever,” Flores said.

Wine grapes continue to be the county’s leading commodity. More than 30 varieties of wine grapes are grown on more than 36,000 acres in Sacramento County. Harvested wine grapes are sold to home

winemakers, small boutique wineries and large production wineries across California.

Every year, the value of specific commodities rises or falls based on weather, supply and demand, and market forces. In 2018, wheat, rice and almonds experienced slight increases. Poultry, pears and tomatoes experienced slight downturns.

Top 10 Commodities Produced in Sacramento County in 2018: (1) Wine Grapes, (2) Milk, (3) Poultry, (4) Pears, (5) Nursery stock (6) Aquaculture (fish, crustaceans, mollusks and aquatic plants), (7) Hay (alfalfa), (8) Cattle & Calves (9) Rice, (10) Field Corn

County agriculture puts the “farm” in the farm-to-fork movement, with more than 500 farmers, growers and agricultural producers making their home in Sacramento County. ★

SAFE CU President and CEO Dave Roughton Receives Advocate of Year Award

By Erica Dias, SAFE Credit Union

SACRAMENTO REGION, CA (MPG) - SAFE Credit Union President and CEO Dave Roughton received the California Advocate of the Year Award for 2019 from the California and Nevada Credit Union Leagues at an awards ceremony in Monterey, California.

“I am very pleased to receive this honor,” Roughton said. “It’s essential that credit union leaders make advocacy a focus of what they do. Providing our members with exceptional service includes ensuring that we actively work to reduce unnecessary and expensive regulations while promoting policies that benefit the cooperative credit union mission.”

In announcing the award, Heather deNecochea, manager of political advocacy manager at the California and Nevada Credit Union League, said: “Dave Roughton has been instrumental in nurturing local relationships with elected officials in the Greater Sacramento area. He has made community and engagement a top priority and has yielded a positive and open brand for the credit union movement. Dave has hosted multiple fundraisers at his credit union and routinely makes donations to our PAC and candidates. Dave prioritizes advocacy events by always ensuring SAFE Credit Union’s representation is at all levels. We



SAFE Credit Union Board Chairman Terrance Tremelling (left) and President and CEO Dave Roughton (right) at 2019 REACH Awards. Courtesy SAFE Credit Union

appreciate his dedication and commitment to our advocacy efforts.”

As a credit union industry leader, Roughton advocates for policies that benefit SAFE’s 235,000 members by working directly with local and state elected officials. He leads delegations to Washington, D.C, for the annual Credit Union National Association Governmental Affairs Conference at which credit union executives connect directly with members of Congress. He also champions the

credit union cooperative movement with state lawmakers during the annual California Government Relations Rally.

Roughton serves on the California Credit Union League Board of Directors and is a member of the Regulatory Advocacy Committee. In the past he has served on the California Credit Union League Legislative Advocacy Committee; the CO-OP Financial Services Board of Directors; and as chair of the MBL, LLC Board of Directors. ★

Capitol Pops Concert Band Performs Free Holiday Concert

By Linda Glover

SACRAMENTO REGION, CA (MPG) - The Capitol Pops Concert Band will wrap up its 23rd season with a free, open to the public holiday concert at 7 p.m. Saturday, Dec. 7, 2019, at the Rusch Park Gym, 7801 Auburn Blvd., in Citrus Heights.

Under the baton of Director Judith Steinle, the CPCB will once again play traditional favorites, seasonal musical hits and carols in its "Holiday Celebration" program.

This performance, sponsored by the Sunrise Recreation and Park District and the City of Citrus Heights, is family friendly and a great way to usher in the holiday season. The two-hour concert includes a 20-minute intermission.

Various prizes will be on display for

donation ticket drawings. The public also will have the opportunity to purchase a variety of colorful poinsettias after the concert concludes. Longtime CPCB supporter Eisley Nursery of Auburn has donated a large poinsettia plant as a grand prize in support of the band's student scholarship fund.

Started in 1997, the CPCB has performed a diverse portfolio of high-quality, well-prepared music heard by thousands of concert-goers throughout Northern California. Based in Citrus Heights, the self-supporting, nonprofit community band of about 50 musicians represents a wide cross-section of the Sacramento area. For more information on the Capitol Pops, visit www.capitolpops.org or its Facebook page. ★

Ask Toni

Help... Doctor Is Not Accepting Medicare?



