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Gold River Messenger

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Clutch Receives District's Award



Assemblyman Josh Hoover presents Clutch with its Small Business of the Year award. Photo courtesy of the Office of Assemblyman Josh Hoover

**Office of Assemblyman
Josh Hoover
News Release**

SACRAMENTO, CA (MPG) - On Oct. 28, Assemblyman Josh Hoover (R-Folsom) proudly announced that Clutch has been named the 2024 Small Business of the Year for the 7th Assembly District.

Founded by Anne Descalzo and Rachel Zillner, Clutch brings a wealth of experience in

fostering innovation and positive workplace cultures, rooted in their extensive backgrounds in community banking and leadership roles in Sacramento's business community.

The consulting firm, located at 3249 Quality Drive in Rancho Cordova, is renowned for its innovative approach to business solutions, combining human-centered and data-driven strategies that

deliver lasting transformations for clients across industries.

In addition to supporting businesses of all sizes, Clutch has become a trusted partner for state agencies undergoing significant operational changes, including the California Department of Public Health, Department of Health Care Services and the Department of Housing and Community Development. Through

this work, Clutch has built a reputation as one of California's leading professional service consulting agencies, consistently operationalizing programs and services to meet public needs.

"Clutch's commitment to creating meaningful solutions is invaluable to our community," Assemblyman Hoover remarked. "Their dedication to serving both

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Women's Empowerment Receives \$60,000 From U.S. Bank

**Kristin Thebaud
Communications
News Release**

SACRAMENTO, CA (MPG) - Women's Empowerment has received a \$60,000 contribution from U.S. Bank to provide Sacramento women experiencing homelessness with job-readiness programs, paid job training and transitional workforce housing so they can secure employment with upward mobility as they work toward affording permanent housing.

"U.S. Bank continues to be an important partner in our work," said Lisa Culp, executive director, Women's Empowerment. "We are grateful for this contribution to support unhoused women as they search for permanent



Graduates from Women's Empowerment's latest job readiness session gather after their ceremony in September. Photo courtesy of Kristin Thebaud Communications

homes during the ongoing housing crisis."

Each woman in Women's Empowerment's initial two-month employment-readiness and empowerment program receives free transportation assistance and childcare for children up to age 5 in the group's onsite child

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Photos with Santa at KP International



By Omella Rossi

RANCHO CORDOVA, CA (MPG) - Looking to capture the magic of the holidays and create lasting memories with your loved ones? Look no further than KP International Market this season, where families and friends can enjoy a festive and heartwarming experience with free photos with Santa.

This special holiday event invites guests of all ages to visit Santa at the market's bustling Food Court, where you can snap a festive photo with Old Saint Nick. The event will run from Dec. 15 to Dec. 25, and photos with Santa will be available each day between 10 a.m. and 8 p.m. This is the perfect opportunity to make some magical memories that will last a lifetime, whether you are planning a family outing, celebrating with friends or simply enjoying the season's joyful atmosphere.

But that's not all — guests will also be amazed by the KP giant gingerbread castle, a true holiday spectacle, designed with a tunnel so people can walk through it. Kids will also get treats when they come to take pictures with Santa.

KP International Market is located at 10971 Olson Drive in Rancho Cordova. Beyond the festive holiday cheer, the market is a well-known hub for diverse events throughout the year, from live music performances to free flu shot clinics and entrepreneur fairs. It's a place where the community comes together, not only for shopping but for shared experiences.

As the top destination for international grocery shopping in the Sacramento area, KP International Market offers an impressive selection of Asian, European and American food items, making it a one-stop shop for all your culinary needs. Whether you are stocking up on hard-to-find ingredients or simply strolling through the aisles to enjoy the lively atmosphere, there is something for everyone.

Mark your calendars and make sure to bring your holiday cheers for a photo with Santa. ★

Santa Kicks Off Season of Giving with Charitable Vending Machines

By Gary Zavoral

GREATER SACRAMENTO REGION, CA (MPG) - With a twinkle in his eye, Santa Claus cut the ceremonial red ribbon at the Light the World Giving Machines on Monday and then showed the world the joy of giving by selecting a few gifts for those in need in the Greater Sacramento Area.

This wasn't just any Santa. It was the global icon Santa J. Claus, who is a mega-influencer with 5-million followers around the world. He stopped by the Giving Machines in the Westfield Galleria at Roseville to kick off the season of giving and encourage all to give to the less fortunate.

"My mission is to light the world with giving and that's the same mission these charitable vending machines have," Santa said. "You, too, can play Santa for someone who really needs it by purchasing gifts in the Light the World Giving Machines."

Santa's visit highlighted a ribbon-cutting ceremony that also featured remarks from William Jessup University President John Jackson representing the inter-faith community, mayors from cities throughout the region, and the local charities that will benefit from the Giving Machine purchases.

This is the third year that the Giving Machines are located in the Sacramento area, where they have been some of the most successful in the world. Area residents can make purchases now through New Year's Day.

Light the World Giving Machines, sponsored by The Church of Jesus Christ of Latter-day Saints, are part of a global effort to promote the true spirit of the holidays by giving gifts to those in need. This holiday season, the Light the World Giving Machines are located in 106 cities internationally.

In addition to the Westfield Galleria at Roseville, the machines are located in Modesto's Vintage Faire Mall. Together, they are the



Santa J. Claus cuts the ceremonial ribbon of the Light the World Giving Machines with representatives of the charities, who have items for those in need in the charitable vending machines. Photo courtesy of Gary Zavoral

only ones this year in Northern California.

