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Forming a Pathway for All



Pathways for Employment clients work the group's coffee cart on Thursday mornings. Photo courtesy of Wendy Keedy.

By Tamara Warta

FAIR OAKS, CA (MPG) - All parents watch their children grow and have hopes and dreams for their future, but when your child struggles with a physical or intellectual disability, those ambitions can be clouded by worry and the reality of the lack of opportunities that may be available to them. But Kim Christensen is one example of those parents who jump in to positively navigate the journey.

Christensen founded Pathways to Employment in 2017 after realizing there wasn't any programming in the area for her special needs daughter.

Located in Fair Oaks, the organization was created after Christensen and other parents banded together knowing a difference needed to be made. Alta Regional, our area's local center out of the 21 located throughout California, is the largest in the state and severely impacted. Christensen also noted there aren't a lot of services for adults with the most challenging of developmental disabilities.

"The reimbursement rates are pretty low, so all of these programs have wait lists and they aren't incentivized to take those with severe needs."

After having experiences where a one-on-one aide was necessary for her daughter, she knew that Alta's format, which typically maintain a 1:3 ratio would not work out well for their family.

"We thought, 'even if she gets in off of the wait list that is years long,'" Christensen recounted, 'she is going to get kicked out in a week or two'."

Today, Pathways to Employment offers a variety of classes for special needs adults, as well as employment opportunities including an onsite coffee cart and also offsite pop up vendor events. In earlier days,
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Chicken Festival Coming to Fair Oaks!



FORPD News Release

FAIR OAKS, CA (MPG) - Fair Oaks Recreation & Park District is hosting the 18th Annual Fair Oaks Chicken Festival at Fair Oaks Park on Saturday, September 16th.

The Fair Oaks Chicken Festival will be held from 12pm-6pm and will feature an eclectic variety of craft vendors including painting, photography, glassworks, jewelry, wood-carvings, candles, clothing, and much more. The main stage this year features two live bands - Group Therapy from 12 pm to 2:30 pm and Cougar Adams Band at 4:30 pm. The festival will feature a kid's park with free community kid's zone, pay-to-play adventure zone with rides and inflatables, and activities for the entire family!

Come ready to eat some great food! Food vendors will be offering a wide range of food and drink, as well as special Chicken Festival dishes in our "Feed Court" sponsored by SactoMoFo. The Fair Oaks Rotary Foundation will be providing beer and wine for sale at the "Watering Hole".

The Orangevale-Fair Oaks Kiwanis Club will host the 9th annual Cluck n' Crow contest at 3 pm and the Fair Oaks Recreation & Park District is happy to once again host the GREAT Chicken contest (wooden chicken decorating). The Cornhole Tournament will be hosted by the Fair Oaks Chamber of Commerce with the California Cornhole Association and OV Cornhole.

Also, don't forget our Pancake Breakfast Saturday morning from 7:30-10am at the Fair Oaks/Orangevale Grange, presented by the Fair Oaks/Orangevale Grange #354. A variety of community groups will be performing during the Pancake Breakfast event, including the MuVment Studio, Bella Vista Jr. Bronco Cheer and Premiere School of Dance.

Regular Breakfast: Adults \$7, Children (ages 8 and under) \$4. Comes with: scrambled eggs, sausage patties, and blueberry pancakes.

Hearty Breakfast: Adults \$9. Comes with: Regular breakfast PLUS biscuits &
Continued on page 5

Fantastic Haircuts for Kids Only

By Ken Friedman

FAIR OAKS, CA (MPG) - I was able to interview Daneece Fraizer at her shop in Fair Oaks, and I learned a lot about haircuts for kids and why she is so involved with the "Kid's Only" approach. Daneece was raised in a small town, Walker, CA. I mention this as it really relates to her rationale.

Raised in a small town, everyone knew everyone and there was certainly a sense of community. I believe that this has helped Daneece not only with her business but her involvement in the Fair Oaks community.

When Daneece got married, she and her husband moved to Stockton, but when the children were born, they wanted a safer place to live. Thus, they moved to Fair Oaks. When the kids entered school, Daneece spent time helping in the classroom and realized that she not only loved her kids



Daneece Fraizer owns and operates her hair cut shop for kids in Fair Oaks, Calif. Photo courtesy of Ken Friedman

but children in general.

Daneece saw an opportunity to get involved in haircutting and to earn some spending money. She completed Cosmetology School and obtained her license. She went to work at E.J.'s Little People as it was the perfect place since she enjoyed working with children. Daneece worked

there for a while and then she had the opportunity to purchase three stores with a partner, in Roseville, Elk Grove and Fair Oaks. They closed the shop in Roseville but continued with both the Elk Grove and Fair Oaks locations. After a time, her partner wanted to move on and now Daneece had two

shops to run by herself.

After much thought, and discussion with her husband, they decided to close the Elk Grove location and just concentrate on Fair Oaks. She has owned and operated her store for twenty-six years and is still going strong, even through COVID, thanks in part to
Continued on page 3

Dr. Stirton Turns Passion into Practice

American River Chiropractic News Release

RANCHO CORDOVA, CA (MPG) - As it turns out, not all chiropractic practices are created equally. That's why Dr. Stirton, the head doctor at American River Chiropractic and Winters Family Chiropractic, is ready to break down what sets his methodology apart from other practices bound by money and insurance coverage limitations.

With around 23 years of experience under his belt, Dr. Stirton's been around the block and seen his fair share of booboos, aches, pains, injuries and beyond. Although there's a wide variety of treatments and remedies people can receive, unfortunately, the corporate health entities Dr. Stirton used to work for were more focused on getting as many patients in as possible and doing only as much as insurance companies would allow.

This wealth over health approach to wellness didn't sit well with Dr. Stirton or coincide with how he wanted to administer medicine and remedies. So, for the past decade he's been the head honcho of his own practice at American River Chiropractic and Winters Family Chiropractic for the last five.

"When you include the insurance, it can change how the patients value their health. Because the carrier ultimately has the decision whether they give the care or not and don't know how well the person is doing. To be honest, what I found is the insurance benefits are all essentially the same - there are tiers to it where people are only allowed 10 to 12 visits," said Dr. Stirton. "In reality, working in that paradigm I saw that people weren't getting their healthiest and weren't getting what chiropractic has been designed and proven to provide patients because it doesn't plug into the medical insurance model very well. It's a minimalist model and made to provide you with the minimalist care possible to reach a basic level of improvement. They may advertise that they care, but the reality of that business is they want to take most of your money and spend the least amount on your care. Chiropractic has always been treatment that gives you the best results when you have enough of it."

