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OCTOBER 6, 2023

Sacramento

SAFE SLEEP BABY EDUCATION



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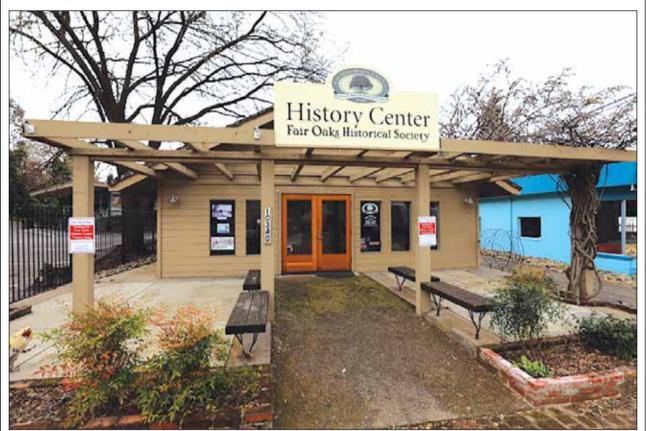
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PAGE 2

Looking Forward to the Past

Fair Oaks Historical Society is Repository of Village Nostalgia



The Fair Oaks History Center is maintained by the Fair Oaks Historical Society. Photo courtesy of Lee Harlan

By Tamara Warta

FAIR OAKS, CA (MPG) - Tucked away in Fair Oaks Village, next door to the popular Sunflower Drive In, is the Fair Oaks History Center. Maintained by the Fair Oaks Historical Society, the unassuming building is filled with treasures of Fair Oaks' past, and it is definitely worth a visit to explore

"We don't have anyone paid – we're all volunteers, and we are always looking for more volunteers," said Carolyn Spotts, the current Vice President of the historical society. "We have such rich history here. Fair Oaks was founded in 1895 by settlers

that came from Chicago."

The Village itself has long been iconic to both locals and visitors, with its charming strip of shops and restaurants residing alongside beautiful, tree-lined homes. The area feels like a comforting sanctuary, which is sheltered away from the bustling Sunrise Ave bordering its limits.

The Fair Oaks Historical Society itself was founded in 1975, with many of its first founders and members descendants of early settlers to the region.

"Our 50th anniversary is coming up in 2025," noted Spotts.

When you walk into the museum,

there's a good chance you'll meet Chris Hightower, the History Center Operations Manager who is friendly upon first introduction, but lights up a wattage further when discussing the history of Fair Oaks – a town he's resided in himself since he was a child in the 1960s.

"The orange industry died out in 1932 when we had the freeze. The large productions that we used to have weren't there anymore," he describes while sharing about one of the earlier functions of Fair Oaks. He and Spott continued, "The fruit used to be carried over the river to Continued on page 3

We Can Do It Together



Role models at the Aerospace Museum's "We can Do it Together" event include Karen Jones (left), Karen Mogus, Erin Donnette, Meghan Roberts, Cathy Cook, Heidi Sanborn, Rashel Cedeno de Abreu, Lauren Grindstaff and Amber Motley. The open day encourages STEAM-based education for young women.

Story and photos by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) - Almost 1000 teenage girls recently flocked to the Aerospace Museum

"We Can Do It Together" open day.

Free to middle and high school students, the event aimed to introduce its visitors to STEAM (science,

technology, engineering,

of California's third annual art and math) careers. One attraction was the opportunity to meet role models who have succeeded in STEAM fields. Architects, pilots and women making waves in energy, medicine,

discussed their careers.

The teens had free range of museum exhibits, including artifacts from aviation's early years. They also got handy with STEAM-based activities Continued on page 4

Blankets for Kids Readies for Holiday **Giveaway**



Kids love Beanie Babies, so SBSK is asking for donations of new or "almost new" Beanie Babies as well as Joann's fleece blanket kits (48 x 60). Photo courtesy of SBSK

By Claire Gliddon, SBSK

SACRAMENTO REGION, CA (MPG) - Every September, Sacramento Blankets for Sacramento Kids (SBSK) picks as many of the lowest-income elementary schools they can and finds out how many kindergarteners they have. Then volunteers make double fleece blankets (about 40" x 60") for ALL of them, and a little fleece pouch with a Beanie Baby in it to go with each blanket.

Through this act of generosity, SBSK gives these blankets to children as gifts right before Christmas break. Some of these kids live in their cars or in places without heat! And this is ALL they get for Christmas. It is wildly popular with the teachers and the kids! Spread the word, too!

SBSK has been doing this for 10 years and we hope to continue doing it, as long as they can get Beanie Babies. In 2022, SBSK gave out over 2,200 blankets and Beanie Babies in their Kindergarten Project! SBSK is always looking for new volunteers to make blankets all year round for children in need. SBSK is asking for donations of Joann's fleece blanket kits (48 x 60) all year long. SBSK is asking for donations of new or "almost new" Beanie Babies all year long. If you'd like more infor-

mation about SBSK, please go to www.sacblankets4kids.com and sign in! No pressure, no timelines, no meetings...just people who enjoy crocheting, knitting, quilting, sewing, making no-sew blankets and helping a whole lot of children at the same time.

SBSK is a nonprofit organization that serves children in need from infants to 18-year-olds. They do this all year long! But the Kindergarten Project is their "special" project of the year.

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dentistry and construction

2 • American river **messenger OCTOBER 6, 2023**

Record-breaking Year at The California Capital Airshow

By Lindsey Nelson, **Niche Communications**

SACRAMENTO, CA (MPG) - The California Capital Airshow (CCA), presented by Sacramento County in partnership with the City of Rancho Cordova, successfully wrapped its 2023 Airshow on Sunday, September 24, with more than 105,000 attendees at the two-day full-capacity event. The 17th Annual Airshow featured performances from the world's most talented pilots and thrilling aircraft, including the legendary United States Air Force Thunderbirds jet demonstration team.

To kick-off the weekend, the Airshow hosted a free community event on Friday at Village Green Park in Rancho Cordova. Attendees met airshow performers, including the USAF Thunderbirds, and enjoyed live music, food trucks, and activities provided by local STEM and sports organizations.

On Saturday and Sunday, the Sacramento skies were filled with the sound of U.S. Air Force A-10 Thunderbolt II Demonstration Team, the return of the U.S. Air Force C-17 Globemaster Demonstration, U.S. Navy F-18 Super Hornet, an awe-inspiring lineup of world-class civilian aerobatic performers, and an extraordinary selection of rare World War II aircraft.

