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to be Presented**
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AMERICAN RIVER Messenger

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WITH GOLDEN
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IN FAIR OAKS**



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JAIL DILEMMA**



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River Gravel Project Roars Ahead



Carmichael's iconic water tower stands amid the \$3.6 million project to restore salmon spawning beds on the American River. Water Forum Habitat manager Erica Bishop watches excavation progress near Ancil Hoffman Park.

**Story and photos
by Susan Maxwell
Skinner**

SACRAMENTO REGION, CA (MPG) - Bulldozers and monster truck sightings are now as common as wildlife on the Ancil Hoffman Park walking trail.

Though small boys might delight in the roaring excavators, big fish are the real beneficiaries. The area defined as Upper River Bend is the sight of a \$ 3.6 million project to help threatened salmonids.



Water Forum Habitat Manager Erica Bishop explains the 2023 habitat restoration project to Ancil Hoffman Park hiker Al Trivett.

Started last month, the eight-week project continues annual Sacramento Water Forum efforts. Chinook

salmon and steelhead populations must have movable stones for nesting and egg laying. To this end, 30,000 cubic yards of small-diameter gravel will be moved from an adjacent bar into the river flow.

Excavated areas will become a side channel and 11 acres of spawning and rearing habitat will result. New native plantings will provide shelter and attract insects to feed baby fish before their swim to the Pacific.

For millions of years, *Continued on page 2*

**Great American
River Clean-Up
is Sept. 23**



**American River
Parkway Foundation
News Release**

SACRAMENTO REGION, CA (MPG) - Hundreds of volunteers will remove thousands of pounds of trash from 23+ locations in the American River Parkway on Saturday, September 23, 2023, from 9 a.m. to noon for the Great American River Clean-Up (GARCU). The American River Parkway Foundation has partnered with the California Coastal Commission to bring this opportunity to the community.

GARCU is the Parkway Foundation's largest annual clean-up and draws hundreds of volunteers for a morning to make a positive impact for this natural resource. Opportunities for groups and individuals of all ages and sizes are available. Participants can ride SacRT Fixed Route Bus and Light Rail for FREE to any of the 23 designated clean-up sites along the American River and Parkway from Discovery Park to Nimbus Fish Hatchery.

We encourage you to contact the American River Parkway Foundation and take an active and personal role in contributing to the success of the Parkway.

For more information call the ARPF at (916) 486-2773. Our phones are answered Monday to Friday 8:30 AM to 4:30 PM (Pacific Time) by friendly, local and knowledgeable people who are dedicated to the American River Parkway.

The American River Parkway Foundation (Parkway Foundation) is the only nonprofit organization focused on active conservation of all 23 miles of the American River Parkway (Parkway). Through managing programs like volunteer clean-ups, infrastructure improvements, trail maintenance, fire mitigation and education, the Parkway Foundation leads and inspires the community to conserve and nurture the Parkway as a unique, accessible resource for everyone to enjoy. Learn more at www.ARPF.org

The Last Band Marches Forward

By Tamara Warta

FAIR OAKS, CA (MPG) - On a recent Friday evening, the stands of Bella Vista High School's stadium filled with students, parents, and alumni for Homecoming. The school's football team - which is experiencing a winning season so far - easily defeated River Valley High School, but the game wasn't the only notable thing on the field. BVHS is also home to the last surviving marching band of the San Juan Unified School District.

While marching bands were a common, almost expected feature of high schools in past generations, today's marching band opportunities are fewer. San Juan Unified is home to twelve high schools, and yet Bella Vista's marching band stands alone.

According to Santiago Sabado, BVHS's band director, the marching band currently has 62 students. The school is also home to a jazz band and several other music ensembles and classes. When it comes to music education, Sabado



The Bella Vista marching band participates in many parades. Photo courtesy of Bella Vista Marching Band

maintains the policy that everyone's welcome.

"The nice thing about marching band is if you don't have a lot of music skills but have a work ethic, you'll be successful," says Sabado. "It has that repetitive aspect."

Amanda Schmidt, the mother of BVHS sophomore Danielle, recently reflected upon her daughter's experience with the marching band.

"When Danielle went to Spring Band Camp as an 8th grader, she didn't know anyone, but quickly the band kids became like family. Now almost all of her friends are from band - they're her community. The band kids all hang out together during lunch and after school. It's a really accepting and fun group of kids."

And work hard they do. Between the musicians,

color guard and dance team, the marching band rehearses almost every day, and participates in not only football games but also volleyball, cross country, and other team sports.

The kids do in fact have a strong work ethic, which was also noted by Schmidt, "Since marching band season starts in the fall, the band rehearses during the spring and summer so that *Continued on page 2*



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The Last Band Marches Forward



Some of Bella Vista's marching band students at their recent glow-in-the-dark night rally event. Photo courtesy of Sienna Jack

Continued from page 1

their music is ready for the first football game of the season in August.”

They also have a competition season where their field show goes against other schools – but they have to travel a bit, due in part to the lack of local marching bands.

“I’m the only one,” says Sabado when asked about his band director colleagues. “My closest colleagues are Roseville and El Dorado.”

Due to its local rarity, the marching band certainly has plenty to do in the community as well. Their first event of the current season was the Rancho Cordova 4th of July parade.

“When someone wants a marching band, they call Bella Vista,” said Sabado. However, he maintains the busy schedule of band directing while also providing the students with opportunities because he believes in the power of music. “Kids should be able to access music at any time in their public school education.”

Since the marching band stands alone, it continually needs funding and community support. When asked about the school district’s response, Sabado stated, “We’re the only marching band, so when we have



Bella Vista High School accompanies a stadium filled with students, parents, and alumni. Photo courtesy of Bella Vista Marching Band

needs, the school board isn’t enthused.”

One way the community can support BVHS’s marching band is to come out for their annual car show fundraiser happening on September 23 in the school parking lot. The event includes an array of classic cars as well as lunch and raffle tickets available for purchase. It’s a chance to not only help provide much needed funds for the group, but to see them perform as well. And most importantly, you will be helping to ensure the future of the last remaining marching band of the school district.