"These vending machines offer a unique and memorable way to light the world with love by serving and caring for others both locally and globally," said Bruce Anderson, director of the local effort. "For many parents, it offers an effective way to teach children about giving to good causes and the joy there is by helping others."

Each of the machines in Roseville contain 30 opportunities to give: 25 opportunities from local charities and five opportunities from global nonprofit organizations.

Among the many items that can be purchased are a winter coat for a homeless person in the region, a suicide prevention therapy session for a local youth and newborn essentials for a local young mother in need. Shoppers can even purchase two

piglets for a family in an economically challenged country to help them start a business and become self-reliant.

The global Giving Machines initiative first launched in a few U.S. locations in 2017. Since then, more than \$32- million worth of goods for those in need has been donated. The Church of Jesus Christ of Latter-day Saints covers all program operational expenses. This ensures that participating nonprofits receive 100% of the collected funds.

The local charities with items in the Westfield Galleria at Roseville Giving Machines are Al-Misbaah, Catholic Charities – Diocese of Sacramento, Rancho Cordova Food Locker, First Step Communities of Sacramento and Lighthouse Counseling & Family Resource Center in Placer County.

Helena Madera-Silmi with Al-Misbaah said many families

want to give to local charities that make a difference in the lives of those who are under-privileged but they don't know how to do it. The Giving Machines, she said, give them this opportunity while at the same time teaching children the importance of charity.

"A lot of youth love shopping at the mall and you're teaching them how to be empathetic, you're teaching them how to give back," Madera-Silmi said. "It's just an amazing way to give back."

Carrie Johnson, executive director of the Rancho Cordova Food Locker, is impressed with the Giving Machines concept and hopes they will help to stock the charity's pantries.

"This is the most incredible way to give people the opportunity to give back to their communities," Johnson said. "We're all familiar with vending machines. What a fun way to give

a donation to someone in need."

Among the items that shoppers can purchase for Lighthouse Counseling and Family Resource Center of Placer County are gifts of counseling for those experiencing abuse, domestic violence and suicidal thoughts.

"The Giving Machines give an opportunity to take the greed out of Christmas and bring Christ back into the holiday," said Gary McDonald, Lighthouse's executive director. "It really is about service and giving to people in need. It's really touched my heart. It really gives people an opportunity to think about other people besides their own families during this holiday season."

To see the items that can be purchased and more information on the Giving Machines, visit the local Light the World Giving Machines website at www.giving-machinesgreatersacramento.org.★

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916.853.8000
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Food Court ~ 7 Days: 11am - 1:30pm
Korean / Mex / Viet ~ 7:30pm last call
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12/15~12/25
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WEEKLY MEAT SPECIALS

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\$4.59 /lb

Beef T-Bone Steak
\$4.99 /lb

Boneless / Skinless Chicken Breasts
\$1.99 /lb

Pork Cusion Meat - Boneless
\$2.79 /lb

Pork Loin Chops Bone In
\$2.29 /lb

Pork Baby Back Ribs
\$3.99 /lb

WEEKLY HALAL SPECIALS

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\$3.99 /ea

EUROPEAN DELI

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\$13.99 /ea

Columbus Pastarm
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\$8.09 /ea

Green Crooked Olives
REG. \$4.59
\$4.59 /ea

Women’s Empowerment Receives \$60,000 From U.S. Bank

Continued from page 1
development center. She works one on one with a social worker, housing specialist, employment specialist and volunteer career mentor, and attends a range of classes on job-readiness, empowerment and more.
Graduates of the two-month program can enroll in Women’s Empowerment’s paid job training programs in manufacturing, property management, mobility, solar energy, medical assisting and

more. Women’s Empowerment also offers its Trellis Gardens transitional workforce housing program for graduates who have secured employment, but still cannot afford market-rate housing for their families. At Trellis Gardens, they can live in cottages for 12 to 18 months as they work to increase income, savings and credit scores and prepare to move into permanent housing.
“Supporting the development of a dynamic workforce is

an investment in today and our future,” said Ashley Bocek, community affairs manager, U.S. Bank. “We’re proud to work with organizations like Women’s Empowerment to help people succeed in their careers, gain greater financial literacy and build thriving communities.”
In 2023, 165 jobs were secured by Women’s Empowerment graduates, and 189 graduates secured or maintained housing. Since 2001, 1,903 women have graduated from

the program with more than 4,000 children. Women’s Empowerment is funded through private donations from the community and grants. To make a donation: Womens-Empowerment.org.
U.S. Bancorp, with more than 70,000 employees and \$686 billion in assets as of Sept. 30, is the parent company of U.S. Bank National Association. Headquartered in Minneapolis, the company serves millions of customers locally, nationally and

globally through a diversified mix of businesses including consumer banking, business banking, commercial banking, institutional banking, payments and wealth management. U.S. Bancorp has been recognized for its approach to digital innovation, community partnerships and customer service, including being named one of the 2024 World’s Most Ethical Companies and Fortune’s most admired superregional bank. Learn more at usbank.com/about. ★