"The feeling of bringing the Airshow back to full capacity for the first time since 2019 is indescribable," said Darcy Brewer, CCA Executive Director. "It was a perfect weekend, made even more memorable by seeing the joy and excitement the event brought to the Sacramento region's families and aviation enthusiasts."

True to CCA's mission of nurturing young people's interest in STEM careers, the Airshow hosted a special 'Girls in Aviation Day' on Saturday, where girls ages 8-18 were invited to learn more about what their future may look like in aviation, aerospace, or related career fields. The event featured mentors from Travis Air Force Base, UPS, Beale Air Force Base, Metro Fire, Mach 5 Aviation, Aerospace Museum of California,



Two of the F-16Cs performing daredevil acrobatics for the legendary United States Air Force Thunderbirds team during this year's California Capital Airshow. Photo by Rick Sloan



A sold-out crowd of more than 105,000 attendees enjoyed 204 acres of event space on September 23-24. Photo by



The United States Air Force Thunderbirds F-16 demonstration team soared through the Sacramento region's skies this September. Photo by Rick Sloar

and William Jessup University.

"The greatest thrill for us this weekend is knowing that we have inspired young people to dream big and explore the world of aviation and STEM," said Terrence McNamara, CCA Board Chairman.

At the center of the Airshow was a 'Cold War Legacy' pop-up museum, which honored Mather Air Force Base's integral role in the Cold War and efforts such as the Korean War, Cuban Missile Crisis, and Vietnam War. Attendees took in informational exhibits and were able to get up-close to Cold War-era aircraft throughout the event including Colonel Douglas MacArthur's "Connie."

"We are especially grateful to the over one thousand volunteers who work tirelessly to produce this thrilling and meaningful community event every year," said Darcy Brewer. "We simply couldn't do it without them."

Special thanks also to CCA sponsors Sacramento County, the City of Rancho Cordova, Knight Elk Grove Dodge, 7Up, Lockheed Martin, Modern Aviation, Michelob Ultra, Visit Rancho Cordova, Thunder Valley Casino Resort, Matheson, SMUD, Atlas Disposal, Fox 40, and iHeart Media.

The Airshow's performances, themes, exhibits, and activities are new and different every year, and planning is already underway for 2024. CCA will be releasing more information about that event in the coming months. For more information on the Airshow, go to www. californiacapitalairshow.com.

Established in 2004, the California Capital Airshow 501(c)3 plans and operates the exciting, family-friendly annual event designed to honor the Sacramento region's rich aviation heritage and veterans while using the power and magic of flight to inspire young people. CCA gives back to the community through STEM scholarships, charitable group donations, and exciting educational youth programming throughout the year. For more information, please visit the California Capital Airshow website.

Oriental Fruit Flies Detected in Sacramento County

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) -

The Sacramento County Agricultural Commissioner, in cooperation with the California Department of Food and Agriculture and the United States Department of Agriculture, have initiated an extensive survey and eradication plan in response to the detection of nine male oriental fruit flies (OFF), Bactrocera dorsalis, near the city of Rancho Cordova and the American River Parkway in

Sacramento County.

on Sept. 12, 2023. The detections were made as part of our coordinated pest prevention system that protects our agriculture and natural resources from invasive species, with early detection as a key component to successfully eradicating an infestation before it can become established.

The extensive survey, also known as a delimitation survey, consists of multiple oriental fruit fly traps at prescribed densities going out 4.5 miles in each direction from the oriental fruit fly detection sites. These nine

Agriculture.

Following the principles of Integrated Pest Management (IPM), agricultural officials use "male attractant" technique as the mainstay of the eradication effort for this invasive species. This approach has successfully eliminated dozens of fruit fly infestations in California. Trained workers squirt a small patch of fruit fly attractant mixed with a very small dose of Spinosad, a natural pesticide made by a soil

and similar surfaces; male fruit flies are attracted to the mixture and perish after consuming it. The male attractant treatment program is being carried out over an area that extends 1.5 miles from each site where the oriental fruit flies were trapped.

The oriental fruit fly is known to target over 230 different fruit, vegetable and plant commodities. Important California crops at risk include grapes, pome and stone fruits, citrus, dates,

OFF will trigger a quarantine, which bacterium and approved for use on avocados, tomatoes and pep-The initial detection was confirmed will be announced shortly by the organic crops, approximately 8-10 pers. Damage occurs when the California Department of Food and feet off the ground on street trees female fruit fly lays her eggs inside the fruit. The eggs hatch into maggots, which tunnel through the flesh of the fruit, making it unfit for consumption.

> Residents with questions about the project may call the Sacramento County Agricultural Commissioner's office at 916-875-6603 or the California Department of Food and Agriculture's Pest Hotline 1-800-491-1899.

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Anthony's Stereo Celebrates New Name with Ribbon Cutting



Anthony Garcia announces the rebranding of his car audio services to Anthony's House of Sound during a ribbon cutting hosted by the Orangevale Chamber of Commerce. Photo by

By MaryAnne Povey

ORANGEVALE. CA (MPG) -Anthony's Car Stereo along with Orangevale Chamber of Commerce, recently celebrated a ribbon cutting ceremony to introduce their new management and the rebranding of the longtime Orangevale stereo business to "Anthony's House of Sound".

It was a fun day for the community coming together to tour the business, enjoy live music, and see classic cars on display. The new owner, Anthony Garcia, said while former issues are being addressed from previous management, "a dedicated team is in place for top-notch service in car audio, security, and home theater installations".

The shop's ambiance has also been transformed to a more modern and inviting feel. Anthony's is dedicated to getting involved in the community, offering transparent pricing, superior





Custom work done at Anthony's House of Sound includes car stereos, security, home theater installations & more. Photos by

service, and a commitment earn their trust." to customer trust.

"We want our customers to feel like family when they walk into our House of Sound, and we're willing to go the extra mile to

Stop by the showroom at 9156 Greenback Lane Ste F, call 916.988.6930 or visit their website, www. anthonyscustom.com, for more info.

Looking Forward to the Past

Continued from page 1 the railroad station and taken on to Sacramento, Modesto, etc. Some of the original orchards are still standing."

The museum packs in so much history, one could likely drop in for a chat with a docent and walk back out the door viewing Fair Oaks in a completely different way.