“Being part of this community hasn’t just enriched my daughter’s life,” says Schmidt. “I think all the

Bella Vista band kids have a similar experience. I know a recent BV alum who said that being in BV band is what got them through high school. High school can be really tough and having the band program at BV really helps these kids have a safe place to be themselves. Come see them at the Car Show and you’ll understand why they have earned the respect of the BV students, the parents and the community.”

This Saturday’s Music & Motors Car Show is happening from 9am-1pm at Bella Vista High School, 8301 Madison Ave, Fair Oaks. You can learn more about this event, their upcoming crab feed, and more at bellavistaband.org. ★

Virtual Education Group Honors Senator Niello with Golden Apple Award

TAB Communications News Release

SACRAMENTO, CA (MPG) - Celebrating our annual recognition to accessible education and parental choice, California Parents for Public Virtual Education (CPPVE) is delighted to present the Golden Apple Award to Senator Roger Niello (R-SD 6). The award serves as a testament to Senator Niello's relentless advocacy for online education and his unwavering dedication to the advancement of quality curriculum and equal funding for all California students.

CPPVE, a volunteer organization comprised of parents whose children benefit from public virtual learning experiences, such as full-time school-at-home, non-classroom based school, and independent study programs, has been at the forefront of promoting access to online education since its inception in 2011. The organization's tireless efforts have been instrumental in educating California policymakers about the invaluable contributions of public virtual schools to families and students alike.

During the most recent legislative session, CPPVE extended its support for Senator Niello's Senate Bill 426, further highlighting his remarkable contributions in championing parental choice and advocating for a well-rounded, equitable education system.

The Golden Apple Award is an annual recognition bestowed by CPPVE each legislative session to policymakers who exhibit exemplary dedication to promoting parental



CPPVE President Tab Berg and his daughter, Tori, present the 2023 Golden Apple Award to Senator Roger Niello for his role empowering families to make the best public educational choices for their children. Tori is a high school student attending Visions in Education. Photo courtesy of TAB Communications

choice and quality education in California. Senator Roger Niello's commitment to these principles has undoubtedly earned him this esteemed recognition. Previous award recipients have included Governor Jerry Brown, State Superintendent of Public Instruction Jack O'Connell, Senator Shannon Grove, Assemblywoman Shirley Weber and Assemblyman Kevin Kiley.

California Parents for Public Virtual Education is a statewide volunteer organization advocating for access to online education, quality curriculum, and equal funding for all students. Founded in 2011, CPPVE strives to educate California

policymakers about the benefits of public virtual schools and their positive impact on families. The organization's mission centers on promoting parent choice and supporting legislative initiatives that enhance educational opportunities for all students.

The Golden Apple Award, presented by CPPVE, is a recognition of policymakers who demonstrate exceptional dedication to supporting parental choice and quality education in California. Each legislative session, this award celebrates individuals who champion initiatives that empower families to make informed educational decisions for their children. ★

River Gravel Project Roars Ahead

Continued from page 1

salmonids managed the process unaided. But since the Gold Rush, man-made river alterations have threatened migratory species. The American River and its tributaries once offered 200 miles of breeding sites. More than 150 years of river development have reduced possibilities to about 12 miles.

Dam construction blocked

spawning paths and barred natural gravel movement. “The lower part of the American River is gravel-starved,” explains Water Forum Habitat Manager Erica Bishop. “Some salmon and steelhead return to home waters and can’t find a place to spawn. Fish can’t build nests without the right physical conditions.”

“Though the Nimbus Hatchery has a role in juvenile fish

production, the Water Forum’s focus is to help adult salmonids complete life cycles naturally.”

The current project must wrap before fall salmon migration crowds the passage. After Chinook giants, steelhead nest in the same gravel beds. “Our work is targeted over time frames least likely to affect migrating fish,” says Bishop. “Swings between drought and flood condition

create challenges; we focus on long-term habitat improvement.”

A nearby 2021 Water Forum project supported 30 percent of threatened steelhead reproduction for that season. “Results are immediate,” notes Bishop. “Fish begin to spawn as soon as we finish our projects. Our restored habitats certainly work.”

The Ancil Hoffman project will wrap by mid-October. Though

construction areas are fenced, park trails are still operational and rafting is not impacted. In-river work pauses at weekends.

Water Forum projects are supported by the Bureau of Reclamation, US Fish and Wildlife Service, CA Prop 68 funding, Sacramento City and County and signatory water agencies. Learn about the Water Forum at www.waterforum.org ★

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Meals on Wheels Seeks Volunteers

By Tamara Warta

SACRAMENTO REGION, CA (MPG) - When COVID-19 hit our world, many businesses and organizations were paused or shut down completely, never to reopen. For some that were fortunate enough to survive, bouncing back after such an event hasn't been simple. While the shut-downs may now seem like ancient history to many people, non-profit organizations in particular are still recovering. One such local group is Meals on Wheels by ACC Senior Services.

Meals on Wheels is a well-known national organization, and locally it's quite known as well. The group helps keep seniors in their homes and communities by providing nutritious meals, safety net services, social contact, and community resource information. Sacramento Valley's Meals on Wheels division alone is home to 126 routes that deliver meals all throughout the region - stretching all the way out through the delta, as well as 13 congregate programs where seniors can go eat at a cafe and socialize.

According to Michelle Bustamante, the operations manager of the Sacramento Meals on Wheels division, they adjusted during the pandemic by switching from hot delivered meals to frozen meals that arrived with little to no face-to-face contact. And now, they are aiming to work their way back up to their full meal distribution services pre-pandemic.

"We need volunteer



Gladys and Jean enjoy a meal together at the Meals on Wheels sponsored All Seasons Cafe. Photo courtesy of Meals on Wheels by ACC

drivers," said Bustamante. "We are still looking to convert four routes back [to hot meals with face-to-face contact] and need drivers."

Meals on Wheels also has several programs outside of its home meal delivery service. All Seasons Cafe is an in-person restaurant-style space.

"It is for people who are more mobile and can get out and want to go have lunch with peers," Bustamante explained. "It's an opportunity for them to socialize."

