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Gold River Messenger

VOLUME 9 • ISSUE 1

Serving Gold River and Sacramento County

JANUARY, 2021

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Several speakers addressed the gathering at the Milagro Centre, including (left to right): Sue Frost, Sacramento County Supervisor for District 4; Michael Helmrich of The Mandarin Restaurant; Liz Mishler of Bella Bru Café; and Michael Donoho of The Waffle Experience. Photo by Patrick Larenas

By Patrick Larenas

CARMICHAEL, CA (MPG) - The Milagro Centre in Carmichael last week hosted a gathering of restaurant and salon owners severely affected by the latest Covid-19 shutdown measures. Almost 30 community leaders and struggling business people presented their case to enlist community solidarity. Event organizer was Arcade realtor Lillian Fulton. Through her activism and ad hoc SaveOurBusinesses.net website, she has taken on the task to organize and advocate for small businesses.

Fulton said that after decades of

working for other companies, she finally started her own business in January of 2020. A few months later, like many other enterprises, she was forced to shut down.

“But I survived,” said Fulton, “because my business is considered an essential business and my Association of Realtors stood up for me.” Fulton is conscious that many associations are not giving valuable advice and aren’t being responsible to their respective business communities: “Many businesses which are considered non-essential need someone to go bat for them!”

Speaking at the event was Jack Frost, Executive Director of

Sacramento Taxpayers Association. He suggested that many have been lulled into complacency because they continue to work: “These people at Lowe’s, Home Depot, or those working at home are not affected, but we are!” He warned those gathered that people are walking away from their constitutional powers.

Sue Frost, Sacramento County Supervisor for District 4, also attended the gathering to inform merchants. She said, “The information and the metrics we are getting from the state is not reliable. It’s been difficult as a Supervisor for me, because I come from the financial

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Wells Fargo Donates \$75K for Women to Find Work

By Kristin Thébaud, Thébaud Communications

SACRAMENTO REGION, CA (MPG) - Women’s Empowerment has received \$75,000 from Wells Fargo to provide workforce development skills, paid job training, job search assistance and housing support during the pandemic for women who are currently homeless or have recently experienced homelessness. Wells Fargo has been one of Women’s Empowerment’s longest funders, giving \$442,450 since 2008.

“This profoundly generous gift from Wells Fargo will have a powerful effect on our community as we all work together to weather the storms of the pandemic, high unemployment and continued housing crisis,” said Lisa Culp, executive director, Women’s Empowerment. “We are grateful to Wells Fargo for its longtime leadership in our community and for recognizing the essential role of nonprofits like ours in addressing this triple threat that has the most devastating impact on women and children without homes.”

Women’s Empowerment’s programs combine employment readiness, self-esteem courses, health services and education, counseling, housing assistance, job placement and paid job training to help women overcome homelessness across diverse ages, races and cultures. Women’s Empowerment was featured on NBC’s The TODAY Show in 2015 for offering the most comprehensive job-readiness program in the Sacramento area designed specifically for women who are homeless and their children.

“Women’s Empowerment does more than provide women with the support, tools and resources needed to obtain a job and become self-sufficient,” said Kären Woodruff, Wells Fargo vice president of social impact and sustainability in Northern California. “It also – and perhaps most importantly – helps its clients open their eyes to see their strength, worth and potential, and that’s invaluable! We are honored to continue to support Women’s Empowerment and the work it does to lift women in their time of need.”

The award-winning organization has graduated 1,691 women and their 3,792 children. Last year, 70 percent of graduates found homes in the midst of the housing crisis, and 79 percent secured jobs or enrolled in school or training. Women’s Empowerment is funded through private donations from the community and grants. To donate: Womens-Empowerment.org. ★

COVID-19 Vaccines Arrive at Mercy San Juan

By Patrick Larenas

SACRAMENTO REGION, CA (MPG) - The 2020 year came to a close with news that the long awaited COVID-19 vaccine has now begun to be administered in hospitals in the Greater Sacramento area. Dignity Health Mercy San Juan Medical Center in Carmichael was among six Dignity Health hospitals receiving its first shipment of the first FDA approved emergency COVID-19 vaccine on Thursday, December 18.

External Communications Manager for Dignity Health Greater Sacramento Division, Yessenia Anderson, said, “Today marks a moment for the history books... This is a huge step forward in the battle against COVID-19.”

In order to receive the Pfizer BioNTech COVID-19 vaccine, the hospital prepared by



The lab team at Mercy San Juan Medical Center is now prepared for COVID-19 vaccinations. Photo: Dignity Health

acquiring equipment for cold temperature storage and developing all the safety processes to be implemented. As part of a pilot vaccination program for the respiratory illness, the hospital began administering the first round of vaccinations to 29 critical health care workers who

volunteered on Friday, December 19.

Mercy San Juan Medical Center president Michael Korpiel said, “Our care team members... have answered the call of duty and beyond during this pandemic, and I am thankful to now be able to offer them an added layer of protection as they carry out their crucial life-saving work.”

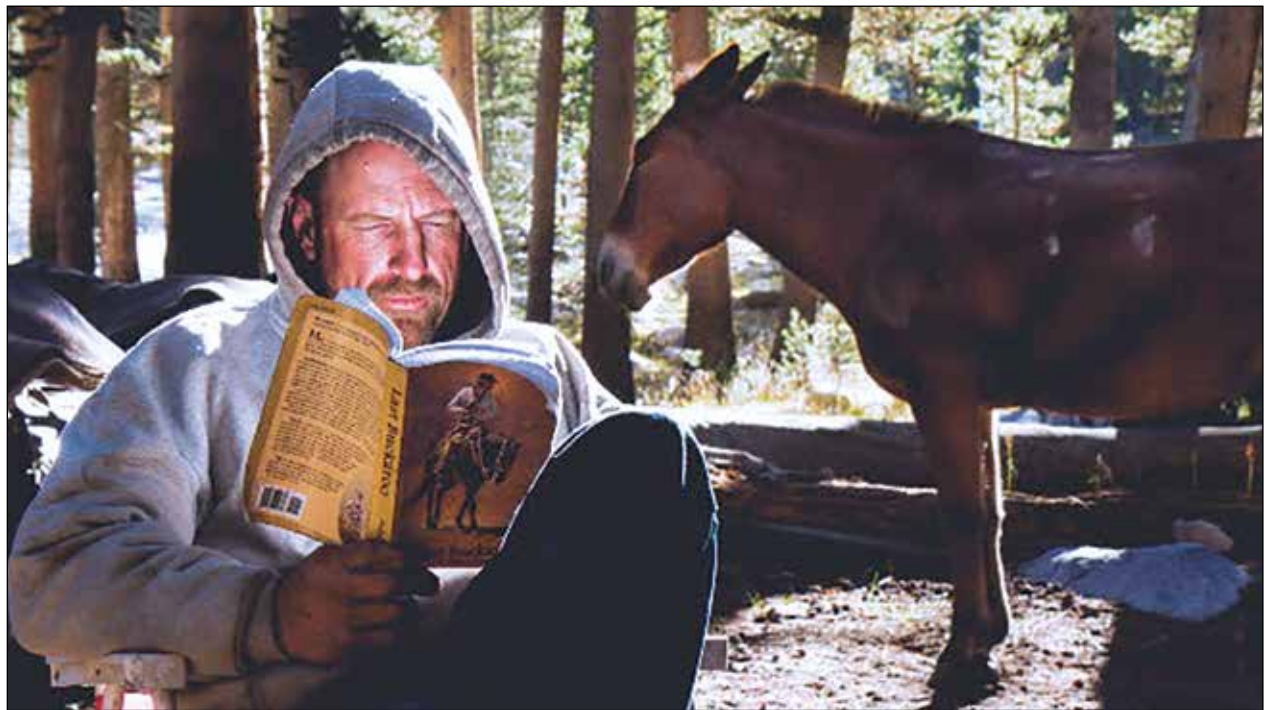
“While there are always unknowns when a new vaccine is developed...” Korpiel said, “Safety is our priority, and we only administer vaccines that are proven safe and effective.”

