

Mission Accomplished

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tion in Oakland, California, called Soroptimist, to work women weren't permitted to join the all-male com-21 countries and territories throughout the world.

Celebrating the American River



at the Family Fall Festival and spent two hours painting a beautiful landscape of the orchard. Photo provided by the Family Fall Festival 2021 te

Story by Shaunna Boyd

RANCHO CORDOVA, CA (MPG) - The Preserve the American River neighborhood group is passionate about time, working to safeguarding the Lower American ensure that future foxes, coyotes, hawks, eagles, owls, Cordova was transformed with live

and many more.

Members of Preserve the American River volunteer their

River, which flows through Rancho generations will continue to enjoy Cordova. It is designated as a "Wild all the river has to offer. Their misand Scenic" river under both state and sion is to "Protect Our River, Protect federal law, due to both its beauty and Our Future." As part of this effort, the its many recreational uses. In addition group recently organized a Family Fall to drawing thousands of visitors each Festival to increase awareness about year, the river and surrounding park- the river's significance. On October Kassis property – 40 acres of privately way provides habitat for a variety of 17, a quiet neighborhood street owned open space along the American wildlife - including fish, deer, bobcats, on Stirling Park Drive in Rancho

music, food, and a variety of family-friendly activities such as arts and crafts, games, and educational

Nature walks showcased public easements that traverse the adjacent River. Many locals only recently Continued on page 2

Soroptimists Receive Proclamation

Soroptimist International of Rancho Cordova & Gold River

RANCHO CORDOVA, CA (MPG)

 Mayor Garrett Gatewood presented the Soroptimist Int'l of Rancho Cordova & Gold River club with a proclamation honoring the Soroptimist organization's 100th birthday during the October 4, 2021 City Council meeting. The proclamation celebrated the origin of the Soroptimist organization and the local club's accomplishments helping the community's at-risk women and students.

In 1921, a group of women joined an organizatoward strengthening their community. At the time, munity groups. Since then, the organization has grown to about 1,300 clubs in Soroptimist Int'l of Rancho Cordova & Gold River formed in 2009.



Soroptimist Club Members at Rancho Cordova City Hall (L to R): Club member Rhoda Stewart, club VP Sheryl Longsworth, club member Julie Abraham, and club member Tara Dietel. Photo

A lot has changed for women and girls in 100 years. But the road to equality continues to be difficult. Women and girls face tremendous challenges, solely because of their gender. And they suffer disproportionately from poverty, racism, sexual assault, domestic violence, and sex trafficking.

With its long history of

working with women and girls, Soroptimist knows that helping them get education, skills and training is a powerful strategy toward achieving economic empowerment. The organization's Dream Programs provide the access to that necessary education and training.

The Live Your Dream Awards® provide cash

grants for women who are pursuing a degree or enrolled in a technical training program. The women, who provide the primary financial support for their families, may use the funds in any way that helps them achieve their educational goals whether it's to pay for tuition or rent or childcare. Each

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Undercover Sting Catches Unlicensed Contractors

Contractors State License Board News Release

SACRAMENTO, CA (MPG)

 Construction is thriving in Sacramento County and unlicensed contracting is a real threat to consumer safety. A recent Contractors State License Board (CSLB) sting in the city of Elk Grove found unlicensed activity that included a contractor who provided a \$60,000 bid for a kitchen remodeling project. By law, a contractor's license is required in California for construction jobs over \$500.

"Consumers need to protect themselves by hiring a licensed contractor, especially when taking on a project like a remodel that may costs tens of thousands of dollars," says CSLB Registrar David Fogt. "Just because someone is asking for a lot of money doesn't mean they have the skills or ability to satisfactorily perform the work."

The September 21 and 22 enforcement operation was conducted with representatives from the California Department of Insurance and the Sacramento County District Attorney's Office. The operation focused on the Elk Grove area just east of Interstate 5. CSLB's Statewide Investigative Fraud Team (SWIFT) members posed as residential homeowners and contacted suspected unlicensed contractors through their advertisements to perform concrete, flooring, landscaping, remodeling,

and painting work. Fifteen people were issued Notice to Appear in criminal court citations for unlicensed contracting violations. Three of the unlicensed persons were also cited for requiring excessive down payments.

CSLB-licensed contractors have met experience and testing requirements, carry a license bond, passed a criminal background check and carry workers' compensation insurance for employees.

All suspects were ordered to appear at the Sacramento County Superior Criminal Courthouse, on December 21 and 22, 2021.

Tips for Hiring a Contractor

Hire only Californialicensed contractors. Ask to see the license. The number must be on all advertisements, contracts, and business cards.

Check the license number on CSLB's website or by phone at 800-321-CSLB (2752). Confirm the contractor has workers' Continued on page 5

Postal Customer

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Festival Celebrates American River

Continued from page 1

learned of these public easements, which were granted decades ago but never marked or maintained. Neighbors brought concerns about inaccessible easements to the City last year, and in May the City determined that some access points needed to be opened to ensure the public could utilize the easements.

Mark Berry, a member of Preserve the American River, guided the nature walks, describing the property as a "remarkable site". He said the important ecological habitat along the American River should be preserved – but a proposed housing development on the Kassis property threatens this unique open space. If approved by the City, this 40-acre site of heritage oaks and old walnut trees would be filled in to make room for almost 250 new residences, which could have impacts on the river and the surrounding parkway.

"It's not just our neighborhood issue," said Berry. "It's really a regional issue. American River Parkway affects our entire region. ... It's the crown jewel of our region." Berry said the Family Fall Festival was an opportunity to remind people that the river is a "treasure." He asked, "If we don't take care of it, who is going to?"