While All Seasons Cafe

currently has 13 locations, they are looking for one more. Meals on Wheels currently does not have a Citrus Heights location. They are urgently seeking anywhere with a commercial kitchen and enough space for seniors to congregate. These cafes typically take place in community centers, senior centers, or in senior apartment complexes. With each lunch hosting 20-90 folks each meal, Bustamante hopes to raise awareness of the need and find a willing partner so they can serve the seniors of Citrus Heights.

With the holidays quickly approaching, Meals on Wheels will also again host Project Warm Wishes, which distributes gifts to seniors served by their organization. Both fun and functional items are appreciated, including toiletries, small household items, blankets, gloves, and amusements like adult coloring books and magazines.

"We just want to make sure those people know that they're not forgotten and are cared for," Bustamante said about the holiday project, which is

completely delivered by volunteers.

Project Warm Wishes starts in mid-October and donations are accepted through December 8. Used items are not accepted, but brand-new donations are enthusiastically welcomed.

One other very special program operated by Meals on Wheels? Animeals. Through this, they deliver food to roughly 200 cats and dogs throughout Sacramento County. After it was discovered that some home-bound seniors were sharing their meals with their animals to get by, the

group realized the need and took action. Most of the pet food or the funding for the program are donated.

"Pets are more than just animals - they are family to many of our seniors," says Bustamante.

From cafe workers to route drivers, all of Meals on Wheels' volunteers receive a background check and go through a training program. When Bustamante asked how volunteers are chosen and implemented, she mentioned that both individuals and groups like churches and service clubs apply. The goal is to plug people in where their heart is.

"The initial onboarding is done online nowadays, and we meet up with a volunteer and find out what their availability is and what they would like to get out of volunteering."

Volunteers are greatly needed at Meals on Wheels in Sacramento, and any adult with a passion to help can get involved. While help for the organization comes through various sources including Community Block Grants, city funding, private donors, and the Agency on Aging (Area 4), volunteers are still very difficult to find at times.

Meals on Wheels currently has a waitlist for seniors needing services, and the more volunteers they can train and recruit, the smaller that waitlist gets. Those hoping to get involved can contact Michelle Bustamante at (916) 444-9533 or by emailing mbustamante@mowsac.org



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Casa Rams Fall Short in Close Game Against Del Oro Golden Eagles



Dylan Richards (#8) getting close and personal with a Del Oro receiver! Photo courtesy of Heidi Lettau



Casa Roble Varsity football player Adam Hiatt, known for his post-game backflips off the field, helps the entertainment with Varsity cheerleaders at half time. Photo courtesy of Heidi Lettau



The crowd showed up loud and proud to cheer the Rams on at the matchup between undefeated Del Oro and Casa Rams! Photo courtesy of Heidi Lettau



Caleb Rodine #22 and Tanner Thayne # 54 applying the pressure for the Rams! Photo courtesy of Heidi Lettau

By MaryAnne Povey

ORANGEVALE, CA (MPG) - In front of a packed house of friends, family and friends, the Rams faced off against the undefeated Del Oro Golden Eagles. The Casa Roble Rams showcased their resilience leading 7-3 with their defense dominating the first half and keeping Del Oro's star quarterback Caden Pinnick in check.

Although the Golden Eagles rallied in the second half to take a 31-13 win, the Rams proved they can hold their own

against top-tier competition.

"Our team showed incredible resilience out there against a top contender. We may not have come up with a win, but we showed we have grit," said Coach Horner, "We're gonna take this experience, learn from it, and come back even stronger."

The Rams begin league play and celebrate Homecoming on September 29 taking on Mesa Verde. JV starts at 5 pm and Varsity kicks off at 7 pm. Be sure to get your tickets early at gofan.co Go Rams! ★

Orangevale Natives, Who Were They?

By Janet Dell

ORANGEVALE, CA (MPG) - Have you ever wondered who lived in Orangevale before the European settlers got here? There is evidence of people living in our area for the past 10,000 years, beginning just after the last Ice Age. The Nisenan people who lived in the Orangevale area were descendants of the Southern Maidu tribal group, who lived in this area for more than 3,000 years.

The first Europeans arrived in the Central Valley in the late 1700's. At the time, there were over a million Native Americans living in what is now California, including a number of people living in what we know as Orangevale. The earliest Orangevale inhabitants were not farmers, but lived a semi-nomadic life, getting by on what they could gather and hunt. Women gathered acorns, dug roots and bulbs with sticks, made baskets and clothing, and cared for children. Men hunted for animals such as deer and antelope with stone-tipped spears, darts, and a throwing tool called an atlatl. They used flint-knapping techniques to shape tools from local materials such as obsidian, jasper, steatite, and basalt. They also practiced spear fishing in the nearby American River. Hunting was cooperative, including the use of animal snares, drives, dead falls, and fishing weirs. They built dome-shaped houses from willow branches and

tule grass, along with community round-houses at permanent village sites. In the summertime, the Nisenan often slept outdoors. Evidence of a settlement complex here in Orangevale is located near Linda Creek.

The main staple of the Nisenan diet, readily available in this area, was acorns. Women would gather acorns, then sit near a creek or stream to process the acorns into flour or mush. Grinding bowls, or mortars, can be seen worn into the bedrock in many locations in our area, including right here in Orangevale. They were worn into the rocks over hundreds or even thousands of years of acorn grinding, and ownership was often passed down from mother to daughter over multiple generations.

Today the Nisenan and Maidu people continue to have a presence in our area. There is renewed interest in the Maidu history and language, as well as in teaching and learning early technologies such as basket-making. The Maidu people continue to hold an annual spring "Big Time" gathering in our area to celebrate their culture and traditions, while maintaining that all-important sense of community.

For further information visit the Orangevale History Museum or view the Orangevale History Project YouTube presentations by Kaitlin Grebie "The Nisenan Indians" and Maidu Museum in Roseville www.youtube.com/watch?v=y5IQ1RH5o-sY&t=2s ★

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Orangevale Community Update

Sac County Jail Dilemma – Choices are Limited

action by the Board, we risk Federal oversight and unchecked spending on taxpayer money.