Hospitals such as Mercy San Juan, Anderson said, “are expect[ed] to receive more doses of the vaccine every week, so the number of people who can get the vaccine will increase exponentially very quickly.”

For more information visit www.dignityhealth.org/sacramento/locations/mercy-san-juan-medical-center. ★

More Than Just a Home

County Appoints Acting Director of Health Services



Today, Culcasi owns his own business, is stably housed, paid off his child support lien and is making victim restitution payments. He credits his caseworkers with helping him get his life back on track. Photo credit Sacramento County

Sacramento County Health & Social Services

SACRAMENTO COUNTY, CA (MPG) - Since he was 14, Chris Culcasi's drug and alcohol addictions have led him in and out of prison and homelessness. While incarcerated at the Rio Cosumnes Correctional Center, he found his path to a better life: Horses.

"I could identify with them. It was probably the first time I ever had a feeling for something that wasn't drug-induced," said Culcasi, who worked in a program that offers inmates the opportunity to train wild horses for adoption. "I realized they were just looking for a leader and I started to feel like I could be a leader and I could do this."

After his release, Culcasi set out to start a new career as a farrier. To be accepted into a trade school, however, he had to prove he was able to stay sober.

"For the first time in my life, I was willing to do a program," he said.

Culcasi benefited from a 2017 initiative passed in Sacramento County aimed at reducing homelessness. The Flexible Supportive

Rehousing Program (FSRP) provides help with securing housing as well as intensive case management that supports clients in maintaining that housing through medical, mental and behavioral health care, employment assistance, expungement services and other supports. According to Neil Kurtz, Program Planner for the Sacramento County Department of Human Assistance (DHA), these initiatives were the first by the County to specifically target frequent users of services.

"Our participants are building these relationships with their case managers who are going to look out for them and connect them with services," said Kurtz. "You're going to see less recidivism and lower costs over time because housing with services allows people to rebuild their lives and address issues."

According to Kurtz, the difference between past programs and these initiatives is more intentional collaboration with county departments and nonprofits. In addition to connecting people with county departments and the non-profit service provider, DHA works with the Sacramento Housing

and Redevelopment Agency, Sacramento Steps Forward, the Public Defender's office, child and adult protective services, probation departments and more.

"It involves additional support services that can address the long-term trauma and chronicity of somebody who has been on the street or in an encampment for a while," Kurtz said. "Those additional support services are equally important as the housing that's being offered."

Today, Culcasi owns his own business, is stably housed, paid off his child support lien and is making victim restitution payments. He credits his caseworkers with helping him get his life back on track.

"I had a team help me learn how to pay bills, they helped me rebuild my credit, build up renter's history and they gave me all the moral support I needed to get through it," he says. "I never fell through the cracks once. It takes a lot for somebody like me to get this far. I was in a hole that most people never get out of."

For more information, visit Sacramento County's Homelessness Response Website. ★

By Kim Nana, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - The County has appointed Jim Hunt as Acting Director of the Department of Health Services. His appointment is effective Monday, Dec. 21.

Hunt has extensive experience with Sacramento County. He was the Director of Health and Human Services from 1997-2006 and was Deputy Administrator for what is now the Social Services Agency (the agency that oversees Health Services), from 2006-07. Prior to that, he was the Chief of Administration and Deputy Director for Health Services from 1992-97, Workers' Compensation Manager from 1991-92, and served in a series of increasingly responsible positions with the County from 1973-91.

"Jim is extremely familiar with the importance and operation of

the programs and services provided by Health Services, and has a strong background in the administration of the department, including management of fiscal, budgetary, contract, personnel and other administrative services," said Bruce Wagstaff, Deputy County Executive for Social Services. "Jim's experience will allow him to transition into the role and seamlessly continue the department's operations."

While Hunt was the Director of Health and Human Services, he oversaw Child Protective Services, Mental Health Services, Alcohol and Drug Services, Services for Seniors and Dependent Adults, Public Health and Primary Health Services. He also directly supervised the Public Health Officer and eight managers.

Hunt will serve in the Acting Director of Health Services role while the County conducts a nationwide search for the permanent position. ★



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Healthy Communities Resolution Adopted by Growing Number of Counties

By Joshua Hoover, North State Leaders

SACRAMENTO, CA (MPG) - A growing number of counties have passed the Healthy Communities Resolution – a product of a collaborative meeting of 15 Northern California counties earlier this year – rejecting Governor Newsom’s Blueprint for a Safe Economy as unscientific and counterproductive. The counties are insisting

on a more data-based approach to the COVID-19 pandemic tailored to local communities.

The latest counties to pass a version of the Resolution are Placer, Orange, Siskiyou, San Luis Obispo, Lassen, and El Dorado. Several more are expected to consider the Resolution in the New Year.

The Healthy Communities Resolution was drafted by Assemblymembers James Gallagher, Kevin Kiley

and Megan Dahle, and Senators Brian Dahle and Jim Nielsen. Today, these Legislators released the following statement:

“We are encouraged to see different counties pass variations of the Resolution that are right for them. The consensus emerging across the state is that lockdowns from Sacramento cannot stay with us in the new year. California must take a different approach to the final phase of its COVID-19 response.” ★

Board Approves Declaration of Climate Emergency

By Kim Nava, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - The Sacramento County Board of Supervisors has adopted a resolution declaring a climate emergency and identifying the County’s efforts to mobilize and contribute towards a safe climate.

The resolution, brought forward by Board Chair and First District Supervisor Phil Serna and Second District Supervisor Patrick Kennedy, declared climate change an emergency requiring urgent action to achieve carbon neutrality by 2030.

“With this resolution, we are pledging to build on the County’s existing climate action commitments and take significant further steps to develop a climate plan that incorporates actions necessary to reduce greenhouse gas emissions and achieve carbon neutrality by 2030,” said Serna. “This is a lofty goal that we’ll reach with regional collaboration involving multiple partners, including the engagement of community-based and



The Board of Supervisors resolution declared climate change an emergency requiring urgent action. Photo by Pixabay.

grassroots organizations.”