First Property Taxes Installment Due Dec. 10

Sacramento County News Release

SACRAMENTO, CA (MPG) - The deadline for paying the first installment of your 2024-2025 Sacramento County property taxes is coming up shortly. Payments are due no later than Dec. 10. Late payments will incur a 10-percent penalty for each tax bill and partial payments are not accepted.
Payment must be received in the Tax Collector’s Office by 5 p.m. Dec. 10 or either be post-marked or paid through the county website at eproptax.sac-county.gov by Dec. 10. The Tax Collector also reminds property owners to include the appropriate installment payment stub from the tax bill or website, or write the parcel number of the property on the check being submitted to make sure that you receive proper credit for the payment.
Payment can be mailed to P.O. Box 508, Sacramento, CA 95812-0508. Be sure to mail your payment early enough to ensure a timely postmark and avoid penalties.
Making Payments
Property taxes can be paid by



online e-check or credit card through Sacramento County's Property Tax Bill Information System or over the telephone at 1-844-430-2823, using the 14-digit parcel number. Credit card payments are processed by a contractor and a 2.29% convenience fee will be applied if you elect to pay the annual property tax bill using this method. This convenience fee is not revenue to the county. There is no fee to make a payment via e-check.
To avoid penalties, transactions made either on the internet or over the telephone must be completed before midnight on the payment pay by date. Plan ahead and do not wait until the last minute to make your payment. If you are unable to get through on the internet or telephone, causing you to miss the payment deadline, penalties will not be waived.

Verify your data entry very carefully when making online payments. If your payment is rejected by your financial institution for any reason, you will be charged a return payment fee as well as penalties if your payment is rejected after the due date.
If you use your bank’s Online Bill Pay service, a paper check will be printed and mailed to the Tax Collector. Because the check is sent without a payment stub, enter the parcel number, current year's bill number and installment being paid in the online account number field for payment identification. Be sure you are familiar with your bank's online bill pay processing timelines. The Tax Collector uses the date appearing on the check from your bank's Payment Processing Center as the payment date. Online bill

pay checks dated after the due date will be returned for penalty without exception. Be aware that because bank online bill pay checks are delivered in large batches without stubs, they will need to be individually handled and the posting of your payment might be delayed.
How to Obtain Information About Your Tax Bill
If you have not received a tax bill, you can obtain your tax bill information and payment stubs at the Tax Collector's website, over the automated telephone system or by contacting the Tax Collector's Office at 916-874-6622.
Sacramento County offers an online email subscription service for property tax information. To receive e-mail notifications when the annual secured property tax bills are available each year and

reminders before the first and second installments delinquent dates, visit the Sacramento County Homepage and enter your email address or mobile number under the "Connect with us" header, located at the bottom right-hand of the page. This service is provided at no cost to subscribers.
For additional information about property taxes, the Sacramento County Tax Collector's website provides answers to common questions from taxpayers regarding property taxes and links to tax bill information and online payments.
Failure to receive a tax bill does not relieve the property owner of their liability to pay taxes in a timely manner or give the Tax Collector reason to cancel penalties imposed for late payment. ★

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CHP Swearing-In Ceremony Marks Milestone

California Highway Patrol News Release

SACRAMENTO, CA (MPG) - The California Highway Patrol (CHP) proudly announces a major achievement in its ongoing recruitment efforts as it officially swears in 121 new officers, bringing the Department past its goal of hiring over 1,000 officers. This milestone underscores the CHP's commitment to enhancing public safety and strengthening its presence within communities across the state.

The swearing-in ceremony at the CHP Academy in West Sacramento on Nov. 15 marks the culmination of months of rigorous training for these new officers. Each will report for duty to one of the CHP's 102 Area offices throughout the state. This is the largest graduating class since June 2022, when 128 officers were sworn in.

"Two years ago, we set an ambitious goal of recruiting 1,000 new CHP officers – and today, with this class, we have officially surpassed that goal. But I want to be clear: that goal has always been about more than just filling slots or hitting a number. Each officer is the very manifestation of

public service, of peace-keeping. Every cadet graduating today felt a calling to do right by their community and to make the world safer. On behalf of the state and all who call California home, I want to thank each and every member of this graduating class," said Governor Gavin Newsom.

"Today marks a significant step forward for our agency and all of our communities," said CHP Commissioner Sean Duryee. "By surpassing our recruitment goal, we're adding highly-trained, committed officers who are ready to make a positive impact and meet the evolving needs of California. We're grateful for the dedication and passion these officers bring to their new roles."

The CHP started its successful multi-year recruitment campaign in June 2022. With over 21,000 applications submitted in the first ten months of 2024, the CHP has already surpassed last year's application total of more than 16,300 over the same period, representing a 29% increase. To accommodate this increase, the CHP conducts three concurrent cadet classes at its live-in training facility, where more than 250 cadets are



CHP swears in 121 new officers on Friday, Nov. 15 at the CHP Academy in West Sacramento. Photo courtesy of the CHP

currently in training. A new class of 160 cadets will arrive at the CHP Academy on Dec. 1.

Training at the CHP Academy is comprehensive, beginning with a foundation of nobility in policing, leadership, ethics, and cultural diversity. Cadets also receive specialized instruction in responding to mental health crises, vehicle patrol, crash investigation, first aid, and impaired driver evaluation. Additional training covers traffic control, report writing, stolen vehicle

recovery, assisting motorists, emergency scene management, and mastery of the California Vehicle, Penal, and Health and Safety Codes.

The CHP is continuing its recruitment efforts. Join us in shaping the future of public safety in California. For more information about a life-changing career with the CHP, visit our website, recruitment.chp.ca.gov.