Dr. Stirton has always been one to emphasize the importance of regular upkeep of one's chiropractic care. However, folks often neglect their own healthcare due to any number of reasons with insurance and cost being amongst them. To Dr. Stirton, this diminishes the patient's and doctor's involvement in the overall health journey with insurance coverage



Dr. James Stirton, head doctor at American River Chiropractic, conducts his practice from his location at 2280 Vehicle Drive, #110, in Rancho Cordova. Photo courtesy of American River Chiropractic

being the ultimate authority. "My idea opening this practice was to charge a copay level fee for a more all-included service so there's no feel of nickel and diming for this or that, so that the patient still got to feel like they can afford everything - and they could - even though insurance wasn't involved. And, they had endless visits at that copay price," explained Dr. Stirton. "I've been operating my practices this way for the last five years and they've blossomed and been well-embraced from cradle to the grave. The hardest working people enjoy it, people with chronic arthritis enjoy it because they can count the healthcare is there and their body gets ample treatment. More than just bringing you up to a minimal level."

Unbound by insurance bureaucracy, Dr. Stirton is able to throw the clock out of the window and administer treatment for as long as it takes and focus on multiple parts of the body. With customizable/fluid scheduling suited to the needs of each, individual patient, Dr. Stirton able to instill the notion that one's healthcare journey isn't a race with a finish line, rather, a lifestyle. Which is why Dr. Stirton's practice encompasses so much more than just back support.

"I'd say my practice is very much about vitality, and so we also cover nutrition here. My office does more testing than any other office on average for the

average patient. In that regard, other offices will be more focused on one thing or do a blood test that just measures levels of things at that time and if you don't have high cholesterol then you're good and they won't worry about you. If you do, they'll just give you pills to take care of it," said Dr. Stirton. "My testing is more about finding out what your ratios are

have heavy metals that are elevated in certain tissues. We look at your overall intake of nutrients and everything we teach our patients here is to help them learn how to create balance in every aspect that's going to support their health."

Beyond that, Dr. Stirton also helps his patients tackle sleep issues and how they impact their

their own two feet.

"Insurance companies think they're in charge of your health, and that's why I wanted to start a practice where the patients are in charge of their health and that I'm on their health team. All my staff is trained to care for people like they're the valet to the king or queen," said Dr. Stirton. "They'll ask how the patients are sleeping, how life's going and treat them like human beings. With parents, treatment is usually a financial and time burden, but with my treatment, it gets cheaper the more you come in for it. That's the other thing I like, I designed it that way so that the unhealthiest people or the people who value health the most, whatever spectrum you're on, you won't get dinged for getting more care or wanting more time and advice. That's how we reward our patients."

To learn more about Dr. Stirton's prices, treatment and more, one can visit his website at americanriverchiropractic.com. One can also visit his Winters office at 9 East Main St, suite 9-F or call at 530-795-4500. Dr. Stirton's other location is at 2280 Vehicle Drive, #110, Rancho Cordova with phone number 916-776-6362.

To reach out to Dr. Stirton directly, one can email him at jimstirtondc@gmail.com. It's like the good doctor always says, "If you're not certain, ask Dr. Stirton." ★



Dr. James Stirton, along with medical staff such as Jennifer Astorga Quiroz, are ready to help you meet your health goals. Photo courtesy of American River Chiropractic

between the different minerals in your body. That's the real science behind how your physiology works. I can test your hair, we can test your mineral balance and at the same time I'm also looking if there's a toxicity load. Say, if you

overall health as well as using state-of-the-art technology in laser scanning to yield a three dimensional rendering of one's foot to determine where one's arches are failing - and order functional orthotics to help one feel better on

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Dairy Queen Receives Royal Award

By MaryAnne Povey

ORANGEVALE, CA (MPG) - Congratulations to Joe and Cynthia Ellering, owners of Dairy Queen in Orangevale for receiving the prestigious PRIDE (Personal Responsibility in Delivering Excellence) Award from the Dairy Queen® system for achieving a high level of cleanliness and food safety.

“We feel honored to have received such a prestigious award,” said the Ellerings. “We work hard to keep our restaurant at a high level of cleanliness to ensure that we provide a safe and enjoyable environment for our customers.”

The award is given out to those stores that demonstrate PRIDE by maintaining the Dairy Queen system’s standard of cleanliness and food safety. This is the thirteenth year for the PRIDE award and every restaurant that meets these standards will receive the award. The award is delivered shortly after the time of the PRIDE assessment visit, which can occur



Orangevale, Dairy Queen owners, Joe and Cynthia Ellering get top notch award. Photo by MaryAnne Povey

anytime throughout the year.

This recognition will be displayed in the location stating that this restaurant has achieved an Outstanding Cleanliness

and Food Safety PRIDE Check by setting up for success, giving the customer a reason to return. Way to go Dairy Queen! More reasons to stop by for a treat! ★

Forming a Pathway for All

Continued from page 1

they used a classroom at Christensen’s daughter’s school. After the regional center told them it was too restrictive and they would need to lease a formal space in the community instead, hope seemed to dim since they had only \$1500 in the bank.

“We ended up getting a fantastic offer [in Fair Oaks] to rent some space for a facility,” Christensen said, “but financially it is still difficult because we aren’t vendorized yet. We try to keep our costs low because most parents are paying privately.”

At Pathways to Employment, only the instructors are paid. Working off of a shoestring budget, Christensen herself has never taken a salary despite being the founder and director for the past six years. The group finds their growth mostly via word-of-mouth and social media posts, but they would love for more exposure.

“We just have a really diverse set of clients. We don’t turn anyone away, and we can’t afford to hire support staff for our instructors,” Christensen responded when asked what the biggest challenge is about the group. “We require the parents to stay onsite for assistance for behavior and communication issues. We are promoting independence and that’s challenging when parents are in the same room. It would be nice to hire permanent staff to act as an aide to the instructors.”

Since acquiring their facility, Pathway to Employment’s once-per-week social skills group has expanded to various classes

offered five days a week. Their current instructors teach social skills, mindful movement, art, physical fitness, and other such offerings throughout the year. Their core group ranges from 15-30 clients, with the desire to take more once their vendorization process is complete and more funds can be raised.

If you’re a coffee drinker local to Fair Oaks, consider passing up Starbucks on Thursday mornings and heading over to their offices at 9813 Fair Oaks Blvd instead, where current clients are learning skills while brewing up some great drinks.

“Anyone can come out and buy a cup of coffee on Thursday mornings. That is a great way to support our program,” says Christensen. “We usually have 3 or 4 clients that would like to volunteer, but there isn’t a lot of foot traffic where we are located.”