Sergio Diaz, another member of Preserve the American River, described the festival as "a day of celebration," to bring people together to celebrate their right to access "this hidden gem of the American River Parkway."

More than 400 people from Rancho Cordova and surrounding areas attended the festival, gathering together to celebrate the natural beauty of the river. The festival attracted locals and visitors who frequent the river's walking trails and bike trails, as well as those who fish, raft, canoe, or kayak in the waters. Attendees and sponsors all had a common purpose: the love of natural open spaces and the hope of protecting wildlife habitats and ensuring clean air and water for all. Jessica Ocenosak, with Preserve the American River, helped organize the event, and she said, "There's a lot of passion here."

In addition to the Preserve the American River neighborhood group, other event sponsors included Save the American River Association (SARA), Sierra Club Sacramento Group, Nature Detectives, Habitat 2020, Friends of the River, Wild Birds & Gardens, American River Grange, California Fire Safe Council, Effie Yeaw Nature Center, California Department of Fish and Wildlife, Enterprise Car Sales and Rental, Folsom Cordova Unified School District, Silly Little Mama Music and Publishing, American River Grange, and Brenda Cook Coldwell Banker Realty, and State Assemblymember Ken Cooley.

Event donors included Seaguest Folsom, Statewide Safety System, Sac State Aquatic Center, The Rink, Kiene's Fly Shop, and Nations Giant Burger.

To learn more about the festival and the mission of Preserve the American River, visit www.preservetheamericanriver.org. ★



The Family Fall Festival was organized by a passionate group of volunteers: (Back row, from left) Lisa Phenix, Regan King, Carl Salmonsen, Mark Berry, Ken Green, Helen Whalen-Bashaw, and Sergio Diaz. (Front row from left) Brenda Astara Gustin, Betsy Weiland, Cathy Birch, and Jessica Ocenosak. Photo provided by the Family Fall Festival 2021 team



Scouts from Rancho Cordova's Troop 363 volunteered at the American River Grange booth, handing out animal cards to children as part of the Family Fall Festival's Nature Quest. Photo by



Volunteers manned educational booths at the Family Fall Festival, providing visitors with information about the importance of protecting and preserving the Lower American River that



The Family Fall Festival featured a blessing by Joanie Roberts (left) with the Brahma Kumaris Organization, as well as a Peace Pole Ceremony by Brenda Gustin (right) with Charter for Compassion and the Radiant Health Center in Rancho Cordova. Photo provided by the Family Fall Festival 2021 team

Women's Empowerment Receives \$20,000 Grant



Graduates of Women's Empowerment's first Banking Academy, a paid training program to become bank tellers, celebrate their graduation in October. Photo provided by Thébaud Communication

By Kristin Thébaud, **Thébaud Communications**

SACRAMENTO REGION, CA (MPG) -

Women's Empowerment recently received a \$20,000 grant from Arata Brothers Trust to educate and empower women experiencing homelessness with the Trust will help Women's skills and confidence necessary to secure a job, create a healthy lifestyle, and regain a home for barriers women face while expethemselves and their children riencing homelessness, as well as during the pandemic and housing

"Our partnership with Arata Brothers Trust over the last several years has helped hundreds

Lisa Culp, executive director, Women's Empowerment. "We are grateful for the steadfast funding we receive from Arata Brothers Trust as we face another tumultuous year ahead."

The grant from Arata Brothers Empowerment offer its nineweek program that targets the paid job training for women who have graduated from the program. Women's Empowerment's paid job training programs include its Get A Job Kit training program of women and children break the for graduates hardest to hire, as cycle of homelessness amidst well as its paid training in propwildly changing circumstances erty management, a career that

managed property. Women's Empowerment also offers paid training to become a security guard or bank teller, as well as training in green energy.

"For the trustees of the Arata Brothers Trust, 2020 and 2021 revealed the most nimble and effective nonprofits in the Sacramento region," said Matson Sewell, co-trustee, Arata Brothers Trust. "Women's Empowerment led the way in this landscape, continuing to deliver highly impactful programs to such an under-resourced population, adapting to public health requirements for both mothers and children, and moving forward despite the new challenges. These

here in Sacramento," said usually includes housing on the challenges are not behind us yet, and Women's Empowerment has earned the support of anyone looking to make a huge difference in the lives of homeless women and children."

The mission of Arata Brothers Trust is to enhance the quality of life in the Sacramento area by supporting systemic change through innovative and effective educational programs. For more information, visit ArataBrothersTrust.org.

Celebrating its 20th anniversary this year, Women's Empowerment provides a full nine-week employment-readisupport services so all women Empowerment.org.

and their children can break the cycle of homelessness. Women's Empowerment offers the most comprehensive job-readiness program in the Sacramento area designed specifically for women experiencing homelessness, and their children. Eighty-two percent of graduates secure a job or enroll in school. Despite the housing crisis, 75 percent regain a safe home for themselves and their children. The award-winning organization has graduated 1,719 women and their 3,842 children. Women's Empowerment is funded through private donations from the comness and empowerment program, munity and grants. To make paid job training, childcare and a donation, visit WomensNOVEMBER, 2021 GOLD RIVER MESSENGER • 3

Mission Accomplished

By Paul Scholl

SACRAMENTO COUNTY, CA (MPG) - There was a slight chill in the air, and a breeze signaling an obvious and much wanted change in seasons. Symbolic in its own way on this day of dedication, changes were being made to fully and properly support those local brave men and women who have served our nation but had fallen on harder times. They are now in a season of hope and care.