The mission of the CHP is to provide the highest level of Safety, Service, and Security. ★



A graduate is being officially pinned with his CHP badge by a loved one. Photo courtesy of the CHP

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PoppTalk

With Mary Jane Popp

Holiday Survival

It's fun, family and friends. That's what the holidays bring, but they also bring celebrations, shopping and stress. And, it takes a toll on the body. But Dr. Susan Smith-Jones gave me nine surefire tips to look and feel your best and emphasize the FUN factor. Dr. Jones has traveled the world and helped many celebs in Hollywood hold their own, and she's authored some 25 books on health. Soooooo:

- 1. NUTRIFY YOUR SHOPPING.** Malls tempt wallets and taste buds, so bring healthy snacks like nuts, cut up veggies or fruit when shopping. Keeping your body fueled will help with long stressful checkout lines too.
- 2. GET HANDS ON.** Give yourself a mini massage or ask your partner to give you one. Restore vitality even more with this Mediterranean secret. Combine extra-virgin olive oil with three to four drips of Olbas Oil and rub It all over your body or simply do a foot massage. You can take a clue from Chinese medicine and apply pressure to the fleshy place between your thumb and index finger for 30 seconds. It's been shown to reduce upper body stress.
- 3. SLOW DOWN.** When you constantly direct your attention and energies outward, it's easy to lose your sense of inner wonder, calmness and happiness. Your body will relax and you will feel less bogged down.
- 4. SET A POSITIVE TONE FOR THE DAY.** The first 40 minutes of each day sets the tone for your entire day. Choose to make the first few moments as peaceful, positive and uplifting as possible. Spend a few minutes in quiet meditation and prayer time.

- 5. SLEEP LIKE A BABY.** Avoid nighttime calls and turn off your cell phone before going to bed. A study at University of Zurich found that exposing people to electromagnetic fields from cell phones altered their brain waves during sleep, which resulted in sleep disturbances.
- 6. KEEP HYDRATED.** Our bodies are 70% water. Our cells and planet are 70% water. Drink eight glasses of purified water or more to maintain good health.
- 7. BATHE IN LAVENDER.** The flowers of lavender are an age-old remedy for stress. Bathing by itself is calming, but a bath infused with lavender oil significantly reduced anger, frustration and negativity.
- 8. REFRESH WITH HONEY.** Honey has been used for centuries to keep skin looking youthful. Apply raw, unfiltered honey on your face like a mask for 20 minutes and rinse with warm water afterwards. It moisturizes the skin and helps it to look taut and supple.
- 9. BOOST YOUR MOOD WITH DARK CHOCOLATE.** Chocolate is a wonderful mood booster because it stimulates the production of endorphins, which are the chemicals in the brain that promote pleasure. Dark chocolate contains serotonin, which is a natural mood booster. Keep a small square with you at all times for emergencies.
- Dr. Jones** has a free monthly newsletter. Sign up at www.susansmithjones.com. You can get personally autographed copies of her books there like **"A Hug in a Mug."** I think we all need those **HUGS! HAPPY HOLIDAYS!** ★



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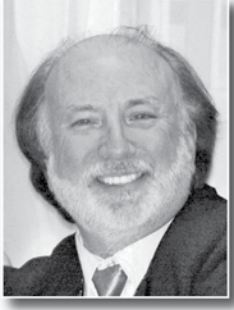




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Gold River Messenger

Serving Gold River and Sacramento County



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We are proud members of these newspaper associations.



Clutch Receives District's Award

Continued from page 1

private businesses and state agencies makes them a standout in our district.”

Recognized among Inc. magazine's list of fastest-growing companies in 2024, Clutch's consistent record of growth and success underscores its role as a trailblazer in the professional services industry. Their expertise in marketing, communications, and event management enables them to support diverse clients in reaching their goals, all while setting new standards in client-focused consulting in the Sacramento region.

Clutch's reach and impact have expanded further with the recent launch of Frequency Coworking, a new space dedicated to redefining the traditional workspace. At Frequency Coworking, diverse individuals and teams converge to create a dynamic environment that goes beyond the conventional, fostering connections and synergy across industries. With a mission to cultivate a harmonious atmosphere where people can amplify their impact and achieve their highest potential, Frequency Coworking has quickly become an energetic hub for professionals who are curious, collaborative and community-focused.

Josh Hoover represents Assembly District 7, which includes the cities of Citrus Heights, Folsom, and Rancho Cordova and the unincorporated communities of Carmichael, Fair Oaks, Foothill Farms, Gold River, Mather, McClellan Park, North Highlands, Orangevale and Rosemont. ★

Grant Enhances Safety and Connectivity

By Omella Rossi

RANCHO CORDOVA, CA (MPG) - The City of Rancho Cordova has secured a grant to enhance transportation and pedestrian access along Chase Drive with the addition of a multiuse path stretching from Coloma Road to the American River Parkway.

The project, currently under construction, aims to improve safety and connectivity for residents and visitors.

The planned improvements include the installation of a separate pathway designed to accommodate both pedestrians and cyclists, as well as pedestrian-scale lighting for increased visibility at night. The project will also feature new ADA- (Americans with Disabilities Act) compliant curb ramps, high-visibility crosswalks, and added trees and landscaping to enhance the area's aesthetics and provide a safer environment for travelers.

The pathway will run alongside the frontages of Mills Middle School and Cordova High School, providing a safe route for students and the surrounding community. Within Hagan Park, the path will connect directly to the American River Parkway bike trail, linking local neighborhoods with regional recreational areas.

Phase one of the project is expected to be completed by December, with the entire project slated for completion by next summer.

For more information about current and upcoming Public Works plans and projects, visit CityofRanchoCordova.org/CurrentProjects. ★

Kings Korner

By V.G. Harris



Chicken Little said, “the sky is falling,” but was it? We know of course the answer was no but does this sound vaguely familiar.

Kings fans and supposed experts would have you believe that the current team is in need of an overhaul, as well as a group of new coaches.

I'm the first to say that I'm not pleased with coach Brown's performance thus far, but I'm not clamoring for his job. Coach Brown's rotations have been hard to understand all season, but that is no different than the prior season where continuity was in short supply.

