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THE NEWS

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VOLUME 42 • ISSUE 22 *Serving Rio Linda, Elverta and Sacramento County* JUNE 2, 2023

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A study by the University of Texas found that RydeFreeRT not only improved school attendance, but it also reduced transportation barriers to get to jobs, internships and extracurricular activities. Photo courtesy of SacRT

SacRT News Release

SACRAMENTO, CA (MPG) - The Sacramento Regional Transit District (SacRT) is entering year four of the RydeFreeRT fare-free rides for youth program. Launched in 2019, RydeFreeRT was the first unrestricted youth fare-free ride program in the country. The program allows all 265,000 youth living in SacRT's service area, from transitional kindergarten to 12th grade, including home-schooled students, foster and unhoused youth to ride all buses and light rail trains



As students head into summer break, SacRT reminds families that youth can continue to ride the entire SacRT transit network for FREE. Photo courtesy of SacRT

for free, all day, any day of the year. The RydeFreeRT program has helped boost student ridership, which now accounts for nearly 25% of all SacRT bus and light rail rides over the

last year compared to 8% before the launch of the program in 2019. In fact, student ridership is on pace to carry nearly 3.5 million youth in FY 2023, double what it was in 2019 pre-pandemic. This demonstrates that students and youth are one of the most price sensitive groups impacted by transit fare. "We value our young people and that means helping them get to school, jobs, and activities," said SacRT Board Chair and Sacramento County Supervisor Patrick Kennedy. *Continued on page 5*

Sacramento County Led Workshop on Homelessness

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - On May 23, 2023, the Sacramento County Department of Homeless Services and Housing (DHS) led a workshop on homelessness at the Board of Supervisors meeting to educate and inform the Board, stakeholders, advocates and any interested residents of Sacramento County about the County's response to homelessness. The workshop included presentations by DHS, Regional Parks, Sheriff Homeless Outreach Team and the City of Sacramento, as well as input from critical agency partners Sacramento Steps Forward (SSF) and Sacramento Housing and Re-development Agency (SHRA). DHS presented some vital information about the diversity of the homeless population, both in race and ethnicity, as well as age, gender, familial make-up, resources and chronic issues. The County also shared examples of various populations in a series of human-centric vignettes, designed to bring personal, humanizing stories that combat generalizations and harmful stereotypes. DHS also shared outcomes of County-funded programs from Fiscal Year 22/23, including encampment outreach, sheltering and rehousing services and programs. DHS also acknowledged that while the road to homelessness is rarely a single issue, it often is a symptom of compounding issues such as unstable family life, lack of income, chronic health conditions, behavioral health challenges, involvement in the justice system, and many more. However, the only universal characteristic of people experiencing homelessness is that they lack a permanent home; therefore, to truly address the homelessness crisis, we need to increase access to and availability of safe and affordable housing wrapped with appropriate, client-centered supportive services.

While the Board has been increasing investments in diverse programs since 2017, the increase in homeless rates and the complexity of the challenges faced by the homeless population and the community necessitated the need for a singularly focused staff to work on this issue and to be publicly accountable and accessible. In late 2022, the Board *Continued on page 10*

Legion Holds Fundraiser Ball

By Elise Spleiss

SACRAMENTO REGION, CA (MPG) - For decades the American Legion and its counterpart, the American Legion Auxiliary have been known for their tireless work helping veterans at home and overseas in a myriad of different ways. Carrying on this legacy, May 20, 2023 was a special evening of fun and relaxation but with a most important purpose: to raise funds for the American Legion's program signature program, Operation Comfort Warriors (OCW). Attendees came from all over Northern California from all levels of the American Legion and American Legion Auxiliary. The event took place at the Doubletree Hotel in Sacramento. Sylvia Thweatt, Commander of Post 637, greeted attendees, calling for the opening ceremony with Posting of Colors by the Folsom Marine Corp, singing of the National Anthem, and Chaplain Terry Ledford giving the invocation. As is tradition with the



Attendees saluting as Colors are presented. Center: Incoming 2nd Vice Commander Tim Tribble, with granddaughter Abby; Commander Patricia Lovisone, American Legion, Folsom Post 362; VFW officer Geno Guevara, Chaplain, with his date, Chelsea Clement; Robert Phillips, Quartermaster and other officers from Folsom American Legion Post 362. Photo courtesy of Bruce Robertson Photography

armed forces, the program continued with eight toasts, each followed by a response to honor our government, active armed forces, military families, others who serve including non-military first responders, and our fallen who have died in defense of freedom. The meaning/explanation of the empty POW/MIA table set for one, set next to the stage, was read by Martha Romano, followed by the final toast made with water, to represent those who have not come home, POW's and MIA's. Chuck Jamison, bagpiper concluded the ceremony with the playing of Danny Boy. Speaking to the purpose of the Military Ball, Douglas Chace, OCW Program Director, reported on the 69 grants finalized in 2022 which benefited 5,500 veterans. He said, "Last week I submitted our 51st grant request for 2023, providing a grant (an elliptical bike) to our chaplain, Terry Ledford, (U.S. Army Retired). Chace reported they have given out a dozen of the elliptical bikes to veterans. It is reported that exercise equipment is the most requested item from OCW. Ledford gave his *Continued on page 6*

Sac County’s Budget Released, Hearings Set

Sacramento County News Release

SACRAMENTO COUNTY, CA - The Sacramento County Recommended Budget for Fiscal Year (FY) 2023-24 has been released. The Board of Supervisors will begin hearings on the Recommended Budget at 9:30 a.m., Wednesday, June 7, in Board Chambers at the Sacramento County Administration building, located at 700 H Street in Sacramento.