One of the first to establish the museum was Jim Pearce, who is spoken of fondly by the current leadership, as he served as the first major historian and archivist of the society. Today's leadership not only loves to share about the days gone by, but also hold a distinct passion to see the historical society continue on after they're gone.

"What we're trying to do right now is to grow the membership. We're really trying to drive awareness to get more people involved. A lot of our members are aging out and so we're trying to get the younger generation involved," said Spotts.

Claudia Thorn, a former president of the society added, "We are trying to bring in young blood. We've got Meraki High School, whose coordinator has a couple students who would like to come work here and do research for us. We are hoping to excite some history majors over at Sac State to come work as docents."

A docent would come in and work with Hightower, learn about the artifacts they have in the museum, learn about the history of Fair Oaks and share with others when they come in. Volunteers



Society (L to R) Chris Hightower, Jennifer Coulter, Claudia Thorn, and Carolyn Spotts. Photo by Tamara Warta

are also needed to clean the museum and to help run events. The society's budget is approximately \$10,000 per year, and they hold gatherings to raise both funds and awareness of the group.

The Fair Oaks Historical Society's Soup Night is its big annual fundraiser - this will be their 17th year come February. Held at Faith Lutheran Church, five different restaurants donated the soups last year, although in older days the members made them. They sell around 200 tickets, and the next Soup Night is happening February 9th.

Other events include Welcome Hour, which is held at the museum on the 1st Saturday of each month. October's theme is the history of Del Campo High School, and November will be all about vintage utensils and tools from the earliest days of Fair Oaks.

Members of the society also enjoy events like ice cream socials and quarterly meeting potlucks.

The group meets in January, April, July, and October for a two-hour meeting that includes social time and a guest speaker.

When asked what it is about Fair Oaks that capture them, their answers were filled with a fine combination of love and nostalgia for the Village.

"The first time we came to Fair Oaks, there [wa] s a sense of community," said Thorn, who is from Long Island, NY, "People would wave to you, total strangers."

driving through the Village is what got us hooked. You feel like you're home." "People who have

Sports added, "Just

moved away say the same thing," Hightower said, "They remember this."

If you wish to get involved with the Fair Oaks Historical Society, give them a call at (916) 844-7103. The museum is located at 10340 Fair Oaks Blvd, and is open to visitors Tuesdays, Thursdays, and Saturdays from 10am-2pm.

Medicare's Annual Election Period Fast Approaching

Medicare's Annual Election Period,) for Part D Prescription Drug Plans and Medicare Advantage plans runs from October 15 th until December 7 th . 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 1 st

Sometimes referred to as the "marketing" period or "shopping" period, October 1 st 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 7 th is a hard deadline. Your ability to change Part D Prescription Drug Plans after December 7 th may be non-existent or extremely limited.

Every year we have people call us that miss the December 7 th 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 1 st. 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

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.

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An Oasis of Hope **Helps the Homeless**



Julia Woods with a furry friend during an Oasis gathering. Photo

By Tamara Warta

CITRUS HEIGHTS, CA (MPG) - Homelessness is a hot topic in California, with both everyday residents and politicians taking note of its increase and the issues it triggers. According to a recent census count conducted by Sacramento Steps Forward, there are upwards of 9,000 unhoused individuals on Sacramento streets on any given night. While there is a war of many words as to what causes such a high population and what should be done to resolve it, some local groups are looking for solutions instead. Oasis Ministries is one such

group. "It's really simple, actually. Love God, love people," says Julia Woods, co-founder of Oasis, "It's really the basis of everything we do, everything we should

Woods, along with her husband Pastor Thomas Woods, started Oasis several years ago as a ministry of their church, Living Water Assembly of God in Citrus Heights. Pastor Thomas became the senior pastor four years ago. The church itself is small - only 35-40 attend the Sunday morning services – but their impact is mighty.

"We are so very outreach minded. We wanted to make sure church is what you do between the Sundays," says Julia. "If all we do is meet inside of a building, we're never going to be able to talk to anybody about Jesus. We are never going to

grow the kingdom." For the Woods family, their kingdom focus comes in the form of true help for the low income and homeless. Every Friday, Pastor Thomas brings a grill into the church parking lot and makes hot dogs for local kids and their families. The church also brings out basketball hoops and cornhole for the young people to enjoy. The pastor enjoys the moniker "Pastor Hot Dog," which has been given to him by the kids who frequent the parking lot on Friday nights.

"That's their meal for the night, and sometimes they ask to take a few extras for the weekend," Julia said.

On Mondays, the focus is on the homeless. The church was approached by the Citrus Heights Navigators, in partnership with Citrus Heights HART, about opening the doors of the church to serve the homeless. Now every Monday from 11am to 3pm, the church turns into a hub to help this vulnerable population with hope and dignity. From meals to showers to social time, Oasis has become a sanctuary.

Oasis stays too focused on that hope to bother with the stigmas some people zero in on when thinking about the homeless crisis. They know from their firsthand

interactions that not all unhoused individuals have the same story, and it's important to love them where they are.

In speaking about one frequenter to the church that they've helped, Julia

"He comes to church every Sunday, he comes to Bible study every Wednesday. He's still on the streets. He does not have an addiction problem, but life happens and he was on the streets for a few years. He has housing and a job lined up - he was so excited to have someone come alongside him."

The pastors believe in what they do partially because of where they've been. Life hasn't always been smooth sailing.

"We've been on the streets. We've been addicted. We've been pastors," said Julia, "One of us comes from money. one doesn't. There's not a lot we can't relate to in some form. He [God] keeps bringing us back to people who are hurting, people who are broken, people who are looked down on... we want to be that non-judgmental person and place."

The organization benefits from donations like casual clothing and camping gear and picks up donations a few times per week. Financial donations are also gladly accepted both in the church dropbox and through their website, livingwaterag.com.

Donors and volunteers are welcome to head over to the church on Mondays between 11 and 3 to see the group in action and where donations go. The church is also holding a Harvest Celebration on October 14, where "Pastor Hot Dog" and his crew will be out distributing hot

dogs, chips, and candy. Through Oasis, the homeless are not just receiving practical resources - they are receiving hope and

healing. "They are so comfortable. They can leave the worries of outside for three hours and know they are safe. They are loved. They are respected. If they need help, we will do every-

thing we possibly can." Living Water Assembly of God is located at 7605 Lauppe Ln, Citrus Heights.

