

Folsom Mask **Makers Working** to Meet Critical **PPE Demands** 

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Serving Gold River and Sacramento County VOLUME 8 • ISSUE 05

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## **FINDING OPPORTUNITY** IN CRISIS



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## **CORONAVIRUS** ON THE BRAIN



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you answered the call!



**Small Businesses Suffer** 

Chamber and City Offering E-mail Survey



Dorothy Compton, owner of Bee Embroidered, shows product in her home workshop. She has lost 80 to 90 percent of her business since the Covid-19 situation. Photo courtesy Bee Embroidered

By Margaret Snider

RANCHO CORDOVA, CA (MPG) - At the Rancho Cordova Chamber of Commerce open house on December 19 of last year, president and CEO Diann Rogers said, "2020 is going to be the year of being decade ready . . . forward thinking, progressive, and relevant, with the best service it can have for its members." When the Covid-19 crisis became apparent soon after, the Chamber found itself and its members immediately facing the challenge. The Chamber acted quickly with information on their website about restaurants and other businesses that are open, how they are getting product to their customers, and other rapidly changing

information. Chamber staff personally call member businesses to learn about specific difficulties. In conjunction with the City of Rancho Cordova, the Chamber recently e-mailed more than a thousand surveys to collect small business information to assess help that is needed. Following is representative information on three

Business One: Since March, Ralph Opfer Floors, Inc., www.ralphopferfloors.com, has lost 100 percent of its income. Owner Lynn Lawson's father opened the business in the 1970s and handed it over to Lawson in 2009. The store has been Road for over five years. "I'm here got my insurances I have to pay, and from 9 to 1 and some days nobody

comes and there are not even any phone calls," Lawson said. Four parttime employees were let go, and store hours cut to less than half. Lawson applied for the Paycheck Protection Program, received a confirmation, but heard nothing until she found a \$3,000 deposit in her bank account. She later learned that 75 percent of the loan must be used for employees,

"Just to keep my door open it's probably close to \$8,000 per month," Lawson said. "The rent's close to \$5,000. You have PG&E, you have SMUD, you have the telephone, you have the Internet, employees if you in its present location on Mather Field have them. I've got the phone, I've Continued on page 8

# **Another 1,200 Care Packages Shipped!**

Move America Forward Press Release

SACRAMENTO REGION, CA (MPG) - Move America Forward staff worked through the day to ship another 1,250 boxes of care packages to the troops. This great news comes after we recently shipped about 2,500 boxes last week. MAF staff took care of this shipment instead of utilizing volunteers, due to coronavirus. Because we take the threat of coronavirus seriously and want to ensure the safety of our troops, we are using only a minimal crew of volunteers for these projects.

Our warehouse was so full of boxes, we couldn't get through to our offices without having to snake through corridors of boxes stacked high above your head! We asked for your help to get these boxes out of our building so we can clear a path through and

While it's nice to reclaim a little bit of office space, we're not slowing



Check out some photos below of this huge shipment that took all day to complete!

down on our efforts to support the troops! Easter just passed and we are very thankful that with your help we reached our goal of \$10,000 for the troops for Easter. So stay tuned to see what comes next from Move America Forward! I can promise it will be exciting!

As the devastating effects of the COVID19 epidemic show up all over the world, and so many states, including our own California enforcing "shelter in place" orders, we want all our supporters to know that Move America Forward takes this virus threat extremely seriously.

While we considered shutting down all operations, as many businesses have done, we were reminded that our troops NEVER take a day off.

Whether it's a threat from terrorist groups or coronavirus, our troops still put their lives at risk every day to accomplish their missions and keep our country safe. We have so much respect for their service, we knew that we simply MUST keep supporting them, sending care packages, and sending the troops much needed supplies even now. Our staff have taken great precautions to maintain the utmost possible cleanliness and safeguard the health of our troops while continuing our mission to

send them support. We take as many protective measures as possible to protect our staff and troops from the possibility of infection, but we want to make it clear that our troops will still get the support they need from us, and we thank YOU for YOUR continued support during these troubling

To donate or for more information visit: https:// carepackages.moveamericaforward.org/

## **VA NorCal** Offers Hope of Recovery to **Sexual Trauma Survivors**

By Will Martin. VA NorCal Health Care System

SACRAMENTO REGION, CA (MPG) - VA NorCal Health Care System has been at the forefront in delivering Military Sexual Trauma (MST), sexual harassment, and domestic violence support to Veterans across Northern California. It is important Veterans know that those programs remain available even amid COVID-19 social distancing requirements.

"Our goal is nothing short of eliminating sexual harassment, sexual assault, and domestic violence, not only in our health care facilities, but across the Northern California Veteran community," said VA NorCal Director David Stockwell. "We didn't hit pause on that goal because of the COVID-19 pandemic. Instead, we're finding ways to ensure Veterans can still access support even as they practice social distancing."

