



**I Can See You
Clearly Now**

PAGE 3

**Big EDD
Unemployment
Scandal**

PAGE 2



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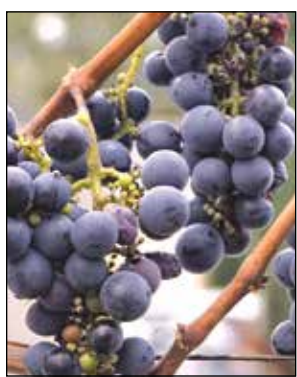
**SEE
INSIDE**

**RECOGNIZING
THE DECADES OF
SERVICE OF CSO
CINDY SCHAAF**



PAGE 3

**WINE GRAPE
REMAINS BIGGEST
CASH CROP**



PAGE 5

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Christmas Cheer Slides Right into Town



The mechanical sleigh at Silveyville Christmas Tree Farm gave a fun ride around acres of trees and past several farm animals. The tree farm saw busiest days upon opening the weekend after Thanksgiving as people seemed to relish a family trip outdoors. Photo by Debra Dingman

By Debra Dingman

DIXON, CA (MPG) - Dixon slid right into the Christmas Season with events and happenings to help add holiday cheer as COVID rates rise and restrictions tighten. Other than masks and hand sanitizing stations, Silveyville just opened up and looked no different than years past. They seemed busier than ever with families carefully selecting trees and enjoying rides on the mechanical sleigh while dozens of red-and-black-check garbed staff waited on them.

The real Christmas tree

industry has battled an increase in artificial trees over the past few years but reports more Americans appear to be buying fresh-cut evergreens this year and attribute that to people looking for a happy respite from the darkening times.

It is also because more people are staying in their homes for the holidays due to pandemic restrictions so will be there to tend the trees with water. Customers are also buying sooner according to industry reports and was certainly witnessed on the weekend after Thanksgiving at Silveyville.

There are acres of tree choices including Coastal Redwoods, Incense Cedar, and the most popular: the Monterey Pine. There are also other activities including an area to visit with small farm animals, crafts, refreshments, and a very popular little store packed with a large variety of Christmas gifts for anyone young or young at heart.

Silveyville Christmas Tree Farm offers free parking and admission. It is open Tuesday through Sunday, 9 am to 5 pm. It is located at 6248 Silveyville Road in Dixon. Learn more at SilveyvilleTreeFarm.com. Also offering Christmas

joy are Dixon businesses that are decking out their windows and holiday displays for the Covid Christmas Cruise this week. Residents are encouraged to get in their cars and go for a drive through town. See the map on our back page for participating businesses.

On Thursday, Kar Kulture will be leading the cars with a trailer displaying a lit Christmas tree and people are invited to join in the parade at any time. One can start at the Chamber of Commerce, 220 North Jefferson, to take part in a scavenger hunt. Last stop

Continued on page 3

City Hall Lobby Closed to the Public

City of Dixon

DIXON, CA (MPG) - In consideration of the continued rapid spread of the coronavirus, officials of the City of Dixon have decided to temporarily close the City Hall lobby to the Public starting November 23, 2020. All services at City Hall will still be available. For general questions, please call (707) 678-7000.

For utility and building questions, please call (707) 678-7005. Utility bill payments may be placed in a drop box located outside of City Hall. Payments can be made online at www.cityofdixon.us or by phone at (844) 291-6485.

In addition, the City has reported two employees have tested positive to the virus one who works in Transit and one from the Dixon Fire Department.

On November 20, 2020, the City was notified that an employee in the Transit department tested positive for the COVID-19 virus. They immediately implemented steps in the COVID-19 Workplace Protection Policy to minimize the impact in the workplace and to keep all employees healthy and safe.

On November 23, 2020, the City was notified that an employee in the Fire Department tested positive for the COVID-19 virus. These actions were taken:

1. The employee directly impacted has received isolation recommendations as advised by the Centers for Disease Control and Prevention (CDC).

2. We have communicated directly with any specific employees and patrons who are believed to have come in direct contact with the employee in the preceding two days before symptoms began. "Direct contact" is defined by the CDC as anyone who was within six feet of an infected person for at least 15 minutes starting from 48 hours before the person began feeling sick until the time the patient was isolated. We have directed these employees to work remotely or stay home until advised by their medical physician that they are safe to return to the workplace.

3. We have followed the latest CDC recommendations for cleaning and disinfecting facilities, including the disinfection of the surfaces and workspace where the employee worked. It should be noted that the City has conducted stepped-up cleaning and sanitation practices since the beginning of the COVID-19 pandemic.

Continued on page 3

New Mural Adds Color to Downtown

By Debra Dingman

DIXON, CA (MPG) - Realtor Angela Meisenheimer's pleasure of seeing large murals started from her frequent visits to other small communities that have them - like downtown Davis, Solvang, or Chico - and now has brought several murals to Dixon. The newest one was just added on the wall of Century 21 M & M Realty directly across from the Pardi Market site.

"I wanted something for historical Dixon to inspire caring and love of our heart and soul in our town during these difficult times," she said. "I'm hoping to inspire others to think about doing more murals around downtown."

Meisenheimer has always had a heart for downtown Dixon, serving several years as the Director of the Downtown Dixon Business Association back in the days that there was an actual budget with financial help from the City of Dixon. Although the organization has turned more grassroots



This colorful mural featuring sunflowers and farmland will be trimmed in a black frame and lighting when finished and is a gift from Realtor Angela Meisenheimer. Photo by Debra Dingman

since, Meisenheimer served as Co-Chair of the

Christmas Tree Lighting - handling all things Santa

- for many years. Continued on page 3



Everhart Awarded Spirit of Solano

By Debra Dingman

Congratulations to Donny Everhart, owner of Dixon Financial and Insurance Services, who was honored by Westamerica Bank as the Spirit of Solano recipient from the Dixon Chamber of Commerce. He was one of six recipients from Solano County Chambers recognized.

Donny was this year's Citizen of the Year and in a once-ever commendation, he was also winner of the Chamber's Business of the Year Award. He has been heavily involved in many facets of the community including his son's schools, sports, the Chamber, Dixon Rotary, and the Downtown Dixon Business Association for more than ten years.

Donny established his business with just a laptop, a cell phone, and a vision. His company has grown from zero to more than 600 clients. His customers say he treats them with dignity, respect, and utmost honesty, and goes above and beyond to help them in any way possible.

"Focus on the cones" is what his uncle taught him in autocross racing when he was younger and that meant to not focus on the cones right at your wheel because it was too late to do anything about that. But rather, "I should focus on the cones that are ahead of me," he said. "What do I need to do three months down the road to keep me on the right path?"

Although everyone has their own measurement of success, Everhart says being able to provide for his family and have flexibility in his schedule so that he can help others, go to meetings, or be with family has given him the comfort he envisioned for himself years ago when he started his business.

"It's about quality; not quantity. I have a high quality of life," he said.

"We admire and support all businesses that have persevered, withstood hardship, and adapted their business model to continue to serve your community during this unique and

challenging time," said a bank representative for the program. Traditionally, recipients were recognized at a large luncheon but this year that was not possible. Instead, they are making a financial donation to the Solano Small Business Development Center on behalf of the recipients, and he was happy with the bottle of fine wine and a plaque by Westamerica.

Thanksgiving

Was it that we got together on a day without football on television? Was it because we chose to gather with just the immediate family of my children and grandchildren? Was it because I remembered to thaw out the turkey in time? Or was it because I was aware this could be my last Thanksgiving if I contracted a deadly virus?

Or, was it because of all these things that we experienced one of the best Thanksgiving gatherings we've had in years? The television stayed off. The puzzles, the craft kits, and the visiting were excellent.

Maybe our family is just finally learning to gel together. It has been a series of engagements, weddings, 'in-laws,' and then new babies – that is a lot to get used to and there were expectations and judgements and we didn't always get along. But, this year was similar to what I remember as a young mother returning to my family's home and enjoying my siblings and our many nieces and nephews.