New Guidance Available for COVID Vaccines

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - In response to the evolving nature of the COVID-19 virus, the Centers for Disease Control and Prevention (CDC) has issued new guidance for vaccines. Bivalent COVID-19 vaccines have been phased out, making way for an updated vaccine that offers enhanced protection against the prevalent Omicron variants.

Who Should Get the Updated COVID-19 Vaccine?

The CDC strongly recommends that every individual aged 6 months and older receive the updated COVID-19 vaccine. This inclusive approach ensures that a broad spectrum of the population is shielded from the ever-evolving virus.

The updated COVID-19 vaccine will soon be accessible to the public and available to most people at no cost. For those without insurance, a network of pharmacies, select health care centers, and clinics operated by Sacramento County Public Health will offer the vaccine. This approach ensures that no one is left behind, regardless of their financial circumstances.

Individuals with private health insurance, Medicaid, or Medicare coverage are encouraged to visit a pharmacy or their doctor's office to receive their updated COVID-19 vaccine. This streamlined process allows those with insurance to efficiently access the vaccine through existing healthcare

To stay updated on the latest information regarding the availability and distribution of the updated COVID-19 vaccine, visit the Public Health website. We will provide valuable resources, including links to the MyTurn platform and information on nearby

The updated COVID-19 vaccine is a continued resource in safeguarding public health against the Omicron variants. By ensuring accessibility to all, regardless of insurance or immigration status, we aim to create a safer, healthier community for everyone. Stay informed, stay protected, and let us move forward together in the fight against COVID-19.

We Can Do It Together

Continued from page 1

like Alka Seltzer rocket art, making wind turbines and designing their own space craft.

"Our 'We Can Do It Together' events take Rosie the Riveter as an example of what was achieved by women during WW 11," explained Aerospace Museum Advancement Director Karen Jones. "Rosie was all about strength, determination and breaking the mold.

We want girls to know they can be anything they want to be. The sky is their limit – and beyond. We want them to aim high and dream big."

Event sponsors included: Aerojet Rocketdyne; Boeing; Girl Scouts; Carmichael Kiwanis, San Juan and Twin Rivers School Districts; SAFE Credit Union; SMUD. Learn about Aerospace Museum events at www. aerospaceCA.org



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AMERICAN RIVER **MESSENGER** • **5 OCTOBER 6, 2023**



By County Supervisor Sue Frost

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

During my tenure on the Board of Supervisors, I've observed various approaches and strategies addressing the County's homelessness dilemma. In the past I have referred to the age-old concept of "the carrot and the stick" which frequently emerges in conversations about the governance and regulation of the homeless community. At its core, this idea reflects the universal balance we all strike between rules and rewards.

The complexity of this issue increases when considering a segment of our community that is battling mental health challenges and drug-related disorders. Such individuals can lose track of their possessions, remain unaware of their conditions due to "anosognosia," face the harshness of outdoor living, and regrettably, some become targets for nefarious elements within and outside their community.

My recent discussion with the Sheriff's Office brought forth a key insight: the homeless are not an isolated group, but an intrinsic part of our broader community. Their primary distinction is the lack of a fixed address, and the conscious choice to detach

Orangevale Community Update

Time For Real Action on Homelessness

from societal norms. This, understandably, presents unique challenges for our tax-paying society. For example, how does one monitor parolees without an address?

In the unincorporated areas of the County, the Board of Supervisors addresses these challenges by bridging the divide. Programs such as Navigator outreach, Park Rangers, Sheriff HOT Teams, and sweeps serve to maintain a connection with our homeless community. These operations identify encampments, determine if there are criminal records among inhabitants, combat human trafficking, and shield the most vulnerable. Sheriff Cooper's pragmatic approach to law enforcement underscores a simple truth: the laws exist, they merely need consistent application.

Recently, DA Thien Ho took an unprecedented step, sending a message to the City of Sacramento that reiterates this sentiment. His letter emphasizes the necessity for the City of Sacramento to uphold existing laws, especially concerning the management of the downtown homeless population. The point isn't to demonize, but to highlight the importance of consis-

tent enforcement of laws. The current policy direction in our state has unfortunately widened the gaps in public safety and how we enforce laws. But a lingering question remains, how much longer do taxpayers have to bear the burden of problems amplified by legislative inaction? This isn't just an abstract statement: it's a call for accountability!

Despite the obstacles, I remain hopeful. With leaders like DA Thien Ho and Sheriff Cooper standing up for justice and law, there's a silver lining. Even in the face of criticism, I hold a positive outlook for our Safe Stay communities. Their mission is to pave the way for treatment and brighter prospects for those who need it most. DA Thien Ho's commitment to tackling Sacramento's homelessness issue signals a tide of change.

His candid criticism of Sacramento City's officials, especially regarding the inconsistent enforcement of rules, such as the encampment-clearing ordinance, resonates with many. A new approach is overdue. Residents of Sacramento, both in the County and City, should reside in a place free from illegal encampments, and most importantly everyone deserves an opportunity for a stable

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

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

Safe Sleep Baby Education: A Lifesaving Initiative

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento County's Safe Sleep Baby Education Campaign is a testament to the power of community-based initiatives. The program has made a significant impact on the lives of many families since its inception in 2014. In honor of National Baby Safety Month, Sacramento County's Department of Child, Family and Adult Services is sharing the life-saving efforts of the Safe Sleep Baby Education Campaign and how it's reducing the prevalence of baby sleep-related deaths.

On average, 27 babies die from sleep-related deaths in Sacramento County each year. These deaths are especially prevalent among African American babies, who are three times more likely to experience infant sleep-related fatalities than their non-African American counterparts. The goal of the Safe Sleep Baby Education Campaign is to reduce infant sleep-related deaths, especially within the African American community. These heartbreaking deaths are preventable when parents are equipped with the knowledge and tools to ensure their babies

sleep safely. "Every other week in Sacramento County, an infant dies of a sleep-related death, half are African American babies. However, these are nearly all preventable when a parent understands and uses the six steps to safely sleep their baby every time the baby sleeps. Every infant sleep-related death is more than a tragic statistic; it's a deafening silence in a home, first steps that will never be taken, future laughter that will never be heard, and dreams unfulfilled. Through Safe Sleep Baby, we are not just disseminating information but reclaiming the promise of life itself for every child in our community," says Child Abuse Prevention Center Chief Program Officer Stephanie Biegler.