Pathways to Employment clients have also worked pop up stands at soccer games, and sometimes share handcrafted items like water color painted thank you cards at the Fair Oaks Farmers Market. They will also be at the Orangevale Bow Wow Day on September 23 from 9am-1pm. At the end of the day, the ultimate goal is to help these young adults gain the independence they rightly deserve.

“They all have so much anxiety. Everyone is pretty scared to work the pop up stands,” Christensen said in regards to her clients who participate in the handcraft sales for the first time, “But people will start asking what they made and it builds their confidence.”

The group is also holding

a concert fundraiser on October 8, 4-6pm at their offices, featuring the band Civic Escape. Tickets will be available at the door, and there will be a food truck and drinks available for purchase at this family-friendly event.

Christensen’s daughter is now 24 years old, and optional programs like Pathways to Employment have made a big difference in her life.

“For our clients, there is a federal push to get them out into the community. But even though she’s in the community, no one is inviting her out to lunch or to parties. [Pathways to Employment] is where she makes her social connections.”

Unlike traditional day programs, Pathways to Employment charges for classes by the hour. This allows their clients to work a job if they are able to, and still participate and socialize at the offices. State funding is also evolving. There is now a self-determination program, where special needs families receive a budget to spend on what they wish. This provides autonomy a disabled individual wouldn’t have had a decade ago. Christensen’s daughter can hire care staff, but also take horseback riding lessons and go volunteer at the SPCA. The quality of life is higher.

“People with disabilities used to not have a choice as to what their life would look like,” Christensen reflects, “That has really changed in the past 4 or 5 years.”

You can learn more about Pathways to Employment by visiting their website: pathwaystoemploymentgb.org. ★

Fantastic Haircuts for Kids Only

Continued from page 1

the owner of the building that really cared about her.

There are only four shops in the Sacramento area that specialize in Kids Only haircuts. The shop is unique with video games and other objects to entertain the children waiting for the haircut and of course the dads who enjoy the video games. They are just big kids at heart.

Another thing that makes Daneece such a great person is her involvement in the Fair

Oaks Village. She is a member of the Fair Oaks Village Enhancement Committee, and she oversees the activities for the year.

If you have children or grandchildren, you should really check out this shop. They guarantee happy results for the children and their parents. They absolutely will always finish the haircut. Come and visit Daneece and her staff and see this really cool place.

E.J’s Little People is located at 10330 Fair Oaks Blvd, Fair Oaks, Calif. ★



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 - Cougar Adams Band 3:30PM-6PM



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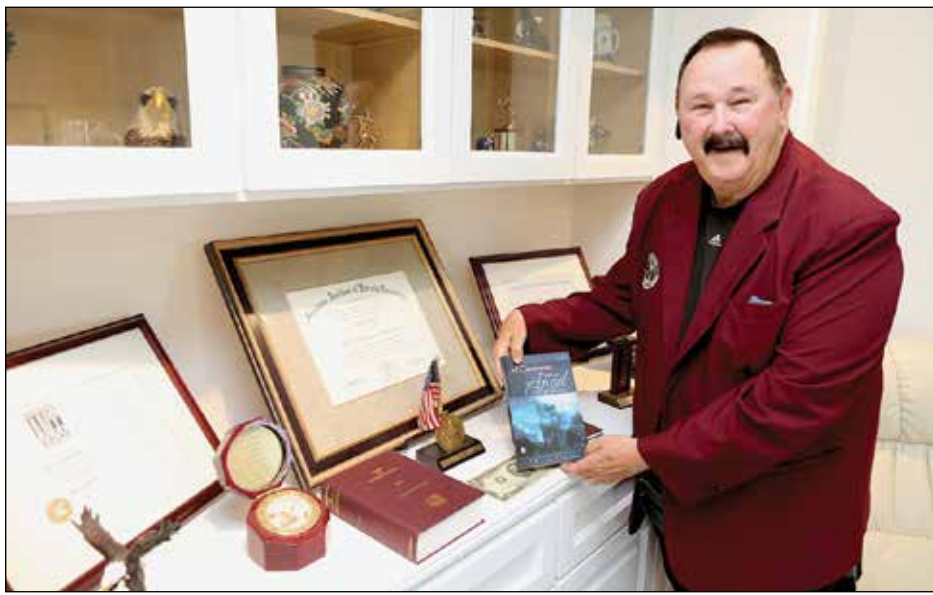
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Dr. Jan Cooper Wants to Know Your Name



Dr. Jan Cooper with a copy of one of his most recently published books. Photo by Jim Spears

By Tamara Warta

SACRAMENTO REGION, CA (MPG) - In today's busy world where people sometimes feel isolated and alone, Dr. Jan Cooper has set out to ensure people feel seen.

"I prayed one day," he said, "'Lord give me something I can do in five minutes that will make other people happy and will make me happy.'"

The quick happiness solution ended up being quite simple - he learns people's names and draws them. The name might turn into a dog, cat, or alligator. He allows himself to be inspired by the individual sitting in front of him, and the pen does the rest.

Cooper, who has two upcoming book signing events this fall, is a local author that has dedicated his life to learning and sharing his gifts and his faith.

"I just kept writing. It just kept coming out," he shared, "The reason I know it's from the Holy Spirit is because I know I'm not smart enough to write things like that. I flunked English twice in high school and college."

And continuing to write he has. He is currently the author of ten books, including one translated into Spanish and a coloring book. He is also a former teacher. His career started by teaching inner city youth on an Indian reservation in North Dakota. He made \$4800 for the entire year. In 1967, he went to Sacramento and got job offers right away as a teacher in the Grant Union School District but had to "teach himself English by teaching English." He retired in 2004 but continued to pour into local young people by substitute teaching for another



Dr. Jan Cooper enjoys "drawing" the names of folks he meets. Art courtesy of Dr. Jan Cooper

17 years. He has also taught art - specifically painting and drawing - for over 20 years to both children and adults.

With a teaching career that led him to interact with inner city youth often, he did not shy away. "Some considered them dangerous, some considered they just didn't care," he said. "But I loved the students, and they knew that."

His love of young people also carries into his love of his country. His books clearly have a conservative tone, and he has a passion to see faith and rationality become part of the political landscape again.

"America has fallen asleep into a state of name calling, bickering, and fighting. Our leaders are supposed to be setting the best example for our youth. All my folks did was yell, scream, holler and fight. I don't want that in our country because I can see how it can affect our youth."

Now, Cooper is continuing his mission to share his faith, and his political concerns. He is of the camp that believes socialism is a threat to our nation, and he isn't shy

about saying so. "My main concern when the pandemic hit was I had so many good ideas, bad ideas, wrong ideas about what was happening in our country," he said. "I was raised in the military - I went to high school in Japan. I saw what was going on in different parts of the world."

