

The CARES Act: How to Get Your \$1,200 and More!

PAGE 2

# He is Risen! Celebrate Easter



Serving Gold River and Sacramento County VOLUME 8 • ISSUE 04

**APRIL**, **2020** 

# ISABELLA (IZZY) IS 19 MONTHS **OLD AND 90 LBS!**



PAGE 4

# **EASTER HOPE**

By Mary Jane Popp



# THIS COLUMN **GOES VIRAI**



PAGE 3

# Courage and Hope



Courageous and hopeful. At about one week old, the seventh and eighth bald eaglet babies hatched to their American River parents peer from their canyon eyrie. Proud papa shelters the babies from a spring shower.

Story and photo by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) - Documented in 2016 as the closest recorded bald eagle nest to Sacramento, the eyrie on the American

Their hatching follows in the path of eaglets Peekaboo and Poppy (2017), Byrd and Rainbow (2018) and Valentine and Paddy (2019). While the chicks' names have traditionally been suggested by local kindergarten children, all schools were closed by the Coronavirus epidemic when the 2020 babies busted from their baseball-size eggs. Government scientists will call the babies "Eaglets 7 and 8." But having recorded the family's progress for more than four years, I indulge a more anthropomorphic disposition for our national icon. The alpha I've called Courage. Its sibling is Hope. In dire times, Courage is what Americans always find. And Hope – said American poet Emily Dickinson

– is the thing with feathers. Courage and Hope's fluffy heads barely clear the nest rim at this point. But, nourished by non-stop room service, they will soon achieve their parents' great size. At 11 weeks, they will scramble surrounding tree branches while frantically exercising

ture flight took her to a low canyon River was recently blessed with new tree where she screamed for 12 hours before Mama Bald coaxed her home. After Byrd's 2018 debut, his return flight crash-landed near a walking trail. Human volunteers protected the fledgling while he ran flapping along the path. To our great relief, he finally cleared a fence to safety. Last year, hatching Paddy copied her more precocious brother's fledge before she was ready. She plummeted and vanished among bluff trees for a day. Papa guarded the miscreant until Paddy at last found strength to get airborne and

> Having raised previous families with an earlier (deceased) partner, magnificent Mama Bald is a nursery pro. Her mate is younger but, with four sets of eaglets sired, he's become a confident dad. He and Mama share incubation, hunting and feeding duties but their diligent regime comes with sacrifice. Exhausted by months of providing and mentoring, mom and pop will complete their 2020 parenting season with an escape for a distant vacation. Courage and Hope will be left in the care of a non-breeding American River Nature Blog.

their wings. Soon after this branch- guardian or a courting sub-adult pair ing stage, they'll muster courage for who plan to start their own nursery maiden flights. Fledging days seem next year. Food deliveries will guarto involve high drama: in 2017, eaglet antee the newcomers' immediate Poppy was knocked from the nest acceptance. The appointed babysitby her returning brother. Her prematers will also coach Courage and Hope to hunt and will eventually lead them to new territory. Hard lessons in selfsufficiency loom for the 2020 babies but by fall their rested Mama and Papa should return to prep for a 2021

> A testament to the regeneration of a species threated with extinction only 50 years ago, this family is well now established on the lower American River and is already subtly changing the Parkway's wildlife dynamic.

> Like the nation they represent, the species is resilient. Eagles are also selfless providers, committed to family and to preparing offspring for independence. They control vermin. They neither waste nor pollute. By instinct, they are fantastic stewards of the natural world. It seems to this author that our national icon is well-chosen and from these fellow Americans - and from 2020 babies Courage and Hope we might learn much.

> Footnote: To protect the raptors nest its location is not contained in this report. Further wildlife observations may be followed on the author's Facebook page: Susan Maxwell Skinner's

# **DMV Offices** to Continue **Serving the Public during COVID Outbreak**

Department of Motor Vehicles

SACRAMENTO REGION, CA (MPG) - The California Department of Motor Vehicles (DMV) is moving to offer Californians essential services online starting next week to continue processing critical transactions during the COVID-19 pandemic. Field offices will be temporarily closed to the public statewide beginning March 27 and reopen, virtually, on April 2. All in-office appointments at this time will be canceled. Customers are encouraged to check the dmv.ca.gov website for future appointment availability.

DMV online services will continue to be available at dmv.ca.gov. Customers can also take care of many tasks at the hundreds of kiosks throughout the state or through available local business partners. DMV's customer service centers will continue to operate during normal business hours at 1-800-777-0133 or connecting via the live chat feature on the DMV website.

DMV field office employees will return on Wednesday, April 1 to process transactions and begin training on the DMV Virtual Field Office, which began in a limited pilot March 23. The Virtual Field Office gives customers the capability to take care of transactions that previously required an in-person office visit by virtually interacting with DMV staff. Beginning April 2, customers initially can complete vehicle title transfers and complex vehicle registration renewals by visiting virtual. dmv.ca.gov. The DMV will gradually add more transactions to continue to provide alternatives to an in-person office visit.

The DMV is concerned about the health and safety of its customers, including seniors and those at risk for COVID-19. Following deep cleaning of the offices, expansion of virtual services and development of new protocols, DMV will offer in-person services in each region. More updates on how DMV is addressing the needs of its customers will be announced soon on its website.

Californians who do not have an urgent need to go to a DMV field office should delay their visit, including those interested in applying for a REAL ID. The U.S. Department of Homeland Security has announced that the REAL ID enforcement date is October 1, 2021, and customers who want a REAL ID will have an opportunity to apply at a later date.

# First Responders Give All

By Patrick Larenas

SACRAMENTO REGION, CA (MPG) - The Sacramento Metropolitan Fire District honors the sacrifices of its first responders who put their lives and health at risk in order to maintain safe communities. In stant memorial," said Fire earnest appreciation of this, on March 11, 2020, ring to "the significance of the Fire District took some moments to remember fallen firefighters and he addressed a gathering Fire Captain Jim "Peet" Peterson to dedicate Fire

Station 65 in his name.

Peterson, who was born in December 12, 1962, lived his life in the Sacramento area and left a strong legacy both in the community at large and the Sac Metro Fire family. "We are here to provide a con-Chief Todd Harms referfallen firefighters (which) cannot be minimized," as of uniformed personnel,

Continued on page 5

Fire Captain Jim "Peet" Peterson Courtesy: Sac Metro Fire

2 • GOLD RIVER MESSENGER **APRIL 2020** 

# The CARES Act: How to Get Your \$1,200 and More!



Commentary by Kimberly Foss

In response to the worldwide crisis created by the COVID-19 pandemic, Congress has just enacted the largest relief package in history: The Coronavirus Aid, Recovery, and Economic Security (CARES) Act. Almost 94% of Americans will benefit directly from the \$2.2 trillion in aid included with this bill, which includes a direct payment to most taxpayers and their families. Here's what you need to know about how much you'll receive in your stimulus check and how to make sure you get it.

### 1. Who gets a check?

About 94% of American taxpayers are eligible to receive a stimulus check from the federal government. These are the criteria you

Be a US citizen or legal resident; Have a work-eligible Social Security number (including those who are currently receiving Social Security benefits and on disability); Not be a dependent or eligible to be a dependent of any other taxpayer

# 2. How much will my

check be? Checks to eligible individuals will be \$1,200 or less, depending on your adjusted gross income (AGI) as reported on your tax return for either 2018 or 2019. Couples filing joint returns will be eligible to receive \$1,200 each, for a total of \$2,400. Families with children age 17 or younger will receive \$500 for each child.

• If you are a single filer

of household with AGI of \$112,500 or less, you will

receive \$1,200. The amount of your check will decrease by \$5 for every \$100 by which your AGI exceeds the threshold for your tax filing status.

with AGI of \$75,000 or

If you are married fil-

ing jointly with AGI of

\$150,000 or less, you will

If you are single and head

both receive \$1,200.

The following chart will help you estimate the size of your check, based on your AGI. To see your calculation, find the colored bar that matches the tax filing status on your most recently filed return.

If you think that your check would be bigger based on your filing status in 2018, you may wish to delay filing your 2019 return until after you've received your check. Remember, for 2020, you do not have to file your return until July 15.

# less, you will receive check?

As long as you filed a tax return in 2018 or 2019, you probably don't have to do anything. The IRS will send the payments via direct deposit or on a paper check if you are not set up on direct deposit (the checks will be mailed to the address shown on your tax return). If you haven't filed a tax return in either 2018 or 2019, you will need to file at least a simplified return for 2019 in order to qualify for a check. The IRS has information on free assistance with filing your return.

### 4. When will my check arrive?

The CARES Act stipulates that the IRS must process the checks as fast as possible. Checks will probably start going out in about three weeks.