Sacramento County approved the Phase 1 Climate Action Plan Strategy and Framework document on Nov. 9, 2011, which is the first phase of developing a community-level Climate Action Plan. Subsequently, the County approved the Phase 2A Climate Action Plan for Government Operations on Sep. 11, 2012, and is now in the process of preparing for adoption the Phase 2B Community Climate Action Plan.

“The Communitywide Climate Action Plan will be built on recommendations and analysis from community members and will be guided by science, data, best

practices and equity concerns,” said Kennedy. “The need for immediate action is urgent, and the County has already seen the impacts to the region’s public health and safety, most recently with the extended wildfire season and resulting poor air quality and prolonged power outages.”

The resolution also states the County will establish, within 60 days of approval, a permanent Climate Emergency Mobilization Task Force. The task force will be composed of climate experts, including representatives of the scientific and academic communities, to oversee the development and implementation of a climate emergency response plan. ★

Advocates for Your Livelihood

Continued from page 1

sector. So usually, if you have the correct information, then you can make the right decisions.”

She said that the State’s rationalization to shutdown certain industries, such as the restaurant industry, does not make sense, given the numbers provided, and may be unfairly targeting them.

“I believe if the [COVID] information we get is right we will save lives,” she said. The community “wants to play by the rules, but if what the state is doing is not right, we need to push back.”

Lillian Fulton said this State policy, of economically favoring some and greatly harming others, has been especially grave for veterans—many of whom have committed suicide: “A lot of the people who are losing everything are veterans. They went to war for our country... and [now are taking] their lives... You could not find a parking lot at the Arden Fair Mall, but they say NO to you!”

The Waffle Experience owner,

Michael Donoho, a First Gulf War veteran, told those attending not to wait till it’s too late; “I fought in foreign countries where people waited too long... How much longer can you go depleting all you have and living off of welfare? If you stay open you will get the full community support... I never thought I would be involved in this civil disobedience... [but] it’s better to ask for forgiveness than for permission.”

Also attending the event was Roseville resident and candidate for California Governor, Michael Grover Coltharp II. Grover said, “There is no California law for wearing a mask.” Grover has a background in law enforcement and instructed the restaurateurs in attendance: “If an officer gives you a ticket, don’t argue with them for like four hours, don’t talk to them. Just take the ticket and tell them to get off the property.”

For more information about the effort to reopen businesses in shutdown visit SaveOurBusinesses.net. ★

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2021 Resolutions of this 'Gold Riverite'

By Gold River Resident
David Dickstein

Breaking our 2020 resolutions was excusable due to a punishing pandemic, prickly politics, pillaging protestors, partisan press, persecuted police plus problems that don't begin with "p."

Keeping our 2021 resolutions won't be any easier as it may be well into the year before something that resembles normalcy returns. But in the spirit of cando, we can try. Here's what I resolve to accomplish in the new year:

- Continue giving food to panhandlers in downtown Sacramento so they don't look for greener pastures in our neck of the woods.
- Keep an eye out for the five registered sex offenders living in the mobile home park we probably pass every day at Coloma and Sunrise.
- Feel fortunate that, at least as of press time, no registered sex offenders reside in Gold River. Not sure of the whereabouts of the one we had for years in Pioneer Village.
- Stop looking for A&W diet cream soda at Bel Air. Gotta face the facts that it no longer exists there. Like great customer service.
- Win the lottery so I can put a Jewish deli where Applebee's was, a quality Mongolian BBQ where Outback was, a full-service bakery where Rubio's was and a Mediterranean joint



Five registered sex offenders live within Mobil Country Club. "Keep Clear" is right. Photo by David Dickstein

- with healthy options where Western Feed was.
- Campaign for the old Hallmark to become a real Gold River Community Center – one that allows more than just the Villagers club to use for social activities despite the fact that we all pay for it.
- Lose the 25 pounds gained during the pandemic and the 25 pounds I wanted to shed before that.
- Continue celebrating my Dodgers winning the World Series long into the 2021 season just to annoy my Giants-loving friends. Hmmm

- which Dodgers face mask should I wear today?
- Write a book on how to get on TV game shows, having been on five myself.
- Declare that people who live here should be called "Gold Riverites" as opposed to "Gold Riverans," "Gold Riverers" or "Gold Riverinos."
- Attend a village board meeting to get an answer on why our village-owned cluster mailbox hasn't been fixed in years. We're talking one box with one broken spring.
- Apologize to Jerry Brown for wrongly calling him the

- worst governor California will ever have.
- Finally say something to neighbors who love watching my fireworks displays on the Fourth of July, but simply leave without offering to help clean up, let alone thank me.
- Dare to take a complementary piece of fruit from the basket Bel Air has for kids. If anyone makes a stink, I'll just say it's for my inner child.
- Boycott our local El Pollo Loco until they do something about the homeless colonizing behind the drive thru.
- Check out Players Sports Pub

& Grill up Sunrise for the first time. Is it nice? Is it grungy? Have no idea.

- Comply with GRCA rules when replacing our backyard fence. If the village president didn't live directly across the street, I'd be a rebel like the rest of you.
- Paint "BLM" in big yellow letters on my street in recognition of the fine work done by the Bureau of Land Management.
- Declare myself the unofficial mayor of Gold River and on the first day of taking office make it mandatory for every adult resident to serve on a village board for at least two years. If I had to suffer, everyone has to.
- Hope that social distancing doesn't sever my cherished ties with former Intel colleagues I got together with on a regular basis after taking the early retirement package in 2017.
- Get over the fact that my home address has five numbers even though there's only 15 houses on the entire street.
- Avoid making new year's resolutions that have readers wondering if I'm serious or not.
- Stop skinny-dipping at the Gold River Sports Club.

Those resolutions should keep me busy in 2021. Good luck with 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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Employment Development Department Another Name For Titanic Disaster



By Dan Walters
CALMatters

“Rearranging deck chairs on the Titanic” is an overworked cliché, but it certainly applies to California’s Employment Development Department.

The name itself is a farce. There’s no evidence that EDD ever developed any jobs, other than employing thousands of bureaucrats to pay out unemployment insurance benefits — and that’s been a titanic disaster.

This week, EDD suspended payments to many Californians in its latest effort to deal with massive fraud that erupted when Congress pumped many billions of dollars into the unemployment insurance system for workers who lost jobs due to COVID-19.

“As part of ongoing efforts to fight fraud, EDD has suspended payment on claims considered high risk and is informing those affected that their identity will need to be verified starting this week before payments can resume,” the agency tweeted on Sunday.

The suspensions were ordered a few days after EDD’s much-criticized director, Sharon Hilliard, abruptly retired — whether voluntarily or otherwise — and Gov. Gavin Newsom replaced her with veteran

apparatchik Rita Saenz. The fraud scandal is doubly embarrassing for Newsom because the agency was already on the hot seat for failing to deliver timely payments to hundreds of thousands of legitimate claimants and still has a massive backlog of unprocessed claims.

The Los Angeles Times, in a lengthy examination of the fraud scandal, pointed out that EDD had failed to adopt “precautions implemented in other states, including using sophisticated software to identify suspect applications, keeping Social Security numbers out of official mail and cross-checking benefit claims against personal data on state prison inmates.”