The six steps Stephanie refers to are part of the program's core mission to educate parents and caregivers about safely putting a baby to sleep.



to break generational and cultural misconceptions about safe **sleeping practices.** Image by PublicDomainPictures from Pixabay

Remember: Alone, Back, Crib Always when sleeping a baby. These are the six steps:

Sleep the baby ALONE; Sleep the baby on their BACK; Sleep baby in a CRIB; Put nothing in the baby's sleep area; Do not overdress the baby; Do not smoke anything around the

The Safe Sleep Baby Program does more than just provide parents and caregivers with these safety steps. Rather than simply distributing brochures, the program's model involves parents connecting with home visitors for at least an hour to go through a comprehensive PowerPoint presentation. The personal touch ensures that parents receive accurate information and have the opportunity to ask questions. The program goes above and beyond to break barriers and help families in need. If the family does not have a place to safely sleep their baby, the program can provide them with a portable crib. One new parent shared, "The Safe Sleep Baby workshop not only pertained to sleep but covered several topics that are imperative to keeping your baby safe, happy, and healthy. Reach one, teach one, is being fulfilled by Safe Sleep Baby to set a foundation for generations to come."

Data shows that since the Safe Sleep Baby Program started, Sacramento County infant sleep-related deaths decreased by 54% among African American infants, and the disparity gap in deaths between African American infants and all other racial groups has decreased by 60%.

Safe Sleep Baby education is imperative for

infants with a Sacramento County Child Protective Services (CPS) referral. From 2010-2019, the infant sleep-related death rate was nearly four times greater for infants with CPS referrals compared with those infants who had no history of CPS.

In addition to reducing deaths, the Safe Sleep Baby Education Campaign is actively working to break generational and cultural misconceptions about safe sleeping practices. Staff from the program say parents they've worked with express gratitude and feel empowered. The campaign also works with hospitals to make sure nurses and doctors are actively modeling safe sleep behaviors.

Through education, outreach, and collaboration with service providers, Sacramento County's Safe Sleep Baby Education Campaign is keeping babies safe while empowering parents and caregivers. Initiatives like this one make a lasting impact in our community. With knowledge, resources, and dedication, we can protect Sacramento County's most vulnerable children and communities.

guardians who participate in the Safe Sleep Baby Program are referred to the program, any parent/ caregiver with an infant under the age of one in Sacramento County can take the one-hour education training. To learn more about the campaign or for assistance, contact the Information & Referral Line at (916) 244-1900. Together, we can ensure every baby in Sacramento County sleeps safely and soundly.

While most parents and

Masai Giraffe Loses Calf Shortly **After Giving Birth**



Masai giraffe Amirah lost her calf on Monday, September 4th. Despite this, the first-time mother is doing well. Photo courtesy of

Sacramento Zoo News Release

SACRAMENTO, CA (MPG) - The Sacramento Zoo is saddened to share that Masai giraffe, Amirah, lost her calf on Monday, September 4th shortly after giving birth. Amirah, a first-time mother, had a routine and successful gestation and delivery, but unfortunately the calf was not viable. Veterinary staff from the UC Davis School of Veterinary Medicine as well as members of the Zoo's giraffe care team were on

site throughout the birth to observe and assist if needed. Amirah is healthy and continuing to do well under the observation of animal care and veterinary staff and will be back with the rest of the giraffe herd soon.

"I am beyond proud of our Zoo staff and their commitment to the animals we care for here at the Sacramento Zoo," said Melissa McCartney, Senior Manager of Animal Care and Veterinary Health Services at the Sacramento Zoo. "While the loss of any animal is

heartbreaking to our zoo family, we are grateful for the support of our community as we continue the important work of protecting wild giraffes and providing exceptional care to the giraffe herd at the Sacramento Zoo. On behalf of the Zoo's animal care and vet teams, we are appreciative of everyone's compassion as we process

this loss." In addition to Masai giraffe, Amirah, the Sacramento Zoo is currently home to three other female Masai giraffes (including two young giraffes born in 2020 and 2023), one male Masai giraffe, and one female reticulated giraffe. The Zoo is one of 34 institutions managing 138 Masai giraffes in the Association of Zoos and Aquariums (AZA) population. The Zoo partners with and supports the Wild Nature Institute (WNI), a field research organization studying Masai giraffe demographics and the African Savanna ecosystem. This partnership with WNI is critical to giraffe research and conservation efforts in Africa.

CRAFT FAIRY **American River Community Church** 3300 Walnut Ave., Carmichael - Next to the DMV sat OCT. 14th HOLIDAY HEAD START CRAFT MARKET

Hoover Endorses Manuel Perez for San Juan School Board

Manuel Perez for San Juan School **Unified School Board**

CITRUS HEIGHTS, CA (MPG) - Manuel Perez's campaign for the San Juan School Board receives a significant boost with the endorsement of California Assemblyman Josh Hoover, a former school board member and effective freshman legislator representing California's 7th Assembly District. Hoover's endorsement highlights Perez's dedication to education and parental rights, reinforcing his position as the community's choice in the upcoming San Juan School Board special election.

and parental involvement,

expressed his support for

Josh Hoover, a respected advocate for education

Manuel Perez, stating, "Manuel Perez will be a strong voice for parents and students. As a former school board member, I know Manuel has what it takes to improve San Juan schools. He is a man of integrity and I am proud to endorse Manuel for the San Juan Unified School District." With a background in both education advocacy and legislative leadership, Hoover's recognition of Manuel Perez's potential to drive positive change within the school district adds weight to Perez's campaign. This endorsement fol-

lows closely on the heels of endorsements from current San Juan Unified Board Members Tanya Kravchuk and Ben Avey. Collectively, these endorsements underscore Manuel Perez's growing

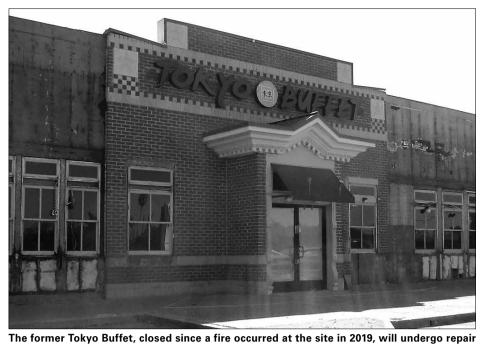
influence and demonstrate his broad-based support

within the community. Perez's Manuel campaign is gaining momentum as the November 2023 special election approaches. Ballots will be sent out in October 2023, providing the community an opportunity to choose a candidate who not only understands the unique challenges faced by students and families in District 7, but also has the experience and vision to address these challenges effectively. Manuel Perez is a father,

community leader, and businessman running for San Juan Unified School Board District 7. For more information about Manuel Perez's campaign and his vision, please visit https:// manuelperezforsjusd.com.★

6 • AMERICAN RIVER MESSENGER OCTOBER 6, 2023

Buffet Renovations Begin



and begin external renovations designs by VSAC Design for an upcoming Yum Buffet and Grill.