### 5. What should I do with the money?

These direct payments are intended to provide direct allocate some or all of your Distance, and Wash Your assistance to American stimulus check to a friend,

wages, jobs, or opportunities because of COVID-19. Priorities for the best ways to use your stimulus check include:

Paying for necessities (food, shelter, transportation, medicine); Making minimum payments on credit cards or other debt. Staying current will prevent having to dig out of a deeper hole when life returns to normal: Paying off high-interest debt if possible. The less debt you carry, the more flexible you can be in good times and bad; Starting or adding to your emergency fund. You should try to keep six months' worth of expenses in your emergency fund; Saving for retirement. If you have extra money left over, consider opening or adding to an IRA or other retirement plan; Helping others in need. If your employment has been less affected by the pandemic, you may wish to

3. How do I get my taxpayers who have lost family member, or neighbor who needs extra assistance.

> We are going through a tough time in our country and all over the world right now. It's more important than ever to stay informed, stay alert, and practice good public health habits. If we all do our part and help each other when we can, we'll be stronger, better people as a

> Stay tuned for more articles breaking down the CARES Act over the next few days! If you have questions about the stimulus package, your benefits, or any other financial matter,

please email me at kimberly@empyrionwealth. com. I also encourage you to share our content with friends, family, and co-workers — you can also sign up to receive our blog via our

Stay Diversified, Stay YOUR Course!

website here.

And... Stay Your Social

# IRS: Employee Retention Credit Available for Many Businesses Financially Impacted by COVID-19

By David A. Tucker II,

Internal Revenue Service

WASHINGTON, D.C. (MPG) - The Treasury Department and the Internal Revenue Service launched the Employee Retention Credit, designed to encourage businesses to keep employees on their payroll. The refundable tax credit is 50% of up to \$10,000 in wages paid by an eligible employer whose business has been

financially impacted by COVID-19. Does my business qualify to receive the Employee Retention Credit?

The credit is available to all employers regardless of size, including tax-exempt organizations. There are only two exceptions: State and local governments and their instrumentalities and small businesses who take small business

Qualifying employers must fall into one of two categories:

The employer's business is fully or partially suspended by government order due to COVID-19 during the calendar quarter;

The employer's gross receipts are below 50% of the comparable quarter in 2019. Once the employer's gross receipts go above 80% of a comparable quarter in 2019, they no longer qualify after the end of that

These measures are calculated each calendar quarter.

How is the credit calculated?

The amount of the credit is 50% of qualifying wages paid up to \$10,000

in total. Wages paid after March 12, 2020, and before Jan. 1, 2021, are eligible for the credit. Wages taken into account are not limited to cash payments, but also include a portion of the cost of employer provided health care.

### How do I know which wages qualify?

Qualifying wages are based on the average number of a business's employees in 2019.

Employers with less than 100 employees: If the employer had 100 or fewer employees on average in 2019, the credit is based on wages paid to all employees, regardless if they worked or not. If the employees worked full time and were paid for full time work, the employer still receives the credit.

Employers with more than 100 employees: If the employer had more than 100 employees on average in 2019, then the credit is allowed only for wages paid to employees who did not work during the calendar quarter.

### I am an eligible employer. How do I receive my credit?

Employers can be immediately reimbursed for the credit by reducing their required deposits of payroll taxes that have been withheld from employees' wages by the amount of the credit.

Eligible employers will report their total qualified wages and the related health insurance costs for each quarter on their quarterly employment tax returns or Form 941 beginning with the second quarter.

If the employer's employment tax deposits are not sufficient to cover the credit, the employer may receive an advance payment from the IRS by submitting Form 7200, Advance Payment of Employer Credits Due to COVID-19.

Eligible employers can also request an advance of the Employee Retention Credit by submitting Form

### Where can I find more information on the Employer Retention Credit and other COVID-19 economic relief efforts?

Updates on the implementation of this credit, Frequently Asked Questions on Tax Credits for Required Paid Leave and other information can be found on the Coronavirus page of IRS.gov.



# 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 &



Stick 1.1 lb





\$109<sup>99</sup>

FROZEN

& FISH







Advertised items good at KP international Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS.

PRICES EFFECTIVE APRIL 8 - APRIL 14, 2020.



Style Bacon

OR PICTORIAL ERRORS. All adventised items are SUBJECT TO AVAILABILITY. Sony NO RAINCHECKS, PRICES EFFECTIVE APRIL 6 - APRIL 14, 2020.

Advertised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES, Not resp



# 'Fool's Gold' This Column Goes Viral

### By Gold River Resident David Dickstein

Deadline for this column is a couple of weeks before printing, so in the time since I filed there's a chance a cure for coronavirus has been found, the healthy got vaccines, the sick are on the mend and toilet paper is no longer a luxury item.

Hey, if COVID-19 can spread like bacterial wildfire in only a few months, why can't its eradication happen almost as quickly? These days things change by the hour, and not all the news we hear must be bad.

Yeah, yeah, I hear you before I even finish typing this sentence: "What planet am I from?" you're asking. Presuming that isn't a rhetorical question, the answer is Earth. But it feels more like the Twilight Zone, doesn't it? By now I think a lot of us wished we were from a different world because ours is pretty bleak at the moment.

To think that only a few months ago no one had even heard of COVID-19 except for a few hushed folks in China, the dodgy suits at the World Health Organization and four U.S. senators who sold millions of dollars in stocks right before all hell broke loose. May Karma strike them all.

Pandemics make quick learners of each of us, not just of inside traders who will hopefully do time. Not everyone may know that COVID-19 stands for "coronavirus disease that was discovered in 2019," but if asked what the early symptoms are, each of us could come up with fever, cough and shortness of breath. We also know that the same bleeding-heart celebrities and athletes who profess



Despite the fact the U.S. has plenty of squares to spare for the derriere, bare are store shelves due to panic buying of toilet paper, like these at a local Safeway. Photo by David Dickstein

be tested.

Other newly gained common knowledge includes that coronaviruses are named for the crown-like spikes on their surface, and "corona" means "crown" in Latin. This brings up another thing we all know: People are idiots. There are members of our species actually refusing to drink Corona beer out of fear of catching coronavirus. That's like never traveling to both the Arctic and Antarctica over worries about contracting bipolar disorder.

One thing we don't know is how long the war against this invisible enemy will last. The more news sources you turn to the wider the range – from a few weeks to well over a year, we're told

love for the have-nots are faster to by supposed experts. The right answer is probably somewhere in between, meaning social distancing isn't ending anytime soon.

Those six feet of separation are cramping the style of we who like being around people with occasional #MeToo era-acceptable physical touching. I'm not suggesting that everyone we run into needs a handshake, knuckle bump or air kiss, but it sure is weird for neighbors to keep a mandated distance when simply going out for a walk. "Oh no, someone's walking toward me. Better cross the street!" That tape is now playing

Gold River wasn't exactly winning congeniality awards before the pandemic, but at least we chatted over coffee at Starbucks,

spread gossip at the Bel Air check stand, talked politics at the Sports Club and, when the moon was right, give more than an empty wave during a rare neighbor sighting. With the economy doing so well and folks feeling good about things, I don't think it was my imagination that we were on an upward swing on socialization before COVID-19 struck. Physical distancing is a step backwards -15.84 feet of backward steps to be precise. This calculation is based on the average person's step being 2.64 feet times the mandated 6 feet. Yep, doing more math these days to pass the time during the governor's stay-at-home order.

Introverts, germaphobes and anthropophobes might feel otherwise, but the day confinement and distancing requirements are lifted will feel like Christmas morning, the eighth night of Hanukkah and the euphoria of snatching up the last toilet paper in the market all rolled into one. If that score in the store is Charmin and not the scratchy, single-ply store brand, throw in Thanksgiving, Eid, Holi and your birthday, too.

Truth be told, dealing with this outbreak is anything but a holiday. Well, except maybe for those groups who don't embrace regular human contact and slackers now in swine flu-free hog heaven having an excuse to sit on their duffs. This quasi-workaholic extravert can't say it's ideal running a communications business out of the house with my teacher-wife corresponding with parents and students at all hours. Bless her heart, of course, but AIIIIIEEEEEEE! And we're in a comfortable, spacious home with no children and just a single pet, albeit she's a rambunctious puppy. Continued strength to those making it work in smaller nests that aren't empty, and God help those in even more challenging situations.

Whatever our station in life, may we all come out of this nightmare safely and sanely. Let us return soon to the old normal, only wiser and readier for the next pandemic. In the meantime, we stand together by staying apart. So, protect yourself and your loved ones, and know that this shall pass. Just like what all the hoarded toilet paper is for.

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.

# LOW RATE **HOME LOANS WITH NO POINTS!**

**30-YEAR FIXED RATE** 

LOANS TO \$510,400

3.50%/3.56%<sub>APR</sub>

Turn to your local credit union for better rates, lower fees and friendlier service.

- Local decisions and servicing
- Save with lower fees and no points
- Not-for-profit structure means more savings for you

Let us help you find the right loan for your needs. Apply online at firstus.org or call (800) 556-6768 today.



11220 Gold Express Dr. in Gold River

Annual Percentage Rates (APRs), terms and offers effective 04/01/2020 and subject to change at any time. Owneroccupied properties in California only. Payment example: 360 payments of \$4.49 per \$1,000 borrowed. Taxes and insurance are not included in payment example; your actual payment will be higher.





916-400-3831

# IsaBella (Izzy) is 19 Months Old and 90 lbs!



Isabella was acquired from "Top Line Rottweilers" in Carmichael. Photo provided by Mary Ann Henrikson

By Mary Ann Henrikson

**GOLD RIVER, CA (MPG)** - Izzy has been training since she was 4 months old and is now showing improvement in many areas.

After much time and searching in California, I was fortunate to locate one of the best breeders, Paul Fox, owner of "Top Line

Rottweilers" in Carmichael!

When she was 4 months old and had the chance to grab a shoe or slipper, she would run with it... now with a few words of "Good Girl Izzy", she will return the stolen articles to mommy!