And, we're starting it all over again with the youngest who is now in love and planning a wedding so I'm going to lay low and know it's the process... Maybe it just takes time to figure out that this is our family, that we're each unique, and yet we still love each other – even if they voted for someone else.

And, maybe this is all that wonderful mushy stuff that moves people to tears when they are sitting quietly at their kitchen table the next morning with half a cup of decaf and wild white hair reminiscing about flowers from my daughter, the squeals of children's laughter, and the taste of pumpkin pie. ★

EDD Unemployment Scandal



In a sharply worded letter, the district attorneys asked Gov. Gavin Newsom to get personally involved and immediately implement changes at the state unemployment department. Courtesy EDD

By Emily Hoeven, CALMatters.org

SACRAMENTO, CA (MPG) - California may have paid up to \$1 billion in fraudulent unemployment claims filed on behalf of prison and jail inmates in what prosecutors are calling "the most significant fraud on taxpayer funds in California history."

The state paid more than 35,000 claims under state prisoners' names, with one inmate collecting nearly \$49,000, a group of district attorneys and a federal prosecutor said at a Tuesday press conference. California also paid more than \$421,000 to 133 Death Row inmates – including Scott Peterson, a San Quentin prisoner convicted of killing his wife and unborn child. Some of the claimants used pseudonyms like "Poopy Britches" or "John Doe,"

and most targeted federal benefits distributed by the state.

In a sharply worded letter, the district attorneys asked Gov. Gavin Newsom to get personally involved and immediately implement changes at the state unemployment department – including a system to cross-check prison and jail rosters against unemployment claimants. California is one of 15 states that doesn't have such a system, according to the letter. Anne Marie Schubert, Sacramento County district attorney stated "We are paying hundreds of millions of dollars in the name of serial killers, rapists and child molesters. We need to turn the spigot off."

Governor Gavin Newsom claimed "I have directed the Office of Emergency Services to stand up a task force to coordinate state efforts and

support investigations by local district attorneys."

It's just the latest task force Newsom has launched in response to persistent problems at the Employment Development Department, where 590,000 claims remain backlogged. A task force in September shut down EDD for two weeks in order to implement a tool to speed up processing times and mitigate fraud. But in October, the agency froze around 358,000 debit cards amid investigations into widespread fraud – and a state report released last week found EDD continues to leave millions at risk of identity fraud.

EDD's director is retiring Dec. 31, leaving Newsom to appoint her successor at a critical moment for the agency and hundreds of thousands of Californians awaiting benefits. ★

2021 Fishing Licenses and Related Items Now Available for Sale

By Kirsten Macintyre, California Department of Fish & Wildlife

SACRAMENTO, CA (MPG)

- California anglers can now purchase 2021 fishing licenses and related items directly through the California Department of Fish and Wildlife (CDFW) website or authorized license agents. (Due to the COVID-19 pandemic, license sales counters at CDFW offices remain temporarily closed to the public.)

The cost of a 2021 annual resident fishing license has been set at \$52.66, while a one-day license will cost \$17.02.

For the first time, anglers have the option to sign up for auto-renewal of their annual sport fishing licenses, report cards and validations.

"More than a million anglers purchase annual licenses to fish California waters and for many of them, this will be a welcome feature," said Josh Morgan,

chief of CDFW's License and Revenue Branch. "Signing up for auto-renewal helps ensure that you won't end up on the water with an expired license."

Anglers must enroll in the auto-renewal program through CDFW's online sales website. License agents cannot enroll customers in the auto-renewal program, but customers who make purchases in person from license agents can go online later and enroll themselves.

Not all CDFW products for sale are eligible for auto-renewal at this time, although the feature will be expanded to other items in the future. For more information and a complete list of items available for auto-renewal, please refer to the Frequently Asked Questions about auto-renewal on CDFW's website.

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needing reasonable accommodation to participate in public meetings or other CDFW activities are invited to contact CDFW's Accessibility Coordinator at (916) 651-1214, the EEO Office at (916) 653-9089, or send an email to EEO@wildlife.ca.gov. Reasonable Accommodation requests for facility and/or meeting accessibility should be received at least 21 days prior to the event. Requests for American Sign Language Interpreters should be submitted at least two weeks prior to the event, and requests for Real-Time Captioning at least four weeks prior to the event. These timeframes are to help ensure that the requested accommodation is met. If a request for an accommodation has been submitted but due to circumstances is no longer needed, please contact the Accessibility Coordinator immediately. ★



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Christmas Cheer Slides into Town



Families enjoying rides on the mechanical sleigh at Silveyville Christmas Tree Farm. Photo by Debra Dingman

Continued from page 1

is Almond Tree Mortgage on the corner of Lincoln and Stratford Avenues where scavenger lists can be turned in for exchange of a photo with Santa, COVID Style.

Along the route you will see dance and/or musical demonstrations and receive goodies from merchants and clubs. You won't want to miss the turn off West A Street onto Ferguson Alley behind Dawson's because that's where Dawson's and Rosemary's Restaurant staff will have Santa in his big chair to blow kisses at children and characters from Frozen will be waving from Barrett-Leber Realty.

"For the rest of the season, however, the

official Dixon Christmas Tree will be decorated and lit up and we want people to come out of their homes to see its beauty," said Jill Orr, a member of the Downtown Dixon Business Association. The tree was donated for the fifth year in a row by a very gracious, long-time Dixon resident, Barbara Bulkley.

Orr noted that the DDBA replaced 700 broken lights on all the snowflakes that are on lamp posts around downtown that add to the ambiance of our local, hometown Christmas.

"We want everyone to know DDBA is still doing Christmas," she said. We want to keep the spirit alive and we want everyone to be happy. And, right now, it's really hard to be happy." ★

Mural Adds Color to Downtown

Continued from page 1

When you get off the A Street exit at I-80, you will see the first of several colorful 'Wayfarers' signs directing you toward downtown, the Chamber of Commerce, and to the library. Meisenheimer was instrumental in getting those purchased and placed.

But, downtown isn't the only place she's added her efforts to brighten Dixon. She also commissioned local artist Linda Galusha to paint a mural at Tremont Elementary School and another in the courtyard of the Dixon Montessori School. Galusha's skills first impressed Meisenheimer when Galusha painted the east side of the Dixon Florist.

"They are all amazing," Meisenheimer said. "There is an entire wall of art that shows what students learn in each grade at Tremont and the one at Dixon Montessori tells of the Native Americans and the first settlers of Dixon. Meisenheimer believes murals brighten up a tired town and gives them a fresh look. This one is loaded with sunshine and sunflowers.

"We have a lot of buildings with nothing on them," she said. "I wanted to inspire others to put murals on their buildings. All the towns I've lived in - and travel to - make walking around interesting. Murals give something to look at and beautify the town."

The mural went through a city permit process and Meisenheimer got permission

from the building owner, Rebecca Robinson, and the mural was installed this past week by Adam Ascher.

"When I saw it, I felt like Dana was coming home," said Rebecca Robinson who owns the historic building with her husband Ron. "Dana was our agent and sold us the building through the courts. She owned Ace Real Estate right there."

Dixonites Dana and Ed Foss are memorialized on it. Dana was a realtor, past President of the Downtown Dixon Business Association, and President of Lambtown for several years.

"Dana used to have her office downtown and she put her heart and soul into Dixon," Meisenheimer said. Ed had a gun shop and taught gun safety and also taught a lot about outdoors and hunting, she said. He owned a bait and tackle business for many years, too, and was a fishing columnist for this newspaper for the first couple years of operation.

"I wanted to have a beautiful mural for historic downtown," she said. "With the Pardi site open, it welcomes people to our downtown. Dixon is very historic and that gets overlooked a lot. There are a lot of interesting facts about our town."

There are two other downtown murals: One is of horses racing on the side of Bud's Pub & Grill, 100 South First Street and there are large angel wings in the back of Dawson's at Ferguson Alley. ★

Recognizing the Decades of Service of CSO Cindy Schaaf

Dixon Police Department

DIXON, CA (MPG) - Dixon Police awarded a Letter of Commendation to Community Service Officer II Cindy Schaaf for 30 years of dedicated service. CSO Schaaf started in the city in 1990 as a police dispatcher and moved into the community service officer role as the department evolved.