On August 8, the County board reviewed and approved our response to the Grand Jury report from June 2, 2023, title “What’s Taking So Long?” It is important to note that the Grand Jury’s mandate is to ensure transparency and accountability. They initiate investigations in response to resident or elected official’s concerns. The investigations result in a public report, which requires a public response directed to the Superior Court’s Presiding Judge as laid out in Penal Code Sections 933 and 933.05.

Our Board has also received criticism from citizens who seek to decrease jail populations and who express concern that capital improvements will equal expansion of the jail’s inmate capacity.

The Grand Jury report correctly identified AB109 as a driving force behind which inmates are in our jails, and it is surprising to note that the daily average inmate count is currently lower than it was in 2011 when AB109, the California Public Safety Realignment Act of 2011 was imposed by the Legislature.

AB109 enacted early releases for some criminals and shifted others to be housed in our county jails. The jails that normally housed inmates for 1 to 2 years are now housing some inmates for up to 13 years. This change increases the costs for taxpayers.

Additionally, Props 47 and 57 created a new challenge: either release criminals or create alternatives to monitor them outside of a jail setting. Our County chose the latter. The alternative strategies, created with the

input and backing of both the Sheriff’s Department and the District Attorney’s Office, are designed to keep our community safe and ensure criminals are still held accountable.

The legislature has redefined the way we look at crime. What used to be a felony is now a misdemeanor. We are now subjected to laws that allow a person to steal up to \$1,000 and it is a simple misdemeanor. At the same time, legislation like SB 553 would make it illegal for a retail business owner to ask employees to protect their store from criminals who smash and grab. This bill sends an inviting message to criminals and makes our businesses more vulnerable.

I support improving conditions in our jails for all: inmates, officers, and staff. Some have shared with me how jail intervention changed their lives, helping them overcome drug addiction. I know victims who are comforted, knowing their attacker is serving time behind bars. Jails are necessary for our society, and we are making progress towards the Mays Consent Decree compliance. Plans are moving forward for a facility focusing on medical, mental health and intake services. The Board will receive the final design concepts and budget soon.

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

Sacramento County Supervisor Sue Frost represents the 4th District, which includes the communities of Citrus Heights, Folsom, Orangevale, Antelope, North Highlands, Rio Linda, Elverta, and Rancho Murietta. ★

Out & About
with MaryAnne Povey



ORANGEVALE, CA (MPG) - It’s Fall! And you know what that means? Lots of great events are coming up! Here’s a few highlights of events that you won’t want to miss!

Bow Wow Days is back! All you doggie lovers are sure to enjoy the end Annual PET-acular Bow Wow Days on September 23rd, 9 am - 1 pm at the Orangevale Park (across from Casa Roble High School). Bring your pet (on a leash please) and check out lots of vendors, food trucks and entertainment including a doggy talent show, costume contest and dog races too! There’s no cost to attend, but if you bring a can of dog food to donate, you’ll be entered in a drawing for a prize! For more info go to www.bowwowdays.com. Woof!

Mark your calendar to come to the **2nd Annual Great Pumpkin Palooza** on October 1st, noon - 4 pm at the Orangevale Grange, 5807 Walnut Avenue. Come see the GIANT pumpkin (rumor has it it’s over 1k lbs!) and take a shot at some “pumpkin chuckin’”. This is another fun fall outing for the whole family! Admission is FREE! Come enjoy local vendors, live music, food trucks, pumpkin

carving contest, pumpkin patch, face painting, photo ops, and much more! For more information, go to www.orangevalegrange.org

Are you a care giver or know someone who is? You’ll want to come to the **Aging Symposium**, on October 7, from 9 am - 2 pm at the Orangevale Community Center, 6826 Hazel Avenue. Registration starts at 8:30 am. This is a very valuable and informative event to learn about local resources available for you or an aging loved one and how to navigate this journey called life! There will be guest speakers on how to stay safe in your home, how to navigate the need for care and more. Lots of resource professionals on hand to answer your questions too. This event is sponsored by Luz Johnson of LPL Financial and the Orangevale Parks and Recreation Center. The event is free, but you must register since space is limited! For more information or to register, call 916.988.4373 or go to www.agingwellnc.com

Hope you take the time to come on out and support these great local events! Stay tuned for more coming your way! ★

Medicare’s Annual Election Period Fast Approaching

By Tim Coughlin



Medicare’s Annual Election Period, (“AEP”) for Part D Prescription Drug Plans and Medicare Advantage plans runs from October 15th until December 7th. During AEP eligible Medicare enrollees can join or change a Medicare Advantage (Part C) or Part D drug plan. Enrollees can also “disenroll” from a Medicare Advantage plan and return to Original Medicare (Parts A/B) and join a drug plan.

Here is a timeline to assist you in navigating this important Enrollment Period and to help you avoid coverage surprises:

September

Your current Medicare Part D drug plan or Medicare Advantage plan is required to send you an Annual Notice of Change (“ANOC”) notice. It’s important that you read this notice as it contains important information about changes to your plan for the 2024 Plan Year. The “ANOC” notice will advise you if the plan premium is changing or if there are changes to the drug formulary, provider network and/or plan benefits. It can be a mistake to assume the plan you have this year will remain the same next year. Take the time to review your “ANOC” notice!

October 1st

Sometimes referred to as the “marketing” period or “shopping” period, October 1st is when the 2024 Plan Year information is released and companies can begin marketing Medicare’s Annual Election Period Fast Approaching plans. This is a good time to review options for your prescription drug or Medicare Advantage coverage for 2024. Since plans can and do change, it’s a good idea to confirm that your current plan continues to cover your prescriptions well and to meet your needs for the upcoming year.

October 15th Until December 7th

This is when you can actually submit an enrollment if you want to enroll in a plan or to change plans for 2024. December 7th is a hard deadline. Your ability to change Part D Prescription Drug Plans after December 7th may be non-existent or extremely limited.

Every year we have people call us that miss the December 7th deadline and end up stuck on a Part D plan that has increased their premium or that doesn’t cover their prescriptions well.

Last Valid Enrollment

During AEP it is possible to submit multiple enrollments with the final enroll-

ment being the plan that will go into effect on January 1st. This allows for you to change your mind during the Enrollment Period.