Being a writer is also healing for himself as well. Recently, he has dealt with chronic pain, and he finds relief when he is artistic.

"When I do what I know God wants me to be doing, the pain goes away," he said.

You can meet Dr. Jan Cooper in person at two upcoming book signing events. He will be at the Citrus Heights Barnes & Noble on October 28 from 11am-2pm, and at the Arden Barnes & Noble on November 4 from 11am-2pm. You can also check out his collection of books for sale on his website, drjancooper.com.

At his book signing events, he will have his drawing pad. For everyone who buys a book - and maybe even for those who do not - he will be ready to draw their name. ★

Recognition Day for POW/MIA Sacrifice and Service

By Sheila LaPolla, American Legion Auxiliary

FAIR OAKS, CA (MPG) - Amid all of today's drama and controversies, we mustn't forget those who valiantly served our nation and were prisoners of war (POW) and those who are still missing in action (MIA), as well as their families.

The United States' POW/MIA Recognition Day is observed across the nation on the third Friday of September each year.

Ceremonies and events are held across the country honoring and remembering the sacrifices and service of those Americans who were prisoners of war and those who served and never returned home.

On POW/MIA Recognition Day, awareness of the plight of our POW and MIA service members is heightened, but we should never forget them.

YOU ARE NOT FORGOTTEN - that's the central phrase behind the POW/MIA Remembrance movement. Many of our service members suffered as prisoners of war during several decades of varying conflicts. While some of them made it home, tens of thousands never did. * Military.com

A POW/MIA Remembrance or Missing Man table assures our service members are not forgotten, not just on POW/MIA Recognition Day, but every day.

The missing man table may be a permanent display in or close to military dining facilities.

The POW/MIA Remembrance or Missing Man table



Remembrance Table at the Veterans of Foreign Wars (VFW) Post 6158, Fair Oaks, CA. Photo by Sheila LaPolla ALA

consists of the following elements:

A small table set for one, symbolizing the isolation of the absent service member; A white tablecloth symbolizes the pure intentions of the service members who responded to the country's call to arms; A single rose in the vase symbolizing the blood that service members have shed in sacrifice to ensure the freedom of our beloved United States of America. This rose also represents the family and friends who keep the faith while awaiting the return of the missing service members; **The red ribbon** represents a love of country that inspired service members to serve the country; **A slice of lemon** on the bread plate represents the bitter fate of the missing; Salt sprinkled on the bread plate symbolizes the tears shed by waiting families; An inverted glass represents the fact that the missing and fallen cannot partake; **The candle** is reminiscent of the light of hope which lives in our hearts to illuminate their

way home, away from their captors, to the arms of a grateful nation; The chair is empty - they are not here. * U.S. Department of Defense, Wikipedia

National POW/MIA Recognition Day will be observed on Friday, September 15, 2023.

This annual event honors prisoners of war and our missing and their families and highlights the government's commitment to account for them. * Military.com

This is a day to remember the sacrifices and service by our courageous POW and MIA service members to help ensure the freedom we cherish today.

YOU ARE NOT FORGOTTEN.

Let us honor our prisoners of war, those still missing in action, and all our veterans, past and present, for their dedication and love of country.

American Legion Auxiliary Unit 383, Fair Oaks, District 6; Department of California ★

ORANGEVALE WOMAN'S CLUB

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Taxpayer Hero Retires



Jack Frost, Sacramento Taxpayers Association.
Courtesy photo

Sacramento Taxpayers Association News Release

SACRAMENTO, CA (MPG)

- Sacramento Taxpayers Association (SacTax) Executive Director Jack Frost, who has been an instrumental leader within SacTax for the past 30 years, has announced his retirement from his position but will remain as a member of the Board of Directors. In an outgoing speech, Frost said, "It's been a very long time since an organization could point to the success that we have enjoyed. Much of the success is due to many of our members who showed up at the rallies, the meetings, and who helped us turn out concerned citizens."

In 2019 Frost sat down with W. Bruce Lee, SacTax President, and asked if he would serve as the Association's President during a time when he saw that the organization needed more structure, leadership

and "pizzazz." After many hours of discussion, Bruce accepted the job.

Under Lee and Frost, SacTax's successes include the defeat of a few county and city tax initiatives such as Measure A, a 40-year half-percent sales tax increase in Sacramento County, and the defeat of Measure M, a one percent forever sales tax increase in Citrus Heights.

SacTax also contributed to the defeat of Proposition 15, which sought to create a split roll property tax; Proposition 21, which proposed increased local government rent control authority; and the change of election cycle for the County Sheriff, District Attorney, and Tax Assessor. Additionally, SacTax was instrumental in the withdrawal of COVID-19 enforcement fines of up to \$10,000 on businesses within the county.

"Jack Frost has contributed immeasurably to the Sacramento Taxpayers Association," Citrus Heights City Mayor Tim Schaefer said, "His measured approach to necessary taxes should be studied before any additional tax measure is put before the voters. I am proud to have served on the Sacramento Taxpayers Association Board of Directors with Jack. I wish him well in the next step of his journey."

Frost will be succeeded by current Secretary, Nick

Bloise, into a new role as Director of Operations. Bloise, who brings a wealth of experience to the job, is eager to carry on Frost's legacy and continue to push for fiscal responsibility and accountability in government.

"Jack Frost has proven himself to be one of the Sacramento area's most effective defenders of taxpayer rights. He is a stalwart defender of Proposition 13, ensuring that Sacramento homeowners can stay in their homes without being forced to sell due to excessive taxation and he has advocated for government transparency throughout his tenure with SacTax," said Jon Coupal, SacTax Board Vice President, and President of Howard Jarvis Taxpayers Association.

The SacTax Board of Directors has expressed its gratitude to Frost for his service and commitment to the organization. Per SacTax President, Bruce Lee, "Jack is so much more than a co-laborer for quality, effective government within our region, he is a true friend who is always ready to support the cause of taxpayer rights. Always eager to give credit where credit is due, he has served faithfully, diligently, and with distinction for years. He has been my beloved "right arm" and certainly will be missed by all of us! It is an honor to serve the community with him." ★

Orangevale Chamber of Commerce Announces New Board President



Jonathan Spangler (left) hands over the reins to the newly appointed president Anthony Garcia (right). Photo courtesy of MaryAnne Povey

By MaryAnne Povey

ORANGEVALE, CA (MPG)

- The Orangevale Chamber of Commerce is happy to announce Anthony Garcia as its newly appointed board president, taking the reins from Jonathan Spangler who held the position for two years. As a small business owner and Vice President of Merchant Services at Five Star Bank, Garcia brings with him a wealth of experience and a vision that promises to invigorate the chamber's role in both business growth and community engagement.