October 12, 2021 signaled the day of dedication and a "Mission Accomplished" for Mather Veterans Village in Rancho Cordova.

With an estimated 75,000 veterans living in Sacramento County, the area has the second highest percentage of unsheltered homeless veterans in California counties.

Doug Shoemaker, President of Mercy Housing California, served as Master of Ceremonies for this dedication of one of the most significant projects to be completed in the region in many years.

Housing to support the unique needs of homeless and disabled veterans was virtually non-existent until Mather Veterans Village went from idea to reality.

Bob McGarvey, former Mayor and City Councilmember of Rancho Cordova, said, "We want to be an example of what others can do."

Bob met with Sacramento County Supervisor Don vision of Veterans Village. Bob garnered Don's support from Sacramento County, and with his help, the first



surrounded by the project's many supporters and local dignitaries. Right: Don Nottoli, Sacramento County Supervisor, provides his remarks. Photos by Paul Sch

ceremony was held in 2014.

The first 50 permanent supportive housing units in Phase 1 were completed in 2016 and are fully occupied by formerly homeless and disabled veterans and their

Mather Veterans Village is the first permanent supportive housing development for homeless and disabled veterans in the Sacramento region.

Garrett Gatewood, Mayor of Rancho Cordova, said in his speech "Veterans Village is Rancho Cordova's vision of how to treat our veterans."

The location couldn't Nottoli back in 2008 with the have been more perfect than the City of Rancho Cordova. This community values its veterans, having been the site of an active air force phase groundbreaking base. Many who served

decided to establish roots in Rancho Cordova, and approximately 5,000 veterans continue to call it home.

Matt Ceccato, Chief of staff for Congressman Ami Bera (who could not attend), gave a short, but riveting speech on his personal experience of serving in Iraq and the great importance of having such a facility available for his fellow servicemembers.

Mather Veterans Village is on the site of the former base, providing a familiar setting to veterans with access to the nearby VA Hospital. The hospital and its services are actually within walking distance from the newly completed housing complex. A comprehensive support network ensures residents have a healing environment, support from other veterans and job training to re-integrate them into the workforce.

Chris Johnson, President and CEO of Nation's Finest, said, when speaking of their programs to support veterans in need, "Guiding them home is what we do".

Homeless and disabled veterans now have more places to call home with the completion of the final phases of Mather Veterans Village.

John Kauh, Managing Director for Wells Fargo Bank, the leading financial partner for the project said, be a part of this."

At the event attendees and media met the veterans who live there and learned about their challenges and

triumphs, and enjoyed an insider's look into the village itself by touring the grounds.

Don Harper, Commander of Legion Post 861, thanked many local military support organizations. "We are incredibly proud to He also outlined and gave thanks for the good people of Rancho Cordova who helped with their fundraising efforts to provide new televisions and home

furnishing much needed by the veterans who found housing at Mather Veterans Village.

The village offers 100 permanent supportive apartments and 47 units of transitional housing, as well as a rich menu of supportive services.

Thank a veteran today. Information also provided by the City of Rancho Cordova.



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"Lest We Forget"

"We have come to dedicate a portion of that field, as a final resting place for those who here gave their lives that that nation might live." – President Abraham Lincoln's Gettysburg Address, November 1863.

By Sal Arrigo, Jr.

CHATTANOOGA, TN (MPG) - I cannot adequately describe my feelings as I entered the Chattanooga National Cemetery where I had come to pay my respects and dedicate this story to these veterans. It is located not too far from the heart of the city of Chattanooga, Tennessee. Visiting this cemetery, even if you had little or no understanding about the Civil War, you would come away with a new perspective on our nation's history, and aren't we supposed to have a grasp of history (both good and bad), before we are doomed to repeat it?

In 1863, General Order No. 296 was issued to create a national cemetery to commemorate the Battles of Chattanooga in November 1863. Major General George H. Thomas, known as "The Rock of Chickamauga," issued this order, but it was not until 1867 that the cemetery gained a national designation. In all, there are 155 national cemeteries in 42 states and Puerto Rico; to find out where they are in your travels, go to www.cem.va.gov, for more information.

Why should you visit the Chattanooga National Cemetery? When you arrive at the cemetery and proceed to the administrative building for information, you may talk with Kevin Ritchey of Facilities Maintenance, who has a wealth of knowledge about the park. Kevin is also a U.S. Army combat veteran. The cemetery has many qualified volunteers to answer your questions and offer directions (all the volunteers are veterans), so if you want to visit the grave of Desmond Doss (the subject of the movie *Hacksaw Ridge*), they can get you there. You can visit the grave of an individual who has the unique distinction of being the only person buried here from the American Revolution.

The Chattanooga National Cemetery is 120 acres in size, and there are more than 41,000 veterans and their dependents resting here. Some of the highlights of cemetery include the Memorial Circle of Honor that was established in 1992. You can easily recognize the location by the American flag sitting atop the hill where it is said that



U.S. Army Corporal Desmond T. Doss is interred at Chattanooga National Cemetery. A combat medic serving with the US Army in World War II, he is credited with saving 75 men at Okinawa and is the only conscientious objector to receive the Medal of Honor. He was featured in the 2016 movie Hacksaw Ridge. Photo by Sal Arrigo, Jr.



The Chattanooga National Cemetery in Tennessee was created to commemorate the Battles of Chattanooga fought in November 1863. Photo by Sal Arrigo, Jr.