Disenrollment / Medicare Supplements

AEP is also a time when you can “disenroll” from a Medicare Advantage plan and return to Original Medicare (Parts A/B) and join a Part D drug plan.

If you’re also intending to enroll in a Medicare Supplement (aka Medigap) plan when returning to Original Medicare during AEP, keep in mind that enrollment in a Medicare Supplement may not be guaranteed. You may have to answer health questions to enroll in a Medicare Supplement outside of limited guaranteed issue periods. An experienced insurance agent can be valuable if you’re wanting to leave your Medicare Advantage plan and get a Medicare Supplement. Failing to do things properly and in the right sequence can end up creating a deficit in your medical coverage. The services of an independent agent are free to consumers.

A Word on Medicare Commercials

During AEP the airways are flooded with commercials pitching Medicare Advantage plans and all the free benefits you’re missing out on. These commercials often tout benefits that are only offered in specific areas or to select segments of Medicare enrollees. They entice you to call and once you call they’ll try to enroll you in a plan quickly over the phone. Exercise caution if you call one these large call centers.

Being proactive about your Medicare coverage during the Annual Election Period can go a long way to helping you avoid coverage issues and to feel confident in your coverage selections for 2024.

Tim Coughlin is an award-winning independent insurance agent specializing in health and Medicare insurance for over 35 years in Gold River. He can be reached at (916) 346-4417 or by email: tim@summitindins.com.

“We do not offer every plan available in your area. Currently, we represent 9 organizations which offer 52 products in your area. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program (SHIP) to get information on all of your options.”

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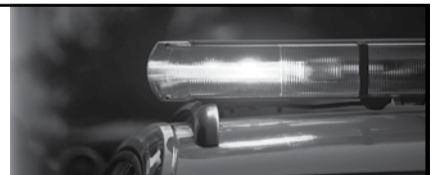
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Family Fun in Fair Oaks



Judy Andrews. Photo courtesy of Chrysti Tovani

By Judy Andrews,
Fair Oaks Chamber
of Commerce

FAIR OAKS, CA (MPG) - Now that fall is here, it's time to head outdoors. Check out these upcoming events for the whole family.

**Farmer's Market
Tuesdays, Sept. 26**

Support your local Farmers' Market and regional family farms by shopping for fresh seasonal produce every Tuesday from 9 a.m. to 2 p.m. at Fair Oaks Park (11549 Fair Oaks Blvd.) The market is a great place to shop and stock up while enjoying food trucks and crafts for sale by local artisans.

**Food Truck Mania
Trunk-or-Treat, Oct. 5**

Grab your costumes and join us at the next Food Truck Mania and Classic Car Show for an evening of Halloween fun. Kids (under 13) will enjoy trick or treating and making spooky crafts at the Wonderful Outdoor World (W.O.W.) Bus. Event hours are 5-8 p.m. at Fair Oaks Park (11549 Fair Oaks Blvd.).

**Fair Oaks Honorary
Mayor Reception, Oct. 12**

Find out who will become the 45th Honorary Mayor of Fair Oaks at a special reception held for all three candidates on Thursday, Oct. 12. The unveiling will take place from 5:30-8:30 p.m. at North Ridge Country Club. Pre-registration will be available soon at FairOaksChamber.com.

**Rocky's Hallo-week
Trick or Treat, Oct. 16-19**

Rocky the Rooster will be visiting multiple neighborhood parks all week for Halloween family fun from 5-6:30 p.m. at the following parks:

Oct. 16 – Gum Ranch Park (5600 Tuckeroo Way)

Oct. 17 – Miller Park (8480 Sunset Ave.)

Oct. 18 – Montview Park (4401 Minnesota Ave.)

Oct. 19 – Fair Oaks Park (11549 Fair Oaks Blvd.)

For more information, visit FORPD.org.

**Scarecrow Contest,
Oct. 17-31**

Enter to win a prize at this year's Village of Fair Oaks Scarecrow Contest. This event is open to businesses, individuals, groups, and families. Categories include Adults (ages 13 and up), Kids (ages 12 and under), and Groups. Prizes will be awarded to the winner in each category. See details and register today through Oct. 7 at FORPD.org.

**Best of Fair Oaks
Voting, Nov. 9**

Do you have a favorite business or service in Fair Oaks? Get ready to vote for them or add them to our list of nominees so they can be counted when Best of Fair Oaks 2023 kicks off on Nov. 9. Watch for more information coming soon. ★
See you in Fair Oaks!



With Mary Jane Popp

Health Screenings

We always seem surprised when disease strikes. But is there something we can do to stem the tide of any disease? And we have all done this. We wait until we get sick to focus on our health. Longtime nurse **Allen Daugherty** says we have it backwards. It's preventive care we should add to our vocabulary. Routine screenings at various stages of our lives can save our lives. **Allen** worked in the medical field for some 50 years, first as a U.S. Air Force medic, then RN and certified dialysis nurse. He has seen a lot, and he understands the pain a diagnosis of life-threatening disease can cause. It can work on both your physical and mental state. So he authored "**An Ounce of Prevention is Worth More Than You can Imagine.**" I asked him to give us some good reasons to have screenings when I interviewed him on POPPOFF. Here are ten that you might want to keep in mind.

1. EARLY DETECTION OF DISEASES. Health screenings can detect diseases before symptoms appear, allowing early intervention and treatment.

2. PREVENTION OF DISEASES. Some screening tests can help prevent the disease they are designed to detect. For example, colonoscopies and Pap smears can identify precancerous abnormalities that can be addressed so they cannot continue to grow and become cancerous.

3. IMPROVED OUTCOMES. Early detection and treatment of diseases can lead to better outcomes and improved quality of life.

4. REDUCED HEALTHCARE COSTS. Preventive care screenings can help identify health issues before they become more serious and costly to treat.

5. INCREASED LIFESPAN. Regular health screenings can help people live longer by detecting and treating diseases early on.

6. BETTER MANAGEMENT OF CHRONIC CONDITIONS. Health screenings can help people with chronic conditions manage their health more effectively by detecting changes in their condition early on.

7. IMPROVED QUALITY OF LIFE. Early detection and treatment of diseases can improve quality of life by reducing symptoms and complications.