Hi Toni:

This week, I went to see my primary care doctor and his office said that since Medicare is primary on my insurance, I would have to pay upfront the complete bill and be reimbursed by Medicare. His office is a small office and the paperwork is killing him. Also, he will be retiring soon, so I need to find a new doctor. Can you please tell me what I need to do to submit this doctor visit and get reimbursed? Thank you so much – Susan ... Dallas, TX

Hello Susan:

In these trying healthcare times that we are in because of healthcare reform, some of the smaller medical providers whether a primary care or a specialist are opting out of the Medicare system.

They are not accepting Medicare as your doctor is doing and will not bill Medicare for you either. They want you to submit the bill to Medicare and wait to be reimbursed.

Did the doctor charge Medicare rates or charge you their rates and want you to be reimbursed from Medicare what Medicare will pay? That is what it sounds like to me.

I am hearing through the Medicare grapevine from clients that come in

the Toni Says® office for a Medicare consultation that many of the older primary care and medical providers are retiring. The office paperwork whether it is for Medicare age patients or under 65 medical claims is very overwhelming.

My advice to clients who are new to Medicare to begin searching for medical providers that are accepting Medicare, especially when a serious health issue is involved.

I have not heard of this type of problem with larger medical offices, especially those who are part of a hospital system.

Below are a few tips that the Toni Says® Medicare team tell clients which can help you:

1. Before you set the appointment for your medical visit, ask the doctor’s office, if they are still accepting Medicare. Most important, that they are accepting **new Medicare patients** and will that office bill Medicare directly.
2. If they say **NO**, then you need to decide... Do I want to pay out of pocket and get reimbursed what Medicare pays. Doctors know they are not paid their asking rates. Medicare is not the only one who discounts the doctor’s bills. Group and individual health insurance plans with network providers, also discounts the doctor’s bills...

OR...

3. Look for a doctor or specialist that does take

Medicare assignment and will bill Medicare. There are plenty doctors and healthcare professionals that still accept and bill Medicare and are accepting **new Medicare patients**. Even top in their specific medical field specialists still take Medicare. Ask your primary care doctor for more than one doctor or provider that he/she recommends for your specific medical situation.

Here is how to file a claim if your doctor doesn’t accept Medicare assignment. You may have to pay the complete bill and submit the claim to Medicare. Look in the Medicare and You Handbook, which explains how to submit a claim. You need to call 1/800-MEDICARE (633-4227) and ask for Form CMS-1490S or go to www.medicare.gov/medicareonlineforms.

When you have Medicare on the for help with filing the claim and they will be happy to assist. There are specific Medicare rules regarding changing Medicare plans. Call the Toni Says Medicare Hotline at 832-519-8664 or visit the tonisays.com website at www.tonisays.com.

Toni King, author of the new Medicare Survival Guide® Advanced edition is giving a “Thanksgiving” \$5 discount for a Medicare Survival Guide and \$10 discount for bundle package available only at www.tonisays.com store. ★

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CHEERS & JEERS

By Damian Holbrook

Cheers to Sesame Street for 50 years of Muppet-y merriment. From its early days on PBS to its current life on HBO, the beloved staple of educational kids' TV was suitably celebrated with a lively, loving anniversary special hosted by Joseph Gordon-Levitt that would make creator Jim Henson proud...and Grover (pictured) feel super.

Cheers to HBO's Game Changer Instead of moving ahead with a Naomi Watts-led *Game of Thrones* spinoff set thousands of years before winter came to

Winterfell, the cable giant opted to replace that project with *House of the Dragon*, a prequel all about the fiery Targaryen family.

Jeers to The Walking Dead's Negan for going bat-ty again. Just when we started to like the guy, the recovering villain Jeffrey Dean Morgan, slipped back into his Lucille-swingin' ways after being triggered by an obsessed stranger.

Jeers to The Morning Show for anchoring Jennifer Aniston and Reese Witherspoon (with Aniston) with a tired trope. Apple TV+'s #MeToo drama could be a timely tale of female empowerment but is so far



The beloved staple of educational kids' TV was suitably celebrated with a lively, loving anniversary special hosted by Joseph Gordon-Levitt that would make creator Jim Henson proud...and Grover (pictured) feel super.

just a glossy soap devoted to pitting conniving journalists against each other. That's not new. Or newsworthy. ★

ASK MATT

BY MATT ROUSH TV Guide Senior Critic

Are You Looking Forward to a Revenge Reboot?

