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AMERICAN RIVER Messenger

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A Season for The Books!

Rams Have a Stellar Run in GEL



The Rams rode the wave to victory and now, champions of the Golden Empire League, they wait with bated breath for the playoff lineup. The team's hard work and dedication are evident in this snapshot of triumph. Stay tuned as the Rams gear up for their next challenge!

**Story and Photos
By Tim Engle**

ORANGEVALE, CA (MPG) - This season, the Casa Roble Rams have truly outdone themselves, leaving an indelible mark on the Golden Empire League. With a resounding 61-22 triumph over Dixon, they didn't just secure the league title; they sent out a powerful message to every team in the league.

The numbers alone speak volumes. Throughout this season, the Rams have accumulated a staggering 424 points, and their defense,



Coach Horner Rallies the Rams: A Moment of Strategy and Spirit on the Sidelines.

equally impressive, has conceded just 103 points.

It wasn't all smooth sailing, though. During a

crucial juncture in the match against Dixon, the rivals came alarmingly close, bringing the score to 22-30.

However, in true Rams fashion, the team upped the ante, demonstrating why they're the champions of the Golden Empire League.

Their esteemed Head Coach, Chris Horner, expressed his pride in the team, noting, "Despite facing challenges and some initial setbacks, the boys rallied phenomenally to ensure the victory."

Having set the bar high during the regular season, the Rams are gearing up for the playoffs. The anticipation among family and fans is great! Stay tuned! ★

Go Rams

**County Clerk/
Recorder to
Consolidate
and Relocate
to New Office**



The new central office is located at 3636 American River Drive in the unincorporated part of the County near Watt Ave and Hwy 50. Photo courtesy of Sacramento County

**Sacramento County
News Release**

SACRAMENTO COUNTY, CA (MPG) - The County Clerk/Recorder's (CCR) office is consolidating and relocating two of its three offices by early 2024. CCR will be consolidating the downtown office (600 8th Street, Sacramento) and the East Area Service Center location (5229 Hazel Avenue, Fair Oaks) and taking over a 26,952 square foot central office located at 3636 American River Drive in the unincorporated part of the County.

"We are excited for this change!" said Donna Allred, Sacramento County Clerk/Recorder. "This new location will provide a more streamlined customer experience in an updated and more spacious facility."

The first move will come with the closure of the eastern location in mid-November. Due to deliveries and installations needed at the new American River Drive location, an exact date has not been confirmed yet for when the East location will close. An updated SacCounty News story will be posted when that information becomes available.

CCR continuously analyzes their structure, efficiencies, public service levels and office configurations for their programs, staff and public. Advancing technology has changed business needs, with more services now offered electronically. CCR determined that a consolidation of two locations into one singular and more centralized location is more efficient for operations.

To learn more about the consolidation and relocation, visit the County Clerk/Recorder's website. For questions or concerns, contact CCR at (916) 874-6334. ★

Vape-Trail Spoils River

**Story and photos
by Susan Maxwell
Skinner**

SACRAMENTO REGION, CA (MPG) - If vaping is touted as less harmful than smoking, the habit is not healthy for waterways.

With the popularity of e-cigarettes, e-debris is new age trash in the American River. In the short distance between Sunrise Bridge (Fair Oaks) to Ancil Hoffman Park (Carmichael) riverbeds and banks have lately yielded thousands of plastic vape cartridges.

These contain lithium batteries and cocktails of nicotine, oils and flavorings inhaled by vapers.

The river not only supplies drinking water for millions of humans. Its pollution also impacts fish and a multitude of wildlife species. Pollution also impacts fish and thousands of wildlife species. "Batteries contain highly toxic chemicals and acids," explains California Department of Fish and Wildlife Fisheries



Wildlife rescuer Ben Nuckolls and assistant Leslie Ackerman display some of thousands of vaping items retrieved from a rafting stretch of the American River. Toxins from the cartridges present a danger for animal and human river use.

Supervisor Nick Bauer. "In stagnant water, these and vaping residues can accumulate and become more concentrated. They can leech into sediment and be consumed by organisms living in the water.

"All river wildlife is potentially affected because harmful chemicals

tend to bio-accumulate as they move up the food chain. The containers eventually wash downriver to add to the huge amount of plastic in the Pacific Ocean."

California Wildlife Encounters rescuer Ken Nuckolls considers e-debris "the new

environmental hazard plaguing our waterways."

"Arsenic, lead, chromium and nickel in lithium batteries are known carcinogens," he says. "Ingestion of lead kills our native eagles. It only takes a particle the size of a rice grain to be fatal for them."

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A Season for The Books!



Unstoppable force: Casa's #6, Braylen Blevin, exemplifies raw power and agility, shaking off tackles and powering through the field.



Braylen Blevins (#6) showcases strength and determination as he powers through the defense. His commitment on the field is a testament to the Rams' resilient spirit this season.



Unstoppable force meets immovable object! #53 from Casa Roble making yet another key stop against Dixon, showcasing the might and determination that fuels the Rams' defense.



Camden Goings stands tall amidst the chaos, a symbol of Casa's relentless defense as they secure yet another turnover.

**BEST OF
FAIR
OAKS
2023**

**Get your
Tickets
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BestofFairOaks.com

VOTING STARTS NOV. 16

Contest Rules

Business must be located in Fair Oaks or be a Fair Oaks Chamber member.

All votes must be cast online at

BestofFairOaks.com

Only one vote per category per person.

All voting entries must have complete information or the votes will not be counted.

You're Invited!

Tickets are expected to sell out fast.

Don't miss your chance to attend the 8th annual "Best of Fair Oaks" event.