Using telehealth technology, VA NorCal is able to deliver counseling and resource support to Veterans in their homes over the phone or on their computer, tablet, or smartphone.

Domestic Violence: As many as 1 in 4 women and 1 in 7 men are impacted by intimate partner (domestic) violence in their lifetimes, and Veterans may be at a higher risk than the civilian population. Understanding this need, VA NorCal has ioined other VA facilities in launching the Intimate Partner Violence (IPV) Assistance Program. To explore services and resources, e-mail Diane. Weber@va.gov or visit https://www.socialwork. va.gov/IPV/Index.asp.

Military Sexual Trauma (MST): VA NorCal provides free, confidential counseling and treatment to male and female Veterans for mental and physical health conditions related to experiences of sexual assault or harassment that occurred while a Veteran was serving in the U.S. Armed Forces. Call 925-372-2554 or visit https://www.northerncalifornia.va.gov/services/ mst.asp.

For more information about VA NorCal's use of virtual health care technology in response to the COVID-19 pandemic, please e-mail Will Martin, Chief of Public Affairs, at William.Martin6@ va.gov.

## KP International: The Quiet Heroes

By Paul Scholl

#### RANCH CORDOVA, CA (MPG)

- In a time where things appear to be so uncertain on a national level, looking for certainty in our own neighborhoods brings a feeling that we and our neighbors can overcome the current crisis together.

In these challenging times neighbors and shoppers want to be sure where they are shopping and visiting are serious about battling the possibility of the spread of the virus. They want to be sure that regular cleaning and precautions are in place.

One local grocery center, KP International Market, has been stepping up to create an even safer and cleaner environment. Lead by their management team, the store has adhered to all the government guidelines for social interactions while keeping the store open for business daily.

KP staff regularly clean, disinfect and sanitize the entire store, grocery carts, and all service areas. They are quietly and professionally dedicated to making every patron feel safe about their visit.

All staff are wearing face masks and gloves, changing them after each use. All checkers are wearing face shields while in the checkout stands. All checkout stands are being wiped down with disinfectant every few minutes. The entire store is quarantined and completely sanitized weekly.

The store management is providing masks and gloves for all shoppers when they enter the store. They are making every effort possible to have all protocols in place.



Mr. Hyowan Kim, Community Relations Director, gives the thumbs-up to the clean checkout area. Photo by Paul Scholl

A great resource for extremely difficult and they many items you can't normally find at other stores, this store is remaining nearly fully stocked of the items regularly purchased by their international shoppers. They are now selling hand sanitizers for their shoppers. BJ Yu, the store owner, reported that getting the sanitizer for sale to their shoppers had been

are grateful they were now able to provide it.

The Food Court, always a favorite lunch venue for shoppers and local business people looking for a quick and tasty meal, is also open daily for take-out.

KP International is one of the community's more supportive companies. They donate to many local non-profits and to many annual events put on by the city and local organizations.

The store has had to cancel a few of their own events that normally would draw large crowds to the center. These events were attendees

our interview; "These are put the safety of their

difficult times, but we must keep working hard and be considerate of each other. We must keep going and

together as a community." He and his entire staff have a big heart for the cancelled out of an abun-community and they dance of caution for their are showing it again with all the extra pre-cautions Owner BJ Yu said in being taken to clearly

we will get through this

shoppers first.

KP International is located at 10971 Olson Drive, Rancho Cordova, just across the street from the local post office in the big shopping mall. They are open from 8:00 am to 9:00 pm Monday through Sunday. You can find out more by visiting their web site at sac.kpinternationalmarket.com



#### To Our Valued Customers.

We will continue to offer the best prices possible during these challenging times. Our KP team is working very hard and have your families and our communities in mind. Please honor "social distancing" and be patient in your shopping experience and courteous to all in the store.

THANK YOU for shopping at KP International Market.

## FROZEN & FISH







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MAY 2020 GOLD RIVER MESSENGER • 3

# Society for the Blind Receives \$25K from Granite Bay Whitmire Foundation

By Kristin Thébaud, Thébaud Comm.

SACRAMENTO, CA (MPG) -Society for the Blind recently received \$25,000 from M&M Whitmire Family Foundation in Granite Bay to provide classes and training for seniors with vision loss and blindness. The grant will fund the group's Senior IMPACT Project that empowers people age 55 and older with alternative, nonvisual techniques and skills that enable them to perform day-to-day tasks and activities so they can maintain or increase independence.

"Our Senior IMPACT Project is life-changing for the growing number of seniors in the Sacramento region who find themselves losing their vision and are unsure of how to continue living independently," said Shari Roeseler, executive director, Society for the Blind. "Increasingly, more seniors are still working and need to learn how to do their jobs using nonvisual techniques. Thanks to this funding from the M&M Whitmire Family Foundation, hundreds of seniors with vision loss can live life to the fullest."