"Cindy is more than an employee, she's the city historian," said Chief Robert Thompson. "She's also the first stop by detectives and officers, since she knows almost everyone in town, their parents, and grandparents."

CSO Schaaf has seen the police department move to a new police facility and has survived several police chiefs and city councils.

"Cindy planned to retire, twice," Thompson said. "With all the challenges COVID and 2020 have brought, she decided to delay her retirement to help us get through these challenging times. That's just who she is and how much she loves this city."

CSO Schaaf was awarded a Letter of Commendation for her leadership and selflessness, both important attributes. But Thompson noted it was her kindness she will always be known for.

"In this day and age, having someone serve our city for that long, and that well, isn't something you see much of anymore," he said. ★



Cindy Schaaf CSO of Dixon Police Department. Courtesy Photo

I Can See You Clearly Now



Work continues with the installation of new windows at the old Dixon High School that is becoming the new John Knight Middle School. This is one of the last things to do, according to Melissa Maseda, Dixon Unified School District Oversight Committee Member. The building renovations are being completed with the exception of the kitchen so "teachers are packing boxes now" and will start moving in over the Winter Break, she said. When school starts in January, they should be in place. The kitchen has a lot more work to be done in order to meet code requirements so students will have to bag lunch - when and if students can return physically to campus in the new year. Photo by Debra Dingman



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City Hall Lobby Closed to the Public

Continued from page 1

The areas in which the affected employee worked will be thoroughly cleaned and sanitized to ensure the ongoing safety of patrons and other employees.

Fire employees have been required to use facial coverings and to disinfect and clean all emergency service supplies and equipment on a regular basis. Please

be assured that the City of Dixon Fire Department is taking all other necessary precautions to keep our community safe. For reasons of privacy and confidentiality, we cannot share the name or other identifying information of the employee directly impacted. We are working with them to communicate available benefits and give support during their recovery. ★

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SCOE's Lilibeth Pinpin Receives Spotlight on Quality Award



Lilibeth Pinpin, SCOE Director of Innovative Programs and Student Success. Photo: SCOE

By Jennifer Leonard,
Solano County Office of Education

FAIRFIELD, CA (MPG) - Lilibeth Pinpin, Solano County Office of Education's (SCOE) director of innovative programs and student success, recently received the Spotlight on Quality Award that is issued annually by the California Department of Education's Region 4 System of Support for Expanded Learning (SSEL) programs office and Alameda County Office of Education.

SSEL functions alongside the service regions of the California County Superintendents' Educational Services Association. SSEL regions are focused on engaging students in year-round learning opportunities that prepare them for college, career, and life. Region 4 encompasses Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Solano Counties. The Spotlight on Quality award recognizes individuals committed to program quality improvement.

Pinpin was humbled to receive this award and expressed her desire to provide

the best possible support and service to local school districts and students. She was selected for her continued growth, outstanding leadership and the expansion of learning programs in Solano County including the Solano County Expanded Learning Program (ExLP) Network, STEAM Community of Practice for ExLP Staff and other STEAM programs in Solano County. She has developed and strengthened partnerships, provided technical assistance, and enhanced access to resources and professional learning opportunities that benefit staff, students and families in Solano County and surrounding areas.

Solano Superintendent of Schools Lisette Estrella-Henderson stated, "Lilibeth is an innovative leader who exemplifies SCOE's guiding principles of leadership, collaboration, and support. Her collaboration and spirit of ingenuity have encouraged science, technology, engineering, art and mathematics (STEAM) programs for youth throughout the County. Her technical assistance, expertise and support of local administrators and expanded learning programs has made a meaningful impact on the educational experience of local students."

Solano County Office of Education (SCOE) provides leadership, support, and fiscal oversight for charter schools and Benicia, Dixon, Fairfield-Suisun, Travis, Vacaville, and Vallejo school districts which serve approximately 63,000 students. Solano County Superintendent of Schools, Lisette Estrella-Henderson is elected by voters of Solano County. The Superintendent is a state constitutional officer who serves as the chief executive officer of SCOE and as a liaison between local school districts and the state. ★



The Coming Anti-COVID Restriction Backlash

It already seems clear that the first major political and culture eruption of the Biden years will be a roiling populist backlash against the next round of COVID restrictions.

We saw this sentiment play out in sporadic anti-lockdown demonstrations last spring and it has driven ongoing resistance to masks, but it is, in all likelihood, about to reach an entirely new level - fueled by exhaustion with the virus, elite hypocrisy and the shattered credibility of the public-health establishment.

The ascension of Joe Biden will add force to the reaction. It is an iron law of American politics that whichever party doesn't control the presidency will suspect the other of plotting to impose a tyranny, so the fear and loathing of COVID restrictions, somewhat muted on the right while Donald Trump was president, will deepen and intensify.

The right's populism and limited-government impulse, which separated in the Trump years, will presumably be reunited in the push against lockdowns in a way

that they haven't been since the Tea Party.

"Lockdowns. Mask police. Curfews. What about freedom?" asked conservative Rep. Jim Jordan in a recent tweet, forecasting things to come.

It'd be much better if we could find a prudent middle path through the next several months, as the pandemic enters its worst phase and as new vaccines arrive that will soon start changing everything. But a significant segment of the American public has lost its patience with a new normal that has, at times, been arbitrary and poorly thought through.

When the new virus first hit our shores and we knew much less about it, the case for lockdowns was strong to keep the health-care system from getting overwhelmed and to play for time (and better treatments). In retrospect, though, the nationwide lockdowns of the spring closed down some states before they experienced their initial waves of the disease, imposing economic, mental health and medical costs without much upside.

After that kind of sacrifice, it's hard to double-dip and ask people to do it again.

Especially when the latest advice ran against the grain of one of the nation's oldest traditions, namely Thanksgiving, and when prominent pro-restriction officeholders discredit themselves with their own behavior.

In mid-November,

Chicago Mayor Lori Lightfoot told residents of her city: "You must cancel the normal Thanksgiving plans. Particularly if they include guests that do not live in your immediate household." Yet just days earlier she happily had joined a crowd celebrating Joe Biden's election victory. During this moment, the political class should have been especially sensitive to playing by its own rules, when those rules have been so relatively easy to bear for the elite and so punishing for ordinary workers.

To simplify and generalize, at the start of this year, they downplayed the virus for fear that it would stoke xenophobia. Then, they lurched into five-alarm-fire mode.

They poured cold water on masks before turning around and insisting on them despite ambiguous evidence on the efficacy of cloth masks.