General Ulysses S. Grant had his headquarters while the Battle of Chattanooga was fought nearby. The Circle honors those from our nation's conflicts, and organizations have erected memorials in recognition of the sacrifices that were made during the Vietnam War, Korean War, World War II

The first thing you see when you arrive is the Andrew's Raiders Monument. This monument is in honor of those individuals who aided the Union in the Civil War. The individuals honored here are among the first recipients of the Medal of Honor, our nation's highest military tribute "for conspicuous gallantry and intrepidity at the risk of life above and beyond the call of duty."

In addition to the individuals buried here from the Civil War, the cemetery also is the final resting place for German soldiers who were prisoners of war from World War I and World War II. Each November, the German government honors these soldiers with a laying of the wreath at the German monument.

The Chattanooga National Cemetery was placed on the National Register of Historic Places in 1996. As with historic places, one must take time to observe and "feel" the surroundings. For instance, every monument or memorial arch has a story, and usually there is an inscription, or plaque or headstone that tells why that warranted being placed in this cemetery of honor.

The Chattanooga National Cemetery is an inspirational place to visit. I found that there is so much more to discover through the veterans buried here. Charles H. Coolidge, who was one of the last surviving Medal of Honor recipients from World Warr II, is buried here. In fact, if you want to study up on Medal of Honor recipients, you can visit the Charles H. Coolidge National Medal of Honor Heritage Center right here in Chattanooga.

As I said, a visit to this cemetery is very enlightening and truly educational! The closest national cemetery we have to Sacramento is in Dixon at the Sacramento Valley National Cemetery. It is the seventh national cemetery built in California and the 124th in the national cemetery system. It's a visit worth the time. Thank you, veterans! ★





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NOVEMBER, 2021 GOLD RIVER MESSENGER • 5

'The Reluctant Candidate"



Commentary By Bruce Lee

Ever notice that we treat our elected officials very kindly? We call them the "Honorable." We stand when they walk in. We ask them to sit at the head table. We may curry favor with them for future gain. However, while we should absolutely treat people kindly and with respect, we may be planting the seeds of our own problems with this underlying deference!

Electeds begin to think "I'm all that, plus a bag of chips!" You see, they begin to believe their own public relations messaging. Within the State Capitol we call it "memberitis". Per Matthew 23:6, "They love the place of honor at banquets and the most important seats in the synagogues." They think they are "hot stuff", rather than simply as our elected employees - which is how we should treat them. Respectfully, honestly, but as our employees who we hold accountable as their employers.

The result of this favorable treatment is we have people running for office for all the wrong reasons! Not everyone, but many seek fame, ego, power, or privilege, rather than run as a public servant. Asking candidates why they are seeking office, some have candidly admitted to

me, "I'm not sure why." They know that it may be unlikely for them to win but simply running brings exposure and notoriety. It's almost a game.

Then, if elected, do they know why they are there? It's unlikely they have any grounding in constitutional responsibilities or even basic managerial skills. They pursue whatever their imaginations conceive and frequently have NO sense of priorities. This explains recent laws from the State Capitol that makes it illegal to remove condoms during intercourse without mutual consent, or restaurants to offer small packets of condiments (e.g. mustard).

I recently relayed an observation to a reporter from my years as a local elected, "Being elected does not mean that you are necessarily intelligent!" He laughed and laughed in agreement ... almost as the child who declared that, "The emperor has no

Of course, everything is on a continuum. I have met bright and dim electeds. But, we pull our candidates from the general population. So, if the average person is just bumbling through life trying to figure it out, then our candidates and ultimately electeds are doing the same thing!

Hence, my "Thesis of the Reluctant Candidate": the most reluctant candidate out of a group of candidates may be the best candidate. Take ten people who are asked, "Who wants to be Mayor?" Nine shout, "Oh, me, please me, I really want to be Mayor!!" They jump up and down trying to be picked – and is 916-624-6476.

this is not an unrealistic scenario. Now, I wonder why are they so eager to be in power? And, if so eager to gain power, won't they be eager to stay in power – to do whatever it takes to play the political games to win again and again? (I have been in the backrooms where electeds contrive to manipulate offices so as to stay in power.)

By contrast, the reluctant candidate may say, 'Well, damn, I really have other things to do, but I guess I could serve for a term as a public service." I'd argue that may be the better candidate. They are not in it so much for ego or personal gain.

The lessons for citizens as owners of our government are as follows. We need to inspire the highest quality of candidates. We should look for the necessary qualifications in deciding for whom to vote. And, finally, we must treat our electeds with respect, but treat them as our employees!

W. Bruce Lee is an educator and speaker (WBruceLee.com) with a career in government as an elected official and fiscal advisor, who has worked at the local, state, and federal levels. He authors the "We the Government" column as a community service. He is president of the Sacramento Taxpayers Association (SacTax) - promoting efficient, economical government; fair and equitable taxation which permits a strong, healthy economy; as well as sensible balance and rational control of government expenditures.. His private message telephone



By County Supervisor Sue Frost

Through the generosity of the Gold River Messenger, this column serves to provide an update about matters affecting the unincorporated community of Gold River.

The rush to release prisoners from our jails and prisons was initially a response to court orders to reduce prison overcrowding, but lately it's become a radical effort to recast criminals as victims and abandoning actual victims and their families. Now we are facing the placement of sexually violent predators (SVPs) that some bureaucrats decided

are fit to rejoin society. Other than the primary risk of creating more victims to sexual violence, there are additional concerns that counties have no input in whether or not an SVP can be placed in their communities. Recently, the San Diego County Board of Supervisors took a definitive position on the state's policy for how SVPs are placed. Knowing that Sacramento County has faced its own battles to keep SVPs out, I intend to join San Diego's example and bring an item before the Sacramento County Board of Supervisors to demand more say in the dangerous practice of placing violent sexual predators in our neighborhoods.