8. REDUCED RISK OF COMPLICATIONS. Health screenings can help reduce the risk of complications associated with certain diseases, such as heart disease and diabetes.

9. INCREASED AWARENESS. Health screenings can increase awareness about the importance of preventive care and encourage people to adopt healthier lifestyles.

10. PEACE OF MIND. Regular health screenings can provide peace of mind by detecting potential health issues early on, before they become more serious.

Allen advised checking with your doctor to see what you might need and at what stages you need to check things out. I think the problem we all face is we may not want to know. But **Allen** is right. Knowing early can perhaps save our lives. It's painful to deal with getting that diagnosis, but if it can save our lives, it's something we need to heed. You can check out **Allen Daugherty** at www.preventivehealthandsafety.com. His book "**An Ounce of Prevention is Worth More Than You Can Imagine**" is available at all the regular places. Who knows? It might save YOUR life! ★

Public Health and Blue Zones: Alzheimer Initiative

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Blue Zones initiatives include assessments and plans to help residents live better and longer lives.

Sacramento County Public Health has joined forces with Blue Zones, the global leader in longevity research and community well-being transformation, to launch Blue Zones Activate in Sacramento County. The initiative uses an evidence-based approach to make healthy choices easier in all the places people spend the most time. The effort will begin with an in-depth assessment of the County to determine how to make it a dementia-friendly community and a healthier place to live, work, and thrive.

"Sacramento County is steadfast in its mission to enhance the health and well-being of all residents, irrespective of zip code, so that they can live a happy, healthy and long life," said Rich Desmond, Chair of the Sacramento County Board of Supervisors. "Under Governor Newsom's unwavering commitment and leadership in Alzheimer's prevention, we have been presented with remarkable opportunities, including our partnership with Blue Zones for the Alzheimer's Innovation and Well-Being Initiative. The collaboration between Blue Zones, the State, and our County is a source of genuine excitement, as we confront the sobering reality that Alzheimer's disease continues to claim the lives of too many older adults in Sacramento County."

The launch of Blue Zones Activate in Sacramento County is the result of the Governor's Task Force on Alzheimer's Prevention, Preparedness and the Path Forward. Launched in 2019 by Governor Newsom and chaired by Former First Lady of California Maria Shriver, the task force delivered groundbreaking recommendations on preparing California for an aging state and offered long-term Alzheimer's and dementia-related solutions.

"As one of the most diverse regions in California, Sacramento County is the perfect place to break ground on this life-altering initiative," said Maria Shriver, Former First Lady of California and Chair of the Governor's Task Force on Alzheimer's Prevention, Preparedness and the Path Forward. "Thank you to Governor Newsom and state leaders for their enduring dedication to reshape the way we care for individuals with dementia and create a future where everyone can age with dignity."

Dan Buettner, Blue Zones founder and National Geographic Explorer and Fellow, said, "Some of the original blue zones suffer one-fifth the rate of dementia as we

do in the United States. In Sacramento, we'll be deploying the same Blue Zones approach we've used to raise life expectancy. This time, however, we'll be customizing it to also drive down the rate of Alzheimer's disease."

Counties and cities that are prepared to step up to the challenge would follow Blue Zones' environmental approach to transform their communities into dementia-friendly environments that support a healthy lifestyle that can prevent, reduce, and sometimes even reverse the damaging effects of dementia. Long-term, place-based initiatives by Blue Zones in communities across the country have already resulted in widespread population well-being improvement, including double-digit drops in obesity and tobacco use and millions of dollars in healthcare cost savings.

Sacramento County is the first community in California to use the Blue Zones model to create a dementia-friendly community that supports the well-being of all residents.

The Blue Zones Approach

Blue Zones employs a proven solution in collaboration with communities to help people live better and longer lives. The company's work is based on research and principles developed by founder Dan Buettner, who identified the cultures of the world – or blue zones – with the healthiest, longest-living populations.

The Blue Zones approach focuses on the single largest determinant of health: where people live. Instead of focusing on just individual behavior change, Blue Zones helps communities make permanent changes to systems and surroundings so it's easier for residents to eat wisely, move naturally, and connect more with others as they move throughout their day. By improving the Life Radius® – the area close to home where most Americans spend 90% of their lives – Blue Zones transformations have been able to dramatically improve overall population health and well-being, raise employee and student productivity, and boost economic vitality and development.

Ben Leedle, Blue Zones CEO and Co-founder of Blue Zones Project said: "We've been applying the Blue Zones model across the country to create communities that foster individual and population well-being to improve health and happiness, reduce healthcare costs, and create positive long-term economic impact. I'm excited about our commitment to apply our solution to the rising problem of Alzheimer's disease and believe that applying policy and place-based initiatives has the great potential to positively impact cognitive health and reduce the risk of this devastating disease." ★

Social Security Matters

Will Opening a Joint Account

Affect My Disabled Father's "SSI?"



By Russell Gloor,
AMAC Certified Social
Security Advisor

Dear Rusty: I live in Michigan and my senior disabled father lives in rural Kentucky. His income is part Social Security and part disability. I talked to a local credit union near his home and explained I would like to open a joint account. They said as long as he comes in with his ID it's possible. My question is - will adding money to our joint account affect his SSI and disability? **Signed: Caring Daughter**

Dear Caring Daughter: First, I need to clarify that there are two types of disability programs administered by the Social Security Administration – Social Security Disability Insurance (SSDI), and Supplemental Security Income (SSI). The acronym "SSI" normally refers to "Supplemental Security Income" which is a benefit for disabled senior adults (and children) who have very little income and very few assets. "SSI" is not Social Security income; rather it is a general benefit program jointly administered by the Social

Security Administration and the State in which your father lives. In contrast, Social Security Disability (SSDI) benefits are earned from working and are not affected by the recipient's assets, as are "SSI" benefits.

From what you've written, I assume that your father may have a small Social Security retirement benefit (because he has reached his full retirement age and SSDI isn't available after full retirement age), and he is also receiving Supplemental Security Income (SSI) disability benefits. If this is the case, although your father's Social Security retirement benefit would not be affected by opening a joint account at the credit union, his Supplemental Security Income (SSI) disability benefit likely will be. As co-owner of the joint account your assets would count towards your father's "SSI" asset limit, and your assets, as well as any "in kind" assistance you otherwise provide, would likely put your father over the SSI income/asset eligibility limit and result in his SSI benefits being terminated.