It wasn't long ago the Kings were two games over 500, and suddenly went into a losing tailspin. Losers of five out of the last six games will get people talking, and everyone has an opinion.

On the plus side, no one was casting aspersions when last week the Kings announced the signing of small forward Jae Crowder. Crowder, a free agent, has a history of being on winning basketball teams, and his moniker is his hard-nosed style of play, something the Kings could use more of.

Without question, the current squad plays hard every night, but we are lacking in players that have the dog mentality that can set the bone crushing screens that the Kings seem to see nightly from other teams.

Crowder brings that element, so it remains to be seen in what capacity coach Brown will use his new addition.

Brown chose to put Crowder in the starting lineup without even a single practice, while talented Mr. everything, Malik Monk watched as always from the bench.

Imagine my surprise when not one but two former members of the Kentucky Wildcats were introduced into the starting lineup against the San Antonio Spurs on Sunday, Dec. 1 at Golden One Arena. The arena erupted when Malik Monk was introduced right in back of DeAaron Fox, and I couldn't have been happier for Malik.

Coach Brown and Sacramento Kings fans were treated to the best scoring first quarter of the young season, as the Kings put up a staggering 42 points.

Malik was the spark plug he always seems to be, but despite the auspicious start, the Kings played poorly in the fourth quarter, and although they made it close, came away with a 2-point loss.

As is oft the case, the zebras did not help their cause, and the game was replete with calls that one would expect at a high school game, not in the highest court of basketball.

The last week began on a high note, as the Sactown boys went into Minnesota, and after losing the prior two games to the Wolves this season, the Kings put on a fourth quarter show that was a pure pleasure to watch. Surprisingly, while only connecting on 32% of their 3-point efforts, and scoring only 12 3-point field goals all night, the Kings sent the Timberwolves home with a 115-104 spanking.

For Kings fans, this type of overall efficiency, which included solid team defense all night, is what gives everyone hope that this team can turn things around.

Sadly, after breaking a 4-game losing streak by besting the Wolves, Sacramento could not back it up, losing to both Portland and San Antonio back-to-back.

The bright spot for me this past week was the emergence of small forward Isaac Jones. Nearly forgotten at the end of the bench, the rookie out of Washington State brought energy, spirited defense, and added 12 points that were sorely needed against the young and talented Timberwolves.

Why it's taken this long to give Isaac a look is a hard question to answer but look for coach Brown to move this young forward closer to the top of the bench.

Another bright note is hearing Malik Monk in the post-game interview say it's taken him three years in Sacramento to get a single start, and he likes being a starter where he's spent the majority of his career.

Hang on Kings fans. It's not time to pull your hair just yet. Christmas is right around the corner, and something tells me the Sac Town ballers may have some presents in store for basketball hungry Sacramento fans in the month of December.

All the best Kings fans!

Your thoughts are always welcome at vgharriskingsfan@gmail.com. ★



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Social Security Matters

Am I entitled to more Social Security from my Ex-husbands?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I am 76 years old and a retired high school counselor/teacher. I was married to my first husband from 1968 until 1981. He is still living, and he remarried two more times and, I believe, he is currently divorced. He is 77 years old. His income was always much higher than mine. I was married to my second husband from May 1989 until we divorced in April 2017. My second husband died in June 2023. What I wonder is if I am entitled to receive Social Security benefits based upon the income of either of my ex-husbands? **Signed: Twice Divorced Spouse.**

Dear Twice Divorced: Divorced spouses are entitled to the same benefits as a current spouse if their marriage lasted at least 10 years which, in both cases, yours did. The other caveat is whether your own SS retirement benefit is less than you are entitled to

from either of your ex-husbands. If your own SS retirement benefit is less, then you will get an incremental amount on top of your own SS retirement to bring your total monthly benefit up to your spousal (or surviving spouse) entitlement.

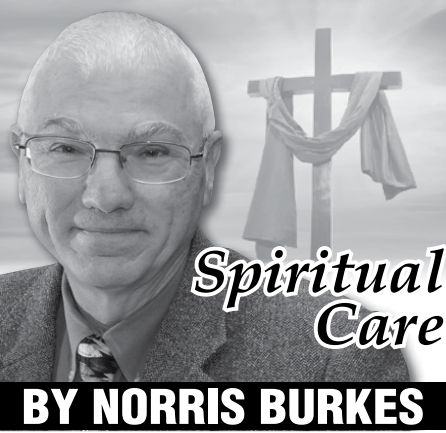
Since your first husband is still living, it is likely that your best financial option is to claim a surviving ex-spouse benefit from your deceased 2nd husband. The reason is that survivor benefits from husband #2 are based on his actual benefit at his death, whereas benefits from a living ex-spouse (husband #1) are based upon his full retirement amount. In other words, it is likely that 100% of deceased husband #2's benefit at his death is more than 50% of living husband #1's current benefit at his full retirement age (FRA).

It is, of course, possible that 50% of your first husband's FRA entitlement is more than 100% of your second husband's benefit at death, in which case your ex-spouse benefit from your first husband could be more. The only way to sort this out is to contact Social Security (1.800-772-1213) to make an appointment to apply for surviving ex-spouse benefits from your deceased second husband. Explain that your first

ex-husband is still living, and that you are unsure of what your benefits are as your first husband's ex-spouse. Social Security will be able to determine from their records which one provides you with a higher benefit amount (provide each husband's Social Security number when you call). As I said, your best financial option will likely be to take your survivor benefit from your deceased second ex-husband (note, however, if your first ex-husband also dies before you, you can subsequently file for a survivor benefit from him, if that is more than you are getting from your second husband's record).