The Senior IMPACT Project includes an eightday retreat offered monthly at Society for the Blind that gives seniors an immersion experience where they learn alternative techniques and skills to travel safely, efficiently and independently. They practice alternative techniques and use adapted tools to perform tasks of daily living including cooking, cleaning, shopping, home maintenance, organization, personal finance and more. They learn how to use



Students in Society for the Blind's Senior IMPACT Project enjoy a meal after learning to cook in the group's new teaching kitchen, one of the skills funded by a grant from M&M Whitmire Family Foundation. Photo: Thébaud Communications

the latest in assistive technology to operate computers and mobile devices for home, school and work, and they learn Braille. Participants receive individualized attention from instructors and mentors who are blind or low vision, and they have the opportunity to join in discussion groups with peers on issues around vision loss and participate in community activities. For those unable to attend retreats, Society for the Blind sends instructors to their homes to teach skills and offer resources. The Senior IMPACT Project includes monthly peer support groups for English and Spanish speakers and work-

"On behalf of the M&M Whitmire Family Foundation, I would like to thank Society for the Blind for letting our foundation be a part of such a great organization," said Jessika Cano, director of senior outreach at the foundation. "Blindness comes in various degrees and knows no discrimination. It is something that all can experience in some degree, and something we can adapt to and still have productive and great lives. Society for the Blind makes this possible by

shops throughout the year.

having amazing programs and a wide range of tools with great employees and volunteers willing to teach. Thanks again to Society for the Blind for continuing their support and care within our community now and in the years to come."

For 66 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 lowvision 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 make a donation, visit SocietyfortheBlind.org.

M&M Whitmire Family Foundation's mission is to assist children in need and senior care within the Sacramento area. ★

## New Measure for Transferring Property Tax Base Eligible for California's November Ballot

Secretary of State Press Release

**SACRAMENTO, CA (MPG)** - Secretary of State Alex Padilla announced that an initiative became eligible for the November 3, 2020 General Election ballot yesterday.

In order to become eligible for the ballot, the initiative needed 997,139 valid petition signatures, which is equal to eight percent of the total votes cast for governor in the November 2018 General Election.

A measure can become eligible via random sampling of petition signatures if the sampling projects that the number of valid signatures is greater than 110 percent of the required number. The initiative needed at least 1,096,853 projected valid signatures to become eligible by random sampling, and it exceeded that threshold yesterday.

On June 25, 2020, the Secretary of State will certify the initiative as qualified for the November 3, 2020 General Election ballot, unless it is withdrawn by the proponents prior to certification pursuant to Elections Code section 9604(b).

The Attorney General's official title and summary of the measure is as follows:

CHANGES REQUIREMENTS FOR TRANSFERRING PROPERTY TAX BASE TO REPLACEMENT PROPERTY. EXPANDS BUSINESS PROPERTY REASSESSMENT. INITIATIVE CONSTITUTIONAL AMENDMENT. Removes the following requirements to transfer property tax base to replacement

residence for homeowners over 55 or severely disabled: that replacement property be of equal or lesser value; that replacement property be in eligible county; and that transfer occur only once. Allows three such transfers. Removes location and replacement-value requirements for transfers of contaminated or disaster-destroyed property. Adjusts replacement property's tax base, based on market value. Limits tax benefits for certain transfers between family members. Expands circumstances requiring business property reassessment. Summary of estimate by Legislative Analyst and Director of Finance of fiscal impact on state and local governments: Local governments could gain tens of millions of dollars of property tax revenue per year, likely growing over time to a few hundred million dollars per year. Schools could receive similar property tax revenue gains. Other local and state revenues each could increase by tens of millions of dollars per year. County property tax administration costs likely would increase by tens of millions of dollars per year. (19-0003.)

The proponent of the measure, Alexander Creel, can be reached c/o Kurt Oneto of Nielsen, Merksamer, Parrinello, Gross & Leoni, LLP at (916) 446-6752. The address for Nielsen et al., LLP is 1415 L Street, Suite 1200, Sacramento, CA 95814.

For more information about how an initiative qualifies for the ballot in California, visit https://www.sos.ca.gov/elections/ballot-measures/how-qualify-initiative/

## Court Issues Injunction in Rhode v. Becerra

National Rifle Association Press Release

FAIRFAX, VA (MPG) - A major victory was secured recently when a federal judge issued a preliminary injunction in the NRA-supported case, Rhode v. Becerra. The case challenges the constitutionality of a California law that puts draconian restrictions on ammunition acquisition and transfers as a result of Prop 63 and SB 1235 (2016).

As the court said, 'The right to keep and bear arms is the insurance policy behind the right to life ... a shield from the tyranny of the majority.' California wasn't just obstructing the people's fundamental right to defend

their families and lives – it was encouraging unlawful hostility toward an individual, "Constitutional right," said Jason Ouimet, executive director, National Rifle Association Institute for Legislative Action. "The NRA funded this case for the same reason the court struck down the laws: enough was enough."