Garcia feels up to the task due to his vast experience over the past 20 years. "Throughout my career, I've been able to work closely with small and medium-sized business owners to provide professional insight and support," he said, "This position gives me a unique opportunity to take this experience to my home, and bring Orangevale businesses and families together!"

Over the past five years, Garcia has made Orangevale his home along with his wife and two daughters. They are all actively involved in the local schools, sports and community events and they "love the Orangevale lifestyle".

Garcia initially joined the Chamber back in 2020 and as activities came back to life, so did his involvement. He quickly took a leadership role on the Board of Directors and when the opportunity came up for President, he didn't hesitate to step into the role.

"I'm looking forward to this leadership role and intend to focus on continuing popular community events and traditions that local businesses and residents care about." He also envisions "actively

engaging with small businesses, offering support and promotion to bolster business, boost skill development and to leverage the presence of larger business brands to enhance the community's profile."

Mentorship also takes center stage in Garcia's strategy. He envisions a chamber that serves as a hub for mentorship, where seasoned professionals mentor aspiring entrepreneurs, and vice versa. This, he believes, "will foster a sense of ownership and strengthen personal relationships within the community".

Keeping members engaged, Garcia plans to encourage member involvement by extending invitations to board meetings and offer quarterly workshops focused on professional "best practices." Recognizing the diverse schedules of chamber members, he's looking to host mixers at different times, ensuring that everyone has the chance to participate.

He also envisions a chamber that not only serves as a networking platform but also makes an impact on local businesses and the community at large.

Among the exciting events making a comeback are the Disc Golf Tournament, "Coffee with a Cop", and the popular "Savor" event to name a few. These activities, alongside new initiatives, will help enhance the vibrancy of the Chamber.

"I'm excited to take on this new role with the Chamber, because I have a real passion for community. Being a part of something greater than myself, creating an environment where businesses and individuals alike can grow and succeed!"

For more information and updates, please visit the Orangevale Chamber of Commerce www.orangevalechamber.com ★

Chicken Festival Coming to Fair Oaks!

Continued from page 1
gravy or French toast.

ALL breakfasts include coffee, tea, milk, or orange juice.

This year's festival is sponsored by: SMUD, Raley's, 99.5 K-Love Radio,

Elliott Homes, Sacramento Credit Union, and Cagwin & Dorward.

For more information visit forpd.org/263/Fair-Oaks-Chicken-Festival

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FIREWORKS FOR ALL FANS IMMEDIATELY AFTER THE GAME

SATURDAY

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FIREWORKS FOR ALL FANS IMMEDIATELY AFTER THE GAME

SUNDAY

SUNDAY FUNDAY

PLAYER AUTOGRAPHS BEFORE THE GAME AND KIDS GET TO RUN THE BASES AFTER THE GAME

Social Security Matters

I'm 64. When Should I Claim My Social Security?



By Russell Gloor,
AMAC Certified Social
Security Advisor

Dear Rusty: I am 64 years old and still working full time. My question is - when should I start my Social Security? I would like to start it in January 2024 and go part time at work, but would I be losing much Social Security by not waiting until full retirement age? **Signed: Trying to Plan Ahead**

Dear Trying, to Plan: You are smart to evaluate the impact of claiming your Social Security (SS) benefits early. First, be aware that your full retirement age (FRA) for Social Security purposes is 66 years and 8 months, and that is when you get 100% of the SS benefit you've earned from a lifetime of working.

It appears you already know that if you start benefits before your FRA, you'll be subject to Social Security's "earnings test" which limits how much you can earn from working before they take away some of your benefits. But if you go part time at work you can mitigate the earnings test and claim your benefits early - just understand that your payment will be permanently reduced by doing so.

If you claim your benefits

to start in January 2024, you'll be taking your Social Security about 18 months early, which means that instead of 100% of your FRA entitlement you'll get about 90% (a reduction of 10%). The earnings test will still apply, and we don't yet know what the 2024 earnings limit will be, but it will be something more than the 2023 limit of \$21,240. If your 2024 earnings exceed the annual limit, SS will take away \$1 in benefits for every \$2 you are over the limit. They "take away" benefits by withholding future payments until they recover what you owe for exceeding the limit. If you work part time and don't exceed the 2024 annual earnings limit, there will be no penalty and you will get every month's SS payment. If you find you will exceed the annual 2024 earnings limit, you can call Social Security and inform them of that and by how much, and they will suspend your benefits for the number of months necessary to avoid overpaying you. If you don't inform them and you exceed the annual 2024 limit, they will catch up in 2025 when they get your 2024 earnings info from the IRS and issue an Overpayment Notice requiring you to pay back the amount owed (half of what you exceeded the 2024 annual limit by). As you likely know, the earnings test no longer applies after you reach your full retirement age.

So, the decision on when to claim your Social Security benefit is yours to make, and you are smart to consider your work plans - but should also consider your life expectancy

and marital status. If you are married and eventually die before your lower earning spouse, your spouse's benefit as your survivor will be based on your benefit amount at the time of your death. Thus, your age when you claim your benefit may also affect your spouse's benefit as your survivor; the longer you wait (up to age 70) the more your spouse's survivor benefit would be. And if you enjoy at least average longevity, which is about 84 for a man your current age, then by waiting until your FRA or later to claim you'll not only get a higher monthly payment but also get more in cumulative lifetime benefits. If, however, your financial circumstances are such that you need the SS money sooner, then claiming earlier may be the right decision, provided you don't substantially exceed the annual earnings limit prior to reaching your full retirement age. I hope the above provides what you need to make an informed decision.

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. ★

County Receives \$43 Million Bridge Housing Award

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - The State Department of Health Care Services announced that Sacramento County Behavioral Health Services (BHS) will be awarded more than \$43 million in Behavioral Health Bridge Housing (BHBH) funds to support its continued efforts to address homelessness and improve the lives of individuals living with serious mental illness and experiencing housing instability. With the award of this State funding, County BHS is set to expand interim housing options as an important resource along the continuum to permanent supportive housing to accommodate the growing need for supportive housing and mental health services.

The BHBH award will enable Sacramento County BHS to expand interim housing by adding 110 beds across three Safe Stay communities. This County-sanctioned bridge housing will provide individuals experiencing homelessness with a safe and supportive environment to stabilize their health and safety. Additionally, the funding will facilitate the development or renovation of shovel-ready projects for another 100 beds, including renovated hotels, board and care homes, and sober living facilities. These clean and well-maintained sites will offer on-site supportive services to help individuals transition towards permanent housing.