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Fishy Story Suggests Catastrophic Ending



If you've been watching the news, then you know that the world is going to end soon.

No, I'm not talking about the recent election. I'm referring to the elusive deep-water oarfish.

Superstitious sailors have long considered the spotting of this rare fish a harbinger of bad news. And this past week, on the shores of Encinitas, California, it's been spotted again. This makes three times this year in California and only 22 times in the past century.

Japanese mythology recounts the doom fish as a precursor to earthquakes and tsunamis. More than a dozen were found on Japan's coastline just before Japan's 2011 Tōhoku earthquake and tsunami, their largest recorded earthquake.

These kind of scary indicators aren't new. Televangelists have been capitalizing on them for years as they expounded on their version of catastrophic and world-ending predictions.

If you were born before 1960, you'll likely remember that Hal Lindsey co-authored a 1970 best seller with Carole C. Carlson titled "The Late, Great Planet Earth."

Some of us just laughed at him, while others tried to ignore him.

However, when the Yom Kippur War of 1973 sent gas prices soaring, we wondered if the Lindsey scenario was creeping into the nonfiction section. Many began taking Lindsey so seriously that they ran scared into the baptismal waters.

Had we been a little smarter, I'm wondering if we might have seen how religious

history was on a repeating track with Lindsey's approach. He was using the scare-the-hell-out-of-you technique used by centuries of religious thought.

It's a thought expressed on the old bumper sticker: "The good news is, Jesus is coming back. The bad news is, He's ticked." (OK, the sticker doesn't say "ticked" but this is a family newspaper.)

The real problem with Lindsey and people like him is that they characterize the Christian faith as a war between good and evil. Indeed, they demand that the faithful make a choice between spending eternity in a bottomless pit of eternal fire or going to church three times a week.

The fault in this thinking is that it forces faith into an all-or-nothing proposition. Faith isn't that way at all. Real faith is relationship-based, not fear-based.

Faith is more like this: When I met my wife at a Southern Baptist Conference Center, I didn't introduce myself by saying, "Marry me or you'll burn." If I had, she might have hit me with a flame thrower.

God doesn't use that approach either. He doesn't need to scare us into loving him. That's because God is not trying to save us from this world. After all, he created this world for us.

Jesus made the same point quite well, saying, "God didn't go to all the trouble of sending his son merely to point an accusing finger, telling the world how bad it was. He came to help" (John 3:17, The Message Paraphrase).

God is all about helping us make it through our times of hurt and pain. He's not about inventing painful situations just so he can play the superhero.

I suppose there'll always be fortunes to be made by capitalizing on demise, death and destruction, but I will continue to place my faith in my relationship with our creator.

The Lindsey star eventually faded. The counterculture of the 1960s never became the main culture, and Lindsey's predictions crumbled with the Berlin Wall.

These days, Lindsey is 94 years old, living in Tulsa, Oklahoma. He's still doing video, but now he's predicting the final jihad that will come any day now. Same scared-as-hell program, just a different station. ★



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ACROSS
1. F, unit of electrical capacity
6. *Buche de Noël, e.g.
9. What influencers do?
13. Yemeni neighbor
14. Another word for Tokyo
15. Singer Ross of "Where Did Our Love Go" fame
16. Laundry room fire hazard, pl.
17. Much of it about nothing?
18. Furnish with a fund
19. **A Bad Moms Christmas" actress Bell
21. *Tiny Tim creator
23. Tibetan ox
24. Khrushchev's domain
25. *Goo on real Christmas tree
28. Sketch
30. *Poinsettia's motherland
35. "_____ Good Men", movie
37. Brussels' org.
39. Plant fungus
40. Reluctant
41. Klutzy
43. *"It's beginning to look _____ like..."
44. Domains
46. Bog down
47. Oxen connector
48. Under epidermis
50. Mums' mums
52. Over, poetically
53. Alleviate
55. _____ Mahal
57. *Tanne in "O Tannenbaum" (2 words)
61. *It is feliz to Feliciano
65. Radioshow host: "Hello, you're _____"
66. Knot-tying vow (2 words)
68. Dispatch boat
69. Carthage's ancient neighbor
70. *Egg_____
71. Oil lamp dweller
72. Fishing poles
73. Bigheadedness
74. Painter Degas

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| 8 | 3 | | | | | | | 6 | 2 |
| 9 | | | | | | | | 7 | 1 |
| | 9 | | | 1 | | | | | 7 |
| | | 6 | | 7 | 3 | | 9 | | |
| | | | | 4 | 9 | | | | |

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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.

32. Meltable home
33. Singer Sam of "Twistin' the Night Away" fame
34. Weasel's aquatic cousin
36. *Last Christmas" band, with !
38. Edible pod
42. Busybody, in Yiddish
45. Mountain range
49. Certain fraternity house letters
51. Cruel
54. Île de la Cité river
56. Tripped the light fantastic
57. *Number of ghosts in "A Christmas Carol"
58. **He's Just Not That _____ You", movie
59. Police's surprise
60. Habitual twitches
61. Not happening (2 words)
62. Minor bumper damage
63. "Heat of the Moment" band
64. Opposite of talker?
67. *The Grinch's Max



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Salmon Have Returned to Nimbus Fish Hatchery

By MPG Staff

SACRAMENTO, CA (MPG) - The American River Fall salmon run is underway and the Nimbus fish hatchery is welcoming visitors with tour opportunities.