This year's event will be held:

Where: North Ridge Country Club, 7600 Madison Ave, Fair Oaks

When: Thursday January 18, 2024

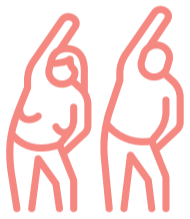
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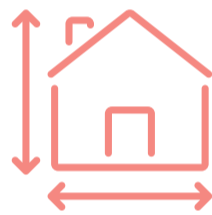
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Vape-Trail Spoils River

The Best of Fair Oaks is Back

Continued from page 1

Notes diver Matt Spruitenburg: "Five years ago, we seldom found vaping apparatus... Now we see it everywhere. These items are disposable, so when they're finished, some rafters just toss them. Dumping trash in the American River is illegal. There are garbage cans in landing areas. Rafters can surely hold their trash till then."

Karl Bly has volunteered for river cleanup since childhood and runs a group called American River Lost and Found. "I've collected boxes and boxes of vaping cartridges," he says. "In any waterway, garbage is a problem. But garbage that contains chemicals is even worse for river quality."



Retrieved from rafting stretches of the American River, dumped E-cigarette apparatus add toxic elements to the river's trash problem.

people to enjoy our river. But make an effort to pick up garbage."

The American River Parkway Foundation

coordinates monthly "Sustainable Saturday Clean-Ups." For volunteer information, email www.volunteer@arpf.org ★



Judy Andrews. Photo courtesy of Chrysti Tovani

By Judy Andrews, Fair Oaks Chamber of Commerce

FAIR OAKS, CA (MPG) - Get ready to vote for your favorite local businesses and service organizations as Best of Fair Oaks 2023 kicks off on Nov. 16!

Last year more than 500 nominees – ranging from Best Arborist to Best Youth Activities/Sports – competed in 71 different categories. Nominees are either members of the Fair Oaks Chamber (FOCC) or reside within the Fair Oaks boundary.

Voting begins on Nov. 16 at www.bestof-fairoaks.com and ends Dec. 21. Winners will be announced on Jan. 18 at an awards gala held at North Ridge Country Club. Best of Fair Oaks is sponsored by the

FOCC, American River Messenger, and VoterFly.

Chamber Celebrates 69 Years

Established in 1954, the FOCC has a long history of giving back to the community and partnering with small local businesses to help promote growth and success.

If you've been thinking about joining the chamber, now is the time! Step into the new year as an integral member of the Fair Oaks community and connect with other prominent local business leaders. A chamber membership is a win-win for everyone and a great way to market your business at monthly luncheons and other key events. Sponsorship opportunities are now available for 2024 events.

The FOCC welcomes its newest members: Freedom Church, Newsongs Music, Olive Garden, SacTown Therapy, and SpeeDee Oil Change & Auto Service.

Learn more about member benefits at www.fairoakschamber.com. Or contact Kimberley Pitillo, FOCC executive director, at (916) 967-2903 or info@fairoakschamber.com.

Help Spread Holiday Cheer

December promises to be one to remember with family fun events happening all month long! Take a peek:

3rd Annual Jingle Bowl

Dec. 1, 3-5:30 p.m. at Fireside Lanes, 7901 Auburn Blvd., Citrus Heights. \$25 pp. Individuals and groups welcome to pre-register at www.fairoakschamber.com. Event sponsorships are available. See website for details.

Christmas in Fair Oaks Tree Lighting

Dec. 2, 2-6 p.m. at Fair Oaks Park, (11549 Fair Oaks Blvd). This annual holiday tradition is free for the whole family with fun activities, exhibits, and live performances for everyone to enjoy. Kids can have their photos taken with Santa and Mrs. Claus. Stay for the tree lighting at 5:30 p.m.

For more information on FOCC events, visit www.fairoakschamber.com. Be sure and check the website regularly for updates. ★

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smud.org/DriveElectric



Children in Need Shop at Let It Snow Toy Project

From Methodist Church to Home Restoration

**By Kay Barnes,
Orangevale History Project**

On July 5, 1890, families from the Orangevale community felt a need for religious service, they met together at the Orangevale School to discuss. A congregation started meeting at the school each Sunday with Rev. G. G. Walters coming from the Folsom Methodist Church. The little congregation was determined to have a church. On January 3, 1895, electing a board which included William Andes, Amos McGee, L. H. Landis, C Steinman, and Mr. Bernath.

The church was finally dedicated at 9060 Central Avenue on September 2, 1906, after years of struggling to raise funds for the building. The two acres had been donated for the church by C Steinman in 1905. The Folsom Telegraph noted the church as a neat modern structure and a credit to Orangevale. Superintendent L. H. Landis organized the Sunday Schools and held the position for 45 years and his daughter Ellie taught Sunday School for 69 years. Charter members of the Orangevale Episcopal Methodist were the Carmichaels, the Thompsons, the

Wilkersons, the Canfields and the Landis families. Many families joined them throughout the years.

The church was the social hub of the community hosting events which included parties, potlucks, women's groups, and youth activities.

In the early years, the church was surrounded by orchards and open land with only one other home and the Presbyterian Church at the corner of Central and Pecan. The steeple has a bell for calling church members to services and it still rings today. Just imagine the congregation riding with their horse and wagons and parking along the road or the family walking to services several miles on the dirt roads.

The church continued services there until 1956, building a new sanctuary across the street at 9041 Central Avenue on five acres donated by Landis. They continued to use the old church for activities until 1966 when it was sold to the Foursquare Gospel Church. Foursquare held services there for ten years. Within the church was a private school for a few years.

Next the church became a residence for the Bell family who lived there for over twenty years.