Rottweilers are strong and intelligent and with much needed training and exercise are loving and willing. They love to please!

Besides weekly group lessons, Izzy has occasional private lessons.

She is now very socialized and thanks to her weekend friends at Starbucks, Izzy loves every dog and person. Only problem is she gives too many kisses if she gets the chance!

Her owner, Mary Ann Henrikson was founder, broker of Gold River Realtors (next door to Starbucks) and sold to Remax where she works with her daughter, Peggy Boling and their assistant Marta Hearty.

# **Are Locked-Down Small Business Owners Committing Financial Suicide?**

Commentary from SaveCalifornia.com

Small business owners, will you defend your Godgiven rights?

If the always-paid government bureaucracy wanted to kill off capitalism, they're not wasting this opportunity. For every day, small businesses fail because they "aren't open." Yet if you stay closed like the government wants, you might be committing finan-- how long can you go without income?

Small business owners shouldn't be overly-afraid you heard of a single business owner in America being fined for staying fully open during the virus scare? I haven't. And so what if you're fined? Wouldn't a couple hundred dollars be a small price to pay compared to all the value you'll receive by staying open?

And consider the vari- ing immunity." Source ous "bugs" that can be on whether it's coronavirus, common cold. Which is why small business owners who are "open for business" should exercise (and require from their customers) an improved level of booming economy? good hygiene.

"cure" for COVID-19 than the disease. As R. is your neighbor's."

On Sunday, the FDA approved the anti-malaria drug hydroxychloroquine sulfate and chloroquine phosphate. Millions of doses are being donated to the nation's hospitals right

Is the COVID-19 lockdown overkill? One decade ago, America had another epidemic. But the 2009-2010 swine flu occurred when there was a Democrat in the White cial suicide. Ask yourself House, who the Big Media protected, and the opposition party Republicans did not politicize the virus.

Yet the death toll was of the government. Have higher than (or some might argue, similar to) COVID-19. "According to the CDC from April 2009 to April 2010 there were about 60.8 million cases of the swine flu with 12,469 deaths in the United States. Unlike COVID-19, swine flu targeted the younger population, who health officials said had little to no exist-

Yet now we have a every public door handle Republican president, who the Big Media hates, the flu, stomach flu, strep and who the opposition throat, pink eye, or the party Democrats seem to blame for everything. They unsuccessfully tried to oust him twice. Is it the Big Media's turn to defeat Trump by eliminating his

We are now at a point What's more, the where the cure is worse

might already be here. Emmett Tyrrell Jr. wrote a week ago: "... we need not destroy our economy over this pandemic ... The state we had arrived at by last weekend was explained cogently by Bob Luddy, the CEO and founder of CaptiveAire, in The American Spectator on Monday. He wrote: "Our leaders are creating an economic crisis and a major national security risk with limited data. The cure is far worse than any perceived impact by COVID-19."

> For small business owners, and workers who've been laid off without pay, the big question is how much more financial bleeding can you stand? Consider that big stores like Wal-Mart and Target haven't closed. So why must you?

> For the sake of your constitutional rights, your God-given ownership rights, your family, and your in-born need to succeed, I encourage you to be "open for business," along with taking wise steps of good hygiene. Don't let the establishment destroy your livelihood!

"You shall not steal ... You shall not covet your neighbor's house; you shall not covet your neighbor's wife, nor his male servant, nor his female servant, nor his ox, nor his donkey, nor anything that

# Congressman McClintock Released the **Following Statement on the CARES Act:**

Office of Congressman Tom McClintock

WASHINGTON, D.C. (MPG) - Covid-19 didn't kill our economy. Government policies, however wellintentioned, did. In just a few weeks, they have derailed the most prosperous and promising economy of our lifetimes and put us in imminent destroying millions of will very soon become per-American jobs.

The unprecedented spending in this bill threatens to destabilize the fiscal structure of our federal government and suppress future economic growth. But in order to deal with those issues, we must first arrest the damage caused by actions that have plunged us into recession.

BONUS COUPON

JONNY CAT

PREMIUM CAT LITTER

10 Lb Bag

Limit 2 Bags With Coupon Limit One Coupon Per Fan

Limit One Coupon Per Family Price Valid Only With Coupon Effective 4/8/20 - 4/14/20

manent job losses without federally guaranteed loans to preserve those jobs and a way for families to recoup their financial losses. This bill does so - although inefficiently, wastefully and at enormous cost.

Despite all its flaws, passage of this bill is therefore imperative. But it is no substitute for getting Americans



BONUS COUPON

3 Oz - All Varieties Except Elegant Medley Limit 1 Case Per Family Limit One Coupon Per Family

Price Valid Only With Coupon Effective 4/8/20 - 4/14/20

**FANCY FEAST** 

**GOURMET CANNED CAT FOOD** 

Everyday CHM PLU 361



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 4/8/20 - 4/14/20

# **Governor Newsom Grants Additional** Relief for Business Taxpayers



Gavin Newsom

California Department of Tax and Fee **Administration Press** Release

### SACRAMENTO, CA (MPG)

- In accordance with the Executive Order issued by Governor Newsom to expand tax relief for small business taxpayers, the California Department of Tax and Fee Administration (CDTFA) announced today that all small businesses will have an additional three months to file returns and pay taxes administered by the department. Additionally, all businesses will have an extra 60 days to file claims for refund from CDTFA or to appeal a CDTFA decision to the

Office of Tax Appeals. CDTFA is providing a three-month extension for a tax return or tax payment to any businesses filing a return for less than \$1 million in tax. For the approximate 99.5% of business taxpayers below the \$1 million threshold for their current California sales and use tax obligation, returns for the 1st Quarter 2020 will now be due on July 31, 2020. The same provisions apply to the other tax and fee programs administered by CDTFA. Qualifying taxpayers are not required to file a request for extension

or request relief from additional help or have penalty or interest. This automatic extension will remain in effect through the reporting of taxes and fees due on or before July 31, 2020.

"This expands on the relief previously granted to small businesses, giving them an extra 90 days to file and pay any business taxes and fees administered by CDTFA without incurring any penalties or interest," said Director Nick Maduros. "By including the \$1 million threshold, we're able to offer much-needed relief to small businesses across the state while still maintaining the integrity of our local finance system. Approximately 55% of the sales and use tax collected goes back to our cities and counties, which count on this revenue to provide essential public services."

In addition to the threemonth extension of time to file and pay taxes, the Executive Order issued by Governor Newsom last night also provides business taxpayers with additional time to file claims for refund and appeals to the Office of Tax Appeals. Taxpayers looking to make refund claims with CDTFA during this period will have an additional 60 days to file. Similarly, taxpayers seeking an appeal of a CDTFA tax determination to the Office of Tax Appeals will have 60 additional days to file the appropriate request.

Additional information on the relief offered can be found at www.cdtfa. ca.gov/services/covid19. htm. Taxpayers who need communities.

questions are encouraged to contact CDTFA by:

Visiting the CDTFA website to find answers on specific topics; Phoning the Customer Support Center at 1-800-400-7115 (Monday through Friday, 8:00 a.m. to 5:00 p.m. Pacific Daylight Time, except state holidays); Calling or emailing a local CDTFA office; Emailing or chatting with the CDTFA regarding their general, non-confidential tax questions; Following CDTFA on Facebook, Twitter, LinkedIn, and Instagram for the latest information; Watching "How To Videos" and other online instructional resources; or Writing a letter by mail.

To find the latest information on CDTFA's COVID-19 efforts, visit www.cdtfa.ca.gov/services/ covid19.htm. For information about California's COVID-19 efforts, visit covid19.ca.gov.

California Department of Tax and Fee Administration (CDTFA) administers California's sales and use, fuel, tobacco, alcohol, and cannabis taxes, as well as a variety of other taxes and fees that fund specific state programs. CDTFAadministered programs account for more than \$70 billion annually which in turn supports local essential services such as transportation, public safety and health, libraries, schools, social services, and natural resource management programs through the distribution of tax dollars going directly to local

# The Constitution is Designed to Deal with the Coronavirus



Commentary by Harold Pease Ph. D.

I taught the U.S. Constitution and Current Events simultaneous at the college level for forty years using the Constitution as written in solving controversies or problems—so well designed was it. Students quickly discovered that there were no issues that could not be resolved. So how should the Coronavirus crisis be resolved under the Constitution? States

would be taking the lead. The overall principle of free government and the Constitution as written is to never elevate to a higher level that which can be resolved at a lesser level. Problem solving should begin with the individual and proceed in sequence from him to the family, city, county, and state and elevated only if a lower level of government could not do it. Outside the family all are elected, can tax for its needs, and each is reasonably accessible to the individual. Who says government further away and less accessible performs better or is freer?

Notice in the problem solving sequence the federal government was not included. In the Constitution this was purposeful. States were sovereign outside foreign required to be republics (Article IV, Section 4) and were independent of the federal government except for the powers given it listed in Article I, Section 8, Clauses 1-18; essentially the power to tax, pay the general welfare and clauses each. All other authority not specifically identified by amendment was left to the states as per Amendment 10. "The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people."

We live under two political systems: one (federal) centered on foreign affairs,

power, neither subservient or above the other and each with separate duties; like a good marriage, a team. This is why President Donald Trump has been encouraging more state involvement. Federal involvement in our lives is supposed to be minimal.