Bridge housing funds will support individuals in the target population of the Community Assistance, Recovery, and Empowerment (CARE) Act who are experiencing homelessness, have serious mental illness, and/or substance use disorder. The range of services provided will encompass care coordination to enhance both mental and physical well-being, the development of essential life skills, the promotion of income growth, and the facilitation of vocational/educational opportunities and skills. The ultimate objective is to assist participants in transitioning to permanent housing within a

nine-month timeframe.

To provide holistic care, Behavioral Health collaborates with various county agencies such as Primary Care for medical support, the Department of Human Assistance (DHA) for benefits, Managed Care Providers for Enhanced Care Management (ECM), and additional linkages to enhance the provision of services. These collaborations ensure that individuals experiencing homelessness receive the necessary support and resources to improve their overall well-being.

"Through the power of compassion and investment, the \$43 million bridge housing award to Sacramento County is a significant step in transforming lives and communities," says Sacramento County Behavioral Health Director Dr. Ryan Quist. "This funding will help behavioral health expand comprehensive bridge-housing supports for those in need."

To address the diverse needs of individuals experiencing homelessness, a phased approach will be adopted for individuals entering the program. New participants will enter Safe Stay beds, sober living facilities, or board and care homes to stabilize their health and safety and determine eligibility for housing programs. Once stable, they will move to other BHBH interim beds, where they will receive life skills training and housing navigation services. Finally, participants ready for permanent housing will receive intensive housing navigation services, utilizing rental assistance funds from the grant, to secure and transition into stable housing.

The \$43 million BHBH award to Sacramento County is another significant step towards addressing homelessness and providing vital support to individuals living with serious mental illness and experiencing housing instability. With expanded interim housing options and comprehensive services, this funding has the potential to transform lives and create lasting positive change within the community. ★

Four Sacramento Luminaries Join Sacramento Philharmonic and Opera Board of Directors

Sacramento Philharmonic & Opera News Release

SACRAMENTO, CA (MPG) - The Sacramento Philharmonic & Opera (SP&O) received a fresh injection of board leadership last week with the election of four new members to the Board of Directors. The four new members, who include journalist Lora Painter of ABC10, arts advocate Lars Gjerde, Sacramento State administrator Jennifer Harris, and corporate leader Adam Marszal, begin their tenure immediately.

"SP&O is honored to have these four experienced business and community volunteers join our Board of Directors," said SP&O President Sheree Meyer. "Our board has a track record of tremendous success, as our recent accomplishments demonstrate, but with these new members sharing their passion and knowledge, SP&O is poised to reach even greater heights."

The new board members join the board at a time when the SP&O is on a trajectory of growth and success. SP&O's recently completed 2022-23 season ended with a chorus of unprecedented achievements, including a reliable and growing subscription base, sold out performances and, since 2015, over \$10 million



The Sacramento Philharmonic & Opera (SP&O) received a fresh injection of board leadership last week with the election of four new members to the Board of Directors. Courtesy photo Sacramento Philharmonic and Opera

in gifts and sponsorships made to the Sacramento Philharmonic & Opera and the Sacramento Philharmonic & Opera Foundation.

Lora Painter anchors weeknights at 5, 6, & 11 p.m. for ABC10. The California native has a master's degree from New York University in Broadcast News & Documentary, and a Bachelor's Degree in Communication from California State University San Marcos. She has two Emmy nominations for anchoring and writing and has twice received a "Best Anchor" award from the Michigan Association of Broadcasters. Lora has been a board member of the Kalamazoo Institute of Arts and continues to



Lora Painter. Courtesy photo



Lars Gjerde. Courtesy photo



Jennifer Harris. Courtesy photo



Adam Marszal. Courtesy photo

be a member of its Asian Art Advisory Council. She is a former professor

at Anyang University in South Korea. She is also an accomplished singer

and plays several instruments including piano and clarinet.

Norwegian native **Lars Gjerde** earned his doctorate in organ from the Eastman School of Music. During his church music career, Lars taught, led choirs and orchestral musicians, and created events to support charities. He engaged in regional leadership through the American Guild of Organists. Lars later earned his Nurse Practitioner degree from Yale University and is now a Nurse Practitioner Supervisor at UC Davis Medical Center. A recent Chapter President of the California Association for Nurse Practitioners and Chapter Dean for the American Guild of Organists, Lars is thrilled

and plays several instruments including piano and clarinet. Norwegian native **Lars Gjerde** earned his doctorate in organ from the Eastman School of Music. During his church music career, Lars taught, led choirs and orchestral musicians, and created events to support charities. He engaged in regional leadership through the American Guild of Organists. Lars later earned his Nurse Practitioner degree from Yale University and is now a Nurse Practitioner Supervisor at UC Davis Medical Center. A recent Chapter President of the California Association for Nurse Practitioners and Chapter Dean for the American Guild of Organists, Lars is thrilled

to serve the visionary board of the Sacramento Philharmonic & Opera.

Jennifer Harris is the Associate Vice President of Budget Planning and Administration at Sacramento State University. A Sacramento native and Sac State Alumna, Jennifer has worked in a variety of fiscal management and oversight roles with the State of California, including the California State Auditor's Office, the Department of Finance, and CalPERS. Jennifer credits her love of classical music to her elementary school violin teacher who took her to hear the Camellia Symphony Orchestra perform. She is excited to help support classical music and opera in our community, and in particular increasing youth access to and appreciation of music.

Adam Marszal was born and raised in Carmichael, CA and currently serves as the CEO of his family's petroleum company and commercial real estate business. He takes pleasure in being involved in organizations and different causes in Sacramento. In his free time, Adam enjoys golfing and being with his wife, Maggie, and their two daughters, Lucy and Blair. Adam's interest in music stems from his time in Jesuit High School's choir as a teenager. ★

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COBRA, Health Insurance, Covered California, Medicare: Researching Plans
 By Tim Coughlin



If you've been covered by group health insurance through your employer for a while and now find yourself in need of getting your own health insurance or choosing between COBRA, Covered California, or Medicare, evaluating the numerous options can feel overwhelming.

Determining plan premium costs, Covered California "Premium Assistance" amounts, Medicare costs based on income, plan deductibles, copays, out-of-pocket maximums, and making sure the doctors you want to see accept the plans are essential to making a good decision. Not being familiar with all the rules, enrollment deadlines, provider network, and the pros and cons of each option can result in paying more than you need to or getting coverage that doesn't best meet your needs.