Between 2004 and 2010 it had two other owners until it was purchased by the current owners in 2010, the Carey Family. They lived in another home in Orangevale at the time and used the home as a rental.

Approximately three years ago they started complete restoration. Major work had to be done on the flooring, walls, and structural supports. Rooms were updated, stairs added, and kitchen remodeled. They had window and door frames constructed to match the originals. They left the original fireplace in the sanctuary (living area) in place. A piano built before 1935 stands in the home and probably had been used in the churches. We are thankful to the Carey family for restoring the church to its original architecture and retaining the history.

See the presentation on the church with pictures and stories on the Orangevale History Project YouTube channel under Social Hub to Renovated Residence.

Orangevale History Project meets the first Wednesday each month at 6:30 pm at the Chamber of Commerce Greenback Lane and Hazel Ave. See us on Facebook at Orangevale History Project. ★



Orangevale and Fair Oaks groups come together to bring smiles and toys. Photo courtesy of Helping Hands OV

Helping Hands OV News Release

ORANGEVALE, CA (MPG) - Local nonprofit organizations and other groups including Helping Hands OV – Orangevale- Fair Oaks, Kiwanis Orangevale-Fair Oaks, Orangevale Women's Club, Causeplay for Hope, The Orangevale Fair Oaks Food Bank, Growing Past Today, California Storm and Sacramento Blankets for Kids are coming together for the Third Annual Let It Snow Toy Project.

The venue is transformed into a winter wonderland where predetermined children of all ages in need can experience Santa's workshop and walk away with gifts of their choosing. No parents are allowed in the workshop, so it is a magical experience strictly for the children. From dolls, blocks, electronics, gift cards, personal hygiene necessities and even a bicycle or scooter with helmet, this shopping spree warms hearts in the cold weather. This year over 200 children will attend the event, and thousands more at a local receiving home will

receive gifts. "Watching the kids walk through and their eyes light up with the opportunity to shop Santa's workshop makes my heart feel as if it could burst" said Jose Zambrano, Let It Snow Toy Project Lead. "There is no bigger joy to me than seeing all of these organizations come together to make an experience like no other that these children will remember forever."

Businesses are accepting new, unwrapped toys, bikes, scooters, and helmets between now and December 10th to fill Santa's workshop and bring joy to these children in need. You can drop off your donation at any of the participating locations: Badfish Coffee & Tea, Toro Z Fitness, Dairy Queen Orangevale, Katie Yount State Farm, Rose Senior Placement, Luz Johnson LPL Financial, Mount Vernon Memorial Park & Mortuary, Mode Brewing.

If your family is in the Orangevale or Fair Oaks, CA area and in need, please email helpinghandsov@yahoo.com to receive the application for assistance for this event. ★

Rite Aid Plans Closure of Citrus Heights Sunrise Boulevard Store

**Story and photo
by Thomas J. Sullivan**

CITRUS HEIGHTS, CA (MPG) - Pharmacy chain Rite Aid announced, Tuesday, October 17, it will be closing its remaining store in Citrus Heights at 5409 Sunrise Boulevard in the Sunrise Village Shopping Center on Wednesday, November 1st as part of a federal Chapter 11 bankruptcy filing.

The store employs a staff of about a dozen people, many who were busy last week discounting merchandise for clearance sale.

Rite Aid is planning an initial round of store closures across the country as part of its bankruptcy process that will impact 154 stores, including 31 in California, court documents show.

An interim court order filed in United States bankruptcy court in New Jersey detailed the initial list of store closures which includes a location on Fulton Avenue in Sacramento and the Citrus Heights Sunrise Boulevard store.

The Sunrise Village Shopping Center is owned and managed by Merlone Geier Partners, with offices in Rancho Cordova. Tiffany Clement, property manager for Merlone Geier, confirmed that Rite Aid does not physically own its own building in the shopping center.

The 21,440-square-foot store was built in 1974 according to records of the Sacramento County Assessor's office.

Originally known as Thrifty Drugs before its acquisition by Rite Aid, it was the only major store within the Sunrise



The Rite Aid located at 5409 Sunrise Boulevard in the Sunrise Village Shopping Center in Citrus Heights is closing as the company undergoes a Chapter 11 bankruptcy.

Village Shopping Center which was not included in the scope of a multi-million-dollar remodeling project which was recent completed.

Two new adjacent anchor tenants, Club Studio Fitness and a yet to be named grocery store are under construction. An adjacent Visionworks – Doctors of Optometry, located next door, celebrated its grand opening on October 6th.

"The closure of Rite Aid may create an opportunity for a new tenant to positively add to the current mix of businesses in

the center," said Kathilynn Carpenter, executive director of Sunrise MarketPlace.

The shuttering of the Rite Aid store in the Sunrise Village Shopping Center is the third in Citrus Heights to close over the past five years. A location in the Citrus Town Center closed in 2018 and another Rite Aid store near the corner of Auburn Boulevard and Van Maren Lane closed in May 2023.

According to the company, the underperforming closing stores are spread throughout the U.S. but are concentrated in California as well as northeastern

states including New York and Pennsylvania.

Local Citrus Heights Rite Aid store management would not publicly comment on the pending closure and referred all questions to its media relations department for further comment.

"Rite Aid regularly assesses its retail footprint to ensure we are operating efficiently while meeting the needs of our customers, communities, and associates," the company said. "In connection with the court-supervised process, we intend to close certain underperforming

stores to further reduce rent expenses and strengthen overall financial performance," according to a company announcement.