The advantages of federalism are enormous. States serve as laboratories of experimentation. States look to sister states for models and borrow from them in refining their own programs. These places of experimentation benefit everyone.

In the case of the Wahun China Virus (coronavirus), the federal government, led by Trump, controls the border under common defense—those coming in. Trump is not constitutionally empowered to mandate national behavior. Constitutionally states have borders and manage themselves. Taxing powers enable them to fund anything they wish and governors have broad powers to experiment, or

not, on different solutions. Nevada governor threatened doctors using hydroxy-chloroquine in the treatment of the virus, others encouraged its use. The virus apexes in different places at different times more especially in crowded areas and summer (getting outdoors) comes earlier in southern states. Each state would decide what measures were best suited for them regarding "shelter in place" or when to return to work. Trump, or Congress, would have little to do with these

decisions. As of March 25, 2020, policy. The states were New York had 10 times the number infected compared to the next in line state New Jersey, and 15 times the number of third in line California. New York Governor Andrew Cuomo quickly developed a plan of action to slow the debts, and provide for the virus and simultaneously ramp up the beds, common defense—the staff, and equipment. He last two limited by eight initiated "mandatory playground social density," and no close contact sports. He also sought dormitories and former nursing homes to facilitate more hospital

> Moreover, he expressed some unique ideas as well, such as splitting ventilators (for two beds instead of one) and developed a "surge healthcare force" of retired nurses and doctors, hopefully 40,000 strong, as a backup for LibertyUnderFire.org \*

> the other (states) primar- tired healthcare workily domestic. It's called ers. He created a Mental Federalism, the two share Health Professionals Sign up Program together with a Hot-Line. He suggested a "rolling deployment" of equipment and practitioners serving New York first then "rolling" to different hot spots as each state enters its apex. Federalism was exercised as 49 other governors did similarly rather than dump all responsibility on Trump.

> > Under Federalism states have the responsibility to be prepared for emergencies and have in place their own programs of assistance and funding. But Governor Cuomo, although commendably now doing something, should have planned for this predicted emergency his first term in office rather than his third. Ventilators, masks, and reserve funding for emergencies, plus a plan for reserve medical staff, should have already been in place. They weren't! In emergencies when states do not perform their responsibilities they force power to the next level of government as was such in this case. Trump had to provide ventilators, a medical ship, and build three makeshift hospitals in Central Park at federal

> > expense. Although t h e Constitution is designed to deal with the Coronavirus, states have allowed themselves to become subservient and wards of the federal government. They now hold "alms bowl in hand" begging the federal government to do things for them. They allow whomever is president to have power over them. Many states have larger populations than many countries and have their own tax base and authority. Fumbling this responsibility should never happen. Constitutionally, once the borders are secure, under Federalism 50 governors should be on the front lines ahead of Donald Trump.

> > Dr. Harold Pease is a syndicated columnist and an expert on the United States Constitution. He has dedicated his career to studying the writings of the Founding Fathers and applying that knowledge to current events. He taught history and political science from this perspective for over 30 years at Taft College. Newspapers have permission to publish this column. To read more of his weekly articles, please visit www.

# **Sacramento County DA Reports**

# COVID-19 Health Crisis and Looting Alert

The State of California is currently under the Governor's declaration of a public health emergency due to the COVID-19 Virus. Whenever federal, state, or local authorities declare a state of emergency, the criminal penalties for common shoplifting and theft are greatly enhanced under California's looting law.

California Penal Code section 463 makes violations of this law punishable criminally by incarceration in county jail prison for up to three years and a fine of up to \$10,000, with a mandatory minimum sentence of six months in county jail. If the stolen item is a firearm, the sentence shall be served in state prison. The statute applies to any person entering any building or structure with the intent to steal any property, no matter its value.

·····

# COVID-19 Health Crisis and **Price Gouging Alert**

The State of California is currently under the Governor's declaration of a public health emergency due to the COVID-19 Virus. Whenever federal, state, or local authorities declare a state of emergency, it is unlawful to raise prices for essential consumer goods and services by more than 10% of the existing prices immediately prior to the declaration of

California Penal Code section 396 makes violations of this rule punishable criminally or civilly with punishment of up to one year in the county jail and a fine of up to \$10,000 or a civil penalty of up to \$2,500 per violation. The statute defines essential consumer goods and services broadly, including but not limited to medical supplies, emergency supplies, food, fuel, lodging, transportation, pet food, repair services, construction services, building materials, and housing rental prices.

Complaints regarding price gouging

can be filed with the District Attorney's Office Consumer Protection Division at this link:

https://www.sacda.org/in-the-courtroom/ consumer-environmental-protection/ consumer-unit/consumer-fraud-complaint-form/

# Defendant Sentenced for Murder & Arson

**DATE: March 17, 2020 CASE:** William Thomas (Case #18FE009080)

PROSECUTOR: Deputy District Attorney Aaron Miller, Homicide

The Honorable Michael Bowman sentenced William Thomas to 50 years to life in prison. On February 11, 2020, a jury convicted Thomas of the first-degree murder of Aryanna Doyle and arson. The court also found true the allegation that Thomas suffered a prior 2003 strike conviction for battery causing serious bodily

On March 31, 2018, Ms. Doyle walked to a nearby park where she encountered William Thomas, who was seen earlier lighting small pieces of garbage on fire while at the park. Ms. Doyle left the park with Thomas, who led her to a nearby abandoned trailer home. On the morning of April 1, Easter Sunday, Sacramento Metro Fire was dispatched to extinguish a fire at the abandoned trailer, which was fully engulfed in flames when they arrived. Fire officials located Ms. Doyle's badly burned body inside the trailer. Surveillance footage from a nearby trailer home showed Thomas walking away from the burned trailer within minutes of the fire department being dispatched. Testing by the District Attorney's Crime Lab confirmed the presence of Thomas' semen on swabs taken at autopsy of Ms. Doyle. Testimony from the forensic pathologist confirmed that Ms. Doyle was still alive when the fire began to consume her.

# First Responders Give All

Continued from page 1 family and friends.

Beginning in 1983, "Peet" served as a first responder in various capacities throughout the Sacramento Fire District. Some of his many tasks included being stationed as a firefighter/paramedic in Citrus Heights, operating the HAZMAT unit in Carmichael at Fire Station 109, and also serving the Rancho Cordova and Gold River area from Fire Station 65 by training and specializing for water rescues along the American River.

Peterson is still well remembered by Sac Metro Fire crews for having an upbeat attitude, an eagerness to help and for creating strong bonds within the Sacramento Metro Firefighters Association. During those 25 years, he demonstrated an aptitude and character for community service and mentoring

academy recruits, which led to his eventual promotion to Sac Metro Fire Captain in March of 2008.

Unfortunately, Peterson never did officiate as captain due to a diagnosis of bladder cancer the same year of his promotion. In his last day, his crew, who appreciated him very much, honored the Fire Captain by giving him a heartfelt farewell ride in his captain's seat on board E109 during a special shift.

On December 15, 2008, Peterson passed away at the relatively young age of 46 years from the job related illness, which is recognized as a Line of Duty Death (LODD).

He is survived by his sons Firefighter/ Paramedic Cody Peterson, Garth Peterson, as well as his wife, retired Fire Captain Tracey Valentine.

Source: Sac Metro Fire

Earn extra money for just a few hours delivery work per week! CALL 916-773-1111



**6** • GOLD RIVER MESSENGER **APRIL 2020** 

By Marlys Johnsen

Norris, Christian Author

God's infinite personal

love for us never changes!

We may ignore His urgings

or leave Him completely

out of our lives but His

love is the same today,

yesterday and tomorrow!

He never changes and He

Once we recognize His

absence in our lives and

we desire a change - all

we need to do is just whis-

per His name and He will

hear us. His heart is always

open our heart and His

presence for us to receive

His love that flows eter-

nally from the Cross to

us. Ask His Holy Spirit to

search your heart and you

will know His amazing

"For God so greatly

loved and dearly prized the

world He created – that He

(even) gave up His only

begotten (unique) Son, so

that whoever believes in

(trusts, clings to, relies on)

Him may not perish come

to destruction, be lost but

have eternal (everlasting)

life. For God did not send

the Son into the world in

order to judge to reject, to

condemn, to pass sentence

love just for you.

loves every one of us!



### EASTER HOPE

Easter is almost here. Normally we would be getting ready with Easter baskets and all the goodies that go into it. And off the kids go for the Easter egg hunt. This year will be very different! But now is the time to think even bigger than the fun part of Easter. We are facing a pandemic that we have never experienced before, and it is frightening to see that people do some of the strangest things like hoarding toilet paper and paper products among other items. We need to slow down and take a closer look at what it all means.

Easter is a time for resurrection and new birth. We color eggs at Easter, right? In Christian times, the egg was the symbol of new life as a chick might hatch from the egg. What about the

# POPPOFF!

with Mary Jane Popp

the Easter lily is used in a positive sense and represents Christ's resurrection. It speaks of innocence and purity being untainted by the world. We have Ms Thomas P Sargent to thank for the beautiful white Bermuda lily that blooms in the springtime. The bunny? Well, it's cute and cuddly! Isn't that enough?