The law required law-abiding citizens to undergo background checks when purchasing ammunition and for all transactions to occur in-person through a licensed ammunition vendor.

Thursday's injunction means the law cannot be enforced while the case is active unless the decision is stayed.

Visit http://nra.org.





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Commentary

by Joshua Hoover

In these times of wide-

spread uncertainty, many

elected officials at every

level for assistance and

reassurance. And although

cynicism tends to flow

strong in our current politi-

cal atmosphere, it's good to

know we have some leaders

right here in our commu-

sions in our best interest.

As someone with expe-

on the Folsom Cordova

Unified School District

of the most difficult deci-

sions I have faced was my

even though I knew it was

in the best interest of the

students. I appreciate the

value, thoughtfulness, and

complexity of good pub-

lic leadership, and I think

it is important to acknowl-

edge when our local

correct decisions in our

A, the County's new trans-

plan, which conveniently

includes a new sales tax

increase. The measure

passed on a 13-3 vote.

portation expenditure choice.

best interest.

## Folsom Mask Makers Working to Meet Critical PPE Demands

## Measure A is Flying **Under the Radar**



Karen Hamer of Folsom Mask Makers handing off customized masks to Folsom PD. Photo: FMM

By Debra Boogaard, Folsom Mask Makers

SACRAMENTO REGION, CA (MPG) - Folsom Mask Makers is a rapidly growing group of volunteers responding to the current critical shortage of personal protective equipment (PPE) throughout the Greater Sacramento area. This project, which was launched mid-March, creates DIY face masks for local hospitals, medical centers, other frontline healthcare workers, and community members as an additional layer of protection and, in some cases, as the only mask

available to them.

Mask Makers Facebook page.

Volunteers from Sacramento, Placer, and El Dorado counties are sewing, washing and ironing fabric, preparing sewing kits, and driving to pick up and deliver materials and finished products. Many of the volunteers are themselves healthcare providers, working long shifts and then volunteering in this effort. More volunteers are needed and donations of materials such as elastic and 100% cotton fabric are greatly appreciated. For further information about volunteering and making donations, visit the Folsom

the measure: Sacramento thank them for their com-County Supervisor Sue Frost, Citrus Heights City Councilmember Steve Miller, and people are looking to Rancho Cordova City Councilmember Garrett

Gatewood

This expenditure plan has flown under the radar, and for good reason. Few residents are focused on funding for long-term transportation projects right now, and even fewer nity who are looking out are likely to be supportive for us and making deciof a tax increase at a time when so many people have rience in public service, I been plunged into sudden understand the hard choices economic turmoil: facthese officials sometimes ing unemployment, loan have to make. As a trustee defaults, foreclosures, and

evictions. Frost, Miller, and Board of Education, one Gatewood were the only STA members who seemed to recognize this. They vote to shut down schools deserve credit for showing that they actually understand their constituencies health and safety of our and are willing to make difficult decisions on their behalf. The pressure to expedite approval for this new plan was undoubtedly felt by all, but this is neither the time nor the place to support a tax increase. leaders make difficult, but While it may have been easier to vote with the On Wednesday, March rest of the board, espe-18th, the Sacramento cially since the issue is so Transportation Authority far removed from the pub-(STA) voted on Measure lic eye, I am thankful that these leaders made the right

In the long run, as the public health crisis worsens and the economy continues to falter, I believe our I am grateful to the three community will look back members who opposed at these three officials and

mon sense. Months from now, if residents see an uptick in prices all over the county - while their wallets are still hurting from the current downturn – we will wish that more of our local leaders had the same foresight as Sue Frost, Steve Miller, or Garrett Gatewood.

This issue isn't over yet. The County Board of Supervisors and local city councils are set to vote on the expenditure plan in the coming weeks. The Sacramento City Council has already approved it. I hope the rest of our local elected officials will follow the example set by Frost, Miller, and Gatewood. At a time when the public is understandably focused on more pressing issues, this should not be viewed as an opportunity to push through a tax increase.

We elect representatives to make important decisions on our behalf while we are occupied with our lives: running businesses, raising children, going to school. Now more than ever we should be able to rely on them to support our interests, rather than furtively passing a tax measure when our focus is averted.

There is still an opportunity for our county and cities to do right by us. They must have the foresight and common sense to understand that supporting this tax increase will only be harmful in the future.



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MAY 2020 GOLD RIVER MESSENGER • 5



# 'Fool's Gold' Coronavirus on the Brain

#### By Gold River Resident David Dickstein

We're now in month two of the governor's stay-at-home order. Feels more like two years, doesn't it? Measured in real time or in our mind, this unprecedented period of confinement bites like the Chinese horseshoe bat that might have started it all. At least that's what I think.