In 2022, Rite Aid settled for up to \$30 million to resolve lawsuits alleging pharmacies contributed to an oversupply of prescription opioids. It said it had reached an agreement with its creditors on a financial restructuring plan to cut its debt and position itself for future growth and that the bankruptcy filing was part of that process.

Prescriptions of customers of the affected stores will be transferred to a

nearby Rite Aid or other drug store "so that there is no disruption of service," the company said in a statement. People who work at the stores will also be transferred to other Rite Aid locations where possible, the company said.

Rite Aid at 5409 Sunrise Boulevard in Citrus Heights is open Monday through Sunday from 8 am to 10 pm. Pharmacy hours are Monday through Friday from 9 am to 9 pm, Saturday from 9 am to 6 pm and Sunday from 10 am to 6pm. Call (916) 961-2064 for more information. ★

Turkey Trots and Other Fun This Thanksgiving Week

By Chrissy Rose

SACRAMENTO REGION, CA (MPG) -The holiday season is upon us, and that means fun events in the Sacramento region are abundant. If you're looking for activities Thanksgiving week, you'll have plenty of options (in addition, of course, to all of the eating and shopping).

Thanksgiving morning the annual Run to Feed the Hungry will be celebrating its 30th anniversary and once again kicking off the largest Thanksgiving Day fun run in the country. The run starts at 8:15 on J Street right outside the Sacramento State campus, with start times varying for times or untimed running, and those choosing the 10k or 5k option. Participants – whether walking or running, going as an individual or as part of a team – can enjoy the camaraderie and beautiful fall foliage as they follow the loop route through East Sacramento. For the competitive runners, the top three finishers in each age group will receive prize money ranging from \$50-\$300. Run to Feed the Hungry benefits the Sacramento Food Bank & Family Services, which has seen an 87% increase in demand for services since the 2020 pandemic. Virtual and in-person race options are available, and adult registration begins at \$35. Strollers are allowed in the untimed races, but dogs in strollers are not; all pets are asked to stay at home.

If you're willing to drive a bit farther, there is the Elk Grove Gobble Wobble. This fun event features a 5K race, a Fun Run (1/4 mile) for kids, food, music, raffles, vendor booths, and a fun zone. Virtual and in-person race options are available for the 5K. Registration is \$10 for the kids fun run, \$20 for the virtual 5k, and \$30-\$50 for the in-person 5K (depending on registration date). Registration for the in-person 5k



Participants in the Gobble Wobble Fun Run line up at the start line at the 2021 race. Courtesy of Gobble Wobble



Participants in the 2022 Run to Feed the Hungry show off their excitement to be running Thanksgiving morning. Many runners have participated for multiple, if not all, of the event's 30 years. Courtesy of Run to Feed the Hungry

includes a medal and shirt. Race-day registration is available if the event has not sold out. Check-in begins at 8:00

and the fun run begins at 9:00, with the 5k starting at 9:15. Strollers and well-behaved dogs are welcome. The Gobble Wobble event benefits Chicks in Crisis located in Elk Grove, which

supports parents and children by providing resources and support to help families become self-sufficient, helping all families “cross the finish line.”

Folsom will also be holding its Turkey Trot on Thanksgiving Day. The race has 5K and 10K options, and participants can choose to walk or run at Rodeo Park/Lions Park at 200 Stafford Street. The 10k participants will line up at 8:50, and the 5K participants will be shortly behind at 9:00. Registration cost is \$35-\$40 and includes a race day shirt, bib, and timing chips. Dogs, along with children in strollers, can participate in the 5k assuming both are well-contained. The Folsom Turkey Trot usually sees around 4,000 participants each year. The proceeds from this year's event will benefit the Twin Lakes Food Bank, Folsom Athletic Association, and Johnny Cash Trail (which is also the trail that the run will traverse).

For those looking for something other than the typical turkey run, on November 18, the North Highlands Recreation and Park District will be hosting Turkey Day Flag Football. This inaugural event will start at 10:00 a.m. at Brock Park Sports Complex in North Highlands and last until noon. Participants must be at least 18 years old, and the cost is \$19.00 to register. Refreshments and t-shirt are included.

Lastly, if you didn't sign up for a Thanksgiving Day run but subsequently feel guilty about your overindulgence, there is the Sacramento Turkey Trot Run on Saturday November 25 with 5K, 10K, and half-marathon options. Registration is \$35-\$42, depending on race selected, and includes a swag bag that's mailed directly to you. There are three waves starting at 8:00, 8:30, and 9:00, filled on a first-come first-filled basis. All ages and paces are welcome, but this is a very limited capacity event. The run will start at Sutters Landing Park in Sacramento. ★



Control Your Own Destiny

Dear Dave,

I read where you recommend saving 15% of your income for retirement. Should I count my employer's contribution to my retirement plan as part of that 15%?

– Carlotta

Dear Carlotta,

That's a great question. Employer contributions do not count toward the 15 percent I recommend setting aside for retirement. It's great if you work for a company that offers perks like that, but I want you putting 15 percent of your money into retirement. Whatever your company matches, whatever its pension may be, or even having a military retirement package, none of that enters the equation. I want your

Dave Ramsey Says

money in your name.

Baby Step 4 of my plan says to put 15 percent of your income into retirement accounts. The first thing you should put money into is a matching retirement account. If you've got a 401(k), a Roth 401(k) or a 403(b) and your employer offers a match, you should do that up to the match before anything else.

Let's say your employer will match three percent. Since the goal is 15 percent, that still leaves you with some work to do. You've got three percent of your own money already going into retirement, so then you could look at a Roth IRA. If the Roth, plus what you invested previously to get the match doesn't equal 15 percent, then you could look at a 403(b), or go back to your 401(k) to hit the 15 percent mark.