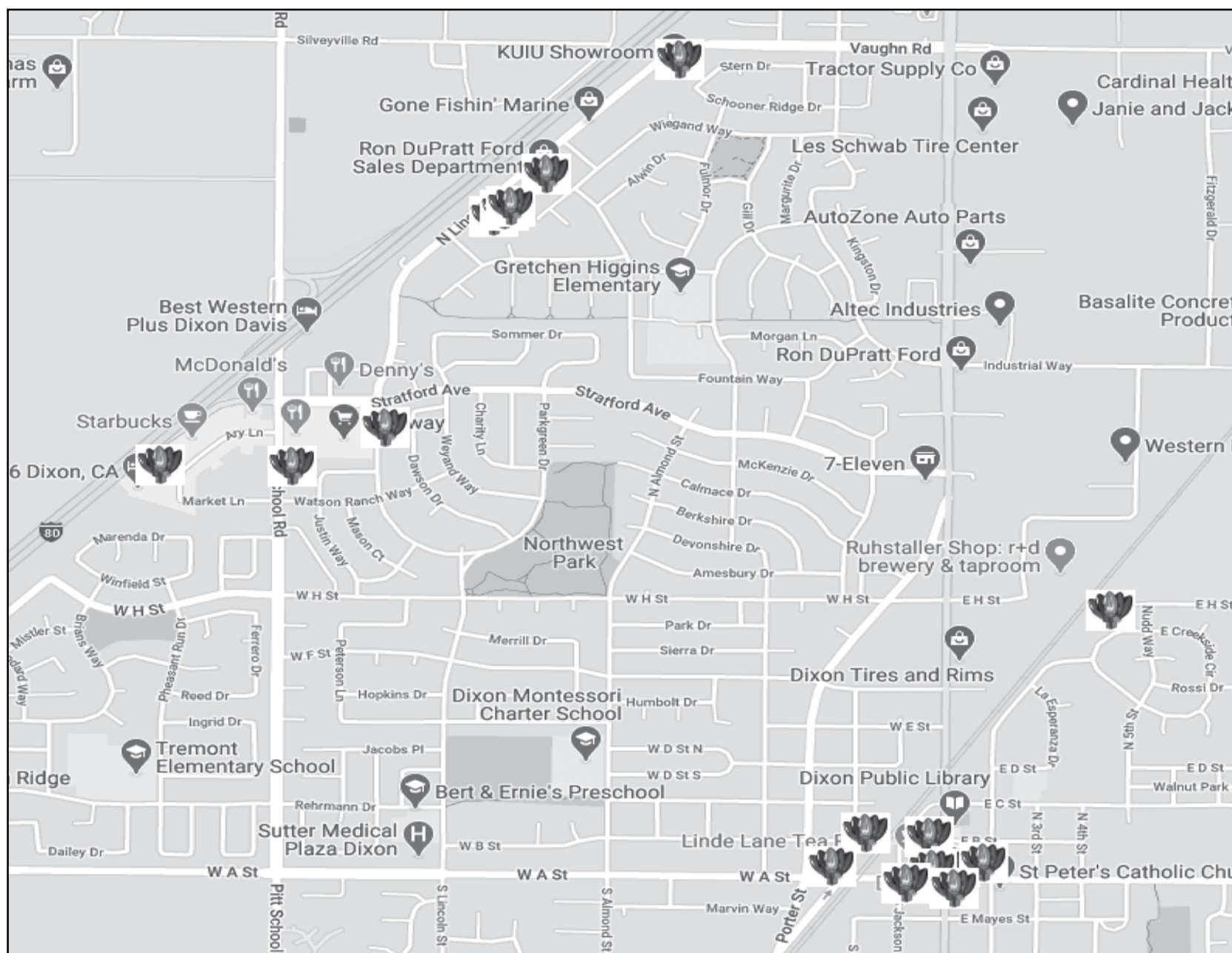
They preached the gospel of social distancing until mass Black Lives Matter protests erupted, blessing these huge, often unruly gatherings because fighting racism is supposedly a paramount public-health issue.

The upshot will be poisonous contention in the months ahead before the advent of that most American solution - the clever technological fix, in the form of transformative vaccines.

Rich Lowry is editor of the National Review.

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COVID Christmas Cruise Route December 3rd 6-8pm

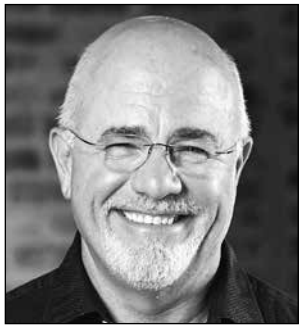


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- 1150 North Lincoln: Almond Tree Mortgage (SANTA), Solano RCD, Sam's Tax/Bookkeeping, S&S Deli
- 1760 North Lincoln: Ron DuPratt Ford
- 1910 North Lincoln: Dixon Dance Studio
- 1670 North Lincoln: Its all about the Scrapbook
- 1680 North Lincoln: Ramtown Karate
- 1690 North Lincoln: Pacific Flyway
- Pardi Market Lot: Dixon High School
- 470 East H Street: Freedom Church
- 575 S Jefferson: Solano Life House
- 120 W. B Street: Kulas Salon
- 120 N 1st Street: Uptown Collective
- 116 N 1st Street: PIP Wine Bar
- 115 N. 2nd Street: Dixon Family Services
- 1470 Ary Lane: Travis Credit Union
- 350 West A: Mother, Kiwanis, Independent Voice, Motley
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Dave Ramsey Says Social Security Matters

No Simple Answer to Question on When to Claim Benefits

Save Up to Get Out of the Rust Bucket?

Dear Dave,
I let my fiancée use my car to get back and forth to work, and it has a lot of miles on it and a few mechanical issues. The money we've put into the car to fix the issues is about the same or more than the car is actually worth. We just started your plan a couple of months ago, and we've almost got a beginner emergency fund saved up. We also have very little consumer debt to pay off. I'm afraid, though, if we get into a second \$1,000 to \$2,000 car, we'll just experience the same kinds of issues and it will turn into another money pit. I bring home about \$5,000 a month, and she works part-time and goes to school. How do you think we should handle things?
-Thaddeus

Dear Thaddeus
Well, if you're serious about following the plan, you don't really have a choice right now. But you're bringing home a nice paycheck, man. You ought to be able to buy a better \$1,500 to \$2,000 car with cash in a month or so, just to give you some relief. Then, stick some money aside each month until spring and get something that's a big step up in the \$5,000 to \$6,000 range.

Listen, I don't want anyone driving around in a rust bucket longer than they have to. And it sounds like you really need to get up out of the junk. But if you do some research and buy wisely, you can get a good year or two out of a \$1,500 car. The car may not look like much, but you're not trying to catch a girl's eye. You've already got a fiancée. If you find an old Honda or Toyota that's still mechanically sound – and yes, they're out there – it'll get you by while you save up for something a lot better.

But remember, you and your fiancée don't need to own anything together until you're married. The kind of arrangement you have now can cause real problems. If you guys get married and combine your resources and dreams, it'll be better for everyone relationally and financially. You're playing house already, so you might as well go ahead and get married and combine your lives on every level.

It's time to paint or get off the ladder, dude! – Dave

Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Dave Ramsey Show, heard by more than 16 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★



By Russell Gloor, AMAC Certified Social Security Advisor



will reach maximum at 24% more than it would be at age 67, and 76% more than it will be at age 62. Essentially, if you are in good health, don't urgently need the money earlier, and expect to enjoy at least "average" longevity (about 85 for a man your age today), you will not only get a much higher monthly benefit, but also collect much more in cumulative lifetime benefits by waiting until age 70 (or as long as you can) to claim. Of course, no one knows how long they will live, but there are online tools which can assist you with estimating your life expectancy. One relatively simple and user friendly tool is available from Social Security at this link: <https://www.ssa.gov/oact/population/longevity.html>.

Dear Rusty: I'm almost 59 and hope to retire from working soon. Should I take Social Security as soon as possible, or wait for the maximum amount? **Signed: Planning Ahead**

Dear Planning Ahead: I'm afraid there's no simple answer to your question, except "it depends." It depends on your health; it depends on your need for the money when you retire; and it depends on your life expectancy. Plus, your marital status may also influence your decision on when to claim.

First of all, you cannot claim your Social Security retirement benefit until you are at least 62 years old. But if you claim at 62 your benefit will be cut by 30% from what it would be if you waited until your full retirement age (67). You actually have an 8-year window starting at age 62 and lasting until age 70 to claim your Social Security benefit. The earlier in that window you claim, the smaller your benefit will be. And the longer you wait to claim (up to age 70), the higher your benefit will be.

At age 70, your benefit

eventual benefit as your widow, should you pass before her.

Be aware too that, should you decide to go back to work, until you reach age 67 you'll be subject to Social Security's "earnings test" which limits how much you can earn before Social Security takes back some of your benefits (the 2021 limit is \$18,960 and if that were exceeded, they'd take back benefits equal to half of the amount it was exceeded by). The earnings limit changes annually but goes away at your full retirement age.

So, these are the things you should consider in deciding when in that 8-year window to claim your benefits. I cannot directly answer your question for you, but I hope the above gives you what's needed to make an informed decision on when to claim your Social Security benefits.