The services of a local insurance agent can help make the process of choosing the right plan easier by saving you a significant amount of time and effort trying to sort out all the options. People new to this process may not know that they don't pay fees for the services of an independent agent. Instead, agents are paid by the insurance companies.

When looking for an agent, you will want to consider what the agent specializes in since insurance agents can represent various kinds of policies as well as how long they have been in the industry. Reading their reviews can help you learn more about their quality of service.

If you work with a "captured" insurance agent who only represents one carrier, you may miss out on more affordable policies or plan options with stronger coverage. By working with an independent insurance agent who represents multiple carriers, you'll be provided with several coverage options to consider. And when you work with your neighborhood insurance agent, you will also benefit from their knowledge of the local market and can count on their services for the years to come.

Tim Coughlin is an award-winning independent agent in Gold River specializing in Medicare and health insurance for over 35 years. He can be reached at (916) 346-4417, by email at tim@summitindins.com, or through the agency website; summitindins.com. (LIC # 0669552)

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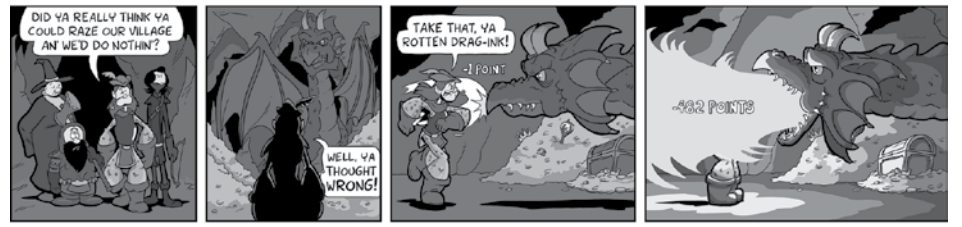
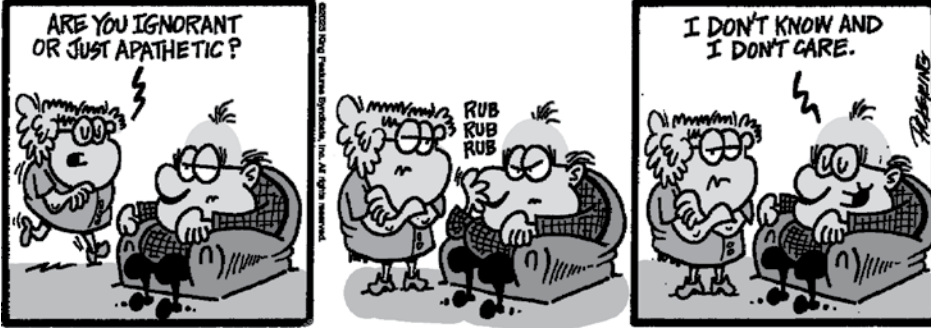
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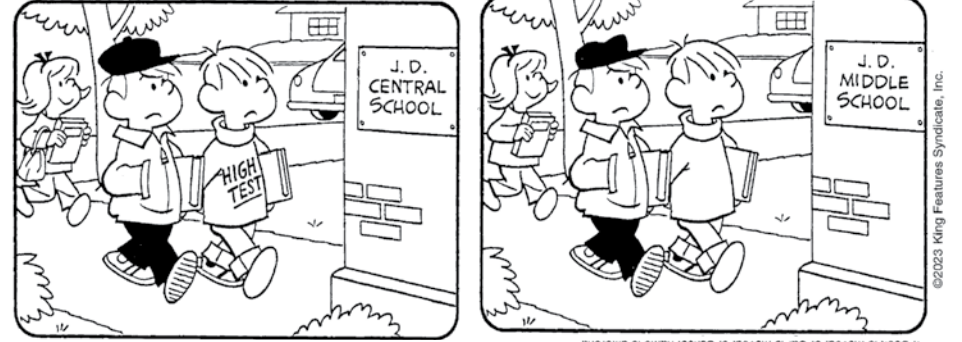
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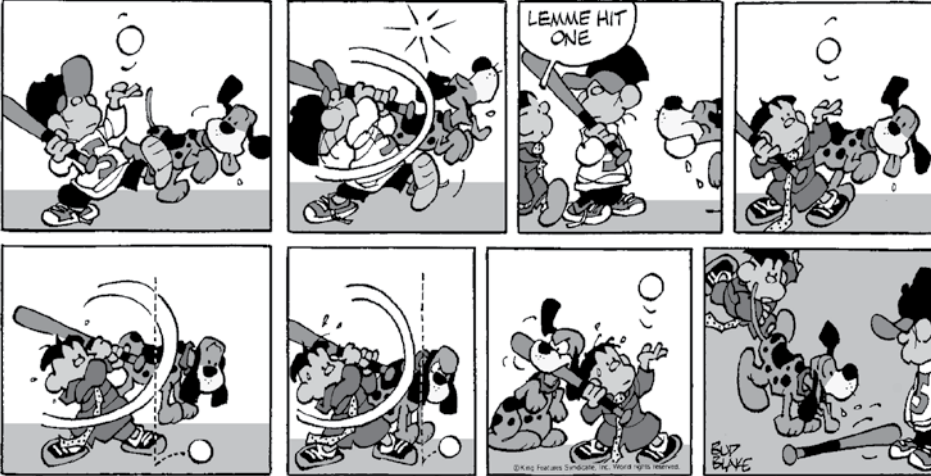
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Differences: 1. Furnish is missing. 2. Cap is different. 3. Sweater words are missing. 4. Book is moved. 5. Car is moved. 6. School name is different.

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by BUD BLAKE



GRIN and BEAR IT



Just Like Cats & Dogs

by Dave T. Phipps



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STATEPOINT CROSSWORD • NURSERY RHYMES