Many Sacramento County communities have had to fight to keep an SVP out of their neighborhoods. In 2019, an SVP convicted of multiple sexual acts with minors was being considered for placement in Del to Wilton earlier this year. their placement. There is Fair Oaks.

GOLD RIVER COMMUNITY UPDATE

The Predator Next Door

That SVP had no connection to Sacramento County, but the courts were considering placing him here anyway. When such risky placements are proposed, community members can, and thankfully did, voice their opposition to having an SVP dropped in their neighborhood, but no formal avenue exists for the County to influence such decisions. What San Diego County proposed, and what I will be proposing, is a change in the state law that dictates how SVPs are placed that gives the counties a formal role in the process.

Currently, an SVP is a person that has been convicted of one or more violent sex crimes, has a diagnosed mental disorder, and is likely to engage in violent, criminal behavior. At the discretion of the courts and California Department of State Hospitals, SVPs can qualify for conditional release (CONREP). CONREP allows SVPs to live in a community with supervising and treatment requirements dictated by the court. They have daily contact with a Liberty Healthcare regional coordinator and must wear a GPS bracelet at all times. After a year of CONREP, SVPs can then petition the court for unconditional release. While the protocols of CONREP seem thorough, and I am sure Liberty Healthcare and all involved agencies want to keep communities safe, how can any community or parent feel safe knowing that an SVP is down the street? How do the courts, especially courts in other counties, know which communities are best to

locate their SVPs? The current code says that counties will provide also the perception that the courts tend to place SVPs in communities with high minority populations or in rural areas. In all things, the County leaders can make better decisions about their communities than someone from a completely different county. Especially when that decision is where to place an SVP with no ties to the area. For that reason, I am joining San Diego in asking our County Chief Executive Officer (CEO), to oppose the placement of any SVPs in Sacramento County until the welfare and institutions code (WIC) is amended to give local jurisdiction a formal role in release and placement of SVPs. That includes the authority to veto their placement in our county entirely.

It is unfair that any of our residents should have to fear the placement of known sexually violent, mentally ill criminals with no mechanism for their local officials to stop it. I will bring this before our board before the end of the year so that Sacramento County, and hopefully other counties to follow, can join the effort to formalize our authority in this process and we can protect our communities.

Rehabilitation and redemption are important values, but support for crime victims and protecting our communities should be our top priority.

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

Sue Frost represents the 4th District, which includes all or part of the communities of Citrus Heights, Folsom, Orangevale, Antelope, Rio Linda, assistance and consultation Elverta, Gold River, for the placement of SVPs Rancho Murieta, North Paso Heights. That same but it does not create a for- Highlands, Carmichael, SVP was nearly relocated mal avenue for input on Foothill Farms and

Social Security Matters

Is Waiting until 70 Still the Best Plan to Maximize Social Security?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: My wife started her Social Security at 62 in March 2017 and I filed a Restricted Application to collect a spouse benefit from her shortly thereafter. Our plan is for me to file for my own Social Security later this year when I turn 70. Then my wife will file for her spousal benefit from me. Our life expectancy is 93 & 96. Is this still the best plan for maximum payments? Signed: Planning Ahead

Dear Planning: Yes indeed. You've chosen an excellent strategy, and one which is no longer available to younger beneficiaries. The Restricted Application option you chose, to get only spouse benefits and let your own increase, was eliminated for anyone born after January 1, 1954.

When you turn 70, you will be eligible for your maximum SS retirement benefit to start at that time. Social Security recommends that you apply about 3 months before you wish benefits to begin (you will specify on the application when you want



benefits to start), so you can apply before your birthday if you like but just be sure to be explicit that your benefit-start-month is the month you turn 70. That way, you won't lose any of the Delayed Retirement Credits (DRCs) you've been accumulating since you reached your full retirement age (FRA) of 66. Your benefit at age 70 will be 32% more than it would have been at age 66.

Note that when you apply, Social Security will probably offer to pay you 6 months of retroactive benefits. Although that lump sum can be quite tempting, accepting it will also reduce your Social Security benefit amount poses only and does not by 4% for the remainder of your life. With a life expectancy in your 90s, I

suggest you choose wisely. After you have submitted your application for Social Security retirement benefits your current spousal benefit will stop as soon as your higher benefit starts. After you apply for your age 70 benefit, your wife's spousal benefit will be automatically awarded when your own benefit begins (automatic because she was born after January 1, 1954). For information, your wife's spousal benefit will be based upon your

full retirement age benefit

amount, not the increased amount vou will receive because you delayed until age 70. You should also be aware that your wife's benefit as your spouse will be less than 50% of your FRA benefit amount because she claimed her own benefit at age 62 (claiming her own benefit early affects her spousal benefit amount).

Nevertheless, with a life expectancy in your 90s you have chosen an excellent strategy which will pay you the highest possible monthly amount and the most in lifetime cumulative benefits, while also providing the highest possible survivor benefit for your wife should you die first. Although waiting until age 70 to claim isn't the right decision for everyone, in your specific case I congratulate you for making a very wise choice.

This article is intended for information purrepresent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/ programs/social-securityadvisory) or email us at ssadvisor@amacfounda-

Sting Catches Unlicensed Contractors

Continued from page 1 compensation insurance for employees.