Story and photo by Thomas J. Sullivan

CITRUS HEIGHTS, CA (MPG) - Renovations have begun to the exterior of the former Tokyo Buffet restaurant building at 7217 Greenback Lane in Citrus Heights, shuttered since a fire occurred at the site in 2019, which damaged the restaurant's heating, ventilation and cooling system.

Sacramento-based Yum Buffet and Grill will open at the site, according to temporary signage visible from Greenback Lane, which announces the new restaurant as coming soon.

The property owner, Jaing Xinying, was issued a building permit on August 4th by the City of Citrus Heights planning department to repair fire damage inside the restaurant and to begin external renovations. Construction crews have

since removed much of the restaurant building's exterior wood fascia and window trim which faces Greenback Lane. The name of the former restaurant, Tokyo Buffet, above the front entrance, hasn't yet been removed. Xinying has retained

VSAC Design of Sacramento to prepare project architectural designs, said Huan Vu, a principal engineer for the firm. Vu said he did not know if a general contractor had been chosen to complete the work. His firm, VSAC Design, specializes in commercial façade improvements and new commercial

construction.

A restaurant manager at the Sacramento restaurant at 4300 Florin Road, who was spoken to by phone, confirmed plans by the owner to open a Yum Buffet and Grill at the Greenback Lane address, but provided no further details about a likely opening date or a means to contact the owner for further comment.

Yum Buffet & Grill

in Sacramento offers a vast array of Chinese and American cuisine for buffet dine-in or to-go options.

The new restaurant is located off Fountain Square Drive, facing Greenback Lane, in the same shopping center plaza as a Sam's Club warehouse store, and not far from the U.S. Post office and Citrus Heights City Hall. ★



A Promise Made

Life is not always kind. We suffer setbacks, loss from divorce, surviving disasters, dealing with life-threatening diseases, and I could go on and on with what we deal with on a daily basis. Frank D'Maio knows what that's like. He has been there and wants to help others deal with adversities and evolve to emotional prosperity. You see, Franks's wife was diagnosed with breast cancer, and that's when he began a journal. He told me on my radio show POPPOFF that it opened the door to his soul. That journal became a gift. But it wasn't that way at the beginning. It was a repository for emotional intimate moments, outbursts of screaming in words, and things he wanted to remember or forget. He added that, in his opinion, husbands are ill-equipped to handle the jumbled emotions of grief, trauma, and hopelessness. They attempt to create an "emotional fortress" that fails to protect them from the pain of loss. So that's when he wrote "A Promise Made, A Promise Kept." It's a husband's journey through journaling to heal the loss of his spouse. And it's written with other husbands in mind. He shares his emotional decline of being left behind with no specific group counseling geared toward the level of loss and the depth of a rabbit hole delivered by breast cancer. Granted, group counseling is a general approach, but moving forward isn't about the steps or stages, it's about oscillating through layers of emotions and recalling important moments of positive memory. That's why he wrote the book to provide others a glimpse into the process of trial and error he went through. Eight years later he participated in a group counseling program

and received training as a peer support group facilitator. Here are five points to start cleaning the negative chaos in our emotional house through journaling.

- 1. Allow, Accept, And Acknowledge Mourning And Grief. Writing those feelings in a journal gives you time to evaluate them.
- 2. Surrender And Let Others Help.
 Don't be stubborn or pig-headed, thinking you can do it all alone.
 Frank said he tried and failed until 2012 when he hit emotional bottom and sought group counseling.
- 3. Lower Your Expectations Of Getting Over The Loss. The emotion is raw, but it doesn't have to define who you are as a human being in pain.
- 4. Show Blame Out The Door. Shame and guilt only drag a person down – a reminder of stored negative memories. These act as triggers or what he prefers to call prompts.
- 5. Laugh Often And Out Loud. Laugh at yourself. Laughter releases hormones, making a person show joy, happiness, and improved spirit. Remember moments of laughter and joy. Those shared emotions leave you smiling and playful with the innocence of a child again.

If you want additional information on Frank D'Maio and his book "A Promise Made, A Promise Kept" check out his website FJDwriter.com. Life goes on, but it isn't easy when your pain persists. Hopefully, Frank's book can give you solace from any loss.

PEACE AND LOVE ALWAYS!!!

CDPH Recommends All Californians Stay Up to Date on COVID-19 Vaccine

CDPH Release

SACRAMENTO, CA (MPG) - Following federal approval of the updated COVID-19 vaccine and recommendations for the upcoming winter respiratory virus season, the California Department of Public Health (CDPH) is recommending all Californians stay up to date on the vaccine and get the updated shot when available.

For renewed protection against severe illness, hospitalization and death, all Californians 5 years and older should receive one dose of the updated COVID-19 vaccine, as long as it's been 2 months or more since their most recent dose. Getting vaccinated may also minimize your symptoms if you do become infected so you can return to your daily activities more quickly. Recommendations for younger children depend on the number of doses received previously.

CDPH strongly urges vaccination for individuals who are at high risk of serious illness from COVID-19 due to advanced age or underlying illness as this is the group of individuals most vulnerable to severe disease and the worst outcomes.

"Staying up to date on the COVID-19 vaccine is the best way to keep your immunity strong and protect yourself and others from severe illness, hospitalization, and death," said CDPH Director and State Public Health Officer Dr. Tomás Aragón. "As we enter the winter season, it is crucial that all individuals remain up to date with vaccinations when they're eligible, including flu, COVID-19 and RSV."

WHO SHOULD GET VACCINATED

•Everyone Age 5 and Up: Everyone 5 years of age and older, regardless of previous vaccination, is eligible to receive a single dose of the updated COVID-19 vaccine as long as it's been at least 2 months since the last dose.