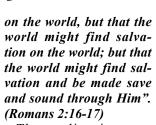
So much for the stuff that makes Easter what it has been, a party. Maybe it's time to get back to the roots of Easter and the passion. We bring on the sadness of Good Friday and look to the resurrection on Sunday. Why can't we use that template for what is happening today. We are in a time of fear and anxiety and sadness over the CoVid19, better known as the coronavirus. Yes, we have to be careful taking all the precautions we hear from those in the know. But that does not mean we separate ourselves from the spirit inside us. We may have to stay six feet away from each other, but our hearts still beat as one with

Easter lily? For Christians, compassion for all those who are suffering. And yes, there will come a day when this too shall pass and so the resurrection of life. So take this time to reflect on what life is all about. Take time to laugh and smell the flowers literally and figuratively.

> Since we have to spend more time at home, reach out to someone you haven't spoken to for a while. Let them know you are thinking about them and care. And yes, pick up a phone or cell phone to do it. A text is just not the same. A friendly voice can make such a big difference in calming the fear we face. When you are out and about (limited of course), you can still smile from six feet away. That smile can go a long way to realize we are all in this together. We will overcome this virus. But please, let's not be so isolated that we forget we are still one. Think love and a new beginning. Prayers and Blessings to vou all.

> > HAPPY EASTER!!! ★

# Jesus is Calling You



The reality is, people throughout the whole world are held accountable to God. They love or ignore or hate Him. They do not understand that breaking or dishonoring the laws of God require punishment according to the Old Testament. "Now we know that whatever the Law says it speaks to those who are under the Law, so that (the murmurs and excuses of) every mouth may be hushed and the entire world may be held accountable to God." (Romans 3:19 Amplified) There is no room for excuses before God; one will be found "guilty."

Hearts and eyes need to be opened to understand "The wrath of God is being revealed already against all the godlessness" in the world today. (Romans1:18) Another Scripture that speaks to mankind is: "For all have sinned and fall short of the glory of God." (Romans 3:23) Sin means missing the mark! It all happened at the beginning of time when Adam disobeyed (sinned) the instructions of Almighty God. We then, became children of Adam and his sinful act fell on all

on the world, but that the of us. We then all received a sinful nature because we are descendants of Adam. "Sin" is always the fruit of a sinful heart. (Jeremiah *17:9)* 

When any evil act is revealed people tend to flee away on their own accord and often never wait to hear the Good News about God's Love for them. All Christians have once failed meeting perfect standards God ordained for living their life. But we are forgiven!!

Yes, the Wages of Sin is death but our Heavenly Father has designed a plan to bring peace and freedom and a brand new beginning to those who will yield to His love for them. Listen and then apply these words to your life! "For the wages which sin pays is death; but the (bountiful) free gift of God is eternal life through (in union with) Jesus Christ our Lord." (Romans 6:23) **GOD LOVES YOU!** 

Did you understand those words? God's Son gave up His earthly life so we all might receive God's Gift of Eternal Life in Heaven with them one day.

> This is what EASTER IS ALL **ABOUT**

Marlys Johnsen Norris Christian Author of 7 Books Marlysjn@gmail.com PO Box 114, Orangevale, CA 93662 ★

# Time Alone Is Time Invested

By Rev. James L. Snyder

During the past week, the Gracious Mistress of the Parsonage and Yours Truly have been spending quite a bit of time together. I cannot recall any time that we together.

The exception would be when we first got married. Even then, both of us worked during the day and were going to a Bible Institute at night. Occasionally our schedule collided, but rarely.

It was not long before the our door, and we graciously invited them in. From then on, time alone was a thing of the past.

Life can sometimes get so busy we forget the important things. My wife and I were thinking about this, this past week. If I live celebrates our 49th wedding anniversary. How quickly time flies! My only problem is, will I have enough energy to celebrate it then?

you get, the faster time goes, and the less energy you have to keep up?

This week the Gracious Mistress of the Parsonage and I had some time to spend together. Everything seemed to shut down, and

we had no appointments that we had to get to.

Usually, our conversations revolve around church work and what needs to be done and how we are going

Since nothing is going have spent this much time on, we had an excellent opportunity to spend time together talking about things not involving work. That is quite a rarity.

> We were talking about things that happened years ago, things I had forgotten.

"Do you," my wife said, "remember..."

Then she tells a story babies came knocking on about something that hap- I have ever had, "we should pened decades ago. To be eat at home more often. honest, I did not remember several of the stories she was talking about. I smiled and shook my head because she is probably right, and I probably have forgotten something.

This staying at home until August, my wife and really does have some good benefits to it. I did not really figure it out until just the other day when we were having lunch together.

Many times our schedule is so busy that we have pastor of the Family of Why is it that the older to grab a bite here and a bite there. Now that we are at home all day, there are some benefits.

> I was doing some reading leading up to lunchtime, not thinking about lunch at all. Then the table was set and lunch was prepared. I *snyderministries.com*.

had forgotten what a marvelous cook she was.

Then there it was on my plate several homemade meatballs surrounded by a pile of homemade Mac & Cheese. The meatballs were exactly the way I like them, and what can I say about the Mac & Cheese?

Everything smelled so delicious and looked so wonderful, I almost forgot to pray for the meal.

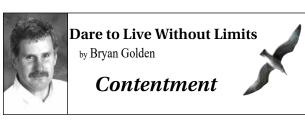
When I finished my third serving, I leaned back in my chair and just smiled.

"You know, my dear," I said with the biggest smile You simply outdid yourself today."

I thought about what the apostle Paul said once. "Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God" (1 Corinthians

The value of any relationship is determined by the amount I am willing to invest in it.

Dr. James L. Snyder is God Fellowship, PO Box 831313, Ocala, FL 34483. He lives with the Gracious Mistress of the Parsonage in Silver Springs Shores. Call him at 1-866-552-2543 or e-mail jamessnyder2@att. net. Web site is www.james-



Some people seem to always be content regardless of how little they have, or the challenges they face. Then there are those who how good their life is.

always content have an appreciation for the things they do have. Those who are never content, constantly feel they don't have enough. Discontented people always look for negatives as well as problems. For them, there is always something to com-

plain about. What do you need for contentment? Are you content now or is finding contentment a frustrating, elusive goal? Do vou compare yourself to others? Are you concerned about what other people think about

Contentment is an internal state which is independent of other people or circumstances. Linking contentment to any external prerequisite makes it virtually unobtainable. Even if some external contentment is achieved, it's as fleeting as any change in circumstances.

Contentment is not complacency or laziness. You can be motivated, goal driven, and content. Contentment is not some elusive objective which you spend a lifetime chasing. Contentment is an inner peace which is a foundation of health and happiness

which you can enjoy every

Contentment starts with a sincere appreciation for all of the good things, no matare never content in spite ter how small, you have in of how much they have, or your life right now. Don't get distracted by focusing The people who are on what you don't have. You will be more successful achieving your goals when you are thankful for all of your blessings.

> People who are expecting some future event to bring contentment are continually frustrated. They become so conditioned to viewing contentment as something which will happen tomorrow that they don't feel content even when their requirements are met. Instead, they formulate one or more new requirements.

> Here are some examples. Robert, when he was unemployed, told his friends that he would be content once he finally landed a new job. Then when Robert was hired, he found issues with the job which prevented his contentment. The problems were the pay, his responsibilities, his boss, and his coworkers. Robert now claims he will be content as soon as these difficulties at work are resolved.

> Ann was in search of that special person who would be her dream partner. She wanted to get married and start a family. Ann, after several years, connected with Mike who was indeed everything she was looking for. Rather than being

content, Ann is frustrated by their financial situation which requires both of them to work. She says she will be content as soon as they are making enough money so she can afford to start a family and stay home with her kids.

Carol and Ned wanted to own their own business. They felt that as business owners they would be content being in charge and independent. Carol and Ned started a business which has been running successfully for three years. Yet Carol and Ned are not content. They complain about how many hours are required to run their business and look forward to the day they can hire people to take some of the load off of them.

It's amazing how creative people can get finding reasons not to be content. Even when they attain their objective, they claim there are new problems blocking contentment. Contentment occurs in the present, not the future.

If you are not content, adjust your thinking to be entirely grateful for all of the good that's in your life right now. Your current situation is the basis for getting to where you want to be. Looking to the future for fulfillment turns contentment into some elusive

### dream. **NOW AVAILABLE:**

Dare to Live Without Limits, the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columnist.com or write him c/o this paper. © 2017 Bryan Golden







**By County Supervisor** Sue Frost

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

In March 2018 I wrote an article in the Gold River Messenger outlining why I thought Sacramento County was in need of a work program for people who are homeless. In March 2019 I put theory into reality and officially rolled out a oneyear trial program that would not only employ people who are homeless but also work to beautify Sacramento County at the same time. I promised you that after the trial was completed, I would report back on how effective the program was. I am sad to report that the program ended largely in failure – but we did learn some important lessons. I want to take this opportunity to explain to you why it failed, and what we learned. But before that, I want to give you a refresher on exactly how the program functioned.

40 homeless people were planned to be identified who were both willing to work and be clean from drugs and alcohol. Shelter would be secured for them, and they would clean the American River Parkway for minimum wage pay in the morning, and go through a job training program in the construction industry in the afternoon. After leaving the program they would then get help in finding employment

# Trial, Error, and Takeaways

employers, being placed in internships, and receiving certificates that enable them to earn more than minimum

Unfortunately, we were only able to get 8 people out of a goal of 40 enrolled in the program, with even less graduated. By far the biggest reason for this failure was because the people in our program could not stay off drugs. Not only could they not stay clean, but we couldn't even find people who wanted to try getting clean. And we aren't talking just about drugs like marijuana, we are talking about extremely dangerous drugs like methamphetamine and crack cocaine. There were other problems with the program as well, such as showing up to work on time and a hesitance to work specifically in the construction industry. But those problems paled in comparison to the drug abuse.