So, although the credit union may be willing to open a joint account for you and your father, I'm afraid that would result in your father losing his SSI (Supplemental Security Income) benefits, leaving him with only his small Social Security retirement benefit. You may wish to review the SSI

eligibility information at this link: www.ssa.gov/ssi/eligibility or you could contact the Social Security Administration and ask to speak with someone experienced with Supplemental Security Income matters. For clarity, "SSI" assistance is jointly administered by the Social Security Administration and each State's Human Services department, and assistance available varies somewhat depending on the recipient's state of residence. Thus, since your father lives in Kentucky, you might also contact that state's human services agency to discuss your options for providing remote assistance to your father without jeopardizing his Supplemental Security Income (SSI) benefit: www.chfs.ky.gov/Pages/contact.aspx.

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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.

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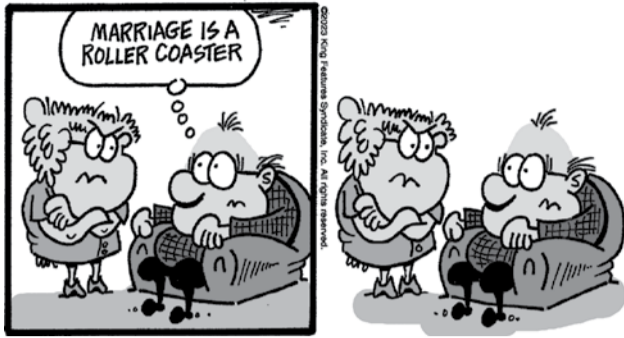
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by Dave T. Phipps

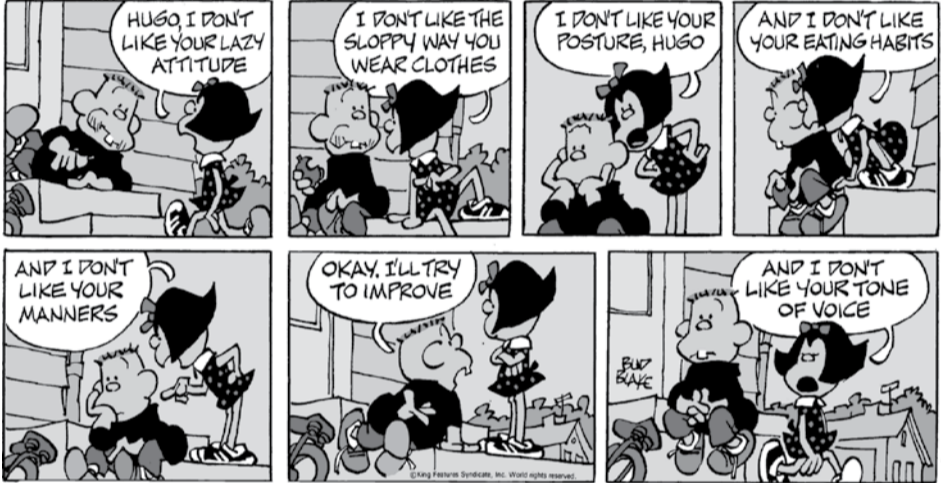


Out on a Limb



by Gary Kopervas

TIGER



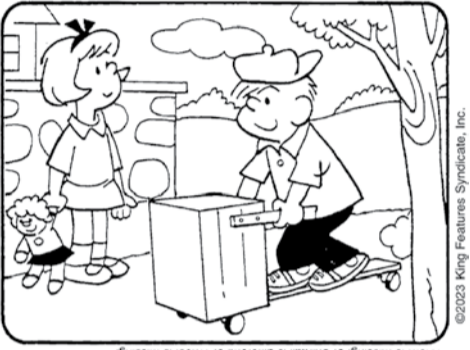
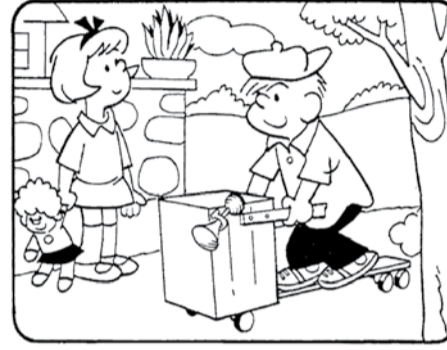
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BY HENRY BOLTIHOFF

Find at least six differences in details between panels.



Differences: 1. Plant is missing. 2. Door's hair is shorter. 3. Socks are shorter. 4. Horn is missing. 5. Shitall is different. 6. Wheel is missing.

GRIN THE BEAR IT



Just Like Cats & Dogs

by Dave T. Phippe



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 - *Yanees owner, George ___ brenner
 - Mandela's org.
 - Back street
 - *Walk-off move (2 words)
 - *One of MLB countries
 - Start an engine
 - Salvador Dali's muse
 - Old French coin
 - Select
 - Pass, as time
 - Antonym of is
 - Rumpelstiltskin's weaver
 - Virgo's brightest star
 - Snack, in Spain
 - Rose oil
 - *Yogi Berra - 295 PA, e.g.
 - *Player's representative
 - Eyelid affliction
 - Shade of beige
 - *a.k.a. Mr. October
 - Small island
 - In the know
 - Part of armor
 - Octopus' defense
 - *Last year's World Series winners
 - *Ronald Acu a Jr.'s home base
 - Indian monetary unit
 - Sun, in Mexico
 - *___ Asimov
 - Artemis' companion
 - E.T.'s craft, acr.
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The Past and Future of Folsom Dam to be Presented



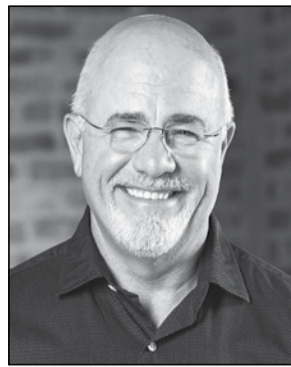
The old Folsom Dam's gates are a great depiction of machinery to human scale. Photo courtesy of California State Library's Folsom Prison collection.