•Younger Children and Infants:

Infants and younger children, 6 months through 4 years of age, who have previously been vaccinated against COVID-19 are eligible to receive one or two doses of the updated vaccine. The timing and number of doses depends on the previous COVID-19 vaccine received.

•Unvaccinated Younger Children and

•Unvaccinated Younger Children and Infants: Unvaccinated infants and younger children, 6 months through 4 years of age, are eligible to receive three doses of the updated Pfizer-BioNTech COVID-19 vaccine or two doses of the updated Moderna COVID-19 vaccine.

COVID-19 vaccine.

WHEN & HOW TO SCHEDULE ca

VACCINE: Initial supplies of updated COVID-19 vaccine are expected in California in the coming weeks. For added convenience, COVID-19, flu, and RSV

YOUR UPDATED COVID-19

convenience, COVID-19, flu, and RSV vaccines can all be administered in the same visit. Schedule a vaccine appointment by visiting MyTurn.ca.gov or contacting your local pharmacy or health care provider.

HOW TO PAY FOR A COVID-19 VACCINE: COVID-19 vaccines will continue to be free for most Americans through their health insurance plans, including Medi-Cal and regular health care providers.

The CDC's Bridge Access Program will provide limited quantities of COVID-19 vaccines to uninsured and underinsured adults through December 2024. The Vaccines For Children (VFC) program is a federally funded program that provides vaccines at no cost to children (18 and younger) who might not otherwise be vaccinated because of inability to pay.

CDPH'S VIRUS PREVENTION TIPS: The best defense against COVID-19 and other winter viruses starts with good prevention. Follow these five tips to protect yourself and others:

•Stay Up to Date on Vaccines: Vaccines reduce the chances of infection and are the best defense to limit severe illness and death. COVID-19, flu, and RSV vaccines will all be available for this winter season.
•Stay Home if You're Sick, Test for

COVID and Treat if Needed: Staying home when you're sick slows the spread of COVID-19, flu, RSV, and even the common cold. If you have symptoms, test for COVID-19 and contact your doctor immediately to seek treatment. Treatments work best when started right after symptoms begin.

•Consider Wearing a Mask in Indoor

Public Places: Wearing a mask significantly reduces the spread of respiratory viruses, especially in crowded or poorly ventilated spaces.

•Wash Your Hands: Frequent hand-

washing with soap and warm water, for at least 20 seconds, is an easy and very effective way to prevent getting sick and spreading germs.

•Cover Your Cough or Sneeze:

Remember to cough or sneeze into your elbow, your arm, or a disposable tissue to help prevent the spread of winter viruses. Wash or sanitize your hands and dispose of your tissue after.

For more information visit www.cdph.

Social Security Matters *About Federal Taxation of*

Social Security Benefits



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: Why are my Social Security benefits being taxed at all? The Social Security FICA payroll taxes taken out of my paycheck while I was working were paid with taxable income. **Signed: Disgruntled Taxpayer**

Dear Disgruntled **Taxpayer:** Many Americans share your belief that federal taxation of Social Security benefits is unfair because we pay into the program through payroll taxes on our taxable earnings. Unfortunately, Congress took a different view in 1983 when taxation of Social Security benefits was first enacted at a time Social Security was having financial issues. Congressional logic back then was that a beneficiary only personally pays 50% of the Social Security contributions made (the other half is paid by the employer) so, since your Social Security entitlement was only half paid for by you and the other half by your employer, the portion

of your benefit attributable to your employer's contributions should be taxable. So, it's that other half - the portion of your benefit which resulted from employer contributions which the 1983 Congress decided should be taxed. So, starting in 1984, if a beneficiary's overall annual income from all sources exceeded \$25,000 for a single filer or \$32,000 for those filing married-jointly, half of that person's Social Security benefits became part of their income taxable by the IRS.

That was how it worked until 1993 when a new and different Congress added another threshold which, if exceeded, resulted in up to 85% of Social Security benefits received during the tax year becoming taxable. The logic used for the 1993 law was that beneficiaries, on average, would only personally pay for about 15% of the lifetime benefits they would eventually receive, leading that Congress to conclude that if your combined income from all sources exceeded the higher threshold (\$34,000 for single filers and \$44,000 for those filing married/jointly), up to 85% of your benefits should be taxable. Please understand that I'm not defending nor endorsing those historical Congressional views, but I have researched why Social Security benefits are taxable at all, and the above is what I've learned from that research

For information, the Association of Mature American Citizens (AMAC), has long advocated for eliminating federal taxation of Social Security benefits or, at the very least, raising the thresholds at which benefits become taxable. The income thresholds for taxing Social Security benefits were established in 1983 and 1993, but those thresholds have never been adjusted for inflation. When taxation of Social Security started in 1984, less than 10% of beneficiaries paid income tax on their benefits, whereas today that percentage is over 50% and growing. If you want to add your voice to those who oppose federal taxation of Social Security benefits, you may wish to contact your Congressional Representative to do so. And it is worth noting that eleven U.S. states, to varying degrees, also levy income tax on Social Security benefits. This article is intended

for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). To submit a question, visit our website (amacfoundation. org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.



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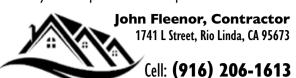
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"Shouldn't you guys retire? Your daughters are fighting in the main event."



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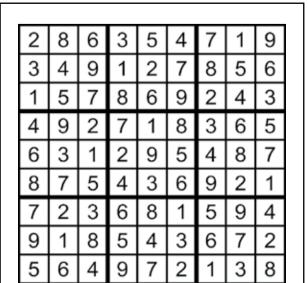
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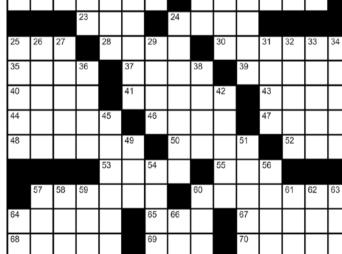
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CLUES