Speaking of thinking, we've certainly had ample time to do that during the lockdown, and I definitely want to hear your views the next time we see each other – speaking through masks, of course. But if you're giving me a penny for my thoughts now, with a gloved hand, please, here they are:

- The closure of "non-essential" businesses is so out of whack, the same day Gold River Dental called to cancel my 6-month checkup, Folsom Lake Honda texted a reminder for my scheduled auto detailing. I guess the governor considers a clean car more essential than clean teeth.
- Jeers to the village boards that issued nasty grams to parents of children sent home early from college. Not having a heart over cars and trailers in the driveway or street as these families deal with added chaos during an already stressful time is disgusting. Shame on you.
- Cheers to the Gold River Discovery Center teachers who caravanned through 13 villages for over an hour last month to the delight of many supportive students and parents along the parade route.
- Pandemic jokes on Facebook went from hilarious to boring fast.
- "We miss you here at India









Gold River Discovery Center teachers recently reconnected with students and parents with a neighborhood caravan. Clockwise from top-left: Jenniffer Saso Sanchez, Mimi Dickstein, Jennifer Honig and Doris Wong. Photos by David Dickstein

Oven!" read the email. Very sweet to offer a discount for the lunch buffet, but the Citrus Heights restaurant, our favorite for Indian, forgot one little thing: How do you enjoy an all-you-can-eat buffet while the no-dining-in rule is in effect?

- Had to laugh when I called to let Mikuni's know I arrived for curbside pickup, and through the window I saw the worker pick up the phone. "What does your car look like?" she asked. I told her to turn around. "That's me in the only car in the parking lot."
- DoorDash has gotten a lot of business from us, and so far the best meal came from Mints Euro-Asian Cuisine and the worst from Five Guys.
  - From the "Places We'd Never

Go to Except During a Pandemic" category: Denny's! To our pleasant surprise, and definitely off my diet, the mushroom-Swiss burgers picked up curbside were darn tasty and a good value.

- I'll be pleasantly surprised if Gangnam Ave. Korean BBQ survives the crisis.
- If the Bel Air men's restroom wasn't so randy the few times I've needed it, I'd save on toilet paper by driving there to do my business. And by "business," I mean buying groceries, of course. That's Job No. 1. Just wish they had toilet paper on the shelves. Which brings up
- Who else living in a brown village wishes Gold River developer Robert C. Powell installed toilet paper-saving bidets in the master

bathroom?

- The people who laughed when I suggested pre-sanitizing machines in a column about gym hygiene aren't laughing now. They're coughing, sneezing and wheezing, but certainly not laughing.
- Tip: Since we're hardly driving these days, save money on auto insurance by lowering your estimated annual mileage.
- With so many distilleries stepping up, will we be tasting subtle notes of hand sanitizer in our liquor? "Hmmm. Citrus, passion fruit, just the faintest soupçon of asparagus, a hint of Purell and, like a nutty Edam cheese."
- Too many people are walking their dogs without a leash. If there was ever a time to obey GRCA's rule on that, it's now.

Bad masters! Bad masters!

- Confession: I've been hoarding carrot juice. Sorry.
- With all the preventative measures we're taking, have we come to the point of this pandemic when anyone who catches COVID-19 now is deemed irresponsible or reckless?
- Show of hands, all you people working from home: Who's taken a conference call into the bathroom and forgot to mute before flushing?
- So glad I went to Great Clips right before the hair salons got cut.
- "Coronavirus" is a perfect anagram of "carnivorous." Coincidence? I think not!
- I'll forgive China a little bit if fireworks season isn't canceled this Fourth of July.
- The venues closed all this time better not have anything in disrepair when they reopen.
- At least we're dealing with this during Daylight Saving Time.
  If not, the day's eighth dog walk around the village would certainly
- be after dusk.

   Had Disneyland stayed open during the pandemic, how cute it would have been if the 289 dolls on the It's a Small World ride wore safety masks. The special-edition song would go something like this: "It's a world of coughing, a world of tears. It's a world of germs and a world of fears. There's so much that we share so stand way over there, it's a sick world after all! It's a sick world, after all. It's a sick world, after all. It's a sick world, after all. It's a sick world!"

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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#### **MOM ALWAYS**

When you look up the definition of mom or mother, it says a female who has borne offspring. But that is pretty simplistic, isn't it? Mom means so much more. Remember the times she sat up with you when you weren't feeling good? How about the times you came home from school in tears because of some silly thing that happened, but she didn't feel it was silly and she held you close til the trauma subsided? Motherhood is so many things, and I can remember so many of them as I was growing up. My mom has been gone almost two decades now, but my memories of her loving and caring for me will always be with me. The times you got frustrated with her or disagreed with her or dismissed her advice just doesn't seem to matter. It's the times she sat in the front row of my performances and smiled with love as I sang my heart out. I remember the pride she had when she

## POPPOFF!

with Mary Jane Popp

could sneak

in a statement to anyone who would listen about how her daughter was on radio and TV and how proud she was.