The public is invited to attend the hearings and be heard on any items in the budget, either publicly, over the phone or through written comments. Budget hearings will also be telecast live on Metro Cable 14 and on the County’s website.

The hearings will continue beginning at 9:30 a.m. through June 8 and 9, if necessary.

This year’s \$8.4 billion spending plan is a 6.4% increase compared to the FY 2022-23 Adopted Budget. Of the total \$8.4 billion budgeted:

\$3.2 billion is in Enterprise and Special Revenue Fund appropriations (utility rates, fees and other dedicated revenue); \$3.9 billion is in General Fund appropriations (funded with \$979 million in discretionary resources, \$1.3 billion in reimbursements from restricted funds, and the remaining \$1.7

billion in Federal, State and fee revenue dedicated to specific purposes); \$1.3 billion in Restricted Funds

The Board’s budget priorities, based on the budget priority survey results of adult residents in Sacramento County, for the uses of General Fund discretionary resources are:

Complying with the County’s legal, financial, regulatory and policy obligations; Maintaining existing service levels budgeted for County programs, improving effectiveness and efficiency where possible and limiting the extent to which reductions in categorical revenue are backfilled with discretionary resources; Funding new or enhanced programs that focus on the most critical and urgent needs, with the priority focus areas being 1) addressing homelessness and its impacts and 2) improving the condition of streets and roads in the unincorporated County

The Recommended Budget’s most significant new or enhanced programs include:

Mays Consent Decree Jail Population Reduction - The Recommended Budget includes \$34 million in appropriations, with \$7 million in Net County Cost and \$1 million in AB 109 semi-discretionary revenue funding to fund new or enhanced programs aligned

with the County’s jail population reduction plans to comply with the Mays consent decree.

Mays Consent Decree Remedial Plan – \$10 million in Net County Cost included in the Recommended Budget in the Sheriff and Correctional Health budget units to fund continued efforts to meet the County’s obligations under the Mays consent decree remedial plan, including additional staffing and services.

Addressing Homelessness - \$10 million (\$2 million Net County Cost) to fund new programs and services addressing homelessness in the County, including establishing a new Community Outreach Recovery Empowerment (CORE) site in downtown Sacramento, adding outreach teams at existing CORE sites, adding behavioral health staff and vehicles for Homeless Engagement and Response Teams (HEART), adding outreach capacity for Encampment Services Teams (EST), and funding for equipment and office space for the new Homeless Services and Housing Department.

Additionally, the Recommended Budget includes Growth associated with mitigating the community impacts of homelessness, including enhanced funding for abandoned or inoperative

vehicle towing and shopping cart enforcement.

Health Services – Overall, the Health Services budget includes \$84 million of Growth funded almost entirely by State, Federal and Mental Health Services Act (MHSA) revenue.

In addition to the Growth identified in the Mays Consent Decree Jail Population Reduction and Addressing Homelessness sections above, recommended Growth includes \$14 million for Cal-AIM performance-based incentive programs, \$14 million to construct a new Children’s Mental Health Psychiatric Health Facility and Crisis Stabilization Unit, \$10 million to construct a new Mental Health Rehabilitation Center, \$5 million to increase the Children’s Mental Health Flexible Integrated Treatment contract pool, and \$2 million to increase existing Full Service Partnership contracts.

Child, Family and Adult Services - \$17 million (\$3 million Net County Cost) to support Child Family and Adult Services’ programs, including one-time State funding of \$7 million to implement the Families First Prevention Services block grant program and \$2 million in Net County Cost to provide additional funding for Child Protective Services welcome and assessment center

contracted services. Scheduled presentations, public comment and deliberations will occur in the following order:

In-Home Supportive Services (IHSS) Public Authority Budget; Public Comment on IHSS Public Authority Budget; Board Deliberation/Approval of IHSS Public Authority Budget; Introduction by County Executive of Recommended Budget and Capital Improvement Plan (CIP); Sheriff; District Attorney; Mays Consent Decree; Health Services; Homeless Services and Housing; Public Comment on Recommended Budget and CIP; Board Deliberation/Approval of Recommended Budget and CIP

The budget letter and a complete set of budget documents may be found online and at the County Executive’s Office, 700 H Street, Room 7650.

The Recommended Budget is a preliminary spending plan; the Revised Recommended Budget will be presented to the Board in September for deliberation and adoption.