Question: What do you think of the news of ABC developing a reboot of *Revenge*? I watched every episode of the original series, long after it had gotten stale, mostly because Emily VanCamp was such a compelling lead for it. But that show ran out of gas creatively somewhere around season two. I can't get excited about a sequel series to something that already

overstayed its welcome. — Jake

Matt Roush: I can't argue with you about *Revenge* running out of steam — I think I bailed midway through the second season — but I'll keep an open mind about the proposed reboot, which according to reports would be an entirely new story built around a different character, this time Latinx, who has her own reasons for seeking payback against a big-bad nemesis.

The premise of *Revenge* was always strong, even when the execution wasn't, and I'd be more excited if ABC were to announce that *Revenge* was coming back as an anthology, granting your wish of single-season and self-contained revenge melodramas that would pose less of a risk of spinning their wheels. Another intriguing element of a *Revenge* reboot (a trend that rarely gets my pulse racing) is that the story will reportedly feature a character from the original series to help jump-start the plot — and could that be anyone but Nolan Ross (Gabriel Mann)?

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

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SMUD Employees Volunteer for Thanksgiving Meals on Wheels

SMUD Press Release

SACRAMENTO COUNTY, CA (MPG) - Nearly 90 SMUD employees, along with their families—about 150 volunteers in all— prepared, packaged and delivered 500 Thanksgiving Day meals for Sacramento area residents Thanksgiving morning.

About 40 additional employees and their families will deliver the Meals on Wheels along with some holiday cheer to homebound seniors across the SMUD service territory.

SMUD Employees' Association (SEA) volunteers prepared the meals assembly-line-style early Thanksgiving morning and then loaded them into vehicles and delivered them to recipients.

For 21 years now, SEA volunteers have enthusiastically prepared and delivered hearty Meals on Wheels to Sacramento County seniors who would not otherwise be able to have a holiday meal on Thanksgiving Day.

Nearly 1,500 SMUD employees voluntarily participate in SEA, a



This is the 21st Thanksgiving SMUD employees and family members volunteering to prepare and deliver holiday dinners to the area's homebound seniors. About 150 SMUD Employees' Association volunteers spent Thanksgiving morning preparing, packing and delivering for Meals on Wheels. Photo: SMUD



non-profit organization that promotes fraternity and fellowship among members by conducting educational, social and recreational activities. ★

'Tis The Season to be "Merry And Bright!"



The Sacramento Valley Chorus includes women who live in the greater Sacramento area and Placer, Nevada, Yolo, San Joaquin, Yuba, and El Dorado counties. Photo courtesy Sacramento Valley Chorus

By Judi Naill,
Sacramento Valley Chorus

SACRAMENTO REGION, CA (MPG) - Sacramento Valley Chorus is preparing for a "Merry & Bright" season! You and your family will enjoy an afternoon of music, laughter, food and giving by attending the Merry and Bright production. The chorus, directed by Master Director Dede Nibler, can hardly wait to share this special performance with you on Saturday, December 7th, at 2:00 pm at La Sierra Community, 5325 Engle Road, Carmichael.

Sacramento Valley Chorus, a Chapter of Sweet Adelines International, recently celebrated their 40th anniversary. Approximately 80 women sing in four-part harmony, a cappella style. They will be singing songs from their repertoire in addition to favorite holiday songs. The

chorus is honored to be joined by the 2019 graduates of Harmony Academy who will perform with the chorus just for this show. Add more Merry and Bright to the season when several quartets perform. To satisfy your sweet tooth, a dessert dash will be thrown into the mix for fun and excitement.

This show is expected to be a "sell-out", so get your tickets early. Ticket prices, including hors d'oeuvres, are only \$25.00. Tickets may be purchased from any chorus member or get information online at sacramentovalleychorus.com.

Women are welcome to attend rehearsals throughout the year on Wednesday evenings at 6:30 PM at Arena Christian Center, 4027 N. Freeway Blvd, Sacramento. For more information about the chorus or show, check the website: www.sacramentovalleychorus.com. ★

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