Yes, I got frustrated at times with her, but I real-



ized it was all done for love of me. Was she perfect? No! Was I perfect? Heck no! But we were family and that's all that mattered.

With all that is going on in the world today with the covid19 pandemic, we need to cherish every moment we have with our mother...whether that is live or in spirit. We have to be a little more creative, don't we? Yes, you can still send a card or candy or flowers and that's fine. But I have a feeling she would much more appreciate a call. I know you can email or text, but believe me, the sound of your

voice will carry so much more. The voice cannot hide your feelings. It represents them. I know. I tell folks listening to radio it will really tell you about the person broadcasting... so much more than TV. On TV, the pictures and body language help, but on radio or a call, it is the voice that says everything. Tell her you love her. Tell her you understand...even if you don't. You will someday. You may not have another Mother's Day opportunity to say those words. The world today is taking so many wonderful people away from us, and we don't know who will be

Perhaps this is a time that will resonate in our hearts instead of our pocketbooks. Flowers will wilt, candy will get eaten, a card will stay on the shelf for a while and then recycled, but love is forever! Please call your mom and share your love with her and let it be from your heart. I only wish I could hug that beautiful woman with gorgeous blue eyes and blonde hair just one more time. If your mom is still with you, give her a hug for me. Love you mom and

**HAPPY MOTHER'S DAY!!!** 

## What's Time Got to Do with It?

After so many weeks, I haven't been able to keep track of them, one day seems just like the other day. Today reminds me of yesterday, and yesterday may be the same as tomorrow. I know I am used to being confused, but I have exceeded my limit on this time aspect.

The Gracious Mistress of the Parsonage and I have been spending all of our time together. We do not go anywhere except sometimes I slip over to the office and come back. Besides that, we are in each other's company, 24/7. Or is it 7/24? I'm not sure anymore.

After being married for so many years (I cannot really remember how many it has been) I have begun to understand a little more about the other resident in our parsonage.

In our house, breakfast, lunch, and dinner are all served on a regular schedule. Before this vacation from society, we grabbed lunch whenever we could fit it into our the schedule but what we were doing at the time. It and work!' is quite different today.

Now, the schedule is built around our eating. eaten breakfast, lunch, and dinner on a very regular basis.

The problem is, it is going to cost me quite a bit. After all of these social shenanigans are over, I am going to have to go and buy new shirts and pants because the ones I have now will not fit.

During these days of social hibernation, time has lost its real significance. It used to be I had a schedule, and I worked to keep that schedule to the very minute. Now, I have no schedule, and I have been keeping it quite strictly.

Just the other day my wife looked at me and said, "It's almost lunchtime. Don't you think you should get dressed and take off those pajamas?"

Very systematically, and you will not believe this, she meticulously sets the alarm clock so she can get up in the morning at the same time. I only said this once; I learned my lesson, "Why are you setting the alarm clock?"

With one of her stern schedule. Lunch was not looks, she said, "Because, somebody has to get up

> She has a regular schedule of getting up in the morning and going to bed

By Rev. James L. Snyder Since our seclusion, I have at night. That schedule has not changed.

It's a good thing she has this schedule because I wouldn't know what time of day it was if I was not eating lunch at the right time.

Thinking about this, I was reminded of what Solomon once wrote. "To every thing there is a season, and a time to every purpose under the heaven: A time to be born, and a time to die; a time to plant, and a time to pluck up that which is planted; A time to kill, and a time to heal; a time to break down, and a time to build up; A time to weep, and a time to laugh; a time to mourn, and a time to dance" (Ecclesiastes 3:1-4).

I think Solomon had something here. There is a time for everything and if we do not give everything time, there is going to be a lot of confusion in our life.

Dr. James L. Snyder is pastor of the Family of God Fellowship, 1471 Pine Road, Ocala, FL 34472. He lives with his wife in Silver Springs Shores. Call him at 352-216-3025 or e-mail jamessnyder2@att.net.

The church web site is www.whatafellowship. com.

## **Social Security Matters**

## Should My Wife Take Her Social Security at Age 62?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I have been advised by my financial planner to start my wife's social security benefits at the age of 62 (she is now 61). I am 65 and still employed, not on Medicare, and not taking social security benefits. My wife's benefits are much less than mine. I hope to wait until age 70 before starting my benefits. My income is currently \$160,000. Do you see this as a wise choice to start my wife's SS benefits at age 62? Signed: Inquiring Wife

#### Dear Inquiring Wife:

Whether your wife should start her benefits at age 62 depends upon whether her own benefit at age 70 would be more than she is entitled to as your spouse at her full retirement age (FRA). You can get these estimates from Social Security. If her own benefit would eventually be higher than her spousal benefit from you, she can wait to get her own higher benefit at age 70 (as you are). But if her benefit as your spouse will be the highest she can reaches her FRA, but if attain, then claiming her own benefit before you ing early SS benefits the tion.org.



claim yours could be a good choice, but there are some things to consider if she does that:

First, if your wife claims at age 62 (or any age before her FRA), that will mean that her eventual spousal benefit when she claims it (when you claim your SS) will be less than 50% of the benefit you are entitled to at your full retirement age. Taking her own benefit earlier than her FRA will mean her spousal benefit from you will be reduced to less than half of your FRA benefit amount, even if that spousal benefit starts after she has reached her FRA.