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Society for the Blind in Sac Receives \$10K to Teach Braille

By Kristin Thébaud, **Thébaud Communications**

SACRAMENTO REGION, CA (MPG) - Society for the Blind recently received \$10,000 from Golden 1 Credit Union to provide Braille literacy for children in Sacramento and across Northern California who are blind or have vision loss.

"Today, less than 10 percent of children with vision loss are literate," said Shari Roeseler, executive director, Society for the Blind. "They are not learning Braille and are unable to read, write and comprehend. By third grade they are significantly behind their sighted peers, and 50 percent of high school students who are blind drop out before graduating. Literacy is key to improving academic outcomes and pointing these children toward college and careers. We are grateful to Golden 1 Credit Union for helping us fill this gap so children with vision loss can be successful and independent when they grow up."

The grant will allow Society for the Blind to provide Braille literacy classes, instruction materials and training in assistive devices for up to 100 new children who are blind or have low vision in elementary through high schools across the region. Through Society for the Blind's After-School Academy for children from first grade through high school, students will learn Grade 1 Braille, including the alphabet, spelling, numbers, reading and writing. Middle and high school students



A student learns Braille at Society for the Blind. The organization just received a grant from Golden 1 to help youth with vision loss learn Braille. Photo: Thébaud Communications

2 Braille, which includes shortened or contracted words as well as the Nemeth Code-Braille for math and science.

who pass Grade 1 Braille will learn Grade Students also will receive subject-based tutoring based on an initial assessment upon entering the program.

"As we continue to learn more about the

short- and long-term educational impacts of the COVID-19 pandemic on our vulnerable populations, we know it is especially important to provide support to organizations that enrich the minds of future generations," said Erica Taylor, vice president of communications and community relations. "Golden 1 is inspired by the mission of Society for the Blind, and we are honored to help them continue to serve their community.'

For 67 years, Society for the Blind has created innovative ways to empower individuals living with low vision or blindness to discover, develop and achieve their 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 nearly 6,000 youth, working-age adults and seniors experiencing vision loss each year. For more information or to donate, visit SocietyfortheBlind.org.

The Golden 1 Credit Union Community Grant Program funds nonprofits serving communities in the Sacramento and Central valleys that are working to address children's literacy and transition-age foster youth. In 2021, the program awarded grants to 33 nonprofits in California. For more information, visit Golden1.com. ★

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. Good earth . Pea soup bone 8. Transport, with a U

12. Top notch

13. Copenhagen native

14. Boggy 15. Who would

16. Play parts 17. "Sesame Street"

roommate 18. *World's best-selling

candy bar 20. Law school entry require-

21. Use a garrote 22. Homer Simpson's

exclamation 23. *"Gimme a break" bar

26. Scrimmage line group 30 Dollar

31. Saltwater game fish 34. Hindu workout

35. 4 years for a U.S.

President, pl. 37. *Hyde &

candv 38. Seize a throne 39. Popular aquarium

40. Germany's National

Socialism, for short

42. Ryder Cup peg 43. Excellent

45. Jet setters' vessels 47. Scientist's office

48. Game ragout 50. One from Glasgow

52. *Twizzlers competitor

55. There's none like home? 56. Vocal piece for one

57. Small ladies' handbag 59. Black cat crossing the

street, e.g. 60. One with biggest share?

61. Actor Wahlberg 62. Secondary school

63. Follow ems

64. Sheltered, nautically

DOWN 1. Order's partner?

2. Sounds of amazement 3. Any day now 4. a.k.a. hop clover or nonesuch

5. Certain consonant marker Cavern or cave

8. *Who's Kisses? 9. Pavlova or Kournikova

10. Newton, e.g.

11. Caustic chemical 13. One of Fanning sisters

14. Cell dweller 19. Online conversations

22. Cacophony

23. Japanese string instrument, pl.

24. Apathetic

25. 9 a.m. prayer 26. Mischievous Norse deity 27. *Pop Rocks sizzle and pop in it

29. Back of the neck, pl. 32. Back of military formation

33. *Short for Pfefferminz 36. *Chocolate-covered whipped marshmallow (2 words)

38. Savory taste sensation 40. Apprehend

46. Auteur's art

41. Spirit of the woods 44. Not now 48. European finch



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49. Goodbye, in Puerto Vallarta 50. Hurtful remark 51. Zoo room 52. Respiratory rattling

53. Et alibi, abbr. 55. OB-GYN test 58. *Mike and fruity, chewy

Fill in the blank squares in the grid, making sure that every

Solutions on Page 7



Giving Thanks and No Thanks

By David Dickstein, **Gold River Resident**

This is the month we give thanks for the things most of us take for granted. Some of us will be doing so over turkey, others over ham, if we're blessed. For those whose lives are not, here's to flushing away the bad so you can be among those expressing gratitude come Thanksgiving 2022.

As for Turkey Day 2021, my first since having gastric sleeve surgery, here's what I'll be giving thanks for justifiably or sarcastically in between a few bites of green bean casserole and a basted Butterball.

- That for every five pieces of fruit purchased at Bel Air, at least one isn't rotten by the next day.
- For traveling the world without having caught COVID-19, knock on sterilized wood.
- That I was confident enough in the Pfizer vaccine to be voluntarily jabbed for a third time without side effects.
- For losing over 100 pounds since February despite living 1.2 miles from an In-N-Out Burger.
- That the disgusting homeless camp next to the Chevron off Hazel was removed just days after my September column ran with photos of the unsanitary eyesore.