The agency had a contract with a firm, Pondera Solutions, that had successfully used publicly available data to flag potentially fraudulent claims, but cancelled it when federal funds for the fraud-prevention program expired.

So EDD fell hugely behind on legitimate unemployment claims and approved billions of dollars in fraudulent claims. What else could possibly go wrong?

Two years ago, state Auditor Elaine Howle advised the Legislature that EDD was exposing people to identity theft by placing Social Security numbers on mail. The volume of such mail has exploded during the pandemic but EDD ignored the warning and “has continued to place Californians at risk of identity theft,” Howle said in a recent letter to Newsom.

Finally, the surge of unemployment claims has created a gigantic debt.

California borrowed more than \$10 billion from the federal government to pay benefits during the recession that began in 2007. The feds hiked taxes on California employers to pay off the debt and by the end of 2019, a year of low unemployment, the unemployment insurance fund had a \$3.3 billion balance.

However, during 2020, the state paid out more than \$100 billion in benefits, about a quarter in employer-financed regular benefits and the rest in emergency federal aid. The state unemployment fund was more than \$20 billion in the red at the end of 2020 and, EDD projects, will end 2021 with a negative balance of nearly \$50 billion.

When state unemployment funds dry up, benefits continue with federal loans that states must repay. California’s previous \$10 billion debt took years to repay, and it now could face a \$50 billion debt. The state may hope for loan forgiveness, but if it’s not forthcoming, employers will be saddled with new taxes that would make recovery from recession even more difficult.

If there’s a political price to be paid for EDD’s seemingly endless crises, it will fall on Newsom, especially if a pending recall drive places his career on the ballot later this year.

Dan Walters has been a journalist for nearly 60 years, spending all but a few of those years working for California newspapers. ★

Aerojet to be Acquired by Lockheed

Aerojet Rocketdyne
Press Release

EL SEGUNDO, CA (MPG) - Aerojet Rocketdyne Holdings, Inc. (NYSE: AJRD) announced that it has entered into a definitive agreement to be acquired by Lockheed Martin Corporation (NYSE: LMT) in an all-cash transaction with a total equity value of \$5.0 billion.

Under the terms of the agreement, which has been unanimously approved by each company’s Board of Directors, Lockheed Martin will acquire Aerojet Rocketdyne for \$56.00 per share in cash, representing a premium of approximately 33% to Aerojet Rocketdyne’s closing stock price on December 18, 2020 and a premium of approximately 42% to the Company’s volume weighted average

stock price (“VWAP”) for the last 90 trading days.

As part of the transaction, Aerojet Rocketdyne declared a \$5 per share pre-closing special dividend to holders of its common shares and convertible senior notes, on an as-converted basis. The special dividend will be paid on March 24, 2021, to holders of record as of March 10, 2021. The payment of this special dividend, unless revoked, will adjust the consideration to be paid by Lockheed Martin to \$51 per share at closing.

“We are pleased to bring together our complementary companies in a transformative transaction that will provide premium cash value for our shareholders and tremendous benefits for our employees, customers and partners,” said Eileen P. Drake, CEO and President of Aerojet Rocketdyne. “Joining Lockheed Martin

is a testament to the world-class organization and team we’ve built and represents a natural next phase of our evolution. As part of Lockheed Martin, we will bring our advanced technologies together with their substantial expertise and resources to accelerate our shared purpose: enabling the defense of our nation and space exploration. On behalf of the Aerojet Rocketdyne Board and management team, I’d like to thank all of our employees for their unwavering dedication and focus in helping us achieve this great milestone.”

The transaction is expected to close in the second half of 2021 and is subject to the satisfaction of customary closing conditions, including regulatory approvals and approval by Aerojet Rocketdyne’s stockholders. ★

Jackson Rancheria Band of Miwuk Indians Donates \$15,000

By Doug Elmets

JACKSON, CA - The Jackson Rancheria Band of Miwuk Indians is pleased to announce the donation of \$15,000 in matching funds towards this year’s Amador Giving Tuesday event sponsored by the Amador Community Foundation to benefit local nonprofit organizations throughout the community.

“On behalf of the Jackson Rancheria Band of Miwuk Indians, it is an honor to have the ability to support this giving campaign and our local

nonprofits who do such important work in Amador County,” said Crystal Jack, CEO of Jackson Rancheria. “This year has been particularly challenging for these organizations and we are hopeful that the donation will positively impact our local communities while providing vital services to those who need it most.”

This is the Amador Community Foundation’s sixth year coordinating its Amador Giving Tuesday event. In 2019, the Amador Community Foundation raised \$214,769 for local

charities. The Jackson Rancheria Band of Miwuk Indians own and operate Jackson Rancheria Casino Resort, which includes the Casino, Hotel, RV Park, General Store & Gas Station. Jackson Rancheria is one of the largest employers in Amador County. The tribe is committed to supporting charitable programs, protecting the environment, and contributing to the county. The Jackson Rancheria Band of Miwuk Indians was first recognized by the Federal Government in 1898. ★

Ask Toni

Does Medicare Pay for a Long-Term Care Need?



Toni King

Toni:

Recently my older sister had a stroke and needs extra care at home. I was told from friends at church that Medicare will help to pay for her at-home

care. I cannot find any information about Medicare paying for at-home care in the Medicare and You Handbook and have heard that she could use Medicaid or even receive help from home health agencies.

Please help me understand what her options can be because she does not qualify for a long-term care policy and now her savings is being eaten up and her family is having to sell her house. ~Thanks, Cindy from Bellaire, TX

Great question, Cindy:

As you are aware Cindy the cost of long-term care has gone through the roof. Today the average cost in a nursing home nationwide is \$93,000 for a semi-private room or \$105,000 in a private room. In Texas, where I live the average cost is \$60,000 to \$77,000 depending on either a semi-private or private stay. This is what your sister is experiencing.

On page 51-52 of the Medicare & You handbook, it states that “What’s not covered under Parts A and B and that you will have to pay for long-term care yourself. Also states on page 52 is that “one may be eligible for care under Medicaid or by purchasing a private long-term care insurance.”

Let’s discuss a few of the myths surrounding choosing one’s long-term care insurance options which keep America confused. These myths leave someone like your sister without a long-term care insurance plan and then must pay 100% out of pocket.

• Myth #1: *A government program will help take care of my LTC needs when it happens.* It is not easy to qualify financially for a government program for a long-term care need. Medicare, Medicaid, and certain VA programs may help to pay

for some illness needs in certain circumstances. Each program has specific rules and qualifications for that program. It is important to note that government programs are generally qualified based on financial resources. The more assets one has the less likely to qualify.

• Myth #2: *Don’t need LTC because I have a health policy that takes care of my medical.* Medical insurance plans such as group or individual health insurance, Medicare supplement or Medicare Advantage plans only take care of your medical needs. Long-Term care plans take care of one’s activity of daily living such as bathing, dressing, continence, or moving around which are caused by chronic illnesses, accidents or advanced aging and cognitive impairments over time.