Guided Tour of the Nimbus Fish Hatchery

Visit the Nimbus fish hatchery for a free, family-friendly guided tour to explore the fish hatchery and neighboring American River on the second Saturday of

each month.

Learn about the amazing life cycle of salmon and steelhead, walk along the American River and discuss hatchery operations. Participants might see fish and other wildlife, such as migratory birds, signs of mammal activity and cool insects.

Tours are canceled in heavy rain. The tours start at 11 a.m. and are first come, first served with a maximum group size of 25 people. The tour is ADA

accessible and suitable for all ages.

For more information, call 916-358-2884 or email molly.shea@wildlife.ca.gov.

Tot Time at Nimbus Fish Hatchery

The salmon are back and Nimbus fish hatchery is excited to celebrate their return with a salmon-themed “Tot Time” at the Nimbus fish hatchery visitor’s center. The event is scheduled for 11 a.m. Sunday, Nov. 17.

Attendees will enjoy

staff-led book readings about salmon, learn about their life-cycle and make some cool fish prints and other fun salmon crafts. The event is ecommended for children ages 2 to 7 years, with parent/guardian supervision. There is no cost for this event and registration is not required. For more information, email julia.sisneros@wildlife.ca.gov.

The Nimbus fish hatchery visitor center is located at 2001 Nimbus Road, Gold River. ★



Nimbus fish hatchery staff lead youngsters in exploration of the salmon life-cycle. Courtesy photo



The Nimbus fish hatchery visitor center is the place to learn about the American River Fall salmon run. Courtesy photo



An adult salmon is harvested for eggs or roe as a tour-group watches at the Nimbus fish hatchery. Courtesy photo

See How They Run

Story and photo by Susan Maxwell Skinner

SACRAMENTO, CA (MPG) - Endangered Chinook salmon are now running in full force.

Fall/winter migration peaks for the giants before the new year. Fish that hatched in the American River or were artificially bred at Nimbus Fish Hatchery reach adulthood by their third year. Cool fall river temperatures spur a mass homecoming from the Pacific.

To reproduce, the behemoths seek home waters and mates. Spawning occurs in gravel beds below where Nimbus Dam blocks the up-river path.

Some Chinook males weigh more than 50 pounds and can measure up to four feet. As they traverse riffles, much of their bodies are exposed. Hooked profiles and toothy jaws are clearly visible. Thrashing, churning and full-body leaps from the water are common phenomenon.

Battered by their long swim, females use waning tail strength to scoop nests



Migratory Chinook salmon crowd American River shallows near Sailor Bar. The giant fish die soon after breeding. Armies of gulls await easy pickings.

in gravel shallows. Eggs are released, fertilized and buried. Male and female spawners die soon after mating; their rotting bodies contribute a winter

buffet for river scavengers.

The Chinook run is closely followed by a similar steelhead migration. In an effort to revive decreasing salmonid

numbers, fishing is banned in much of the American River during breeding seasons.

The best places to observe Chinook and steelhead

migrations include River Bend (Rancho Cordova), Ancil Hoffman Park (Carmichael), Gold River, Sailor Bar and Nimbus Basin. ★

Sac County Fentanyl Deaths Declining

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento County has made remarkable progress in the battle against the opioid crisis, reporting a 56% reduction in fentanyl-related deaths between 2023 and 2024.

According to the latest data, the Sacramento County Coroner’s Office reported 180 fentanyl-related deaths so far this year, down from 406 in 2023.

“This reduction isn’t necessarily due to fewer people using fentanyl but rather a direct result of the comprehensive support systems we’ve implemented,” said Lori Miller, Behavioral Health Division manager for the Sacramento County Department of Health Services. “The coordinated efforts of local law enforcement, first responders, healthcare providers and community organizations are saving lives.”

Sacramento County’s approach includes an extensive network of partnerships and initiatives designed to combat the opioid crisis. Law enforcement agencies, including Sacramento County’s Sheriff’s Office and Probation Department and the Sacramento City Police Department, conduct



The Sacramento County Coroner's Office reported 180 fentanyl-related deaths so far this year, down from 406 in 2023. Courtesy photo

enforcement actions, make arrests and seize fentanyl supplies. The partnership with the Sacramento Fire Department and Sacramento Metro Fire’s Mobile Medicine Teams have been instrumental in administering Narcan and providing medication-assisted treatment.

In addition, the Sacramento County Department of Child, Family and Adult Services, along with Sacramento County Public Health, has raised awareness about the dangers of fentanyl through education and distributing Narcan and fentanyl test strips.

The county’s Adult Correctional Health Services has also played a role by expanded access to medication-assisted treatment in jails, while community-based organizations continue to provide prevention education, treatment options and harm reduction resources.

“By working together, we’ve built a robust system of care and support that is not only addressing substance use but also providing people with the tools they need to survive and recover,” Miller said.

Maintaining this positive trend

requires a continued commitment to education, awareness and accessible resources. Narcan distribution, fentanyl test strips and public education are essential tools in reducing overdoses and keeping residents informed. Sacramento County is dedicated to expanding access to these resources, providing community members with the support needed to prevent and respond to fentanyl-related incidents.

While this is an encouraging trend, county officials are cautious as the holiday season approaches, which is a time of year that can

be challenging for individuals struggling with mental health and substance use disorders. County officials will continue their efforts and are hopeful that they will end the year with a decrease of 50% or more.

If you are in need of substance use help, need access to Narcan and fentanyl test strips or want to know more about the county’s collaborative efforts, visit the Sacramento County’s Department of Health Services page at dhs.saccounty.gov and type in Substance Use Prevention and Treatment Services. ★

Club Studio Thanked for Opening Here



Club Studio Fitness’ Brandon Garcia prepares to cut the ribbon with Club Studio Fitness coworkers and Citrus Heights Chamber of Commerce members.