And remember, if you're going to reach your retirement goals, you can't do it alone. King Solomon, one of the wisest men who ever lived, wrote: “Where there is no counsel, the people fall; But in the multitude of

counselors there is safety” (Proverbs 11:14 NKJV). That's why you need a quality financial advisor—one with the heart of a teacher—to help you navigate complicated financial issues, and guide you toward the kind of retirement you want.

Do you see what I'm saying here, Carlotta? I want you—not the company you work for—to control your financial destiny. I want you to be able to retire with dignity, and enjoy life after working hard and saving. The responsibility for making that happens falls to you!

– 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. ★

Social Security Matters

When Should I Retire and Claim My Social Security Benefits?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I am 64 years old and having difficulty working due to my arthritis, but I can continue part time as a podiatrist. I do not know the best way to determine when to retire. What is the formula or a way to determine which is a better choice?

Signed: Undecided

Dear Undecided: There is a difference between deciding when to retire from working and deciding when to claim your Social Security benefits. For the former, you should consult with a certified financial advisor, but I'll provide you with how Social Security fits into your personal circumstances. In deciding when to claim Social Security, you should look at your financial needs, your life expectancy, your work status, and your marital status. There is no one formula right for everyone because everyone's circumstances are different, but here are some things to help decide what is right for you:

- Social Security has an “earnings test” which applies to anyone who collects Social Security before reaching their full retirement age (FRA). Your FRA is 66 years and 8 months, and that is the point at which you get 100% of the SS benefit earned from a lifetime of working. If you collect SS before your

FRA and continue to work, there is a limit to how much you can earn without jeopardizing your benefits. For example, the earnings limit for 2023 is \$21,240 and, if that is exceeded, SS will take away benefits equal to \$1 for every \$2 you are over the limit. They “take away” benefits by withholding future payments until they recover the penalty for exceeding the limit. If your earnings are substantially over the limit, you will be ineligible to collect Social Security until either your earnings are less, or you reach your FRA.

- If you claim SS before your FRA your benefit amount will be permanently reduced. If, for example, you claim SS to start at age 65 your monthly benefit will be about 89% of what it would be at your FRA. That reduced benefit would not change thereafter except for Cost of Living Adjustments (COLA) usually granted annually.

- If Social Security will be a major part of your retirement income, then waiting to get a higher monthly benefit may be a prudent strategy for you. The longer you wait to claim the more your benefit will be. Your SS benefit will continue to grow until you are 70 years old, and at 70 your monthly benefit will be about 27% more than it would be at your FRA. Your maximum SS benefit will be attained at age 70 but waiting until age 70 to claim is only prudent if you anticipate a long life expectancy.

- Life expectancy is a very important factor in deciding when to claim SS. If you claim at age 70 instead of at your FRA, you will need to live until you are about 83 to breakeven moneywise. If you live

even longer than that, then waiting until 70 will yield the highest monthly amount and the most in cumulative lifetime benefits. But if your anticipated life expectancy is less, claiming earlier may be a better choice.

- If you are married and expect your wife to survive you, consider that the benefit your wife can get as your widow will be based on your SS benefit when you die, thus the longer you wait to claim the more your wife's benefit as your widow may be. If you predecease your wife, her benefit will be based on the amount you were receiving at your death if that is more than her personally earned SS benefit.

So, as you can see, deciding when to claim Social Security is a decision to be made after carefully evaluating your personal circumstances as described above. I hope this provides what you need to make an informed decision, but if you have further questions, please contact us at ssadvisor@amacfoundation.org, or at 1 (888) 750-2622.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org. ★

Orangevale History Museum Changes to Winter Hours

Orangevale History Project News Release

ORANGEVALE, CA (MPG) - The Orangevale History Museum is changing to winter hours on November 6th.

They will be Thursday 1pm to 5 pm and Saturdays 12 pm to 4 pm. It is Free to

visit the museum at 6920 Hazel Ave in the Orangevale Recreation and Park and open to everyone.

Part of the displays will be changed by December 1st, so now is the time to visit the initial displays. The museum is dedicated to displaying Orangevale history. The museum is operated by the Orangevale History Project. ★



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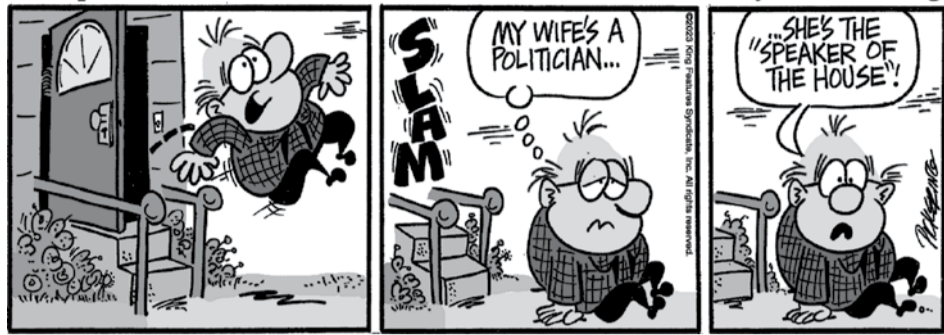
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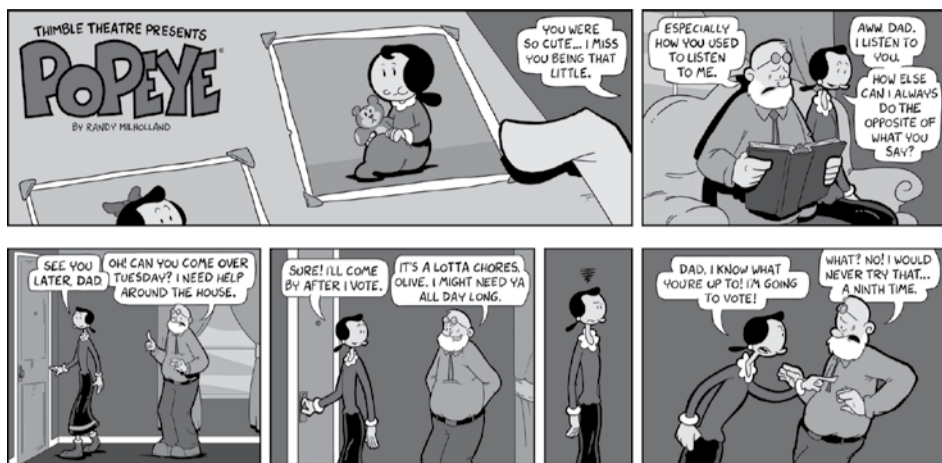
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by Jeff Pickering