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-security-advisory) or email us at ssadvisor@amacfoundation.org. ★

Wine Grape Remains Biggest Cash Crop in Sacramento County

By Laurie Slothower, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - During her presentation of the 2019 Sacramento County Crop and Livestock Report at the Nov. 17 Board of Supervisors meeting, Agriculture Commissioner, Chris Flores reported that the gross value of all agricultural products in Sacramento County was a little more than \$460 million in 2019. The number represents the gross production value of all agricultural commodities and does not reflect actual profits or losses.

Wine grapes were once again the county's leading cash crop, with a value of \$175 million, even though harvested acreage, tonnage and price per ton were less last year than previous years. Wine grapes alone accounted for 38 percent of total production value of crops and livestock.

Milk remains the second-highest cash value commodity, at \$52.3 million.

The most exported Sacramento County produced crop was pears. Some 5.4 million pounds were exported to 6 countries, including Canada, Ecuador, French Polynesia, Guatemala and Mexico.

The 2019 Crop and Livestock report includes a 50-year lookback of the County's agricultural history. In 1969, the most valuable commodity was cattle and calves. Fruits and nuts comprised only 11.5 percent of all agricultural products grown in Sacramento County 50 years ago. In 2019, fruits and nuts made up nearly half of the county's bounty, at 46.2%.

Every year, the value of specific commodities rises or falls based on weather, supply and demand, and market forces. In 2019, almonds, sweet corn and honey/pollination services (among other crops) experienced increases, while aquaculture, cattle and calves, and cherries (among others) experienced downturns. Cherries alone lost more than \$6 million in value because of damage caused by late spring rainstorms.

The 2019 Crop and Livestock report can be found in Sacramento County libraries and on the Sacramento County Agricultural Commissioner's website.

Top 10 Agricultural Commodities in 2019: Wine grape, milk, nursery stock, poultry, pears, aquaculture (fish, crustaceans, mollusks and aquatic plants), cattle and calves, hay (alfalfa), rice, and field corn (corn grown to feed livestock). ★

Property Owners Covering Delayed Rent Payments

By Brooke Armour, California Business Roundtable

SACRAMENTO, CA (MPG) - Rob Lapsley, president of the California Business Roundtable, issued the following statement in response to a recent study by the Federal Reserve Bank of Philadelphia that shows an estimated 24,000 renters statewide are behind on their rent, totaling nearly \$1.7 billion in missed rent payments since the pandemic began:

"The Federal Reserve study is clearly defining the economic sacrifices made by private property owners that have allowed renters to stay in their homes, helping to prevent homelessness – all with little to no support from the state or federal government. This new report magnifies the urgent need to provide assistance that gives relief to property owners and tenants affected by COVID-related economic hardships.

"At the same time, the Legislature's short-term eviction protections are expiring early next year. We cannot afford to prolong the crisis for property owners and tenants, especially as the governor toggles counties between COVID-mitigation tiers and its related impacts on the workforce. We look forward to working with the governor and Legislature to jointly address financial support for housing and small business recovery immediately."

The California Business Roundtable was one of the main proponents of AB 1482 (Chiu-Grayson), which enacted a balanced approach to modernizing the state's rental housing laws to increase protections for tenants while also encouraging the construction of new affordable housing. The Roundtable also took a neutral position on AB 3088, the current rental housing eviction freeze set to expire on February 1, 2021. ★

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School Closures May be Killing our Kids



By Dan Walters
CALMatters

Throughout California, academic grades for children forced into makeshift learn-at-home arrangements rather than receiving classroom instruction have plummeted – and that’s among kids who are actually signing on via computer.

Too many public school students still lack the necessary equipment and internet access, but even when they have them, they may be left on their own as parents, unable to work from home, go to their service jobs. Thus, what used to be called truancy, just not participating, is also rampant.

What’s been happening, or not happening, in the huge Los Angeles Unified School District typifies a statewide syndrome.

“The drop in grades, which also is affecting other school systems, was disclosed Monday when LA Unified released a chart based on 10-week interim assessments,” the Los Angeles Times reported. “Poor grades surged in the district’s lower-income communities, which also is where student attendance rates are lower and where the COVID-19 pandemic has hit especially hard.”

“The attendance figures and interim assessments don’t reflect the desire or capability of students,”

District Superintendent Austin Beutner said in broadcast remarks. “They’re eager to learn and every bit as capable as they were before school facilities closed. But the struggle to cope with COVID-19 and online learning for children and their families is very real.”

As the Los Angeles experience underscores, this catastrophe mostly affects children in low-income families, just as COVID-19 has a disproportionately heavy health impact on those same families. And even before the pandemic struck, those children were already, as a group, falling behind their more privileged peers – a syndrome dubbed the “achievement gap.”

The long-term effects of truncated educations are obvious. The achievement gap, already yawning, will widen even further, dooming more children to lives of economic struggle, and the state will be deprived of the well-educated workforce it needs for 21st century prosperity.

It may be even worse. An academic team examined the potential effects of interrupting classroom learning and reported last week that it will mean a greater loss of life in the long run.

The study, published in the Journal of the American Medical Association, estimates that 24.2 million children aged 5 to 11 each lost a median of 54 days in school last spring. That, the researchers said, translates into 5.53 million fewer years of life due to lower educational achievement, nearly four times the estimated 1.47 million years of life that would be lost had

schools remained open.

“In this ... model of years of life potentially lost under differing conditions of school closure, the analysis favored schools remaining open,” the study concluded. “Future decisions regarding school closures during the pandemic should consider the association between educational disruption and decreased expected lifespan and give greater weight to the potential outcomes of school closure on children’s health.”

Most schools remain closed because local education officials and their unions are at odds on the conditions of reopening. The latter are seeking virtually impossible guarantees of protection before returning to the classroom.

It’s nothing short of educational apartheid, not fundamentally different from the separate-but-unequal segregation in the South during the pre-civil rights era.

Gov. Gavin Newsom has been unwilling to intervene – apparently not wanting to confront school unions. However, he’s insisted that his management of the COVID-19 pandemic is driven by science and equity, not politics, and in this case, now we have a scientific conclusion that continuing to keep children out of school could shorten their lives.

Newsom and other decision-making adults must get all kids back in the classroom ASAP. It’s a matter of life-and-death.

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

CONVERSATIONS

By Loran Hoffmann and Shirley Humphrey

Tellula Evans-Burrill, Dixon’s Early Prima Donna



Tellula Evans-Burrill. Photo courtesy of Dixon Historical Society

The Dixon Tribune reported in 1885 that Miss Tellula Evans-Burrill, was returning to Dixon, after a five year Tour on the lyric stage extending over the greater part of the United States, Canada and England. The article went on to say that Miss Evans was a general favorite in Dixon society and was returning to Dixon for six months to visit her parents, family and friends and introduce them to her husband, J.F. Burrill, who was her manager and whom she had married while on Tour. She had also been invited to perform, the comic opera “Princess of Toto,” in San Francisco and Portland. The opera was one she had performed at many theaters across the nation and the critic for the Detroit Post said that her interpretation of the “Princess” was “more delightful than any other lady now on the stage.”

Not many of us today are familiar with her name or acknowledge her popularity, but in her time she was a Prima Donna and was instrumental in putting the town of Dixon on the map as she performed on stages throughout the United States, Canada, Europe and England. Her tours were highly successful and she received accolades from critics from Council Bluffs, Iowa and Terre Haute, Indiana, to personal compliments from the Prince and Princess of Wales.

A native of Tennessee, Miss Evans was born in Greenville in 1870, but at a young age she came to California with her parents, George and Mary Evans. They had named their first daughter,

Kate. Two more daughters were born in Dixon, Ida B. born in 1881 and Margaret in 1883. Kate, who later changed her name to Tellula Evans, and shortened it even more to Lula Evans, developed a passion for music and devoted all her leisure time to the study of music. She studied under Mrs. Inez Fabbri, the most notable “Maestra” on the west coast, with whom she was a favorite, and who predicted for her a brilliant future, and announced her voice “bird-like in quality,” and her execution “marvelous.”