For more information about the County budget, including the budget process/timeline, key budget terms/glossary, the Budget Explorer Tool and more, visit the Sacramento County Office of Budget and Debt Management website. ★



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Sacramento Suburban Kiwanis Club Hosts Arts Fiesta

By Thomas J. Sullivan

SACRAMENTO REGION, CA (MPG) - Don't miss the upcoming 65th Sacramento Suburban Kiwanis Art Fiesta in air-conditioned comfort at its new location at the Scottish Rite Masonic Center at 6151 H Street in the capital city on Saturday, June 10, from 10 am to 6 pm and Sunday, June 11, from 10 am to 5 pm.

Meet the artists, browse the fine art pieces, and purchase quality art for yourself, your family and friends. Jewelry, painting, photography, pottery, metal work, woodwork, glass, and fine textiles are just some of the styles you'll find on display.

Previously held outdoors at the Pavilions Shopping Center in Sacramento, where high June temperatures were often common, the Suburban Kiwanis Art Fiesta has moved to a new venue, and a different weekend this year, said its president, Caren Daniels Lagomarsino. Parking and admission for the event are free.

"We're very excited about our new location, which will be especially cool inside with plenty of space for our participating artists," she said.

The Sacramento Suburban Kiwanis Club, chartered in 1958, is a community service organization, dedicated to serving the Arden-Arcade community in Sacramento. Its annual Art Fiesta is the longest-running annual art show of its type located west of the Mississippi River. It's also a juried art show, which ensures that all artistic work presented is authentic, with genuine products and original creations.

"The Art Fiesta provides a wonderful opportunity to expose the whole family to local art while supporting these local artists and helping the Sac Suburban Kiwanis fund its many community and youth-assistance programs," Lagomarsino said.

Food is for purchase and consumption in an outdoor patio



Elected 2023 officers of the Sacramento Suburban Kiwanis Club are (left to right) Dr. James Chambers, President-Elect; Donna Judah, Past Division 44 Lt Governor, Rich Kocher, Secretary; Chris Creelman, Immediate Past President; Jim McKelligon, Board Member; and Caren Daniels Lagomarsino, President. Not pictured is Jim Johnson, Treasurer. Photo courtesy of Sacramento Suburban Kiwanis Club

setting at the Scottish Rite Masonic Center. Local food trucks and beverage vendors are slated for the event including Top Notch Food Spot, a hot dog cart, Zintzuni, offering Mexican cuisine; "Party at Pops", offering Southern-style cuisine and sellers of shaved ice and herbal-infused lemonade.

"We're tying the Kiwanis' mission into our event this year in a new way, by offering the non-profit partners with whom we work the opportunity to display information about their organizations and the many shared projects on which we jointly work," Lagomarsino said.

One of the Sacramento Suburban Kiwanis Club's newest non-profit partnerships is with the group Wide Open Walls, which promotes diversity through artistic expression. Participating mural artists have painted large scale



High June temperatures has led the Suburban Kiwanis Art Fiesta to be moved to a new, air-conditioned venue at the Scottish Rite Masonic Center at 6151 H Street, Sacramento. Photo courtesy of Sacramento Suburban Kiwanis Club

works throughout Sacramento including three in Citrus Heights.

"We think art should be part of our daily life and want art to reach a much wider audience," Lagomarsino said.

The Sacramento Suburban Kiwanis Club is part of Kiwanis International, a global organization of volunteers dedicated to improving the world, one child

and one community at a time.

The club supports four high school Key Clubs (El Camino Fundamental, Rio Americano, Mira Loma, and Rosemont) in Sacramento County. Key Clubs teach leadership, communication, and community service skills.

Kiwanis, and its family of clubs, nearly 600,000 members strong, help raise more than \$107

million annually and dedicates more than 18 million volunteer hours to strengthen communities and serve children.

Local nonprofits supported by the club include Kiwanis Family House, Boy Scout Troop #53, Sierra Arden Food Closet, the American Legion and Auxiliary Boys and Girls State, Wellspring Women's Center, Sacramento Crisis Nursery, Easter Seals and Just for Kids, a program for children who have an immediate family member diagnosed with cancer, just to name a few.

The Sacramento Suburban Kiwanis meets on the first and third Wednesday of the month at 12:10 pm at Seasons 52 at Arden Fair Mall in the Sonoma Room, 1689 Arden Way, Suite 1065 in Sacramento. If you would like to visit the Kiwanis for lunch, or need more information on membership, call 916-972-7337.

Members of every age attend regular meetings, experience fellowship, raise funds for various causes and participate in service projects that help their local communities.

Kiwanians around the world have come together in partnership with UNICEF to eliminate maternal and neonatal tetanus. Members make an impact throughout the world by participating in Kiwanis International's new global campaign for children, The Eliminate Project, which focuses on ending maternal/neonatal tetanus.

Visit www.kiwanis.org/foundation/impact-and-programs/the-eliminate-project to help Kiwanis finish the fight.