• Myth #3 *LTC plans are only for nursing home care.* LTC benefit plans let you design how you wish to receive your help for daily care whether at home, in an assisted living facility or a skilled nursing facility. Without a LTC plan, most needs are provided at home by unskilled family members. LTC benefits can provide caregiver training, care coordination, respite care and even hospice care in end-of-life situations.

• Myth #4: *My family will take care of me.* An individual does not realize the emotional and financial burden that taking care of an ill family member creates on the whole family whether it is the wife or husband taking care of their spouse or the family members who take care of their elderly parents.

Take your time and explore what you, your spouse’s, or elderly parent’s LTC options are. Waiting too long may keep one from qualifying due to health issues. **2021 Confused about Medicare Zoom** webinars begin Thursday, January 28 th at 4:00 PM.

Visit www.tonisays.com to sign up for Toni’s new event.

Toni King, author of the *Medicare Survival Guide*® is giving a \$5 discount on the *Medicare Survival Guide*® Advanced book. ★

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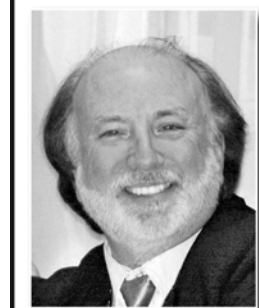
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Gold River Messenger, 7144 Fair Oaks Blvd., Suite #5, Carmichael, CA 95608. The *Gold River Messenger* is published monthly. Call 916-773-1111 for more information.



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Poppoff!

With Mary Jane Popp

Pandemic Priorities

Yes, we wear masks, practice social distancing, and wash our hands. But while we wait for vaccines, we need more help. That came from Dr. Daniel Monti who I had on POPPOFF. He is the Founding Director of the Marcus Institute of Integrative Health and author of "Tapestry of Health" weaving wellness into your life. So listen up.

- 1. GET SUFFICIENT VITAMIN D.** We're entering the cold and flu season amidst this pandemic, and there's enough data to suggest that having enough D could potentially provide some immune resilience from respiratory illness including covid 19. Diet may not be enough so the good Doc suggests starting with 1000-2000 I.U.'s daily. Good if it has Vitamin K to help with assimilation.
- 2. EAT ENOUGH FOODS RICH IN VITAMIN C.** People usually correctly associate it with oranges, but he reminds us about lemons that can be spread on salads, veggies, soups, sparkling water and tea.
- 3. INCREASE CONNECTION TO OTHERS.** It's called isolation compounded by the pandemic and socially distancing. Then comes depression, anxiety, and loneliness. We are social creatures. Face time or skype and zoom with family and friends.
- 4. DECREASE CONNECTION WITH THE NEWS.** During times like this, the brain is hardwired to scan environment for solutions which makes many people "news junkies." It's important to stay informed, but the actual news can be reviewed in a few minutes. The rest...you fill in the blank.
- 5. SEPARATE WORK AND HOME.** Many folks are working from home and home schooling their kids. It's a lot and you need a clear boundary

between the two. Back in the old days...nine months ago or so...you would leave your work at work. Now you need to leave "work from home" mode and transition to just "home mode."

- 6. MAKE YOUR BEDROOM A NIGHTTIME SANCTUARY.** Even if you are working from home, go to bed at the same time every night, preferably before 11 PM. Don't let sleep blend with the rest of the house...devoid of artificial light (smart phones, laptops, television etc).
- 7. BREATHE.** Hey, we breathe all the time. Focus on it a moment. Are you taking short halting breathes. When we're stressed, some people hold their breath a few seconds before the next breath. Pay attention and take some deep breathes several times a day. It can reset the nervous system.
- 8. LAUGH.** Nothing resets the nervous system like a deep belly laugh. Laughing disconnects us out of that fight or flight mode of stress.
- 9. DOUBLE YOUR VEGGIES.** Your diet can be bad during this time. Don't judge yourself. Phytonutrients in plants, especially veggies, nourish us like nothing else. Ideally, plants would be the majority of your diet.
- 10. TRIPLE YOUR ACTIVITY.** For heart health, sitting is the new smoking. But it goes way beyond the heart. It includes immune function and everything else. Order some exercise bands and carve out a half hour every day to use them. There's yoga online or invest in a piece of equipment you might enjoy.

Check out Dr. Monti at www.TapestryofHealth.com.

STAY WELL!!!

Social Security Matters

Did My Wife Get A "Notch Baby" Benefit Increase?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I was born in May of 1930, and my wife was born in April 1931. My wife claims she received an increase in her Social Security benefit due to the "Notch Baby" provision. Is she correct about this? **Signed: Inquisitive Husband**

Dear Inquisitive: Allow me to clarify for you what your wife is referring to, and you can use your own judgement on how to present the information to her.

So-called "notch babies" are those Social Security recipients who were born between the years 1917 and 1921. Folks born in those years were affected by a Social Security issue which had to do with how Cost of Living Adjustments (COLAs) were computed. Here's what happened:

In 1972, when the Social Security Administration switched to automatic COLA increases based on the Consumer Price Index, they made an error in the automatic COLA computation formula which wasn't discovered for several years. During



those several years they awarded COLA increases using the incorrect formula which paid COLA at a higher level than appropriate. After discovering the error, and in an attempt to fix the issue, in the mid-1970s, Congress decided that those born before 1917 would be allowed to stay on the incorrect (more generous) formula, but COLA for those born after 1917 would use a corrected formula. However, that didn't sit well with SS beneficiaries born after 1917 because they were receiving less COLA than their counterparts born before 1917. So, in an attempt to mollify those Social Security beneficiaries born after 1917, Congress created a special "notch" formula for those born between 1917 and 1921. And those who were born between those dates were called "notch babies."

The new "notch baby" formula was not quite as generous as the incorrect formula being enjoyed by those born before 1917, but yet a bit more generous than the corrected COLA formula which applied to anyone born after 1921 (and still exists today). Thus, "notch babies" do enjoy a slightly better

COLA formula than other Social Security beneficiaries born after 1921.

Over the years, various attempts have been made to extend the notch baby end-year definition from 1921 to, for example, those born before 1927. And even as recently as 2019, a Congressional bill called the "Notch Fairness Act" attempted to provide restitution by extending the end date of the "notch" to 1926. But none of those attempts in Congress have ever succeeded in changing the definition of "notch babies" beyond the original 1970s Congressional definition to apply only to those born between 1917 and 1921. So, anyone born after 1921, including your wife, has COLA computed using the corrected formula, not the "notch baby" formula.

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Status of Women and Girls Approved

By Laurie Slothower, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - By a unanimous vote, the Sacramento County Board of Supervisors approved establishment of a Sacramento County Commission on the Status of Women and Girls. The advisory council will help shape policy decisions that impact women and girls; act as a resource to advance economic opportunities for women and girls; and gather data on the status of women and girls, among other duties.

In July 2019 a Blue Ribbon Commission (BRC) on the Establishment of

a Sacramento County Women's Commission was initiated by First District Supervisor Phil Serna and approved the Board of Supervisors. The group's mandate was to research the merits of a Sacramento County Women's Commission by which the Board of Supervisors and public could better understand issues, opportunities and challenges unique to women in Sacramento County.