Miss Evans became the recognized leader of musical circles in Dixon, and established herself as a general favorite on account of “the geniality of her temperament, the charm of her individuality, her musical and other accomplishments, and her disposition to render cheerful and aid in every concert or entertainment of a charitable and benevolent character.”

To commemorate her return home from her five year long tour, on December 2, 1886, Lula Evans-Burrill gave a Grand Testimonial Concert at Dixon Hall. The Dixon Tribune reported that “the people crowded into the Hall from the footlights to the last seat in the gallery, to hear her sing”. She performed many of her favorite dramatic selections and home talent was provided by many of her old friends. Everyone was delighted with the concert, and at its conclusion, many of the old-time friends of the prima donna crowded on to the stage to congratulate Miss Evans-Burrill for her brilliant success.

She accepted the position of Vocalist #1 at the Tivoli Opera House located on Eddy and Mason Streets, San Francisco, in 1890 where she performed many operas until it closed in 1906. She performed a number of character roles at Opera Houses throughout the nation until her retirement. Miss Evans-Burrill lived in San Francisco and later purchased a home in Burlingame where she lived while performing. She traveled to Dixon frequently to entertain various groups, such as the Ladies’ Aide Society and Women’s Improvement Club. Following her retirement from the stage, she moved to Dixon to be closer to her sisters, Ida B. Evans-Agee and Margaret Evans. Tullula Evans-Burrill passed away in 1943 in Sacramento, California, at the age of 88. She is buried in Silveyville Cemetery in Dixon. ★

CLG NEWS UPDATES

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Poll Watcher Describes Pennsylvania Election Irregularities, Including 47 Missing USB Cards | 26 Nov 2020 | A Republican poll observer from Pennsylvania’s Delaware County, told a Senate GOP Policy Committee hearing in Gettysburg on Wednesday, that he witnessed a range of Election Day irregularities, including 47 USB cards that went missing. Greg Stenstrom, who, besides being a poll watcher, said he is an expert in security fraud, told the hearing that he witnessed a number of chain-of-custody violations, including around mail-in ballots, the balance of votes from drop boxes, and the handling of USB card flash drives—all of which he said broke rules defined by the Delaware County Board of Elections and the election process review. “They didn’t follow one,” Stenstrom said. “It shocked me that this could happen,” he added.

GOP Poll Observer: Hundreds of Thousands of Votes Counted With No ‘Oversight’ in Pennsylvania | 26 Nov 2020 | Several witnesses who spoke during a Republican state Senate-held event in Pennsylvania said that hundreds of thousands of votes were allegedly counted with no “civilian oversight.” Justin C. Kweder, a certified canvass observer and lawyer, said he served as an observer at the Philadelphia Convention Center. GOP observers, he said Wednesday, were kept between 10 and 200 feet away from the vote-tabulating process. Because of the distance, “it was impossible for me or any observer to see what the workers were doing with any type of specificity.” “The observers were not able to challenge any decision or determination being made about the processing of these mail-in ballots,” Kweder also said.

Ballot Count Upload Error in Arizona - Over 6,000 False Biden Votes Discovered | 24 Nov 2020 | Joe Biden’s lead in Arizona dropped from 10,377 votes to 4,202 after a machine error was discovered on Tuesday. The error was from a faulty upload from Greenlee County, which showed 22,110 votes – but should have been 3,723. State officials say that it was temporary and has now been corrected. Biden’s lead is now back to being listed as 10,377.

‘One kind of fraud’: Biden won thousands of illegal votes by non-citizens, study shows | 22-Nov 2020 | A new study estimates that presumptive President-elect Joseph R. Biden benefited from thousands of illegal votes by non-citizens, providing President Trump’s backers with another potential argument for a fraud-tainted election. The study comes from the non-profit research institute Just Facts, and its president, James D. Agresti, who looked at election returns from seven battleground states: Arizona, Georgia, Michigan, Nevada, North Carolina, Pennsylvania and Wisconsin. He compared U.S. Census numbers on noncitizens (a total of 21.7 million) with each battleground state’s demographics and election results. He then applied previous election polling of non-citizens.

Group files emergency petition in Wisconsin after finding 150,000 potentially fraudulent ballots | 24 Nov 2020 | The national conservative group Amistad Project filed an emergency petition Tuesday with the Wisconsin Supreme Court challenging the state’s unofficial results in the 2020 presidential election, saying it has identified over 150,000 potentially fraudulent ballots. Results from the Nov. 3 balloting in the state show Democratic candidate Joe Biden defeated President Trump by a roughly 20,000-vote margin. Phill Kline, director of the Amistad Project of the Thomas More Society, said the number of potentially fraudulent ballots identified are “more than enough to call into question the validity of the state’s reported election results.” “Moreover, these discrepancies were a direct result of Wisconsin election officials’ willful violation of state law,” he also said.

Thousands in Georgia Registered at Postal, Commercial Addresses, Portraying Them as Residences, Researcher Says | 24 Nov 2020 | Thousands of people registered and voted in Georgia using addresses of postal facilities or businesses, but making it look like they were residential addresses, according to a former Trump campaign official whose team analyzed the states’ voter data. The addresses listed on the voter rolls included information that didn’t make sense for the actual locations, but on paper made the addresses look like residential ones, according to information published by Matt Braynard, former data and strategy director for President Donald Trump’s 2016 election campaign. “Georgia: We have identified over a thousand early/abs votes cast by individuals whose registered addresses are in fact at post offices, UPS, and FedEx locations, willfully disguising the box numbers as ‘Apt,’ ‘Unit,’ etc.,” he said in a Nov. 22 tweet. He published a sample of 15 such address entries in a Nov. 24 tweet... Nearly all those “who disguised a postal facility as their residential address” used an absentee ballot to vote, he said. ★



Pandemic Changes Demand for Holiday Foods

Throughout the California food business, farmers and marketers have been trying to gauge changing demand for holiday-related items. The head of the California Poultry Federation says people have been buying more turkey breasts and fewer large turkeys, as they downsize holiday gatherings. If more people cook at home, demand for dairy products and other foods could change. Wine marketers say they expect a strong fourth quarter, as usual.

Sweet Potato Consumption Increases

They’re a staple of holiday meals, and sweet potatoes have also achieved more year-round popularity. The U.S. Department of Agriculture reports the nation’s per-person consumption of sweet potatoes has nearly doubled in the past 20 years. The average retail price for sweet potatoes is lower than a year ago, according to the annual American Farm Bureau survey of Thanksgiving foods. The total cost for the Farm Bureau food basket declined 4%.

Robots May Help with Irrigation Tests

To help farmers optimize water use, University of California researchers will test robots to collect leaf samples in fields. The leaf samples help farmers determine when to irrigate their crops, but UC says the process can be time-consuming. Researchers received a grant to automate the sampling, which could provide farmers with more and faster information on crop water needs. The project team hopes to have its first prototypes built by next spring.

Products Aim to Enhance Wildfire Safety

California companies have earned grants to explore aspects of wildfire prevention and safety. The U.S. Department of Agriculture announced the grants. A company in Torrance will test small, automated fire weather observation sensors. A Riverside company will produce synthetic insect pheromones to protect trees from beetles. A firm in Newark is working on small, low-cost gas sensors intended to help protect wildland firefighters. ★

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Riley Reviews

"FLIGHT ATTENDANT" SERVES UP FULL MEASURE OF COMIC THRILLER

A TV Review by Tim Riley

"THE FLIGHT ATTENDANT" ON HBO MAX

Anyone who has been flying long-distance for decades has not likely encountered the likes of a flight attendant such as Kaley Cuoco's manic Cassie Bowden, who views the job as an opportunity for free international travel with the fringe benefit of consuming tiny bottles of vodka.

HBO Max's original new series "The Flight Attendant" is a darkly comic mystery thriller of sorts about the misadventures of Cuoco's titular character that emanate in large part from the mess being made of her personal and professional life.

Our first glimpse of Cassie finds her passed-out from a night of an alcohol-fueled bender on a New York subway bench and then waking up to realize she'd better rush to her next shift on a run to Bangkok.