The last official homeless count done less than a year ago showed that Sacramento County has over 5,500 homeless people living within our borders. And out of those 5,500, we could only find 8 who were willing to be drug-free. This is a startling statistic and one that has caused me to learn two important lessons from this

endeavor. The first lesson I learned is that we must solve the underlying problems that homeless people have before we can work on job training. It is a wasted effort and a drain on the taxpayers for no benefit. We have to solve their drug and alcohol dependence before we can expect them to responsibly hold down a job.

The other lesson I learned

by getting introduced to is that the data we receive from the federally mandated pointin-time homeless survey cannot be trusted. In the most recent iteration of that survey from 2019, the data told us that only 9% of homeless people claim alcohol or drugs prevents them from keeping a job or maintaining stable housing. An article in one Sacramento paper even claimed this data proves it is a "Myth" that homeless people all use drugs. At the time I severely questioned this data, but now I know for certain that it is faulty.

Even though this program itself was not successful, I am still glad that we did it and think there is great value to learning the lessons that we have. I also take great personal issue with new government programs that are started and turn out to be ineffective, yet get funded for eternity - so I am happy that we have quickly changed directions once we found out things weren't working.

I still believe that finding jobs for people who are homeless is an important piece to this overall problem that we are not looking close enough at. But I now realize with much greater clarity that there are bigger problems we have to get a handle on first.

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

Sue Frost represents the 4th District, which includes all or part of the communities of Citrus Heights, Folsom, Orangevale, Antelope, Rio Linda, Elverta, Gold River, Rancho Murieta, North Highlands, Carmichael, Foothill Farms and Fair Oaks.

# GOLD RIVER COMMUNITY UPDATE Social Security Matters

# **About Working Overseas** and Earning U.S Social Security



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: My daughter had menial jobs - part time - here in the USA during high school and college but shortly after college moved to South Korea to teach English. After 8 years there she will be going to Belgium and getting married. She will be living there and working there. Will she ever have access to any Social Security benefits? Signed: Interested Father

Dear Interested Father: It will depend upon how many U.S. quarter-credits your daughter has U.S. The U.S. has bilat-"Totalization Agreements") with both South Korea and Belgium (and 24 other countries) and these agreements allow someone who has worked in both the U.S. and another country to aggregate their credits from both to qualify for U.S. benefits (and vice versa). But your daughter will need to have earned at least 6 U.S. credits from working in the U.S. in order for her credits from either South Korea or Belgium (or both) to be counted under the



Totalization Agreement, thus entitling her to U.S. Social Security benefits.

The U.S. requires a minimum of 40 total quarter-credits to be eligible for Social Security benefits. If your daughter has at least 6 U.S. credits now and can get enough additional credits via the Totalization Agreements to achieve minimum 40 required, then she may be eligible for at least a small U.S. Social Security benefit when she is 62.

Since you say your daughter had only "menial part time" jobs here in the U.S., key for her to eventually get benefits will be if she has worked enough in the U.S. to earn at least the 6 credits which will allow her to take advanfrom her work here in the tage of the Totalization Agreements and meet eral agreements (known as basic eligibility for Social Security. FYI, Social Security credits are based upon how much is earned each year, and the amount required for a credit varies annually. A maximum of 4 credits can be earned each year - for example, in 2020 a credit is given for each \$1410 earned, up to a maximum of 4 credits per year (\$5640 in annual earnings). Essentially, if your daughter had at least the minimum earnings for 1 ½ years of U.S. employment to earn 6 credits, she

could eventually use the Totalization Agreements to become eligible for U.S. Social Security benefits.

I suggest that your daughter contact Social Security and ask how many quarters of credit she now has under the U.S. Social Security system. If she already has the minimum 6 needed to eventually qualify under the Totalization Agreements, she may be entitled to a small SS benefit when she becomes age-eligible (62). But remember, even if she qualifies for a U.S. Social Security benefit, it will be based upon her minimal U.S. earnings; her foreign earnings won't be used when computing her U.S. benefits. Be aware also that if she also earns a pension from either South Korea or Belgium (or both), any U.S. Social Security benefit she may eventually get would be affected by the Windfall Elimination Provision (WEP) which reduces the SS benefit of anyone with a pension from work which did not contribute to U.S. Social Security.

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 or email us.



# **Enroll in Medicare Past 65 and Losing Your Job During Current Hard-Economic Times**



Reader Alert: Tuesday March 17, 2020 all local Social Security offices nationwide were closed to in-person visits and have asked those who need assistance to call your local Social Security office or Social Security's 800 number at 1/800-772-1213 for assistance by phone. There is not a specified reopen date for local Social Security offices currently.

Toni:

I worked for a major oil service company in Fort Bend County and recently I was part of the oil industry and Coronavirus lay-offs. I turned 65 last June and enrolled in Medicare Part A and delayed Part B since I was "still working."

HR said nothing regarding how I should enroll in Medicare's Part B. I've been told from friends that there is a Part B penalty and really want to avoid that disaster. Please advise what the Medicare Part B enrollment forms I will need ~ Mike from Tulsa, OK

Mike:

The Toni Says Medicare office has been receiving calls by concerned Americans on how to enroll in Medicare if one is past 65 and lost their job or want to

be prepared because they may lose their job because of what is happening due to the Coronavirus lockdown, crashing oil prices and serious falling stock market.

Those past 65 and 90 days should know what paperwork they should have in their desk drawer or briefcase, just in case they get laid off and take to their HR or upper management and have these forms signed for yourself and also your spouse if they are also on your company benefits before you leave out the door. If one has already been laid off, then this is the process to keep from receiving the famous "Medicare Part B penalty" for both you and your spouse.

The process to enroll in Part B past 65 whether laid off or retiring is the

There are 2 forms Social Security will need and on the top of each form hand write in **bold italics let**ters is Special Enrollment Period for the Social Security agent that is processing them to know that you are signing up at the right time and keep from giving you a penalty. You are applying for a SEP (Special Enrollment Period). (These forms are also available at the Toni Says office by emailing info@tonisays.com or calling 832/519-8664.)

1) Form #1 Request for Employment Information (CMS-**L564)** for proof of group health care coverage based on current employment. This information

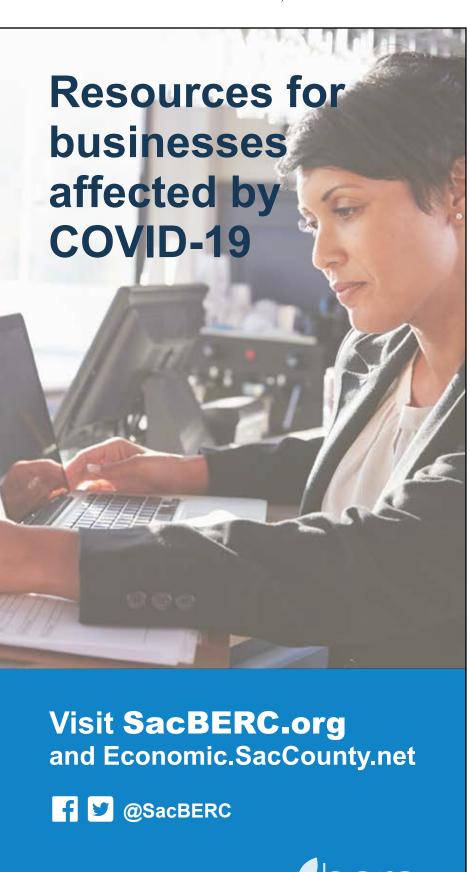
is needed to process your Medicare enrollment application. If you have had 2 or more jobs since turning 65, then each company will have to sign this form. Be sure to have forms signed for both you and your covered spouse.

2) Form #2 Application for Enrollment in Medicare Part B (CMS-40B): t Social Security fills out this form.

Social Security has closed all local offices and to process these forms properly, you will want to call your local office or Social Security 800# at 1/800-772-1213 and discuss turning in these forms directly to the Social Security office. When mailing forms directly, then please make copies, mail priority or next day with signature requested.

\*\*When applying for Medicare if your yearly income for an individual was over \$87,000 or married is over \$174,000; your Parts B and D premiums will be more, and you can appeal your additional Medicare Part B and D premiums by filing CMS form SSA-44 "Medicare Income-Related Monthly Adjustment Amount-Life -Changing Event" if you income has lowered one range due to a specific life-changing event.\*\*

Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book at www.tonisays.com. Have a Medicare question? Email Toni at info@tonisays.com.



# **BUSINESS DIRECTORY**

**MPG** 

### LANDSCAPE SERVICES



Superior Landscape Services Landscaping and Maintenance

 Sprinkler Repair/Install • Pruning Mowing/Trimming • Fertilizing

(916) 728-5812 • Cell (916) 761-0999

Dave Cochran Owner • dave\_SLS@surewest.net

# IF YOU'RE READING THIS SO ARE YOUR CUSTOMERS **Advertise Your Business Here** CALL 916-773-1111

# Drug and Alcohol Rehabilitation



HELPING PEOPLE AND THE COMMUNITY WITH THE ALCOHOL AND DRUG PROBLEM! 18 YEARS IN BUSINESS!