Second, if your wife is still working, by claiming her own benefit before her FRA she will be subject to Social Security's "earnings test" which limits the amount of money she can make without SS taking back some of her benefits. For 2020, the annual earnings limit is \$18,240 (changes annually) and SS will take back benefits equal to half of any earnings which exceed that amount. The earnings limit becomes less severe during the year your wife reaches her FRA and goes away entirely after she she works while collect-

earnings limit could affect her benefits.

Third, your wife's Social Security benefits will become part of your taxable income (assuming you file "married-jointly"). Taxation of benefits will be determined based upon your combined income if you file your taxes as a married couple. At your combined earnings level, up to 85% of your wife's SS benefits will become part of your taxable income.

I'm not suggesting you not follow your financial planner's advice; I only want to make sure you're aware of all the factors involved when benefits are claimed early. Sometimes, a wife claiming at age 62 is a prudent choice as your financial planner has suggested. But sometimes understanding the above factors may lead to a different strategy.

This article is intended for information purposes only and does not represent 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**Dare to Live Without Limits** by Bryan Golden You Can Always Do Something

that you threw up your could do? Left unchecked, this perspective can lead to feelings of hopelessness. Although there may be nothing you can do about your response.

when faced with challenging circumstances while thrive. What differentiates these two groups of people? Attitude, outlook, and action. Those who fare the best, proactively manage their response. People who suffer, typically exhibit a victim mentality by resigning themselves to being powerless to influence any aspect of their lives.

reality. If you perceive yourself as being helpless, you will passively await whatever fate comes your way. However, when you perceive yourself as playresponse, you become proactive in doing all you can to make the best of whatencounter. Your focus should always be on what you can't do leads to a powerless feeling that generates despair.

Be proactive. Take positive action to make things happen. Even the smallest activity makes a positive

Have you ever been so difference. For example, frustrated with a situation making your bed in the morning reinforces that hands in despair, feeling there are aspects of your that there was nothing you life you do have control over. Although this activity might seem insignificant, it provides a meaningful physiological boost.

This simple process external circumstances, thwarts the development of you have total control over a victim mentality because you are making things Some people fall apart happen, instead of waiting for them to happen. Cultivating this positive asset for maintaining your mental and physical wellbeing.

If the big picture is overwhelming, focus on making the best of just today. Don't worry about vesterday or stress about tomorrow. Now is what matters. You can even challenge yourself by try-Your perception is your ing new things you have been putting off.

Create a plan for each day and then follow it. Doing so keeps you from drifting aimlessly.

Having specific goals ing an active role in your for each day boosts your mood. Celebrate each success. Completing each goal is satisfying. ever circumstances you It provides a feeling of accomplishment.

You are more likely to you can do, not what you engage in positive activcan't do. Focusing on what ities when you are happy and you are more likely to be happy when engaging in positive activities. It doesn't matter where you start. If you are happy, get into action. If you are not happy, get into action

anyway. Don't wait until you feel like it to begin. Don't waste one moment making excuses.

Avoid getting mired in trying to figure out why things happen which are out of your control. Instead, immerse yourself in positive activities. Engage in possibility thinking. Have positive expectations. Consider all of the positive options available, no matter how

Work with what you have. Avoid lamenting whatever you feel you don't have. What you don't have is of no benefit to you. Don't become trapped complaining or whining about what's others survive, and even mindset is an invaluable missing. Complaining won't improve your situation.

> Choose happiness. Don't engage in depressing or negative self-talk. There's no place for, "I don't know what to do." "I don't know if I'll make it," or "I can't handle this." What you say to yourself determines your emotional

> Regardless of your circumstances, you can always do something. You have total control over your response, thoughts, and actions. Don't wait for a situation to get better before you feel better. Start today doing whatever you can.

NOW AVAILABLE:

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By County Supervisor Sue Frost

Friends,

It has been well over a month since the County, and the State issued stay at home orders in response to the COVID-19 pandemic. Since that time, the curve has "flattened" significantly - well beyond any of the early projections. But as the initial two-week "shelter in place" stretched into two months, the economic sacrifice has grown by leaps and bounds.