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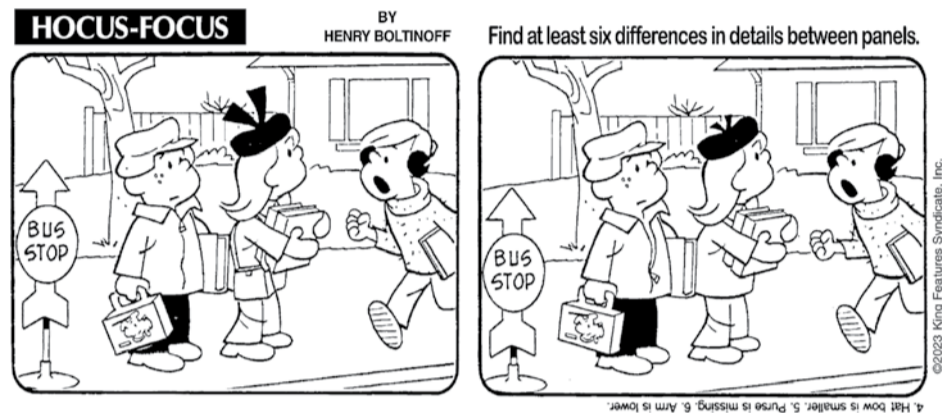
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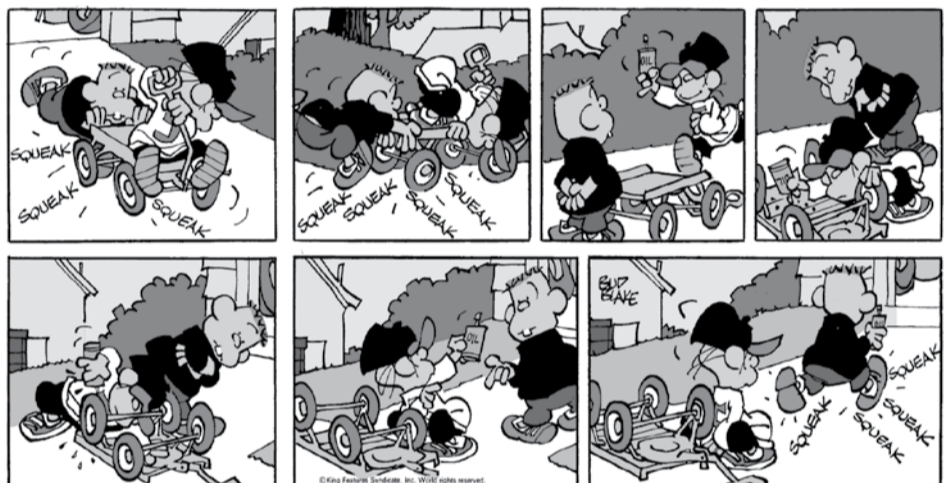
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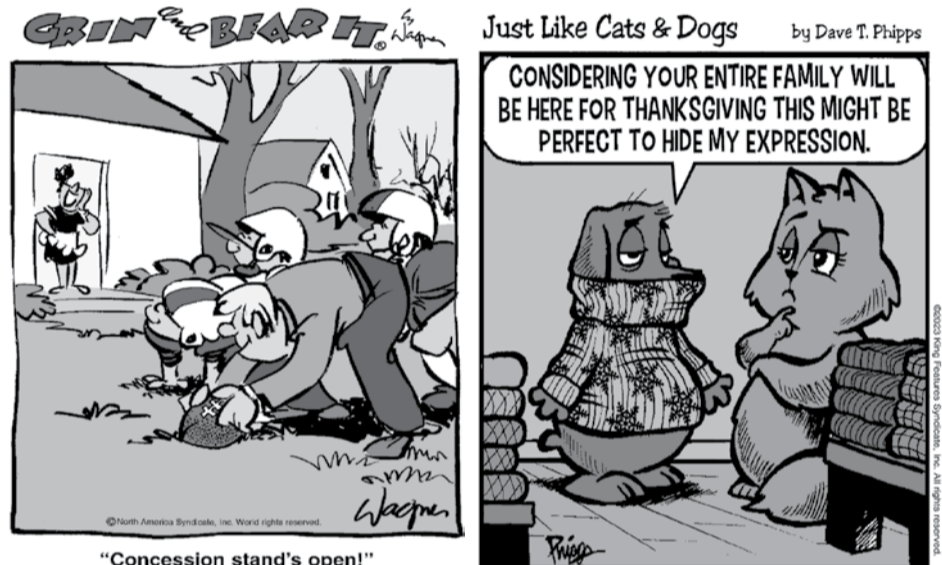
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- "If all ___ fails..."
- End of philosophical system
- Center of our orbit
- Indian flatbread
- Take down, as in a dragon
- Yemeni neighbor
- Homer's "Iliad", e.g.
- "Copper coin with issuer of Thanksgiving Proclamation
- A sign or symbol, archaic
- A certain famous Mayflower rock
- *5K, a.k.a. Turkey
- Blair or Hayek
- Spy org.
- Like hikers' camps
- Tourney grid
- Beehive State native
- Casual top
- Money in Milan
- Belches
- Roth ____, acr.
- Low-ranking workers
- Old Norse texts
- Major Black Sea port
- Dog command
- Resize
- *Thanksgiving, a.k.a. ___ Day
- Baby goat
- Subway entrance
- Parting words
- *Massachusetts' contender for first Thanksgiving celebration
- Oyster gem
- One thing on a list
- Of two minds
- Sonnets and such
- Mastercard rival
- Carve in stone
- Ted Turner's "baby"
- Lt.'s inferior, in the Navy
- "James and the Giant Peach" author
- Fury
- *Lions' opponent this year
- ___ exclusion principle
- Like something for a wedding day
- Bad rep
- Supermarket walkway
- Let for money
- Form of civil disobedience
- Lock of hair
- Past participle of "be"
- Knitter's ball
- Long live, in French
- Itty-bitty bit
- Like part of McDonald's logo
- Rubber substitute, acr.
- Stanley Cup org.