DETOX (916) 965-3386

SOBER LIVING (916) 961-2691

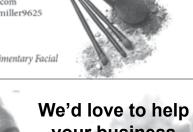
### **BEAUTY CONSULTANT**



millernatalie29@vahoo.com www.marykay.com/nmiller9625

916.621.0833

Contact me for a Complimentary Facial



MARY KAY.

# LET'S FACE IT Some jobs are just too big to do-it-yourself! Whatever it is that you need done? Call A Professional! Check out the advertisers on this page. They are

# LET US SAVE YOU TIME & MONEY



DISPLAY - Community Newspaper 140+ papers

1x \$1.600 2x2 Statewide \$1,240 2x2 No.; \$1,240 2x2 So. Sizes: 2x2; 2x4; 2x5; 2x6

CALIFORNIA NEWSPAPERS DELIVER! HOLLYWOOD More info: Call (916) 288-6011; email cecelia@cnpa.com



# GOT LOCAL NEWS? Call 916 773-1111

waiting to hear from you!



**Messenger Publishing Group** 

# Land For Sale

36 ACRE SELF SUFFICIENCY HOMESTEAD - \$162 MONTH Outstanding buy on quiet - secluded off grid northern Arizona homestead at cool clear 6,000' elev. Entirely useable grassy meadowland with sweeping views of surrounding red rock ridges. Situated within a secluded valley location surrounded by thousands of acres of uninhabited wilderness. Bordered by 1,280 acres of uninhabited State Trust land. Free well water access, rich loam garden soil, and ideal year round climate. No urban noise and dark sky nights. Zoned for livestock. Camping and RV use ok. Maintained road access. On special at \$17,900, \$1,790 dn. with no qualifying seller financing. Free brochure with similar property descriptions, photos/terrain maps/ weather data/ nearby pioneer town info. 1st United Realty 1-800-966-6690. (Cal-SCAN)

# Local Classified

### Announcement

Water Damage to Your Home? Call for a quote for professional cleanup & maintain the value of your home! Set an appt today! Call 855-401-7069 (Cal-SCAN)

Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trusted by Authors Since 1920 Book mansubmissions currently being reviewed. Comprehensive Services: Consultation, Production, Promotion and Distribution. Call Your Free Author's Guide 1-877-538-9554 or visit http://dorranceinfo.com/Cali (Cal-SCAN)

# Classified Advertising

916 773-1111

# **Autos Wanted**

DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE BLIND. FREE 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care of. Call 1-844-491-2884 (Cal-SCAN)

DONATE YOUR CAR, BOAT OR RV to receive a major tax deduction. Help homeless pets. Local, IRS Recognized. Top Value Guaranteed. Free Estimate and LAPETSALIVE.ORG Pickup. 1-833-772-2632 (Cal-SCAN)

We'll Buy Your Used Vehicles from 2002 or Newer Models! Call 1-855-444-3811, accept the offer. schedule pickup time, get paid in 24 hours or less. (Cal-SCAN)

# Cable/Satellite TV

DIRECTV - Switch and Save \$39.99/month. Select All-Included Package. 155 Channels. 1000s of Shows/Movies On Demand. FREE Genie HD DVR Upgrade. Premium movie channels, FREE for 3 mos! Call 1-888-641-5762. (Cal-SCAN)

# COMPUTER SERVICES

// insky's PC Configurations "Don't replace it - REPAIR IT!"

Alan Zinsky ne: 916-622-2269 Zconfig@sbcglobal.net www.zinskyspcrepair.com

# For Rent

Property is under construction and will soon have 1,2,3, & 4 bedroom units for rent!

The Housing Authority of the County of Butte is currently accepting applications for its Farm Labor Housing property in Gridley, CA. We have 2 Bd. units available at this time. Rental assistance is available and provided by USDA Rural Development for those that meet USDA Rural Development guidelines. For more

information contact our office at (530) 895-4474 or TDD 1-800-735-2929.

The Housing Authority of the County of Butte is an Equal Opportunity Employer and Housing Provider"

は金

# Fitness/Yoga

Your Fitness Genie FREE Fitness Goal Planner Genie Age Well

In Place Avoid Assisted Living \*Keep Strenath and Mobility 🚹 Be Active, Call Today! 📘

Financial Services Over \$10K in Debt? Be debt free in 24 to 48 months. No

upfront fees to enroll. A+ BBB

rated. Call National Debt Relief

(916)768-8767

(Cal-SCAN) 1-888-508-6305. Struggling With Your Private Student Loan Payment? New relief programs can reduce your payments. Learn your options. Good credit not necessary. Call the Helpline 866-305-5862 (Mon-

### Fri 9am-5pm Eastern) (Cal-SCAN Handyman



(916) 613-8359 **Health & Medical** 

Attention: Oxygen Users! Gain freedom with a Portable Oxygen Concentrator! No more heavy tanks and refills! Guaranteed Lowest Prices! Call the Oxygen Concentrator Store: 1-844-653-7402 (Cal-SCAN)

Stay in your home longer with an American Standard Walk-In Bathtub. Receive up to \$1,500 off, including a free toilet, and a lifetime warranty on the tub and installation! Call us 1-844-252-0740 (Cal-SCAN)

ATTENTION: **OXYGEN** USERS! The NEW Inogen 1-6 flow settings. One G5. Designed for 24 hour oxygen use. Compact and Lightweight. Get a Free Info kit today: 1-844-359-3976 (Cal-SCAŃ)

FRANCO'S **HOUSEKEEPING SERVICE** License# GNB32015

Houses - Offices

Apartments - Condos Residential & Commercial Free Estimates



Casas - Oficinas Apartamentos - Condominios Residencial & Comercial

916 257-0228

# Insurance/Health

Lowest Prices on Health & Dental **Insurance.** We have the best rates from top companies! Call Now!

888-989-4807.

(6118-0219)

(Cal-SCAN) INSURANCE DENTAL Physicians Mutual Insurance Company. NOT just a discount plan, REAL coverage for [350 ] procedures. Call 1-866-322-7610 for de-

tails. www.dental50plus.com/canews

(Cal-SCAN)

SAVE BIG on HOME INSURANCE! Compare 20 A-rated insurances companies. Get a quote within minutes. Average savings of \$444/ year! Call 1-844-410-9609! (M-F 8am-8pm Central) (Cal-SCAN)

### Landscaping

### CREATE YOUR PARADISE



Complete Landscape Design/Installation, Sprinkler System Installs/Repairs, All Types Concrete Work, Fence Installation, Retaining Walls-All Types, Drainage Systems-all types, Landscape Lighting,

Residential/commercial American Landscape Design & Installation. Est 1987 American Construction & Property Maintenance Company

WE ACCEPT VISA & MASTER CARD

Lic#690968

Spring clean up. One time yard clean up. Mow, weed, prun, haul, rock, bark, and gutters.



D & T Landscaping. Tree service and fencing. Licensed & Bonded. (916) 410-7100 (916) 834-8145

# Miscellaneous

ATTENTION DIABETICS! Save money on your diabetic supplies! Convenient home shipping for monitors, test strips, insulin pumps, catheters and more! To learn more, call now! 1-855-702-3408.

Attention: Oxygen Users! Gain freedom with a Portable Oxygen Concentrator! No more heavy tanks and refills! Guaranteed Lowest Prices! Call the Oxygen Concentrator Store: 1-844-653-7402 (Cal-SCAN)

# HALL RENTALS VFW Post 6158



8990 Kruithof Way, Fair Oaks, CA

916-966-1663 /fw6158.org/rent-our-hall/ Call or come by

# **Music Lessons**

Guitar Lessons - Beginner to Advanced. \$10/half hour. \$15/hour. freddiebbalbert1@gmail.com. 530-263-6926

Classified Advertising

773-1111

# Pets/Animals

### **DOG RESCUE** Gary (916) 334-2841

Please Adopt or Foster Because so many really great dogs are dying for a good home...

**ShelterMOU** @hotmail.com

# **PROFESSIONAL** PAINTER

JBM Painting

**Painting Pressure Washing** 

Interior / Exterior

415 917-5699 916 271 6422

# Roofing

# BERNARDINO **ROOFING**

Reroofs, Repairs, Maintenance, Dryrot Gutters, Family Operated. BBB MEMBEI \*\*FREE ESTIMATES\*\*\* SENIOR DISCOUNTS 916.920.0100

# School

AIRLINE CAREERS Here - Get trained as FAA certified Aviation Technician qualified lob placement Call Avii students. Job assistance. Maintenance 877-205-4138. (Cal-SCAN)

# Classified

916 773-1111

**Tree Service** 

# **BP TREE** SERVICES LLC.



TREE & STUMP REMOVAL TREE TRIMMING/ SHAPING FREE ESTIMATE

10% OFF WITH THIS AD Insured. Workman's comp. Arborist

BPTreeServices.com VISA / MASTER CARD

California Contractors Lic #1036031

### **Tax Services**

ARE YOU BEHIND \$10k OR MORE ON YOUR TAXES? Stop wage & bank levies, liens & audits, unfiled tax returns, payroll issues, & resolve tax debt FAST. Call 855-970-2032. (Cal-SCAN)

### Work Wanted

I do garage and house organizing, cleaning, and de-cluttering. Pruning and weeding. I will juice fruit and vegetable juices in your home. I do respite home health work-References, College grad, security and Health background. Tim, 916-370-0858. (MPG 12-31-19)

# Real Estate

RETIRED COUPLE \$1 Mil for business purpose Real Credit unim-Estate loans. portant. V.I.P. Trust Deed Company www.viploan.com Call 1-818-248-0000. Brokerprincipal DRE 01041073. No

# consumer loans. (Cal-SCAN) RETIRED COUPLE

Has \$1Mil to lend on California Real Estate\* V.I.P. TRUST DEED COMPANY

OVER 35 YEARS OF FAST FUNDING Principal (818) 248-0000 Broker

# **LEGAL ADS FOR** SACRAMENTO **COUNTY?**

We Can Do That!