The free 65th Suburban Kiwanis Art Fiesta at the Scottish Rite Masonic Center at 6151 H Street in downtown Sacramento will be held Saturday, June 10, from 10 am to 6 pm and Sunday, June 11, from 10 am to 5 pm.

For more information about the event, follow the Sacramento Suburban Kiwanis on social media or visit: www.sacramento-suburbankiwanis.org/ ★

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Where Did All the Money Go?

Newsom’s plan to cover California’s ballooning budget deficit

By Alexei Koseff,
CALMatters.org

California’s estimated budget deficit has grown by \$9 billion since January, Gov. Gavin Newsom announced, though the governor downplayed the severity of its potential impact on critical government services and programs.

During a press conference at the California Natural Resources Agency in downtown Sacramento, Newsom unveiled a revised spending plan that will rely on some additional fiscal maneuvers — including shifting funding sources and internal borrowing — to address a projected \$31.5 billion gap in the 2023-24 state budget.

“We have a \$31.5 billion challenge, which is well within the margin of expectation and well within our capacity to address,” Newsom said.

Despite the growing shortfall, California’s overall budget is now expected to be \$306 billion, including special funds, less than a 1% decline from a record \$308 billion in the current fiscal year.

Newsom proposes to close the deficit by shifting an additional \$3.3 billion in existing commitments out of the general fund, including paying for \$1.1 billion in climate spending and \$1.1 billion in college student housing projects with bonds, and pulling back another \$1 billion in unused money from programs such as middle-class tax refunds and utility bill support for low-income residents.

Under the governor’s plan, the state would also borrow \$1.2 billion from special funds and increase by \$2.5 billion a tax on managed care health plans to address the spending gap. Extensive savings would remain largely untouched, though Newsom did propose to make a \$450 million withdrawal from one



Gov. Gavin Newsom unveils his revised budget proposal for 2023-24 during a press briefing at the state Natural Resources Agency in Sacramento on May 12, 2023. Photo by Rahul Lal, CalMatters

reserve account.

California’s fiscal picture has largely worsened since January, when finance officials projected the state would face a deficit of \$22.5 billion. Newsom called it a “modest shortfall” and proposed to delay billions of dollars in spending commitments, reverse recent steps to shore up the state’s fiscal health and shift around funding sources to limit program cuts.

Enduring high inflation, turmoil in the regional banking sector and a showdown in Washington, D.C., over raising the federal debt limit have all deepened the economic headwinds. California relies heavily on income taxes from its wealthiest residents, whose earnings have taken a hit with drops in the stock market.

Monthly tax revenues came in billions of dollars below forecasts this spring, and fears of a recession continue to loom, which Newsom

said could reduce state revenues by tens of billions of dollars even in the mildest scenario.

“That is an uncertainty that we must take very seriously and very soberly,” he said.

Adding to the unpredictability, most Californians don’t have to file their income taxes until October because of the intense damage and disruption from winter storms. Officials estimate that \$42 billion in payments will be delayed until the new deadline.

The governor’s updated budget proposal kicks off a month of negotiations with the Legislature, which must pass a budget by June 15 to get paid, though some items may remain unresolved after the July 1 start of the fiscal year.

Legislative leaders have been largely optimistic about the budget situation, noting that the deficit is less drastic than during the last recession more than a decade

ago and arguing that they have plenty of fiscal tools at their disposal to avoid deep spending cuts. Last month, Senate Democrats pitched increasing taxes on large corporations and suspending a major business tax credit to raise new funds, an idea that Newsom quickly rejected.

The governor reiterated that it was not “the right time to raise taxes and I was crystal clear on that.” He also took off the table — at least for now — dipping deeper into the state’s reserves, which he said should be maintained while the state weathers the broader economic uncertainties.

“No one can be wedded ideologically to conditions that may present themselves, but right now, we’re able to submit a budget that we think is prudent and it’s balanced,” he said. “Those are conversations for another day.”

Newsom closed his remarks by encouraging the Legislature to

show restraint, both in what it seeks in a budget deal and with costly proposals that lawmakers may try to advance to the governor’s desk later this year, which he said he would have to veto.


“You don’t have to be profligate to be progressive,” Newsom said, trotting out what has become a favorite turn of phrase. “We tend to write checks that we can’t keep and then we let people down.”

Aside from a brief economic downturn at the start of the coronavirus pandemic, most legislators have faced only budget surpluses and growing revenues during their tenures. Because of term limits, just a handful were around as California’s economy tanked in 2008, forcing deep spending cuts.

With less money available next fiscal year, the challenge is getting everyone to agree about what should take the hit. Some lawmakers have already raised objections to potential cuts for climate programs and public transit funding that the governor proposed in January. Assembly Democrats are pushing to raise funding for subsidized child care because of complaints from providers that reimbursement rates are less than their costs.