Cassie's co-workers, including Megan (Rosie Perez) and Shane (Griffin Matthews), tolerate the train wreck party girl's indiscretions, knowing that she will sneak many gulps of booze in first-class on the long overnight flights.

During the flight to Bangkok, Cassie pays more attention to handsome businessman Alex Sokolov (Michiel Huisman), who becomes known to the rest of the flight crew as "3C," for his seat assignment.

Well, Cassie gets so carefree and flirtatious with "3C" in the middle of the night that an introduction to membership in the mile-high club with her passenger is emblematic of her propensity for precarious behavior.

To the surprise of no one on the crew, Cassie takes up an offer from Alex for an extravagant date night in Bangkok, which culminates in a stay in his swank hotel suite.

Having blacked out from too many libations, Cassie wakes up horrified to find Alex's bloodily mutilated corpse without any recollection of how this happened. The only clue seems to be broken glass littered on the floor.

Meanwhile, Cassie naturally panics, knowing she would be the prime suspect in a foreign land. Visions of the legal plight faced by Amanda Knox for a murder in Italy dance in her head.

Grappling with her own thoughts of innocence, Cassie claims to be incapable of murder, contending "I'm not that kind of drunk. I'm public nudity yelling in the subway kind of drunk."

In the first of many questionable decisions, Cassie rids the crime scene of key evidence, such as wiping up the bloody trails on the floor and discarding broken glass and liquor bottles, before leaving in haste back to the

airport for a flight to Seoul.

As her colleagues keep wondering why she is acting more oddly than usual, Cassie finds her conscience grappling with images of Alex conversing about his fatal situation and how she needs to clear her mind to start remembering some details.

Alex's ethereal presence prods Cassie to investigate the murder on her own, which goes against the pro bono legal advice given by her best friend Annie (Zosia Mamet) to not volunteer any unsolicited information to the authorities.

Yet, her first major mistake back in the States is a willingness to talk freely and without reservations with two FBI agents (Nolan Gerard Funk and Merle Dandridge) who are only looking for someone to incriminate their actions in Thailand.

As if dealing openly with federal agents is not problematic enough, Cassie channels her inner private eye to show up at Alex's place of business, pretending to be an investor in a hedge-fund she knows nothing about.

Cassie wanders into other situations, often in an alcohol-fueled haze knocking over trays of drinks or a tower of cucumber sandwiches at a memorial service and bumbling along like Inspector Clouseau in search of clues to find Alex's killer.

Meanwhile, Cassie also has to entertain a pending visit from her disapproving older brother Davey (T.R. Knight) and his family, which unearths more details of her childhood trauma that involved an alcoholic father's unhealthy influence.

"The Flight Attendant" is an eight-episode series, and HBO Max released for review purposes the first-half of the run, which was more than enough enticement to hang in for the remainder in anticipation that the various plot threads would bear a fruitful conclusion.

Several mysteries need to be solved, not just the one involving the death in Bangkok. Why would someone ransack Cassie's apartment? Who is the mystery woman stalking Cassie and why? What's the Sokolov family hiding? What's up with a co-worker meeting with shady characters?

Aside from an interesting cast of characters with their own motivations and hidden agendas, Kaley Cuoco's performance alone invests "The Flight Attendant" with sufficient curiosity to ride along for a wild and perhaps bumpy adventure.

Whether or not "The Flight Attendant" soars to a new altitude or eventually gets grounded, my thought is that each new plot development so far definitely warrants a commitment of another four hours to see it through. ★

Holiday Gift Guide for the Adventurer, or Crafter on Your List

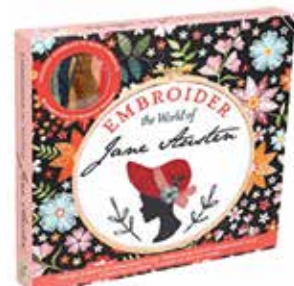
With everyone staying in more and classrooms turning virtual, the need for hands-on books is in greater desire. With so many books to choose from, it's hard to know which ones to buy this season. Luckily, For the Love of Book is here to help with this season's top picks.

The Antiquarian Sticker Book from Odd Dot publishing is the perfect gift for the modern-day crafter or Victorian art lover. A compilation of over 1,000 stickers featuring authentic historical art from the Victorian Era will have any historian or art lover in awe. Each breathtaking page is filled with the most beautiful array of images that instantly become a feast for the eyes; from fanciful fashion, sea life, insects, animals, transportation, bountiful floral, and more. This book is a visual treat that is so stunning that readers will want two copies, one to keep fully intact and the other to use for crafting projects, stationary, or to adorn wrapped packages.



airplanes, friendship bracelets, knots, lettering, or slime. These small guides are perfect for small bags, small shelves, and even the ideal size to fit inside a stocking with easy-to-follow step-by-step illustrations and tips.

Professor Byron and Millie Mortimer deliver the wonderful masterpiece, **Magical Creatures and Mythical Beasts** from Magic Cat publishing. Follow Professor Mortimer and his daughter Millie as they embark on a trip around the world, hunting for hidden truths and secret creatures. This book is more than a storybook; it's an educational guide celebrating the world's most famous folklore, myths, and legends. Any adventurer will be thrilled to have this book to add to their collection and will be left in wonderment as beasts and creatures suddenly appear



For the literary lover on your list, **Embroider the World of Jane Austen** by Aimee Ray, published by Thunder Bay Press, celebrates the beauty of embroidery paired with notable Jane Austen quotes and Regency Era images. A perfect gift to add with their favorite Jane Austen movie or book, and a cup of tea.



For that reluctant middle-grade reader, or one that loves illustrated humor is **Garbage Pail Kids** Welcome to Smellville by RL Stine, published by Amulet Books. Take a walk on the side of nostalgia, anyone who was a kid in the 80's will remember these over the top satire cards, that everyone just had to have. Now the adventure is back for new readers, who heads will "explode with excitement." Complete with four collector stickers, that will instantly take adults backs to the smell of stale bubblegum wrapped with five Topps trading cards. Will this series be a rebirth for the Garbage Pail Kids, I guess we will wait and see. ★

with the magic flashlight. The **Show-How Guides** by Keith Zoo will have readers learning a new skill easily. With six-guides to choose from, anyone can quickly be a novice in hair braiding, paper

Ask Toni

How to Apply for Medicare Online when turning 65!



Toni King

Hi Toni:

I am turning 65 in March 2021 and I was surprised when Social Security told me to go online to sign up. Due to COVID-19 there is not a local Social Security office open that can help me if I have a problem with the online application. The Social Security rep suggested that I need a "My Social Security Account" to begin the process.

I am concerned that if I go online, I will have to begin receiving my Social Security check. I do not want to not begin my Social Security check until I am 70.

Can you please explain in simple terms where to go online, so that I can enroll in Medicare the right way? Thanks in advance,

~ Carla from Arizona

Carla:

With budget problems, Social Security discovered how much payroll or should I say "our" tax dollars could be saved by finally going online to have people file for their Medicare cards when they were turning 65 and not receiving their Social Security check.

Unless you are receiving your Social Security check at least 90 days prior to turning 65, then Medicare has no idea that you are turning 65 and should be receiving your Medicare card with Parts A and/or B because Social Security doesn't know that you are turning 65.

Social Security processes all Medicare applications for Medicare. Medicare does not enroll their own applications.

Carla, you mentioned that you are not receiving your Social Security check, not working full time with true company benefits and that Social Security advised you to enroll online. The best timeline is 90 days prior to turning 65 to the month prior to your 65th birthday and you should visit www.ssa.gov/benefits/medicare to enroll for Medicare to begin the 1st day of the month you turn 65. When you begin the process of enrolling in Medicare, Social Security will ask if you have a "My Social Security Account." ★

If you do have a "My Social Security Account:"

- Please have your username and password to begin enrolling in Medicare Parts A and/or B application.

If you do not have a "My Social Security Account:"

- Carla starting a "My Social Security Account" does not begin your Social Security check.

- Please register yourself and your spouse for a "My Social Security Account" months before applying for Medicare so that you are ready to apply when turning 65.