The group presented their recommendations before the Board of Supervisors on Dec. 8. The resolution was approved today.

"The establishment of this Commission on the Status

of Women and Girls is long overdue for Sacramento County, and that's why I proposed the formation of a Blue Ribbon Commission last year to explore the prospect of a permanent commission," said Board Chair and First District Supervisor Phil Serna. "I'm confident this commission is going to do great work, and I want to thank all the members of the BRC for their work in providing an outstanding report and their public outreach efforts."

The Sacramento County Commission of the Status of Women joins 26 other California city and county commissions dedicated to gender equity. ★

Election Shows Quick Consequences



By John Kabateck, NFIB

SACRAMENTO, CA (MPG) - Most salient in the release of the nation's premier measurement of its small-business economy is the decline by 19 points among small-business owners expecting better business conditions over the next six months.

"We have been taking the pulse of Main Street, America, since 1973, and although dips and rises occur throughout the 10 components of our Small Business Economic Trends (SBET) report, ones that spike or fall by a large percentage are the most arresting and worthy of serious public policy discussion," said John Kabateck, California state director for NFIB, the nation's leading small-business association.

"Although our monthly SBET polls are a national

snapshot, not broken down by state, it takes no degree in economics to know what California must do to reverse course and that is to allow small businesses, which are some of the safest places to work and shop, to reopen. We've commended the state for offering loans and grants and extending tax deadlines, but in the end, what good is it if small businesses are prohibited from opening their doors to customers? We're not claiming to have all the answers, but we think it clear enough that the state and counties could do a better job of containing the spread of COVID-19 by going after places where those spreads occur, which are not most small businesses which have done a great job of socially distancing their patrons and making sure other public health orders are obeyed."

From NFIB Chief Economist Bill Dunkelberg on Today's SBET Numbers

"Small business owners are still facing major uncertainties, including the COVID-19 crisis and the upcoming Georgia runoff election, which is shaping how they're viewing future business

conditions. The recovery will remain uneven as long as we see state and local mandates that target business conditions and disproportionately affect small businesses."

From the SBET Report's Analysis

"The economic indicators exhibited massive swings over a period of a few months this year that took years to complete in the Great Recession. This occurred because economic activity was not disrupted by the usual economic forces, but rather by a deadly virus and subsequent government directed shutdown of commerce that was completely unanticipated. When state government policies were relaxed, the economy tried to bounce back to where it was a few months earlier. The unemployment rate swung from under 4 percent in February, to nearly 15 percent in April, and now down to under 7 percent in November. GDP declines of 30 percent and gains of 33 percent a few months later (annual rates) left GDP more than 5 percent below year ago levels, a deficit that double-digit growth in Q4 might eliminate."

For more information, please visit nfib.com. ★

Walmart Stores Commit to Fighting Hunger

By Kim Ericksen, Elevate

SACRAMENTO, CA (MPG) - The holidays are a time of giving, but they are also a time of great need. Food insecurity continues plaguing families and individuals across the country, with an estimated 1 in 6 at risk of hunger as a result of COVID-19. This is compared to a pre-pandemic number of 1 in 9 struggling with food insecurity, according to Feeding America®, the nation's largest hunger-relief organization. As a result, food banks and pantries are having difficulties keeping up with demand.

To help organizations meet the increased demand during the holidays and beyond, the Walmart Foundation is granting Feeding America \$12 million over two years and is encouraging its stores, clubs, and distribution centers in

the U.S. to commit funds and product donations to hunger-relief organizations through the end of the year.

"At our local Walmart stores, we want to ensure we are doing what we can to give back to our communities. The economic impact of COVID-19 has hit many families extremely hard, and food insecurity has become more common because of it," said Aubrey Swift, Vice President Regional Manager in Northern California. "We hope that with continued donations from our local Walmart stores, and from our corporate headquarters, we can help feed all families who face hunger this holiday season, and as long as food insecurity persists."

For years, Walmart and the Walmart Foundation have supported hunger-relief organizations and this year is no different. Last year, in California, Walmart and Sam's Club donated more

than 26,000,000 pounds of food to local food banks.

So far this year, more than 5,000 hunger-relief organizations in the U.S. have received support from Walmart and the Walmart Foundation through the donation of 480 million pounds of food and over \$55 million in grants for hunger relief. Complemented by these efforts, Walmart customers, Sam's Club members and suppliers have raised and donated nearly \$18 million for hunger relief.

Walmart.org is helping people live better by supporting programs that work to accelerate upward job mobility for frontline workers, address hunger and make healthier, more sustainably grown food a reality, and build strong communities where Walmart operates. To learn more, visit www.walmart.org or connect on Twitter @Walmartorg. ★

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<p>FRISKIES BUFFET CANNED CAT FOOD 5.5 Oz All Varieties ON SALE Everyday Effective 1/13/21 - 1/19/21</p>	<p>FUSSIE CAT PREMIUM CANNED CAT FOOD Black Label 2.8 Oz. Limit 2 Cases Per Family ON SALE Effective 1/13/21 - 1/19/21</p>	<p>TIDY CATS SCOOPABLE CAT LITTER 20 Lb Jug •Regular •Unscented Limit 2 Jugs Per Family ON SALE Everyday Effective 1/13/21 - 1/19/21</p>	<p>HI-COUNTRY WILD BIRD SEED 20 Lb Bag (Kaytee, 20 Lbs - \$8.99) (Audubon Friends, 20 Lbs - \$6.99) Limit 2 Bags Per Family \$6.99 Effective 1/13/21 - 1/19/21</p>

<p>IAMS DRY CAT FOOD •Healthy Adult Chicken •Indoor/Weight Control/Hairball •Salmon & Tuna •Hairball \$18.99 16 Lb Bag Limit 2 bags \$17.99</p>	<p>EVERE CLEAN PREMIUM CAT LITTER •ES Unscented •US Ever Fresh 25 Lb. Box Limit 2 Boxes \$12.99</p>	<p>MERRICK'S GOURMET CANNED DOG FOOD 13.2 Oz All Varieties Limit 1 case On Sale</p>	<p>IAMS DRY DOG FOOD 30 Lb Bag •Large Breed •Lamb Meal & Rice •Weight Control \$27.99 \$28.99</p>
<p>NATURAL BALANCE DRY DOG FOOD •Ultra Fresh 24 Lb •Potato & Duck 26 Lb •Fat Dog 28 Lb •Vegetarian 28 Lb •Chicken & Brown Rice 26 Lb Limit 2 bags per family \$3 OFF OUR SUPER LOW PRICES</p>	<p>PESTELL CLUMPING CAT LITTER 40 Lb. Bag Limit 2 Bags \$8.99</p>	<p>SCIENCE DIET DRY DOG FOOD 28.5-33 Lb Bag •Lite •Active Maturity Limit 2 Bags •Lite \$47.99 •Sensitive Stomach \$51.99</p>	<p>SOLID GOLD CANNED CAT FOOD Including •Perfect Pairings Cups •Holistic Delights Pouches 2.75 Oz - 6 Oz As Marked 10% OFF OUR REGULAR LOW PRICES</p>
<p>FRESH STEP CAT LITTER 25 Lb Bag (14 Lb Bag - \$4.49) Limit 2 Bags \$6.49</p>	<p>CORE NATURAL DRY CAT FOOD •Original •Indoor •Turkey Grain Free 11-12 Lb Bag (Wellness Grain Free Cat Food 11.5 Lb •Adult Chicken •Healthy Weight •Indoor Salmon \$29.99) Limit 2 Bags 3 FREE Cores or Wellness Cat Cans 5.5 Oz With each purchase \$37.99</p>	<p>ÖKOCAT CLUMPING WOOD LITTER •Regular •Soft Step 11-13 Lb 16.7 Lb 19.8 Lb \$13.99 \$19.99</p>	<p>MARINELAND POWER FILTER SALE MODEL TANK SIZE PENGUIN 100B20 Gal. \$17.99 PENGUIN 150B30 Gal. \$24.99 PENGUIN 200B50 Gal. \$29.99 PENGUIN 350B75 Gal. \$39.99</p>