Republicans, who represent a superminority in the Legislature and whose votes are not needed to pass a state budget, dismissed Newsom’s approach to the deficit as irresponsible. In a statement, state Sen. Roger Niello of Fair Oaks, who serves as vice chairperson of the Senate Budget Committee, said the governor should not count on avoiding a recession.

“We are concerned that his crystal ball may be cloudy,” Niello said. “We would recommend that the state take a more sustainable path on spending and reduce the desire to borrow during this time of high and increasing interest rates.” ★



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How Will California Deal With Budget Deficits That Seem Here To Stay?

Students Ride FREE on SacRT



By Dan Walters, CALMatters.org

A little more than two weeks remain before the June 15 constitutional deadline for enacting a 2023-24 state budget.

It's as certain as anything in politics can be that the Legislature will pass something it calls a budget. If lawmakers missed the deadline, they could lose their paychecks.

It's equally certain that whatever they enact will not be the final plan for the 2023-24 fiscal year that begins July 1. Due to declines in revenue, the state faces not only a multi-billion-dollar deficit in the forthcoming year but the likelihood of continuing gaps for several years thereafter.

There is, moreover, neither consensus on the scope of the deficit nor agreement on how the governor and legislators respond. Meanwhile, those in the Capitol are besieged by pleas by those with stakes in the budget to protect their projects and programs and demands for even greater allocations.

When Gov. Gavin Newsom introduced his first version of the budget in January, he said the state had a \$22.5 billion deficit, and then increased the shortfall by another \$9 billion in the revised budget

proposal this month.

Immediately, however, the Legislature's budget analyst, Gabe Petek, told his bosses that it's really \$34.5 billion and, more ominously, declared that the state faces continuing deficits averaging \$18 billion for several more years.

It is, in the parlance of fiscal mavens, a "structural deficit," meaning it's baked into the state's finances regardless of underlying economic conditions. All of the competing versions of the state's fiscal situation also assume that California does not experience a recession in the near future.

Were a recession to strike, the deficits could grow by tens of billions of dollars because California's revenue system is dangerously dependent on taxing the incomes of the state's wealthiest residents, as Newsom's budget acknowledges.

"California's progressive tax system, where nearly half of all personal income tax in the state is paid by the top 1% of earners, has contributed to extreme budget volatility over the years," the May revision says. "Maintaining budget stability requires long-term planning in the face of these revenue fluctuations."

In light of that statement and Petek's rather gloomy long-term projections, will Newsom and the Legislature respond responsibly? Or will they take the easy way out, paper over the current deficit with creative bookkeeping and backdoor borrowing, and ignore the structural deficit until it becomes a crisis?

Newsom's budget is

essentially a short-term response, dipping the usual bag of fiscal tricks to produce a budget that would be balanced on paper – assuming his deficit estimate of \$31.5 billion is accurate.

Both Senate and the Assembly leaderships have adopted budget frameworks that purport to protect vital services but differ in approach. The Assembly's version would reshuffle appropriations while the Senate's would cover the gap by raising corporate income taxes, arguing that a tax hike would merely recapture money large corporations gained from the Trump-era federal tax overhaul.

Although Newsom immediately rejected a corporate tax increase, if the deficit is as wide and chronic as Petek projects, budget stakeholders will intensify their demands for tax increases of some kind.

In recent elections, California voters have rejected proposed increases in property taxes and personal income taxes on the wealthy. Newsom opposed the income tax increase, is now opposing the Senate's proposed corporate tax, and also has rejected periodic bills to impose a wealth tax.

"A wealth tax is not part of the conversation," Newsom said of this year's version. "Wealth taxes are going nowhere in California."

This year's budget dance will kick off a political tussle over spending and taxes that will likely continue for the remainder of Newsom's governorship.

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

Continued from page 1

The ridership growth is a testament to the success of the program, which initially aimed to reduce truancy and absenteeism in schools. However, a study by the University of Texas, which evaluated the program, also found that RydeFreeRT not only improved school attendance and reduced congestion from vehicle pick-up lines, it also successfully reduced the transportation barrier to get to jobs, internships and extracurricular activities after school and on weekends.

"We're introducing a new generation of riders to transit," said SacRT General Manager/CEO Henry Li. "Research shows that people who ride public transportation at a young age are more likely to use it as adults, building ridership for life."

As students head into summer break, SacRT is reminding them and their families that youth in kindergarten through 12th grade can continue to ride the entire SacRT transit network, including SacRT buses, light rail, and SmaRT Ride on-demand microtransit service for FREE! To ride free, students need to show a valid RydeFreeRT card.

New RydeFreeRT cards with a valid date of June 1, 2023, through June 30, 2024, are being delivered



New RydeFreeRT cards with valid through June 30, 2024, are being delivered at various school locations and Sacramento Public libraries. Photo courtesy of SacRT

at various school locations and Sacramento Public libraries. The current RydeFreeRT card is still valid through June 30, 2023. Cards are also available at the SacRT Customer Service and Sales Center at 1225 R Street in Sacramento (adjacent to the 13th Street light rail station).