- Visit www.ssa.gov/myaccount to open up a personal "My Social Security Account." Let's discuss how to apply online and a few of the problems we are discovering when helping others apply for Medicare online when turning 65.

With COVID-19 closing local Social Security offices, now one must call your local Social Security 800 number and inform the Social Security agent that you are not able to open a "My Social Security Account" and are locked out. Ask for help.

Information on application to apply for Medicare is below:

1. Begin with your information: Name, Social Security number, Gender and Date of Birth
2. Contact information with address, phone number, email address
3. Citizen information regarding you
4. Questions about your health benefits
5. Then submit your application online and view your receipt which explains what additional information may be needed such as marriage license when you are short of 40 quarters and applying under your spouse's Medicare benefits or must mail your citizenship papers.
6. View your "My Social Security Account" for your Medicare number and Part A and/or B dates or wait for your new Medicare Card to arrive in the mail.

Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book. Email Medicare questions to info@tonisays.com or call 832/519-8664. ★

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FICTITIOUS BUSINESS NAME STATEMENT FILE NO. 2020-002005

The following persons are doing business as : **KALEY'S 2830 Thornbury Court, Vallejo, CA 94591**
Solano Equity Investments, LLC, 2830 Thornbury Court, Vallejo, CA 94591
Date Filed in Solano County: November 6, 2020
The Registrant commenced to transact business under the above business name on: 11/6/2020
This Business is Conducted by: A Limited Liability Company
NOTICE: In Accordance with subdivision (a) of section 17920 A Fictitious Name Statement generally expires at the end of five years from the date on which it was filed in the office of the county clerk, except as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of registered owner. A new fictitious Business name statement must be filed before the expiration June 22, 2025. The filing of this statement does not itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under federal, state or common law (see section 14411 ET SEQ. business and professions code.)
Publish: December 4, 11, 18 and 25, 2020 (The DIXON INDEPENDENT VOICE)

Crossword Puzzle on Page 8

S	T	O	P		C	O	W		B	A	I	T		
L	A	M	E		C	A	V	A		S	A	L	S	A
A	X	I	S		O	R	A	L		P	S	A	L	M
W	A	T	E	R	F	A	L	L		E	I	R	E	
				T	U	F	T	S		I	L	L		
	F	L	A	M	E				A	C	T	I	V	E
A	L	A		B	R	I	D	G	E	C	I	A	O	
F	A	T	W	A		V	A	R		C	A	N	S	T
T	I	T	I		P	A	L	A	C	E		Y	E	T
	L	E	N	N	O	N			I	N	A	L	L	
				D	I	P		L	A	P	S	E		
	A	I	M	S		C	A	T	H	E	D	R	A	L
I	N	D	I	E		A	N	T	E		I	O	W	A
S	T	Y	L	I		P	A	I	R		L	I	L	T
M	I	L	L			S	I	C			E	L	S	E

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Sudoku Puzzle on Page 8

6	7	1	9	3	2	4	8	5
9	2	8	7	4	5	1	6	3
5	3	4	1	6	8	2	7	9
2	8	5	4	7	3	6	9	1
7	4	9	5	1	6	8	3	2
3	1	6	2	8	9	7	5	4
8	5	3	6	2	1	9	4	7
4	9	2	8	5	7	3	1	6
1	6	7	3	9	4	5	2	8

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Crossword Puzzle Solutions on Page 8

1	2	3	4		5	6	7		8	9	10	11		
12					13				14					
15					16				17					
18					19				20					
				21					22					
23	24						25			26	27			
28					29	30	31			32		33		
34			35						37					
38					39				40			41		
					42				43			44	45	
									46			47	48	
					49	50						52	53	54
55									56				57	
58									59				60	
61									62				63	

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	7			2			5	
		8				1	6	3
			1	6			7	
		5	4					1
	4		5		6		3	
3					9	7		
	5			2	1			
4	9	2					3	
1			3					2

Solutions on Page 8

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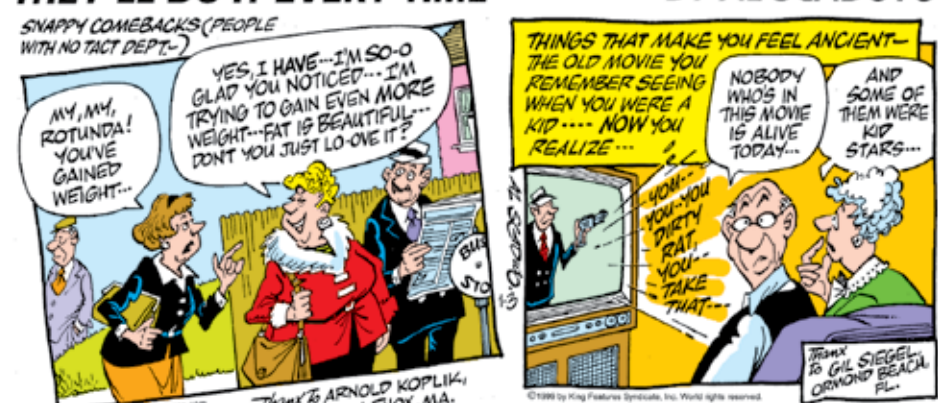
by Jeff Pickering

Out on a Limb



by Gary Kopervas

THEY'LL DO IT EVERY TIME



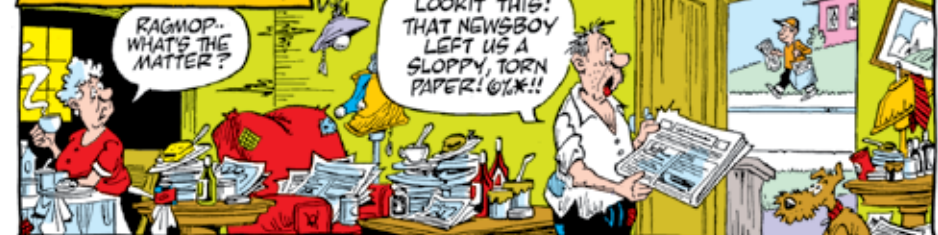
BY AL SCADUTO

R.F.D.



by Mike Marland

LOOK WHO'S TALKING DEPT.



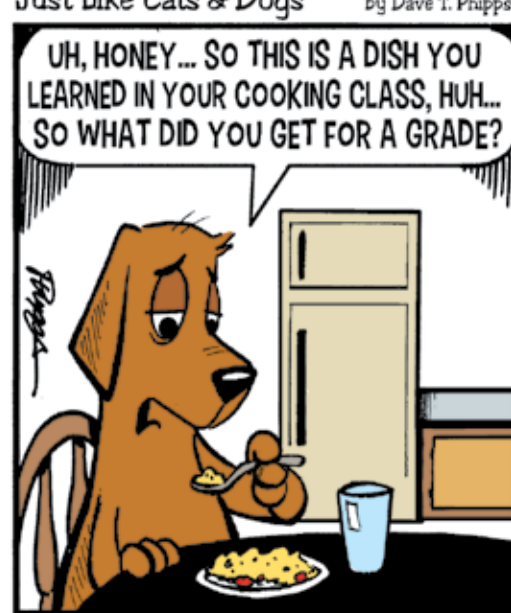
GRIN & BEAR IT



LAFF-A-DAY

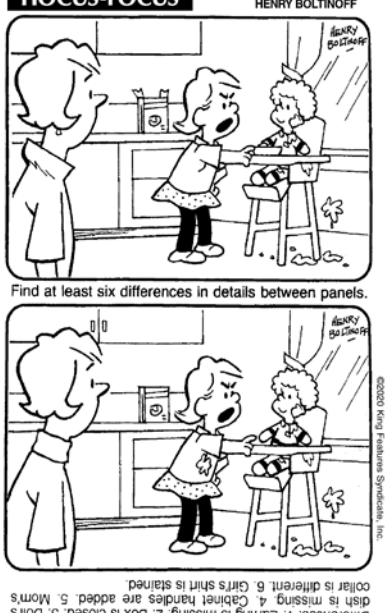


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