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Get Help from Domestic Violence

Women's Empowerment Receives \$25K from Bank of America

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - October was Domestic Violence Awareness Month. Sacramento County's Department of Child, Family and Adult Services (DCFAS) partners with several organizations to help victims of domestic violence. DCFAS is raising awareness about domestic violence and sharing information about the services available.

Sacramento County partners with WEAVE to promote safe and healthy relationships. WEAVE is at the forefront of the battle against domestic violence. The organization offers a range of services and resources to help survivors reclaim their lives. From crisis intervention to long-term support, WEAVE's dedicated team works tirelessly to create a safe space for survivors to heal and thrive.

Another resource available is the Sacramento Regional Family Justice Center. The Family Justice Center provides victims and their families with support and resources. The center provides critical services including crisis intervention, legal support, youth services, and survivor advocacy. Through these services, the



DCFAS is raising awareness about domestic violence and sharing information about the services available. Image by Gerd Altmann from Pixabay

Family Justice Center strives to break the cycle of domestic violence.

My Sister's House aids Asian and Pacific Islanders and other underserved women and children impacted by domestic violence, sexual assault, and human trafficking. My Sister's House provides job training and community services. The goal of My Sister's House is to end domestic violence, sexual assault, and human trafficking in the greater Sacramento community.

Abuse and neglect are alarming issues that deserve our collective attention. If you suspect child abuse, you can call Sacramento County's 24-hour Child Abuse Hotline at 916-875-5437. If you suspect abuse or neglect of an older adult or dependent adult in Sacramento County, call the

Adult Protective Services hotline at (916) 874-9377.

Domestic Violence Awareness Month reminds us that we must stand united against all forms of abuse and neglect. Sacramento County's Department of Child, Family, and Adult Services is proud to work with WEAVE, The Family Justice Center, and My Sister's House to help victims of abuse. As a community, it is our duty to not only help the vulnerable but also spread awareness about the various ways in which we can help end abuse or prevent it from happening.

Other resources available include:

Child Help USA Hotline (800-422-4453): A 24-hour crisis hotline that offers support in 140 languages.

The National Domestic Violence Hotline (800-799-7233): A 24/7 hotline. ★

By Kristin Thébaud, Thébaud Communications

SACRAMENTO, CA (MPG) - Women's Empowerment was recently awarded a grant of \$25,000 from Bank of America to help women experiencing homelessness in Sacramento improve their economic mobility by securing safe homes and steady employment.

"Bank of America has been a longtime partner of Women's Empowerment, and we are thankful for the priority they place on making sure women experiencing homelessness can overcome the high obstacles they face today, including the ongoing housing crisis, so they can achieve their goals for their families," said Lisa Culp, executive director, Women's Empowerment.

Women's Empowerment provides a two-month employment-readiness and empowerment program, paid job training, childcare and support services so

women and their children can break the generational cycle of homelessness.

Women's Empowerment offers the most comprehensive job-readiness program in the Sacramento area designed specifically for women experiencing homelessness and their children. Last year, 121 graduates secured employment or enrolled in paid training or education. Since 2001, 1,837 women have graduated from the program with their 3,894 children. Women's Empowerment is funded through private donations from the community and grants. To make a donation: WomensEmpowerment.org.

"Addressing community needs through our philanthropic investments is just one way we deploy capital to help build a more sustainable community," said Lori Rianda, market executive, Bank of America. "We're honored to partner with Women's Empowerment, which is helping to advance

economic and social progress, in particular for vulnerable populations."

For many years, Bank of America has worked with nonprofit partners, elected officials, business and civic leaders, and others across Greater Sacramento to help drive economic opportunity and upward mobility. Recently, Bank of America announced its newly-expanded \$1.25 billion, five-year commitment to help advance racial equality and economic opportunity. The commitment supports investments that address racial justice, advocacy and equality for people and communities of color and further accelerates work already underway. Through direct action and investment, Bank of America is focused on creating opportunity in the areas of health, jobs/training, reskilling/upskilling, small business support and affordable housing. For more information: About.BankofAmerica.com/en/Making-an-Impact. ★

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Bera Announces a \$1.2 Billion Investment in California Clean Energy

Office of Rep. Ami Bera, M.D.