The RydeFreeRT program is possible with funding from all member

jurisdictions that comprise of SacRT (the cities of Sacramento, Citrus Heights, Elk Grove, Folsom, Rancho Cordova, and the County of Sacramento).

New RydeFreeRT cards are available at schools, public libraries and SacRT Customer Service and Sales Center.

Learn more about the program at rydefreert.com. ★

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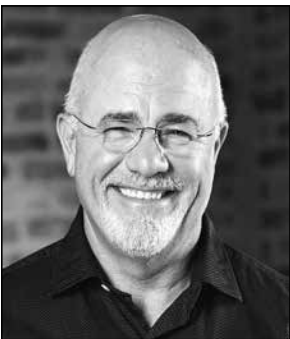
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My Retirement Savings is Eroding Away!

Dear Dave,

I'm 61, and I hope to be able to retire soon, but I'm watching my retirement savings completely eroding away day after day. The only place I'm not losing money is \$180,000 I have sitting in the bank earning almost zero interest. What should I do?

—Jesse

Dear Jesse,

Come on, man. "Completely eroding away day after day?" That's a little dramatic. One of the things you have to understand, and coming to grips with it has helped me since I began doing research on things like this 30 years ago, is we all have a drama queen living in our brain that exaggerates things—especially when it comes to

Dave Ramsey Says

investing. So, take a deep breath and calm down. Everything's going to be okay.

Studies have shown us it takes \$3 of gain in an investment to emotionally offset \$1 of loss. Our brains record negative things at a much greater rate than they do positive things, and it takes a lot of emotion to recover from that. Your investments may be down a little. If you've got \$1 million in there, it may be worth \$900,000 right now. Next year, it's liable to bounce up to \$1.1 million. In other words, your entire retirement savings is not "eroding away."

Have you ever heard people say they lost all their money in the stock market? Well, that's mathematically impossible, unless you put all your money into one company, and that company completely closed and was worth zero. Remember Enron? What most people really mean when they say that is they lost a bunch of money because they freaked out and went into hyper-drama mode, then pulled all their money out while the market was down.

Jesse, did you know that in the last 20 years, every down year in the stock market was followed by two years of record gains? Facts and mathematics are your two best friends when it comes to telling your inner drama queen, "Shut up, we're going to continue to invest!"

—Dave

Dave Ramsey is an eight-time national best-selling author, personal finance expert and host of "The Ramsey Show," heard by more than 18 million listeners. He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, He also serves as CEO of Ramsey Solutions. ★

I'm Approaching 65 – Should I Claim Social Security?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I am fast approaching 65 (in August) and plan to continue working full time. I would like to know the implications of that, and about drawing Social Security. Same question for my husband who is past his full retirement age (he will be 67 this year) and he continues to work full time. Signed: Still Working

Dear Still Working: Married couples should always coordinate their retirement strategy, and you're very smart to do so. Born in 1958, your full retirement age (FRA) for Social Security purposes is 66 years and 8 months. Your FRA is the point at which your earnings from work no longer affect your Social Security benefits, but if you claim at age 65 and continue to work full time, you will be limited to how much you can earn before they take away some (or perhaps all) of your benefits. Here's what will happen if you claim Social Security (SS) to start in August when you are 65:

- Your SS retirement benefit will be permanently reduced by 11% (you'll get 89% of your FRA entitlement). Your monthly amount will only change thereafter due to Cost of Living Adjustments (COLA).
- If you start your benefits

in August you will be subject to an earnings limit - either a monthly limit of \$1,770 for the remaining months of the year or the 2023 annual limit of \$21,240. If the monthly limit is exceeded you aren't entitled to benefits for that month, or if the annual limit is exceeded they will take back benefits equal to \$1 for every \$2 over the annual limit. Social Security will use whichever method yields the smallest penalty.

- Beginning in 2024, you will be subject only to Social Security's annual earnings limit, which will be something more than the 2023 annual limit of \$21,240. If you exceed the 2024 (or 2025) annual limit, Social Security will take away \$1 in benefits for every \$2 you are over the limit (half of what you exceed the limit by). The annual limit will be in effect until you reach your full retirement age of 66 years and 8 months in April 2026.

Since your husband has already reached his FRA, working full time will not negatively affect his monthly Social Security benefits if he chooses to claim his SS benefits now. However, if he hasn't yet claimed your husband is already earning Delayed Retirement Credits (DRCs) which will increase his benefit when he later claims. DRCs are earned monthly (.667% per month; 8% per year) and can be earned up to age 70 when maximum SS benefit is attained. For your husband, his age 70 benefit would be 29% more than he was entitled to at his FRA. Whether it is wise to wait longer to claim depends on life expectancy, but break even age is about 83 for those who wait until 70 to claim (vs. claiming at FRA). FYI, average life expectancy

for a man your husband's current age is about 84; for you about 87.

Since you are both still working full time, be aware that – depending on your combined income from all sources – your Social Security benefits will become part of your taxable income. As a married couple both working full time, your combined income will likely be over the \$44,000 threshold after which income tax will be levied on up to 85% of your Social Security benefits received during the tax year (using your normal IRS tax rate). I suggest you consider the income tax implications of claiming Social Security while you are still working full time.