You're welcome.

- For the three of you who can answer the question, "Which financial institution has a branch inside Bel Air?" (Answer comes later.)
- How those wild turkeys we see here and there in Gold River somehow never become roadkill.
- The hope I still have that certain neighbors will learn how to park their cars in the garage overnight for the safety of our village, and if not, that the board will finally take action on these habitual CC&R violators.
- For the quality teachers at Gold River Discovery Center – one who I also thank for being my wonderful wife of nearly 31-derful years.
- To the Hilton Grand Vacations telemarketer who clearly didn't like my snub of a \$199 Vegas getaway and gave me one of the best laughs of the year when he yelled, "You're a Dickstein!" At least I think that's what he said. The gentleman hung up before I heard the second syllable of my last name.
- For Swansons cleaners ruining two of my blazers and being so expensive that it led me to the cheaper and better V Cleaners across Sunrise.
- That this quasi-germa



The Gold River Mimosa House is taking forever to open, which isn't a bad thing for this guy who shouldn't be eating their to-die-for Maui French toast. Photo by David Dickstein

phobe travel writer has two hygiene products to recommend as stocking stuffers: TripTrays' airplane tray table cover invented by Sacramento's own Kristin Enes (cool designs, machine washable, non-skid backside great for laptop use, made right here; buy at TripTrays.com); and a line of awesome-smelling hand sanitizers, deodorizing surface cleaner and air mist, and wipes from PlaneAire Travel Essentials (planeaire.com). The orange-pineapple

sanitizing spray makes your hands smell like a Life Savers candy, and digging the other germ-killing varieties from sandalwood to lemongrass-rosemary.

- For the Gold River Community Association reminding us everyday how boring life is here on the official website. I mean, under "Most Recent News & Notices" are only two posts, and both of them are over three years old.
- Thanking Mimosa House in Gold River Town

Centre and the remodeled McDonald's at Sunrise and Zinfandel for taking so long to open because this lover of Maui French toast and Big Macs shouldn't be eating at either of them.

- For the Bel Air branch of Heritage Credit Union having a stack of Messenger newspapers available while supplies last.
- For Arigato Sushi getting me \$7 in DoorDash credit by forgetting the miso soup and salad that came with a recent order something I wouldn't have

asked for had they done more than just replace the missing items when I complained the next day in person at an inconvenience to me. Would it have killed them to apologize with some stinking gyoza?

- To Niche.com for ranking Gold River third on its 2021 "Best Suburbs in Sacramento County" list, right after Davis and Folsom, respectively, and ahead of Granite Bay, Rocklin, El Dorado Hills and Roseville. For the 2022 list, let's kick some Davis derriere and Folsom fanny!
- That we don't live in Parker Homes, considered the most dangerous place to live in Sacramento County with a violent crime rate 1,146 percent above the national average.
- For all the heroes, especially those in uniform here and abroad who put their lives on the line every day or every shift.
- · Last, but certainly not least, I give thanks to you, my dear readers. May this Thanksgiving be the start of a joyous holiday season for you and yours.

David Dickstein is a Gold River resident, award-winning writer and principal at the PR firm Prose & Comms Inc. He can be reached at daviddickstein1@gmail.com.★

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PREMIUM CAT LITTER

NOVEMBER, 2021 GOLD RIVER MESSENGER • 9

Kindergarten Project is Now Underway for Winter



SBSK delivers a double-fleece blanket and a Beanie Baby in a fleece pouch to EVERY kindergartener in the last week of school before winter break. Photo provided by SBSK

SBSK Press Release

SACRAMENTO REGION, CA (MPG) - This wintertime, you can help local kids stay warm and join the efforts of Sacramento Blankets for Sacramento Kids in "Kindergarten Project" by making handmade blankets for children to be given out this December 13th.

Every December, we choose the lowest income Title 1 schools and find out in October how many kindergarteners they have. Then the last week of school before winter break, we deliver a double-fleece blanket and a Beanie Baby in a fleece pouch to EVERY kindergartener! Some of these kids sleep in their cars! For most, this is all they get for the holidays and our volunteers want to ensure kids have a beautiful experience for the holidays.

SBSK has been doing Kindergarten Project for 9 years now and has been expanding its reach to low income schools in the Sacramento Region every winter. The first year we were able to reach 6 schools. This year, we can reach 27 schools – over 1,800 blankets and Beanie Babies! We always hope to add more schools each year.

Now that the holiday season is here, retailers, such as Joann's, offer huge discount on their Blankets for Sacramento Kids kits, which you can put together with no sewing or specialized skills. We have people of all ages contributing from girl scouts to seniors



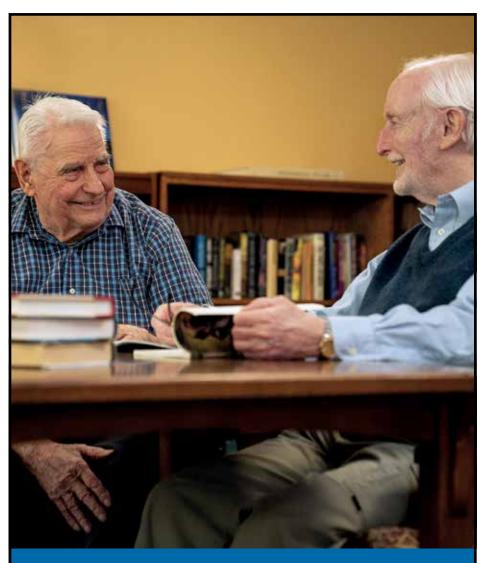
Kindergarten kids can stay warm this winter with a blanket and a Beanie Baby. Photo provided by SRCK

collection of Beanie Babies and wish to do something meaningful for others, especially for kids, now is your opportunity. If anyone would like to donate Beanie Babies to this project or join us in making blankets for this special Kindergarten Project, they can email Claire Gliddon at claire@sacblankets4kids.com.