My office has been inundated with calls and emails from constituents and businesses seeking help or at least some clarity on how the order impacts them. For executives and workers still getting their full paycheck, two months might not feel like a big deal just a paid "staycation." For most people, however, two or three months of not being able to work, earn a living, go to school, access daycare, or get (non-covid) medical treatments is back-breaking.

his vision for "re-opening health and safety is not a

### **GOLD RIVER COMMUNITY UPDATE**

the state." But it is arbi- matter that can just be distrary and lacks any real specifics or timelines. Businesses still have no idea when they can expect had on the lives of nearly to open - or whether they will be able to find workers when they can re-open.

Sacramento County has extended its public health order to May 22nd and reduced certain restrictions put in place with previous orders. The reduction in restrictions is so that a sense of normalcy can be restored while still promoting social distancing and promoting public health. The flexibility to make those reductions is contingent on the Governor's determination that the County can do so, however.

Efforts to support small businesses have helped ease the pain of forced closures, but they are totally inadequate compared to the economic sacrifice workers, and small businesses have made. \$1200 cannot replace two or three months of salary, and the vast majority of small businesses were left out of the Paycheck Protection and SBA loans because most of the money was gone in hours - going to the LA Lakers, Harvard University, and the Kennedy Center (although after some bad press, all three decided to return the funds.)

I do not disregard the The Governor laid out threat of COVID-19 to missed - but neither can we continue to trivialize the impact the shutdown has every resident. Two weeks was a struggle for many - three months will be a disaster that will linger for

Instead of extending or escalating shutdowns further, the Governor needs to focus on creating a more sensible approach to let businesses open safely. We need a plan that considers more than just the concerns of whatever interest group has the loudest voice. Certainly, the majority of financial assistance (that we as taxpayers will have to pay for) has gone to big corporations, unions, and governments - not to small businesses or workers.

The voices I hear from the most are the small business owners and the employees who cannot access assistance and do not know how they will survive if forced to go another month or more without income. I am going to be their voice.

Two weeks was a sacrifice - we did our part to "flatten the curve" and ensure hospitals had the capacity to handle the surge. Now it is time for the government to do more than just order people to hide.

Sincerely,

Sue Frost

Sacramento County Supervisor, District 4

## **Small Businesses Suffer**

Chamber and City Offering E-mail Survey

Continued from page 1

advertising." Lawson said that even if everything opened up right now, it could take two months to get jobs ready to start. "People have to go through the process of picking something, taking samples home . . . setting the date (ahead) because they have to clean everything out." She continues to hope for an early resolution. "There's more traffic out, people are ready to come out," Lawson said. "I do have a bunch of people sitting on the side waiting for us to be back open, but I also think that people are going to be leery . . . They've made us all so scared that people don't want to come out of their houses, and they don't want anybody else to come in."

Business Two: Bee Embroidered is a small Rancho Cordova business "meeting the decorated apparel needs of small business, schools, and individuals." Owner Dorothy Compton started in 2002 with one embroidery machine, and now has three embroidery machines, a rotary engraver, a laser engraver, a vinyl cutter, heat press machine and a direct to garment printer. Since she has no employees and works out of her home, she has not applied for government programs. She still has expenses, though, for supplies, repairs, and payment on equipment. She has lost 80 to 90 percent of her business in the last couple of months.

'Schools have closed," Compton said. "I did senior shirts for several schools and it's gone. I do



daughters Bri and Sami in the business showroom on Mather Field Road. Her business is down 100%. "Everybody's pretty much stopped in their tracks for almost two months now, Lawson said. Photo courtesy Ralph Opfer Floors, Inc

letterman jackets for a local company . . . and (they) haven't gotten any new orders, so therefore I don't have any new orders." Events are on hold and individuals sequestered. She was able to organize purchase of some masks for the local nursing home Casa Coloma. The home asked if she could provide face shields. Compton said, "I was able to do it and they were able to use local," Compton said. "So that was nice." See www. beeembroidered.com for more information.

Business Three: Jennifer Laret, vice president of A4 Promotions, www.A4promo.com,

said that her promotional imprinting company noticed business conditions changing when China went into lockdown in January. "We could see that some of the inventory levels were starting to drop, we had a hard time getting products in from overseas," Laret said. "We pivoted pretty quickly in trying to support hospitals." Sales manager Bruce Anderson said their imprinting business fell by 60 to 70 percent, though because of their switch to

providing personal protective equipment they were able to maintain enough income to retain their employees.

The company applied for the Payroll Protection Program, but immediately received notice that their application could not be accepted because the program was at capacity. "We missed the first wave of stimulus money . . . like hundreds if not thousands of other small businesses that were with the bigger banks," Anderson said. "So we went to First Northern Bank and we were able to get that application processed by using our community resources here in Rancho Cordova."

The City and Chamber await the information from the business survey. "Everything has a chain effect, and when one link is broken, or in the present case, many links, nothing happens," Rogers said. "This is a trickle up and down calamity that we're all going through. It's supply chain, it's services, it's everything . . . All of those links in that chain have to be solid in order for business to keep running."







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