WASHINGTON, DC (MPG) - Representative Ami Bera, M.D. (CA-06) on October 13, 2023, released the following statement after the Department of Energy (DOE) announced the California Hydrogen Hub (Alliance for Renewable Clean Hydrogen Energy Systems, ARCHES, LLC) as one of seven regional clean hydrogen hubs

across the country. "I am thrilled that the Department of Energy selected the California Hydrogen Hub for award negotiations which could bring in up to \$1.2 billion to continue to work towards a clean energy future," said Representative Bera. "The California Hydrogen Hub will allow our state to be a leader in research and development of renewable energy while creating thousands of



Ami Bera, M.D.

good paying jobs. Investing in clean energy is not only critical in protecting the health of our families and environment, but also in strengthening our nation's energy security."

Rep. Bera has been a strong champion of innovations in clean energy. The Regional Clean Hydrogen Hubs Program was made possible by funding from the Bipartisan Infrastructure Law which Rep. Bera helped

secure into law.

This hub will produce hydrogen exclusively from renewable energy and biomass to develop methods of decarbonizing public transportation, trucking, and port operations which are often among the hardest industries to decarbonize.

To learn more about the Regional Clean Hydrogen Hubs, visit www.energy.gov/oced/regional-clean-hydrogen-hubs-0.

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*Does not include the final prosthesis. After the temporary prosthesis has healed a final prosthesis will be placed, extra charges will apply.

International MARKET

FOOD COURT NOW OPEN

10971 Olson Drive, Rancho Cordova, CA 95670

916.853.8000

Market - 7 Days 8am - 9pm
Food Court - 7 Days 11am - 3pm
Korean, Mex/Viet - 30pm last call
Chinese/Japanese - 7:00pm last call

FREE ADMISSION

BLACKSWAN

LIVE PERFORMANCE & FAN MEETING

LIVE PERFORMANCE

NOVEMBER.12th (SUN)

KP PLAZA SPECIAL STAGE @6PM

FAN MEETING

NOVEMBER.12th (SUN)

KPOP NATION @3PM

(NEXT KP MARKET)

International MARKET
 10971 OLSON DR RANCHO CORDOVA, CA 95670

FRESH PRODUCE

Yellow Onion \$1.99 3 lbs	Peeled Garlic \$19.99 5 lbs	Brown Beech Mushroom 99c 150g	White Beech Mushroom 99c 150g
Roma Tomato 99c lb	Fuji Apple 2/\$5.00 3 lbs	Fairytale Pumpkin 59c lb	Honey Crisp Apple 69c lb

AMERICAN/HISPANIC GROCERY

Ocean Spray Cranberry Juice \$3.99 ea	Herrera Guacamole Salsa Medium \$3.49 ea	Kellogg's Rice Krispies Treats \$6.99 ea	Costa Del Sol Chao Mein \$2.99 ea	Tropic Mist Sweet Wines \$3.99 ea
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ASIAN GROCERY

Dragonfly Knife Cut Noodles \$4.99 ea	Mae Ploy Red Curry Paste 2/\$5.00	LATO Pure Gold Dry Lat So Grapes \$7.99 ea	Hello Bro Rice Crackers \$6.99 ea	LKS Premium Oyster Sauce Promotion Pack \$9.99 pk
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EUROPEAN GROCERY

Yellow Barrel Kvass \$3.99 ea	Sadaf Mazafofi Dates \$3.69 ea	Carubao Energy Drink 2/\$0.99 ea	Zerfat Vegetable Spread \$3.99 ea	Milka Choco Wafer \$3.99 ea
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KOREAN/JAPANESE GROCERY

No Brand Cooked White Rice Box \$13.99 ea	Crown Choco White Beans \$3.99 ea	Hot Chicken Ramen 2 Jinsts \$6.99 ea	Laver Seaweed Bouquet Gift Box \$14.99 ea	Turtle Chips 2 Jinsts \$3.99 ea	Cafe Lat \$2.99 ea
Spack Pop 3 Jinsts 99c ea	Lone Choco Pie \$2.99 ea	Nanghian Banana Kikk Snack \$5.99 ea	Dance Coffee Mix 2 Jinsts \$14.99 ea	Cheese Cappelletti Mini Beef Cone Sauce \$3.99 ea	Ungat Kikk Mix \$2.99 ea

HOUSEWARES

BIGH SPEEDY HAIR COLOR (REFILL ONLY) 4.99 ea	KAZEN WOK PAN 30 CM \$39.99 ea
ELECTRIC RICE COOKER (4 CUP) \$19.99 ea	ELECTRIC RICE COOKER (6 CUP) \$14.99 ea
ELECTRIC RICE COOKER (10 CUP) \$19.99 ea	ELECTRIC RICE COOKER (12 CUP) \$19.99 ea

WEEKLY MEAT SPECIALS

Beef Rump Bottom Round Roast - Bnls \$4.99 lb	Beef T-Bone Steaks \$4.99 lb	Beef Porterhouse Steak \$5.49 lb
Pork St. Louis Ribs - Single Pack \$2.99 lb	Pork Hocks \$1.99 lb	Pork Tenderloin \$2.99 lb

FROZEN & FISH DEPT

Breaded Cod Frozen 1 lb \$3.99	Seasoned Pollock Roe 1 lb \$11.99
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EUROPEAN DELI

Pan Basted Turkey Breast \$11.99	French Medley \$4.49
Pepper Turkey Breast \$12.49	Green Olives Stuffed with Almonds \$5.99

Advertised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS. PRICES EFFECTIVE NOVEMBER 08 - NOVEMBER 14, 2023.