The Kindergarten Project is wildly popular and the more low-income kindergarteners we can reach, the better chance of realizing school is a cool place!

Sacramento Blankets for Sacramento Kids (SBSK) is a nonprofit organization that makes handmade blankets all year round for children in need in Sacramento and Placer Counties, as well as for State emergencies (fires, floods) and National emergencies (9/11, Katrina).





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SACRAMENTO, CA (MPG) - Caltrans announced a new Clean California pilot program that offers Adopta-Highway volunteers up to \$250 for picking up highway litter. The Adopt-A-Highway program has been one of the longest-standing and successful governmentpublic partnerships in the state. Since its inception in 1989, more than 120,000 Californians have cleaned and enhanced over 15,000

shoulder-miles of roadside.

The new pilot program will

augment the overall goals

of the Clean California pro-

gram by providing additional

resources to maintain and

beautify the state's roadways. "Clean California is all about restoring pride in public spaces and making a difference in our communities, and that goes hand in hand with volunteering," said Caltrans Director Toks Omishakin. "Through Caltrans' Adopt-a-Highway program, volunteers can pitch in to clean and beautify our roadsides, and we're proud to offer an incentive for even more people to help Clean California."

Part of Governor Gavin - including date, location, highway.

Comeback Plan, Clean California is a sweeping \$1.1 billion, multiyear clean-up effort to remove trash, create thousands of jobs and engage communities to transform roadsides into places of public pride. Since July, Caltrans has collected nearly 2,500 tons of trash and made more than 600 conditional job offers as part of the program.

Adopt-a-Highway volunteers help create cleaner and more beautiful roadsides by removing litter, planting trees and flowers, clearing graffiti, and thinning overgrown vegetation, and also help prevent litter and other pollutants from entering state waterways through stormwater drains. Whether completed by an individual or group, Caltrans will award stipends up to \$250 total per litter collection event for activities such as:

\$250 for each adopted highway segment; \$62.50 for each ramp, or up to \$250 for all four ramps; Up to \$250 for clean-up activities at other locations, such as along bike paths or at park-and-ride facilities.

Caltrans will require volunteers to submit information

Caltrans News Release Newsom's California amount of trash collected, number of volunteers, hours worked and pictures - following eligible clean-up activities to receive a stipend. Adopt-A-Highway participants are limited to one payment a month.

> As part of the pilot program, the stipends will be available to Adopt-a-Highway volunteers in Butte, Colusa, El Dorado, Glenn, Imperial, Nevada, Placer, Sacramento, San Diego, Sierra, Sutter, Yolo and Yuba counties. Caltrans expects to expand the program statewide in the coming months.

> People and businesses interested in volunteering can visit CleanCA.com for more details and an online application or call 866-ADOPTAHWY (886-236-7824).

> There is no cost to participate in the Adopt-a-Highway program. In addition to clearing litter, Adopt-a Highway volunteers have maintained 1,500 acres of vegetation and planted 100 acres of trees and 36 acres of wildflowers since 1989. Caltrans installs signs displaying the name of the person, family, organization or business on the segment of adopted

Caltrans New Highway Litter Removal Program Litter Removal Program Lead Poisoning is Still an Issue in Area Houses

By Laurie Slothower, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Did you know that more than half of all homes in Sacramento County were built before 1980? Houses built before 1978 are likely to have lead in the paint. Not to mention that lead can be found in numerous other items around the home including plumbing, dirt, traditional home/folk remedies, imported cosmetics like surma, imported herbs and spices, imported or antique ceramic pottery, some toys and costume jewelry.

Occupational sources that can bring lead exposure at home include being a construction worker, mechanic or electrician, or spending time at a shooting range.

Lead is dangerous to young children, as even low levels can cause behavioral problems and learning disabilities. The good news is that lead poisoning is 100 percent preventable. Learn how to prevent lead poisoning at the Sacramento County Childhood Lead Poisoning Prevention website or the California Department of Public Health Childhood Lead Poisoning Prevention Branch website.

If you think your child has been exposed to lead, ask your child's doctor for a lead test at their next visit. If you would like to receive a free information packet on how to protect your child from lead, call the Sacramento County Childhood Lead Poisoning Prevention Program at (916) 875-7151.

Soroptimists Receive Proclamation

Continued from page 1

year approximately 1,800 women receive almost \$3 million in cash grants. Since 1972, the program has helped more than 33,000 women and their families gain financial independence. The Soroptimist Int'l of Rancho Cordova & Gold River club has given Live Your Dream awards to 18 deserving women!

Soroptimist's Dream It, Be It® (DIBI) program prepares girls for future career success by providing them with guidance, training and resources. to make good decisions. More than 73,000 girls have gone through the program since it launched in 2015. The

Soroptimist Int'l of Rancho Cordova & Gold River club held its first DIBI program virtually with eight secondary school-age girls in December 2020 and their second DIBI program is presently underway with another eight girls.

"Our club is proud to participate in the Dream Programs, as well as other community projects including working with local military veteran and human trafficking organizations and working with the Folsom Cordova USD homeless liaison to support our local homeless and at-risk students," said Club Vice President, Sheryl Longsworth.



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