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- 1. "Planted" customer nection (2 words)
- 9. *Atomic
- 13. Salk's conquest 14. Beesly of "The
- Office" 15. Secret storage
- 16. Crème de la crème 17. Flow alternative
- 18. a.k.a. vampire 19. *Any substance in
- chemistry
 21. *Periodic table entry
- 23. Douse or soak 24. Pavarotti's song
- 25. Between Big and Wolf 28. Mattress description
- 30. *Positively charged
- 35 Flevator manufactur-
- ing giant
- 37. Horsefly 39. Rabbit trap
- 40. Sure or uh-huh 41. Saintly rings
- 43. North Sea feeder 44. Flax flower genus
- 46. Shrivel, as in plant 47 Like undesirable row
- 48. Related on mother's side 50. Barbara of "I Dream
- of Jeannie 52. Porky's home
- 53. Practice in the ring 55. Burmese neighbor
- 57. *Core of an atom 61. *C 64. Theater guide
- 65. Org. that gets parents involved in school
- 67. Sign up again 69. Supernatural being 70. Three, to Caesar
- 71. Grouchy Muppet
- 72. European sea eagles 73. News channel acronym 74. Liable to cry
- DOWN 1. Health resort in Baden-
- Baden, e.g. 2. River islet
- 3. Hip bones 4. To-do enumerations
- 5. Bingo and keno
- 6. Imitator 7. *Chemistry classroom
- 8. Flv in _, or a reminder of the past
- 9. Hat-tipper's word 10. Highest point
- 11. Splints site 12. Assigned spot
- 15. Rids of obstuction 20. Period in history
- 22. Mouth piece 24. Designer's studio
- _-Mariotte Law
- 26. Dined at home
- 27. Late Princess of Wales
- 29. Defect 31. Two halves of two
- 32. Discussion intended to produce agreement
- 33. Galactic path 34. Demanding attention 36. Like a barred door
- 38. *Aurum, in English 42. Type of grave marker 45. It loves company?
- 49. PC "brain" 51. Limited in scope

CROSSWORD 22





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54. Gelatin 56. Like one with high BMI 57. Artist's model, some-58. Application utilizer

59. Keep it up? 60. TV classic a Deal"

61. Jealous biblical brother 62. Fairy-tale opening 63. Less than average tide 66. *Sn, or stannum, on periodic table 68. Like dry humor



Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

Bitcoin ATM Company Forfeits \$1M for **Conspiring to Violate the Bank Secrecy Act**

FBI News Release

SACRAMENTO, CA (MPG) - Folsom company Amani Investments LLC, which operated Coinucopia kiosks that exchanged U.S. currency for Bitcoin, forfeited \$1 million in currency, a Mercedes-Benz, Bitcoin, and other items for its criminal efforts to avoid reporting requirements under the Bank Secrecy Act, U.S. Attorney Phillip A. Talbert announced on Tuesday, September 12, 2023.

In February 2023, Amani Investments LLC, doing business as Coinucopia, pleaded guilty to conspiring to avoid filing Currency Transaction Reports (CTRs) that are required under federal law. The federal Bank Secrecy Act was enacted by Congress to combat the laundering of criminal proceeds, and it requires money services businesses to report each transaction involving more than \$10,000 in currency. Willful violation of the requirement to file these reports, commonly called CTRs, is a federal criminal offense.

According to court documents, on multiple occasions Amani Investments exchanged over \$10,000 in U.S. currency for Bitcoin without filing a CTR, as required by the Bank Secrecy Act. Many transactions were conducted during face-to-face exchanges of more than \$10,000 in cash for Bitcoin with a Managing Officer of Amani Investments. all without the filing of a CTR. In total, approximately \$1 million was involved in the crime. Today the court finalized Amani Investments' forfeiture order, which included a Mercedes-Benz E63, Bitcoin, gold coins, and \$1 million in United States currency.

"Federal currency transaction reporting requirements are intended to protect our financial system from the influx of criminal proceeds," said U.S. Attorney Phillip A. Talbert for the Eastern District of California. "The U.S. Attorney's Office will continue to hold accountable those who seek to evade these requirements."

"Today's sentence holds Amani Investments, dba Coinucopia, a registered Money Service Business, accountable for violating the Bank Secrecy Act," said Tatum King, Special Agent in Charge, HSI San Francisco / NorCal. "We know that money is the lifeblood of criminals as evidenced by the \$1 million forfeiture, which is why it is a primary focus for HSI across all of our investigative programs. We appreciate the work of HSI personnel with FBI, USPIS, DEA, IRS-CI, USAO Eastern District, and Sacramento County Sheriff's Office who worked this multi-year case collaboratively and resulted in the substantial forfeiture of ill-gotten gains."

This case is the product of an investigation by Homeland Security Investigations (HSI), as part of the Northern California Illicit Digital Economy (NCIDE) Task Force, consisting of agents from HSI, the U.S. Postal Inspection Service, the Federal Bureau of Investigation, the Internal Revenue Service – Criminal Investigation, the U.S. Postal Service Office of Inspector General, and the Drug Enforcement Administration. The NCIDE Task Force is a joint, federal task force focused on targeting all forms of dark web and cryptocurrency criminal activity in the Eastern District of California. Assistant U.S. Attorneys Robert C. Abendroth and Veronica M.A. Alegría prosecuted the case.



It's Not a Good Long-Term Plan

Dear Dave.

My girlfriend's parents are divorced, and they're both in their early seventies. We talked the other night, and she's thinking about buying them each life insurance policies. The only coverage her dad has is through his employer. Her mom has remarried, and she doesn't have any life insurance at all. On top of this, her dad is worried he might have to pay her mom's funeral expenses if she died, and he's not in good enough shape financially to do that. Do you have any advice?

Joshua

Dear Joshua,

If the only life insurance her dad has is furnished through his employer, then he probably won't have

Dave Ramsey Says

it anymore once he stops working. I suppose it's fine if she wants to buy them each a small policy, but it's liable to be pretty expensive at their age.

Now, she can do this, but I don't think it would be a good long-term plan. I'd tell your girlfriend she needs to start saving money and building up her own wealth. If she had just \$20,000 in savings, that'd be more than enough to bury two people. Please understand, I don't mean to sound insensitive. We're talking solely about the economics involved in this kind of situation.

The other thing your girlfriend should do is have a discussion with her mom to find out if the stepfather has the money to handle that kind of thing. When it comes right down to it, any final expenses for her mom would be his responsibility now - not her dad's. She should have a discussion with her dad about preparing for things, too. But if her dad's got insurance through work, and the stepdad is ready to pay for her mom's burial, then they're covered for the immediate future.

In short, I wouldn't do it unless they absolutely don't have this sort of thing covered. Even then, I'd prefer she just covered it with cash, because all we're talking about is enough to cover burial costs. No matter what anyone else says, Joshua, a nice funeral doesn't have to be crazy expensive.

- Dave

Dave Ramsey is an eight-time national bestselling 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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