<p>GREENIES DOG TREATS 12 Oz Pkg •Chewy Texture • Easy to Digest •Regular •Grain Free 12 oz \$13.99 •Teeny (43 Ct) •Reg (12 Ct) \$11.99 Limit 2 Bags Per Family •Petite (20 Ct) •Lurge (8 Ct)</p>	<p>ROSYS ORGANICALLY GROWN KITTEN GRASS •Single Tub \$2.99</p>	<p>LUKE'S NATURAL TREATS All Varieties •Z-Bones •Z-Files •Mini-Naturals •Hip Action •Crunchy Naturals •Lil Links •Superfood •Puppy Naturals •Hemp Naturals 20% OFF OUR SUPER LOW PRICES</p>	<p>J&W GROOMING PRODUCTS All Varieties •Brushes •Deshedding Tools •Flea Comb •Nail Clippers 20% OFF OUR SUPER LOW PRICES</p>
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<p>BONUS COUPON JONNY CAT PREMIUM CAT LITTER 10 Lb Bag Limit 2 Bags Per Family Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/13/21 - 1/19/21 \$1.79 CHM PLU 365</p>	<p>BONUS COUPON WHISKAS TEMPTATIONS CAT TREATS •All Varieties 3 Oz. Limit 2 Pkgs with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/13/21 - 1/19/21 \$1.39 CHM PLU 569</p>	<p>BONUS COUPON FANCY FEAST GOURMET CANNED CAT FOOD 3 Oz 1 All Varieties Except Elegant Medley Limit 1 Case Per Family Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/13/21 - 1/19/21 ON SALE Everyday CHM PLU 361</p>
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Cheers! To Tower Brewing and a Happy 2021!



Tower Brewing's new head brewer, Alex Tonello. Photo: Tower Brewing

By Kasey Kaleel, Tower Brewing

SACRAMENTO REGION, CA (MPG) - Tower Brewing Company is very excited to announce new, fun things happening in the brew house as well as the taproom here in East Sacramento, CA. We have partnered with new distributors, and we're brewing amazing new beer thanks to our new head brewer, Alex Tonello.

Alex has an especially strong passion for brewing beer; he spent nearly five years brewing for Knee Deep Brewing Company in Auburn, CA before relocating to the Sacramento area and excelled as the head brewer for New Helvetia Brewing. In October 2020, he joined us here at Tower Brewing to take his skills and our offerings to the next level. Alex plans to experiment with new, out of the box brewing concepts while continuing to make consistent, well balanced beer. His favorite styles to brew are West Coast IPAs, Kettle Sours and a wide range of crushable Lagers. Outside of the brewery, he enjoys golfing, fishing and sharing the fruits of his labor with friends and family. We are proud to welcome Alex to the Tower Brew Crew!

With a great new brewer, of course, comes great new beer. The newest members of the Tower Brewing family of beers are the Crannibalism Tart Ale and Runnin' with the Double West Coast Double IPA. The tart ale was brewed with over 500 pounds of cranberries – that's a quarter-ton of flavor! – and offers moderately tart characteristics to perfectly pair with your holiday feast. Runnin' with the Double is a fruit-forward double IPA, perfectly bitter with delicious tones of orange candy and lemon.

Our taproom is also wonderfully decorated by the talented AJ Kute! We have a beautiful new mural outside, and some great art inside as well. AJ found his love for art about 15 years ago and began working on murals in 2010. He has also been partnered with a local mural festival titled "Wide Open Walls" for the past three years. Drop in to see his beautiful art and stay tuned as he continues to add to our décor!

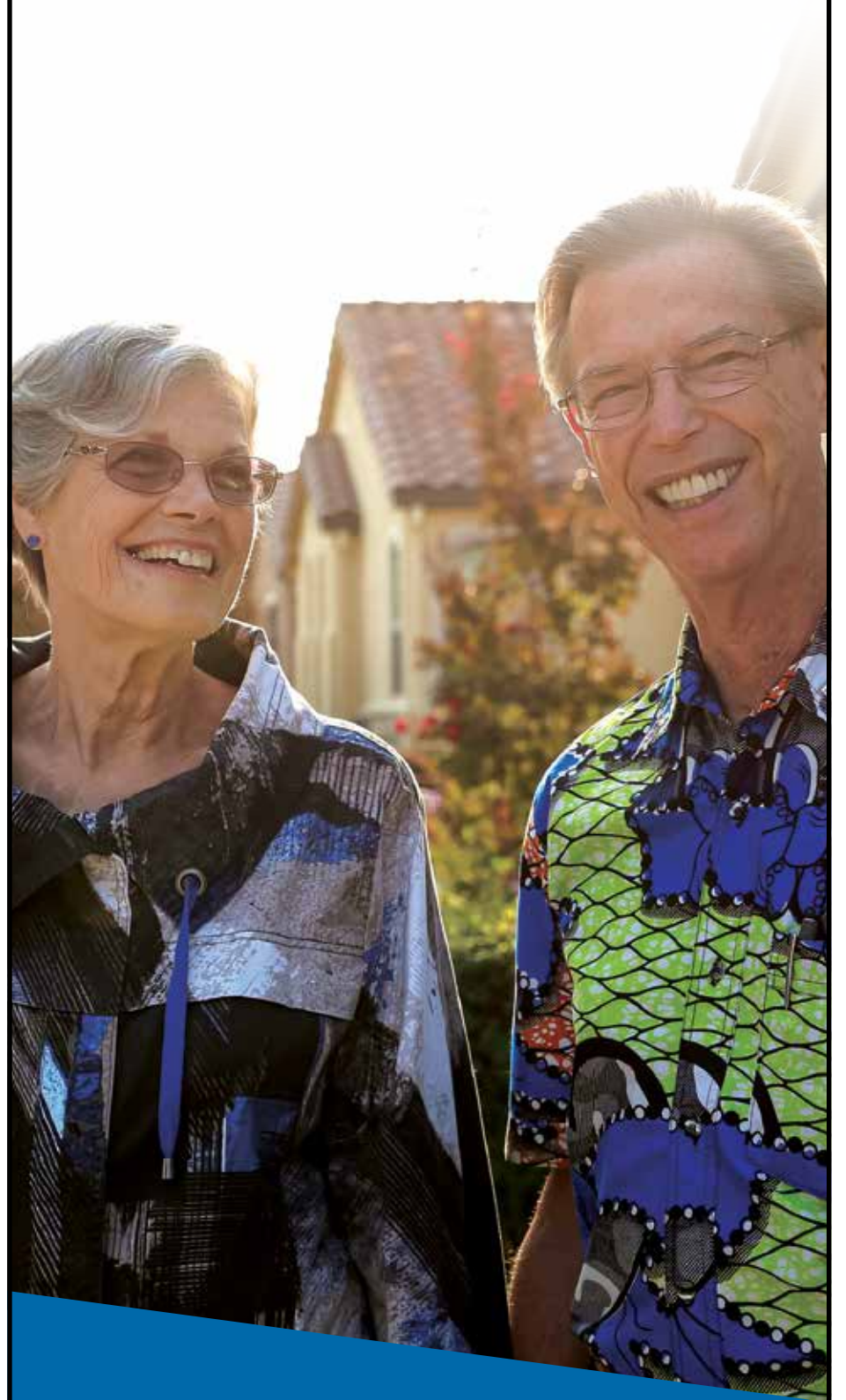
We have also purchased a new canning line that will help Tower can our beer more efficiently for quick grab-and-go service at the tap room, as well as help ensure our beer is readily available for our new distributors! We are now partnered with Superior Products (Northern CA), Chrissa Imports (South Bay Area) and Mussetter Distributing (Greater Sacramento) as well as Bay Area Distributing. Thanks to our greater outreach, Monkey Knife Fight and our other fine offerings are now available all over California. Superior Products serves counties including Arbutle, Colusa County, Williams, Willows, Corning, Red Bluff, Cottonwood, Anderson, and Redding. Bay Area Distributing serves Contra Costa and Alameda County.