Call 916 483-2299

# Freon Wanted: We pay

Wanted

CA\$H for cylinders and cans. R12 R500 R11 R113 R114. Convenient. Certified Professionals. Call 312-586-9371 or vi-RefrigerantFinders. (Cal-SCAN)

# Classified Advertising

916 773-1111

CALL 916 773-1111 TO ADVERTISE **IN YOUR** 

# **HOMETOWN NEWSPAPER** NOTICE TO READERS California law requires that

contractors taking jobs that total \$500 or more (labor and/ or materials) be licensed by the Contractors State License Board. State law also requires that contractors include their license numbers on all advertising. Check your contractor's status at www. cslb.ca.gov or 800-321-CSLB (2752). Unlicensed persons taking jobs that total less than \$500 must state in their advertisements

Contractors State License Board DISCLAIMER Be wary of out of area companies Check with the local Better Business Bureau before you send any money for fees or services. Read and understand any contracts before you

sign. Shop around for rates.

that they are not licensed by the

### KP International MARKET Positions are Many Available. Please no

**HELP WANTED** 

phone calls. Apply in person. 10971 Olson Dr. Rancho Cordova,



# Classified Advertising

Sell Your Stuff! Reach 1000's of Readers Every Week!

CALL

916 773-1111

Messenger Publishing Group Call to Advertise Here 916 773-1111

# **AIRLINE CAREERS** START HERE



Get trained as FAA certified Aviation Technician. Financial aid for qualified students. Job placement assistance. Call Aviation Institute of Maintenance

877-205-4138

# **Donate A Boat** or Car Today!



"2-Night Free Vacation!" 800-700-BOAT

www.boatangel.com

sponsored by boat angel outreach centers

STOP CRIMES AGAINST CHILDREN



# COVID-19 Update: SacRT Bus Riders Must Board Through Rear Door

By Jessica Gonzalez, Sacramento Regional Transit

SACRAMENTO REGION, CA (MPG) - The Sacramento Regional Transit District's (SacRT) number one priority is the safety of our customers and employees. To help reduce the spread of COVID-19, SacRT is transitioning to rear door boarding effective immediately. Passengers requiring ADA ramps, utilizing mobility devices or need priority seating may continue to use the front door for boarding.

For riders paying cash or with a paper ticket, they can pay their fare by depositing it in the metal box located above the front wheel-well and pick up a paper daily pass or transfer near the box after payment is made. For Connect Card users, they can tap their card at the Connect Card reader located on the yellow pole. ZipPass mobile fare app users just need to show their active screen to the bus operator while standing behind the white line, which is located on the floor approximately four feet from the bus

SacRT is reminding riders to practice

A detachable chain barrier is used to reduce exposure between passengers and

social distancing when riding bus and light rail vehicles by staying at least six feet away from other riders and operators when possible. To protect operators, SacRT is currently installing a protective plexi-glass barrier on each bus by the driver's seat and adding a detachable chain barrier above the white line lic transit for vital access

to further reduce exposure. SacRT has been deemed an essential service during the COVID-19 pandemic. This means we continue to serve those who rely on pub-

to resources, health-care and employment. While we are happy to report that no SacRT employee has tested positive for COVID-19, implementing rear door boarding is an important precaution to help keep everyone safe.

We encourage customers and the public to stay informed of SacRT updates by checking our COVID-19 page at sacrt.com/covid19



SacRT is currently installing a protective plexi-glass barrier on each bus by the driver's seat. Photos: SacRT



### Publisher, Paul V. Scholl

Gold River Messenger is a member of Messenger **Publishing Group** 

To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to: publisher@mpg8.com. Be sure to place in the subject field "Attention to Publisher." If you do not have email access, please call us at (916) 773-1111.

Serving Gold River and Sacramento County

It is the intent of the Gold River Messenger to strive for an objective point of view in the reporting of news and events. It is understood that the opinions expressed on these pages are those of the authors and cartoonists and are not necessarily the opinions of the publisher or our contributors.

The Gold River Messenger is not responsible for unsolicited manuscripts or materials. The entire contents of the Gold River Messenger are copyrighted. Ownership of all advertising created and/or composed by the Gold River Messenger is with the publishing company and written permission to reproduce the same must be obtained from the publisher.

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.

We are proud members of these newspaper associations.







**BUY ONE FROZEN YOGURT GET ONE** 



cannot be combined with any other offer. valid thru forever.

# YOUR BUSINESS!

•

•

...and less time managing payroll.



We specialize in franchises and small businesses ranging from

one to hundreds of employees,

offering comprehensive and intuitive payroll solutions:

- DIRECT DEPOSIT
- QUARTERLY TAXES FILING
- PAYROLL TAXES PAY
- ACCRUAL TRACKING
- FILING AND REPORTING
- PAYROLL APP

FREE PAYROLL PROCESSING FOR ONE MONTH IF YOU CALL NOW!



916-760-7227 www.pinnaclehro.com 10 • GOLD RIVER MESSENGER APRIL 2020

# California Gun Rights Lawsuit: Part II

NRA, Along with Coalition of Gun Rights Groups, Files Second Lawsuit in California to Fight Constitutional Violations

National Rifle Association Press Release

FAIRFAX, VA (MPG) - The National Rifle Association (NRA) joined other individuals, retailers, and gun rights groups in filing a federal lawsuit on Tuesday challenging local policies and enforcement practices that violate Second and Fourteenth Amendment rights.

"Local governments aren't promoting safety or "common sense" by targeting gun stores for closure; the closures only serve to disarm law-abiding families while criminals roam free," said NRA-ILA Executive Director Jason Ouimet. "Because these closures violate our Second Amendment rights when we need them most, the National Rifle Association continues to fight such infringements in court alongside fellow Second Amendment groups."

This is the second lawsuit the gun rights coalition has filed in California after a number of counties deemed firearm and ammuntion stores, as well as indoor and outdoor ranges, "nonessential." The gun rights groups includes the Second Amendment Foundation (SAF), the California Gun Rights Foundation (CGF), and the Firearms Policy Coalition (FPC). A copy of the lawsuit can be found at https://www.nraila.org/media/2852/2020-3-31-ca-altman-complaint.pdf

Individual arms applicants/purchasers and retailers affected by 'stay-home' or shutdown orders can report potential civil rights violations to the NRA-ILA COVID-19 https://

www.nraila.org/coronavirus

Information on other gun rights groups: **Second Amendment Foundation** (www.saf.org) is the nation's oldest and largest tax-exempt education, research, publishing, and legal action group focusing on the Constitutional right and heritage to privately own and possess firearms. Founded in 1974, The Foundation has grown to more than 650,000 members and supporters and conducts many programs designed to better inform the public about the consequences of

gun control.

California Gun Rights Foundation
(www.cagunrights.org) is a 501(c)3 nonprofit organization that serves its members,
supporters, and the public through educational, cultural, and judicial efforts to advance
Second Amendment and related civil rights.

Firearms Policy Coalition (www.firearm-spolicy.org) is a 501(c)4 grassroots nonprofit organization. FPC's mission is to protect and defend the Constitution of the United States, especially the fundamental, individual Second Amendment right to keep and bear arms, advance individual liberty, and restore freedom

Established in 1871, the National Rifle Association is America's oldest civil rights and sportsmen's group. More than five million members strong, NRA continues its mission to uphold Second Amendment rights and is the leader in firearm education and training for law-abiding gun owners, law enforcement and the military. Visit http://nra.org.

Sell
Your Vehicle
in the
Local Classifieds
Call
916.773.1111

**SEASON 24** 



Donald Kendrick, Music Director

# Verdi REQUIEM

Overwhelming drama and monumental virtuosic brilliance

Saturday, March 21 at 8 pm MEMORIAL AUDITORIUM

Featuring world-class soloists



Othalie Graham



Robert Breault





Mezzo Ba Linda Baird Ma

Malcolm MacKenzie

GUEST CHORUS Schola Cantorum, Sacred Heart Church



200+ voice chorus
Full orchestra

CONCERT SPONSORS
Angelo K. Tsakopoulos
Sacramento Choral Society
& Orchestra

MEMORIAL BOX OFFICE 1515 J St. | 916.808.5181 or SACRAMENTOCHORAL.COM





"I am so grateful that my father lives at Eskaton. The staff are very friendly and caring; always aware of the needs and feelings of the residents. The food is great and the community is beautiful.

It certainly deserves 5 stars."

- GRATEFUL FAMILY MEMBER

Visit us online at **ESKATON.ORG/ELGR** or call to tour today.