You did not ask about Medicare, but if you (and your husband) now have "creditable" healthcare coverage from your employer ("creditable" is a group plan with at least 20 participants) you can defer enrolling in Medicare Part B until your employer healthcare coverage ends, thus avoiding the Medicare Part B premium while you are working.

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 (amac-foundation.org/programs/social-security-advisory) or email us at ssadvisor@amac-foundation.org. ★

Legion Holds Fundraiser Ball



Chaplain Terry Ledford, U.S. Army retired, with his new elliptical bike. Ledford is the recipient of an OCW grant for the bike to help him rehabilitate his legs from post military service conditions. Photo courtesy of Bruce Robertson Photography

Continued from page 1

testimony of how the stresses of the military had affected him, saying, "Being in the military can be stressful on the body." Even though he would have liked to make a career in the service he was forced to retire early in 2015 after 26 years in the military. He now has braces on both his feet, making it hard to walk. Recently, he joined the American Legion which gave him direction as he was able to help other veterans. He then reached out to OCW, saying he could not walk well and could not run. He was given a grant and received his elliptical bike in the beginning of May.

Upon receipt of his bike and working with it he felt blessed. He said he felt freedom for the first time in a long time with his machine, built to imitate running. He said, "First the American Legion gave me purpose and OCW is now helping me to rehabilitate (strengthening his muscles for a longer life)." He thanked the Legion for all they have

done and continue to do for him, and Douglas Chace for being there to give him hope again.

Tickets for the ball included a full buffet, live music and dancing, raffle prizes, silent auction, and full bar. The evening ended with dancing until the lights went down and music ended. Attendees gained a new appreciation of our wounded, ill, and injured veterans and those who care for them.

For more information on Operation Comfort Warriors visit www.legion.org/operationcomfort

While the care at many military hospitals and warrior transition units is extraordinary, The American Legion's Operation Comfort Warriors (OCW) program was created to provide "non-essentials" – items that help wounded warriors recover but don't usually show up as a budget line on government, such as the elliptical bikes, Xboxes, and home exercise equipment, the most requested item. ★



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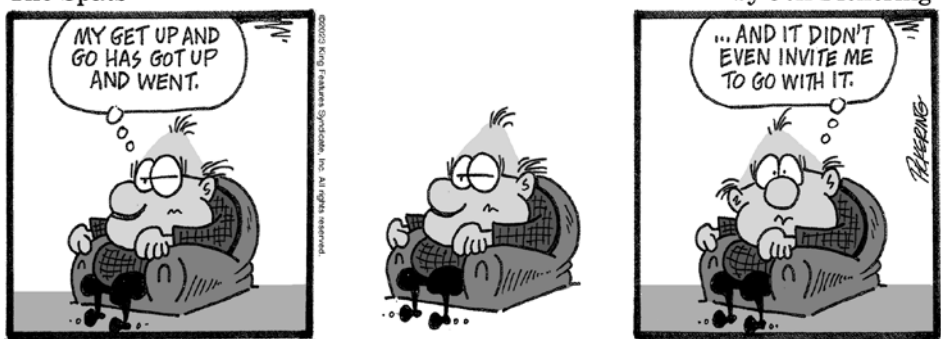
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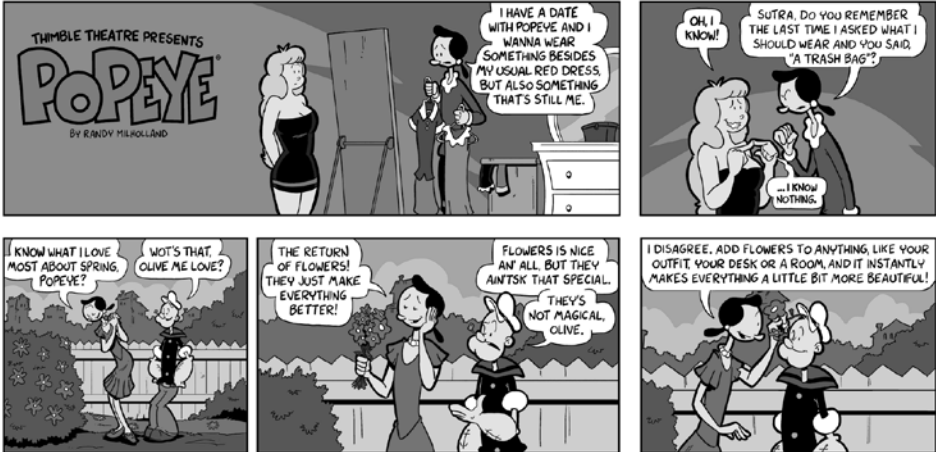
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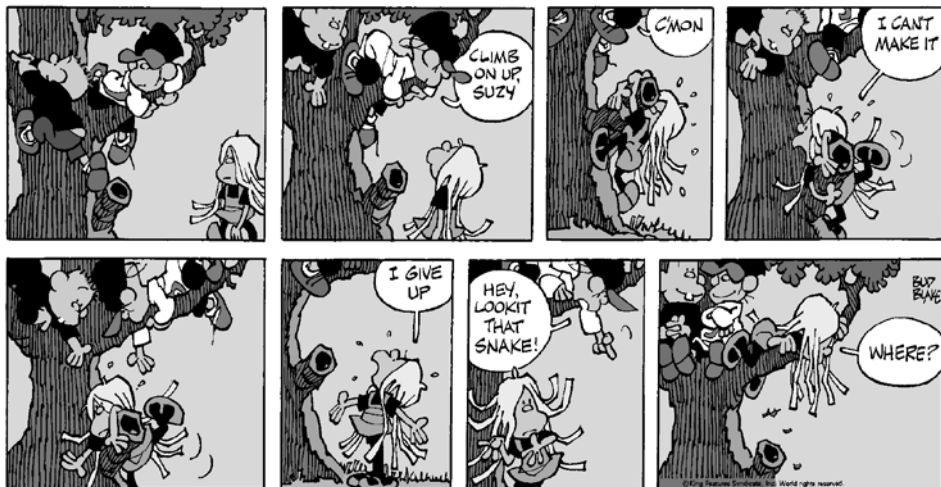
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Out on a Limb