- CLUES**
- ACROSS**
- Ground grain
 - *Black sheep answer: "Yes ____, three bags full."
 - Estimator's phrase (2 words)
 - Washer cycle
 - Australian bird
 - Plants and animals
 - Chipped in
 - Dashboard acronym
 - Not over
 - *Rhymes with Porgie
 - *Container in nursery rhyme and Ella Fitzgerald's song
 - Ray shooter
 - Gloomy
 - Dichlorodiphenyltrichloroethane
 - The Wise Men
 - Type of mold
 - Civil Rights icon
 - Front of ship
 - Marilyn's real name
 - Distinctive elegance
 - Meal in a shell, pl.
 - Plant anchor
 - Strong and sharp
 - *"Three Little Kittens" cry
 - Shower with affection
 - Bungle (2 words)
 - Snow ride
 - P in mpg
 - Debilitating spray
 - *"How I wonder what you ____"
 - *"Bed on the tree top"
 - *John, or Fr re Jacques
 - Formerly known as Pleasant Island
 - Commotion or fuss
 - One of journalism's Vs
 - Vinyl collectible
 - *"Tom, Tom, the Piper's ____"
 - Israel's neighbor
 - Big Bang's original matter
 - Deviled one
 - One deserving of respect?
- DOWN**
- Hand grenade
 - Pick-up expression
 - On top of
 - Website visitors
 - Wrigley's Big ____
 - Bone-dry
 - Elf on the Shelf, e.g.
 - Cuban dance
 - *Old MacDonald's farm sound
 - Traveled on
 - Proofreader's mark
 - Sail alternative
 - Boot that reaches halfway or more to knee
 - Unsuitable
 - Pitcher's pride
 - Bishop's jurisdiction
 - *Life is but this
 - Marcello Mastroianni's "La ____ Vita"
 - Some Romanovs
 - SI unit of mass
 - *"Here goes my ____ a trot, a trot..."
 - Sag
 - Portray emotion
 - *Jack and Jill's quest

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Poppoff!

With Mary Jane Popp

Get Over Weight

I've had many guests on POPPOFF talking about ways to lose weight. But **Laura Pickett** takes on a rather unique way in her book "Get Over Weight." You know me...always curious! So here are her Steps.

1. SPIRIT. Work with your personal trainer. To lose weight, often people turn to personal trainers for knowledge and help. But the Holy Spirit knows all things and was sent to guide and help us succeed in all areas.

2. QUICK TRIP. QT is the name of a chain of convenience stores where you buy gas and other necessities like food, etc. She refers to Quiet Time as a "QT" Stop to get spiritually fueled and fed for your weight loss journey.

3. KNOW THE TRUTH. Scripture teaches us that if you continue in the Word, you'll know the truth and the truth will set you free. She learned a truth that broke the chain so she could finally lose the weight.

4. STOP, DROP AND ROLL. Laura found there are things we can carry that are too heavy for us like unforgiveness, worries, cares etc. Whatever is keeping us stuck, we need to stop or drop or roll that weight and Let It Go.

5. STEPS FOR SOUL. Keep your G.P.S. on...Goal Positioning System. Having a specific goal is vital to succeeding weight loss. Vague goals produce vague results. Set the goal and the way will be made.

6. REBOOT: Your body is not the only thing that needs to change. Often we try to lose weight and get our bodies to change

when we fail to get our minds to change. Remember: As a man thinks, so is he.

7. BELIEVING IS SEEING. Scriptures say if you can believe all things are possible, then believing is an act of your will. Decide to believe and you will achieve.

8. BEAT THE B.E.A.S.T. Not yourself. She found that when we struggle with weight loss we often are struggling with the B.E.A.S.T. That is Boredom, Emotional eating, Anger, Stress. Learn to beat them and not yourself.

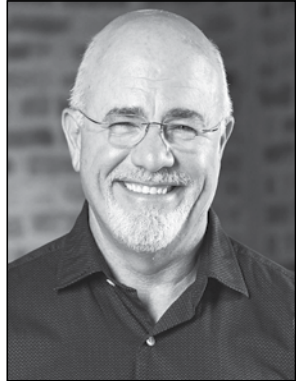
9. STEPS FOR BODY. The weight loss Plan is Eat, Drink and Get Moving. To lose weight we need a healthy eating plan. Not a Die-IT, but a LIVE-IT Plan. Any plan can work if you work it. She shares the right plan for you.

10. FASTING IS YOUR RESET BUTTON. Fasting is a great way to remove foods that challenge us and reset eating habits. But more important, fasting connects us to God, the real source of POWER to succeed on this journey

11. DECLUTTER YOUR WAY TO WEIGHT LOSS. Clutter affects our weight like things out of order, not dealt with and stuffed away. They represent issues we're facing when struggling with weight loss.

12. FEED THE HUNGER THAT MEAT CAN'T MEET. Christ said my meat is to do the will of HIM that sent me. It's like no matter how much you eat, you're still not satisfied. You may be hungry to fulfill your purpose, not our plate!

That's her take. Check out **Laura** at www.LauraPickett.org. **Keep POSITIVE!!!**



Helping Take Care of Mom

Dear Dave,

My mother-in-law is 85, and she's had some health setbacks recently. The family got together with her, and as a group, we decided it was time to sell her property and move her into an apartment at a nice senior living facility. She should see a little over \$300,000 from the sale of her house. Aside from that, she has about \$10,000 in a savings account. The problem is, she'll only receive \$2,100 a month in Social Security, and rent at the facility is \$2,600 per month. Plus she loves making donations to charities. With interest rates where they are, is a CD ladder a good place to put the money to help her cash flow expenses in the future?

- Ed

Dear Ed,

If this were my mother-in-law, I'd want her to do better than a CD (certificate of deposit) ladder. Even with the deficit between

Dave Ramsey Says

her Social Security income and the cost of rent, she'll only need to see \$6,000 a year from the investment to make up the difference. And plus, she's 85. Even if she got nothing in terms of interest, the chances of her burning all the way through her nest egg before she dies are almost zero. I know the thought of her passing away isn't pleasant, but it's something you have to take into consideration.

As far as the charities go? Right now, she's the charity. Maybe not in the traditional sense of the word, but it's time for mom to come first. Only the strong can help the weak. I didn't let my toddlers carry our newborn. And when it comes to money, you've got to have the financial strength—the free and clear assets—to carry others. Take care of your own household first. That's her responsibility at this point.

Ed, you're not going to mess this up unless you put the money in crypto, or something stupid like that. If you want to do some high-yield savings as a part of it, that's fine. If it were me, I'd probably end up investing some of it too. Here's the thing: Overall, if you could make 8% on it, that's \$2,000 a month, and it lasts indefinitely. That's not even touching

the principal. But like I said before, even if you make nothing on it, just divide \$6,000 into \$300,000. See what I mean? It's probably going to last as long as she does.

Of course, there may be some other medical bills, and you'd probably want her to have a life other than just paying bills. That's why I'd like to see that extra \$2,000 a month happening. It would provide a little cushion. And there may be a few other little things from time to time the family would have to pick up, but that's not unusual in a situation like this.

You all can make this work for her. Just don't be super aggressive, but don't be super conservative either.

- Dave

**Dave Ramsey is an eight-time national best-selling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for the company Ramsey Solutions. ★*

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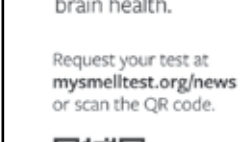
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