**Story by Ornella Rossi
and photo by Annie Kerr**

CITRUS HEIGHTS, CA (MPG) - Club Studio, a new, cutting-edge 36,000-square-foot health club, opened its doors in Citrus Heights and the Chamber of Commerce put together a noon ribbon-cutting ceremony Nov. 8 to celebrate the accomplishment. Club Studio offers top-tier amenities, including a variety of group fitness classes such as reformer Pilates, cardio and strength training, spinning,

boxing, yoga, trampoline classes and more. The club also provides wellness services, including steam rooms, dry heat saunas, a full-service spa and cutting-edge cryotherapy treatments. The center also houses Beaming Wellness, a smoothie and protein shake bar that offers pre- and post-workout snacks, while the Kalologie Medspa brings advanced wellness services to the facility. The parent company behind Club Studio, Fitness International, is well-known

for its portfolio of fitness brands, including LA Fitness, City Sports Club and Esporta Fitness. The Citrus Heights location at 5419 Sunrise Blvd. marks one of the company’s latest ventures as part of an ambitious expansion plan. Local government representatives praised the new business for its contribution to the community during the Nov. 8 event. “It’s so exciting to see new businesses coming to Citrus Heights. I’ve never seen this level and volume of equipment.

Congratulations on your grand opening,” said a representative for Assemblymember Josh Hoover. A representative for state Sen. Roger Niello added, “We would like to congratulate you and thank you for bringing such a state-of-the-art facility to our community. You’ve chosen an amazing location here.” Citrus Heights Vice-Mayor MariJane Lopez-Taff also welcomed Club Studio, stating, “I want to officially recognize Club Studio. Thank you for

coming to our community and bringing vibrancy to our area.” The new facility offers an average of 120 classes per week, with an average of 20 participants per class. Garcia also announced that Club Studio is only the fifth location out of more than 90 planned clubs. In addition to the Citrus Heights’ Club Studio opening, two more locations are planned to open soon, one in Elk Grove in early 2025 and another in Walnut Creek in the coming weeks. ★

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Tips for a Holly Jolly Holiday Season

**Sacramento County
News Release**

SACRAMENTO COUNTY, CA (MPG)

- As the holidays approach, many of us look forward to gatherings with friends and family, enjoying delicious food and taking part in festive celebrations. However, this time of year can also bring feelings of stress, loneliness or sadness for some. The holiday season is a complex time that can amplify both the highs and lows of life.

“It’s normal to feel overwhelmed by the demands of the season,” said Sacramento County Director of Behavioral Health Dr. Ryan Quist. “High expectations, separation from loved ones, personal grief and financial pressures can all impact our mental well-being. It’s important to remember that it’s okay not to feel joyful all the time.”

To help navigate the season and its challenges, Sacramento County’s Department of Health Services, Behavioral Health Division, offers these tips:

Acknowledge your feelings and stress levels. Recognizing when you need a break is essential. During this time of year, we try to squeeze in a bunch of different events. Maintaining regular routines, especially consistent sleep schedules and meal times can also support mental health.

“We often underestimate how critical a regular sleep routine is to our emotional well-being. It can impact your mental health and your ability to function effectively,” Quist explained. “Also, simply staying consistent with meals can help avoid unnecessary stress.

Plan for managing stress. Whether it’s taking a walk, reading or cooking with loved ones, identifying activities that bring calm and joy can be a



The holiday season is a complex time that can amplify both the highs and lows of life. Photo by cottonbro studio

valuable resource when emotions run high.

Connect with others. The holidays don’t have to revolve around material gifts. Giving your time and support to friends or community members can lift spirits for both you and

them.

Avoid excessive alcohol and/or substance use. For those in recovery, the holidays can be especially challenging. It’s important to have a plan for navigating social events and leaning on support

systems if needed.

For those needing additional support, Sacramento County Behavioral Health provides a variety of resources for residents including:

9-8-8 (National Suicide Hotline). This hotline will

connect you to a local call center, which can then dispatch the Sacramento County’s mobile crisis team to meet you where you are.

CalHOPE. For less urgent support, residents can also reach out to CalHOPE at 833-317-HOPE or visit its website at www.calhope.org.

The Source Support Line for Youth and Caregivers. Feeling alone, stressed or sad? Call or text 916-SUPPORT (787-7678) for 24/7 support.

Mental Health Urgent Care Clinic (MHUCC). The Mental Health Urgent Care Clinic provides 24/7 crisis services on a walk-in basis to individuals of all ages needing mental health and/or co-occurring substance use supports. The clinic can be accessed by visiting 2130 Stockton Blvd., Building 300, Sacramento, CA 95817 or by calling 916-520-2460. Go online to dhs.saccounty.gov/BHS/Documents/MHUCC_Flyer.pdf for more information.

Substance Use Prevention and Treatment Services. Substance Use Prevention and Treatment Services provides prevention and treatment services for alcohol and drug use/abuse through contracting with an array of community-based service providers throughout Sacramento County. Call 916-874-9754 or toll-free (888) 881-4881 from 8 a.m. to 5 p.m. Mondays through Fridays, and after hours, use the toll-free number.

The holidays can be stressful and that’s OK. If you need help, don’t hesitate to reach out, whether to a friend, family member or professional resource.

Learn more about Sacramento County’s various Behavioral Health resources on its website at dhs.saccounty.gov. ★





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