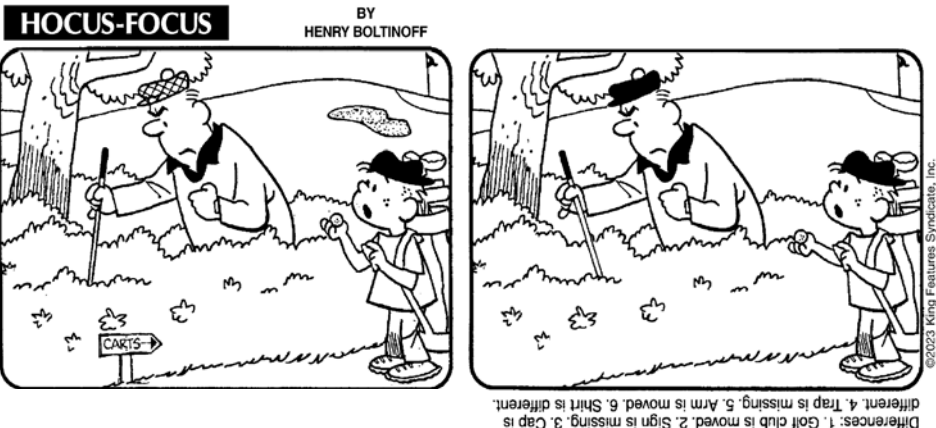


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Sacramento County Led Workshop on Homelessness

created DSHS, which became official in January of 2023 and will assume most of the budget and programs from existing departments on July 1, 2023. Part of DSHS's mission as a newly created department is to increase the diversity and accountability of its programs and outcomes.

The goals for year one are to increase communication from the County both internally to County employees and externally to those living unhoused, advocates, stakeholders, residents and business owners.

This includes increasing engagement in the community, both with those being served and those wanting more information about the department, the County and the overall work being done to address homelessness in the region.

DHS is committed to sharing outcomes. Reporting out data on the number of people that have engaged with our programs and services, the number of people currently being served and results of those that have exited programs and services.

The County is also making a concerted effort to be better storytellers, both in sharing the successes of our clients and programs, but also in our own

journalistic reporting. While the County has historically relied on trusted reporting from its local media partners, the need for accuracy and consistency has never been greater. To this end, the County will use its own communication channels to their fullest extent and work to position County staff and trusted partners as the source of information, not the media. The County will also endeavor to not just share the wins and successes, but also the process and the lessons learned from shortfalls.

In conjunction with the workshop, the County and staff from the City of Sacramento also reported on the six-month status update of the City/County Partnership Agreement.

Homelessness is a Countywide issue that impacts everyone. Meaningfully addressing the various aspects of each person's homelessness requires creative collaboration and sustainable solutions. On June 7, staff will provide a more in-depth look at the funding surrounding homelessness Countywide. The County is investing more than ever in creating and managing diverse programs, dynamic partnerships and impactful solutions that will work towards the mission of ensuring homelessness is rare overall and brief when it occurs. ★

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<p>IAMS DRY DOG FOOD</p> <ul style="list-style-type: none"> •Mini Chunk •Large Breed •Lamb & Rice •Weight Control 30 Lb Bag Limit 2 Bags <p>\$43.99</p>	<p>KAL KAN CESAR DOG FOOD</p> <p>All Varieties 3.5 Oz Limit 1 Case</p> <p>\$12.99</p>	<p>MILK-BONE DOG BISCUITS</p> <p>Large 10 Lb Box Flavor Snacks 7 Lb Box</p> <p>\$13.99 \$11.99</p>
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