2020 has been a tough year for all of us, but new beer, new art, and a revitalized Tower Brewing tap room point to a 2021 that will be worth welcoming. Cheers!

Tower Brewing is located at 1210 66th St Unit B Sacramento CA 95819. Email TowerBrewingCompany.com

Visit TowerBrewingCompany.com for schedule and to learn more. ★

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Cheaters and Fraudsters

Can State of California protect the vaccine from people jumping the line?

By Ana B. Ibarra, CalMatters.org

What seemed like a Herculean task just months ago is now here: the COVID-19 vaccine.

For the next several weeks, vaccines will be available in limited amounts in California and across the nation – and only to high-risk individuals, with supply expected to ramp up in the months to come. Experts estimate vaccines will be available to the general public sometime in the spring.

Until then, step in line. But the pandemic already has showcased deep inequalities, scams, greed, fraud and a system that favors the rich and famous. Will it be the same with the COVID-19 vaccine?

“We will be very aggressive in making sure that those with means, those with influence are not crowding out those that are most deserving of the vaccines,” Gov. Gavin Newsom said in a recent press briefing.

The state, he said, will be monitoring distribution very closely.

There is cause for concern, however. Early in the pandemic, when testing was in short supply and unavailable to most, the affluent were getting their hands on tests through membership-based medical concierge services, Reuters reported in March.

Even before Pfizer’s vaccine was authorized for use in the U.S., celebrities joked about having already received their shot, a nod to Hollywood’s privilege that allowed celebrities like Heidi Klum and Kris Jenner to get tested early in the pandemic. Meanwhile the



The plan is to first offer vaccines to health workers and nursing home residents, then to other essential workers and individuals at high risk of becoming ill. Photo courtesy CDC

National Hockey League had reportedly begun planning the private purchase of doses soon after Canada OK’d the Pfizer vaccine.

Acknowledging a system that is not always fair, Newsom and other California leaders have promised equity in distributing what’s available.

On Monday, from Kaiser Permanente’s Los Angeles Medical Center where selected health workers got some of the first vaccines in California, Newsom said he is confident in the vaccine’s efficacy and safety – but would not cut in front of those who are “more deserving.”

“I look forward to taking this vaccine...but I’m not going to get in the way of any of the critical workers,” he said.

The plan is to first offer vaccines to health workers and nursing home residents,

then to other essential workers and individuals at high risk of becoming ill. Newsom created a panel of experts to draft those plans and then a separate advisory group to offer input on who should go next and why. Those Californians who will follow health workers and nursing home residents have not yet been decided.

In an email, the California Department of Public Health said that to aid transparency, it will report data on the vaccine’s administration on a public dashboard that will be updated regularly.

“We will release as much data as possible while remaining fully in compliance with federal and state patient privacy laws,” a department spokesperson said.

Dr. Trudy Larson, dean of the School of Community Health Sciences at the University of Nevada, Reno,

thinks the close monitoring will help guard against any significant fraud, especially in the first months. Every dose will have to be accounted for, she said.

States, for example, will be collecting information from people who get the vaccine. That data will be inputted into a state immunization registry.

“My sense is that this may be one way for them to be able to say ‘Good, we’re reaching the folks we’re supposed to get in Tier 1, now we can move to Tier 2,’ but it also might be a disincentive for people trying to get to the front of the line,” Larson said.

California’s public health department said that it will not share names, addresses or any identifiable information with the federal government. California’s immunization program does not collect social security numbers.

However, once distribution moves beyond the first phase and doses start to be sent directly to doctors and local pharmacies, the potential will mount for people to try to pull strings to get the valuable shots, experts said.

There will always be someone who tries to cheat the system — “It’s impossible for that not to happen,” said Dr. Belas Matyas, Solano County’s health officer. The question, he said, is whether it will happen enough to truly disrupt distribution. He hopes not.

But abusing the system isn’t just about people buying their way to the front of the line. There also is the possibility of vaccine theft and counterfeit shots. In 2004, during a flu vaccine shortage, federal officials seized thousands of doses imported illegally and headed to the black market. In 2009,

during the swine flu pandemic, the U.S. Centers for Disease Control and Prevention reported a number of “distribution and marketing irregularities” involving the H1N1 vaccine.

Earlier this month, the International Criminal Police Organization (Interpol) issued an “orange notice” globally, warning countries that COVID-19 vaccines will likely be a prime target of organized crime, both online and in-person. It warned of theft and the possibility of people advertising, selling and administering fake vaccines.

Experts said the public should remember that vaccines will be free of charge, and should beware of anyone offering an early dose for payment. Also, ads promoting therapies, supplements and other products as COVID-19 cures are most likely scams. As of last month, the Federal Trade Commission had sent 330 warning letters to companies that made unsupported claims that their products helped against the virus.

The California Attorney General’s office deferred questions about potential fraud related to vaccines to the governor’s office. The state’s medical board, which oversees disciplinary action for physicians, said it will be reviewing complaints it receives regarding the inappropriate administration of vaccines, as it does with any other complaint.

Ana is a Sacramento-based health reporter. She joined CalMatters in 2020 after four years at Kaiser Health News, where she covered California health care and policy. ★

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