By Mary Witcraft, Orangevale History Project

ORANGEVALE, CA (MPG) - The Orangevale History Project will hold its Wednesday, Oct 4th, 6:30pm general meeting with Author Anthony Palumbi presenting "The Past and Future of Folsom Dam". Mr. Palumbi wrote *At the Base of the Giant's Throat*, which tells of America through its water, history of dam building, and the future of a decaying infrastructure. Anthony is also a co-author with Stephen Palumbi on *The Extreme Life of the Sea*. Come join us on this presentation of Folsom Dam that affects us all. Meeting

location is at 6930 Hazel Ave, Bldg #2, Orangevale, just north of the Orangevale Community Center, turn right past the gates.

The Orangevale History Project (OHP) is a newly formed, since March 2022, 501(c)3 historical society. Meetings are held the first Wednesday of each month, 6:30pm. In July 2023, OHP opened the first history museum in Orangevale, at 6920 Hazel Ave. The Orangevale History Museum is open three days a week: Tuesdays 10am-2pm, Thursdays 1pm-5pm, and Saturdays 11am-3pm. For more info, visit www.orangevalehistory.org (916) 800-4711. ★



Dave Ramsey Says

you and their mom have worked hard, been smart with your money, and that's why you're in the position you're in.

We taught all our kids, from a very young age, just how important it is to work. Work equals money. When you do that, and kids see it in their parents' attitudes and actions, it makes a big impression. With little kids, it can start with simple things like cleaning up their rooms or clearing the table after dinner. And it should carry over into their teenage years, as well. Every able-bodied child should be working and earning money, whether it's their own entrepreneurial idea, at a fast food joint or babysitting.

Another thing we did was based in our faith. As Christians, we taught our kids that we don't really own anything. It all belongs to God, and one of our jobs is to wisely manage the things He entrusts to us. The first rule is to take care of your own household—the important stuff. After that, it's okay to have some

nice things, but it's not all about fun. It's also about thoughtful giving and being generous.

As a parent, your job isn't to be a buddy to your kids. It's not to give them every little thing they want, and make sure they're running around carefree and playing every hour of the day. Your job is to teach them about the important things in life, and over time, mold them into mature, responsible human beings who can survive—and succeed—in the real world.

— 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. ★

Be Workers and Givers

Dear Dave,

My wife and I have been very fortunate in our careers. We both have six-figure incomes, and as a result we have a little over \$2 million in savings and investments. With this in mind, do you have any advice on how to make sure your kids aren't spoiled as they grow up in a family that's doing well financially?

— Gary

Dear Gary,

First, don't spoil them! Teach them to work, and teach them to be givers. Oh, and gently remind them every so often that it's you and your wife who are wealthy—not them. Yeah, I know. This probably sounds mean to some folks, but I'm talking about simply explaining to them how

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<p>Beef Rump/Bottom Round Roast - Bnls Papa Center ea. Trozo sin Hueso \$4.99/lb</p>	<p>Beef Ribeye Roast - Boneless Chuleton de Ternera Asado \$5.99/lb</p>	<p>Beef Ribeye Steak - Boneless Filete de Chuleton de Ternera \$6.99/lb</p>
<p>Chicken Leg Quarters Pernas y Muslo de Pollo 79¢/lb</p>	<p>Pork Baby Back Ribs Costillitas de Cerdo \$3.99/lb</p>	<p>Pork Loin Chops Bone In Chuletas de Cerdo con Hueso \$2.99/lb</p>

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<p>Fairytale Pumpkin 79¢/lb</p>	<p>Sweetie Apple \$1.49/lb</p>	<p>Hami Melon 59¢/lb</p>	<p>Orange Valencia 10 lbs \$5.49/bag</p>

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<p>Vivita Aloe Vera Drink 1.5 liters \$2.49/ea</p>	<p>Morton Iodized & Regular Salt 26 oz \$1.49/ea</p>	<p>Multi-O Meal Cereal Bag 4 kinds 16-47 oz \$2.99/ea</p>	<p>Maseca Corn Masa Flour 4 lbs \$4.99/ea</p>	<p>Tiora Ultra Soft Bath Tissue 12 rolls \$6.99/ea</p>
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ASIAN GROCERY

<p>Lee Kum Kee Kum Chuan Oyster Sauce 17 oz \$1.39/ea</p>	<p>Chippy BBQ Flavor 705 oz \$2.49/ea</p>	<p>Chaokoh Coconut Water 1 liter \$1.99/ea</p>	<p>JHC Fried Onion 8 oz \$5.99/ea</p>	<p>Sunny Coconut Cream 14 oz \$1.99/ea</p>
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EUROPEAN GROCERY

<p>Klutasov Sunflower Oil (unrefined) 5 liters \$19.99/ea</p>	<p>Polinka Cabbage Leaves (pickled) 51.5 oz \$7.29/ea</p>	<p>Potrovska Beef Goulash 300 gr \$4.99/ea</p>	<p>Peanut Honey Ginger Tea 3 kinds 20 sachets \$3.99/ea</p>	<p>Best Tea Blend and Earl Grey 500 gr \$9.99/ea</p>
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KOREAN/JAPANESE GROCERY

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<p>Wang Gochujang 500 g \$2.99/ea</p>	<p>Original Soba Noodle 3 lbs \$6.99/ea</p>	<p>Korean Rice Cake Stick 2 lbs \$2.99/ea</p>	<p>CJ Korean Pickaxe & Frypan Mix 1 lb \$2.49/ea</p>	<p>Joen Green Tea & Soda 16.5 oz \$1.99/ea</p>	<p>Soba & Soybean Sauce 12.17 oz \$3.99/ea</p>

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FROZEN & FISH DEPT

<p>Dried Pollack 200 g \$12.99/ea</p>	<p>Kretschmar Oven Roasted Turkey Breast \$8.19/ea</p>	<p>Pitted Green Olives \$4.99/ea</p>
<p>Kretschmar Ham off the Bone \$6.19/ea</p>	<p>Green Olives Stuffed with Almonds \$5.99/ea</p>	

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