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Serving Fair Oaks, Orangevale & Sacramento County

JANUARY 10, 2025

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Partnership Helps Feed Community



The team has perfected the soil and fertilizer to eliminate bugs and pathogens, while the enclosed space keeps birds and pests out, protecting the fragile seeds. Photo courtesy of Orangevale-Fair Oaks Food Bank Farm

Orangevale-Fair Oaks Food Bank Farm News Release

ORANGEVALE-FAIR OAKS, CA (MPG) - Step into the Casa Roble Fundamental High School greenhouse and you'll feel the heater's warmth and smell the fresh earth, a perfect environment for growth. Since the Orangevale-Fair Oaks Food Bank Farm opened, this greenhouse has been vital in helping to feed the community.

Each week, Food Bank farm manager Lacey Yuke and dedicated volunteers start nearly every vegetable plant from seed at the greenhouse before planting them at the farm. This season, they're taking care of bok choy, lettuce, cabbage, herbs, onions and more.

"We are thankful to Casa Roble for partnering with us on the



The greenhouse provides significant benefits to the farm. Its climate-controlled environment, with probes and heating pads, offers ideal temperatures for plant growth. Photo courtesy of

greenhouse," Yuke said. "It has been essential for us to grow healthy, thriving vegetables to support local families."

greenhouse The provides significant benefits to the farm. Its climate-controlled environment, with probes and heating pads, offers ideal temperatures for plant growth. The team has perfected the soil and fertilizer to eliminate bugs and pathogens, while the enclosed space keeps birds and pests out, protecting the fragile seeds.

Resident Kathy Avakian has been the farm's lead greenhouse volunteer. Her dedication to the greenhouse underscores its importance to the farm and one of her favorite parts is working alongside students in the spring during their plant sale.

"I love being part of a team that nourishes our community," Avakian said. "We get to start the vegetables at the greenhouse, nourish them at the farm and then they get harvested."

The greenhouse's impact extends beyond the Food Bank Farm. Avakian uses her education and training to support local gardeners through the Orangevale Farm and Garden Club and by distributing extra seeds at events and community

Stay connected with the Food Bank Farm by signing up for a newsletter at foodbank.farm or follow the food bank on Facebook and Instagram to see how you can help make a difference.

SacRT Launches Shared-Use Mobility Service

Sacramento Regional Transit District News Release

SACRAMENTO, CA (MPG) -

The Sacramento Regional Transit District (SacRT) has launched a shared-use mobility program. SacRT Flex is a limited subsidized neighborhood shuttle service for a limited group of qualified riders, including seniors (age 62 and older), low-income individuals and individuals with disabilities.

SacRT Flex, a new program operated by Via, officially started service on Jan. 2. SacRT Flex is a limited shared-use service designed to provide greater accessibility and mobility for riders with the greatest transportation needs. During the soft launch phase, eligible riders are invited to test the new service and familiarize themselves with its

features.

"This new program, although not a replacement for SmaRT Ride, ensures that we continue to meet the mobility needs of our community while maintaining fiscal responsibility and optimizing resources," said SacRT General Manager/CEO Henry Li. "We are excited to introduce a program that prioritizes accessibility and convenience for those who need it most."

SacRT Flex is operated

by Via, the same vendor responsible for scheduling the SmaRT Ride service. For the SacRT Flex program, Via manages the app, schedules the trips, maintains the vehicles, provides the drivers and collects the fare revenue, ensuring a seamless experience for riders. SacRT Flex is being funded by Measure A as a pilot for the next 18 months. Measure A is a Sacramento County program that funds transportation projects and services through a halfcent sales tax. SacRT Flex operat-

ing hours are 7 a.m. to 7 p.m. Mondays through Fridays (excluding most holidays). SacRT Flex will operate in the same nine zones as SmaRT Ride: Citrus Heights-Antelope-Orangevale, Arden-Carmichael,

Downtown-Midtown, Elk Grove, Florin-Gerber, Folsom, Franklin-South Sacramento, Natomas-North Sacramento and Rancho Cordova.

Ride requests must be booked at least 24 hours in advance (up to two days in advance) using Via's SacRT Flex app or by phone. Same-day requests are currently not available. Cost is \$2.50 per trip for

Continued on page 5

'Valentines for Seniors' Drive Spreads Cheer

Helping Hands OV News Release

ORANGEVALE, CA (MPG) - Helping Hands OV is starting its fourth annual "Valentines for Seniors" campaign, a heartwarming community initiative aimed at spreading love and cheer to local senior citizens.

This year's drive aims to surpass the 7,199 cards collected in 2024, continuing the tradition of touching the hearts of seniors in need of a little extra love. The goal for 2025 is to collect 8,000 homemade Valentine's Day cards, which will be distributed to senior care homes, assisted living facilities, independent living communities and more throughout the

Sacramento region.



"Valentines for Seniors" is a community initiative aimed at spreading love and cheer to local senior citizens. Photo courtesy of Helping Hands 0\

6 to ensure volunteers

Grab your paper, glitter, glue and paint because it's time to create. The card collection period runs from Jan. 15 through Feb.

have enough time to read, check and prepare each card for distribution. There are 25 drop-off locations throughout Orangevale, Fair Oaks and surrounding areas, making it easy for community members of all Continued on page 5

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Sac County Partners Protect Children

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - When the Child Abuse Prevention Center chose a new leader, it found someone with a deep understanding of its mission: someone who was in foster care mainly because her family was impoverished.

In November, Janay Eustace became president and chief executive officer of the Child Abuse Prevention Center, an organization that aims to reduce child abuse and neglect.

"It's an amazing opportunity to give back to my own community," Eustace said.

The Child Abuse Prevention (CAP) Center, based in Sacramento, has grown since its founding in 1977 from a local resource into a multiple-agency organization that offers training, education and research locally and statewide.

A core initiative that the Child Abuse Prevention Center oversees, with backing from the Sacramento County Department of Child, Family and Adult Services (DCFAS) and First 5 Sacramento, are the Birth & Beyond Centers located within family resource centers to support those in need in nine neighborhoods.

Whether Child Protective Services (CPS) refers families or they decide to come in on their own, families can con& Beyond services such as workshops on positive parenting, help with household utilities and safe sleep practices to prevent crib deaths. Parents can learn proper car seat use, join support groups, set up play times for their children and learn self-defense skills. Trained professionals can do home instruction to teach coping skills and offer other skill training. The family resource centers, some of which have playgrounds and activity rooms, are located in communities.

One targeted campaign reduced infant deaths by addressing how to safely put infants to sleep, such as avoiding adult beds.

Birth & Beyond centers demonstrate Sacramento County's dedication and investment in prevention efforts and the effort is paying off. Working with parents for as little as eight hours can keep parents and their children out of Child Protective Services, the agency has reported.

In 2014, there were 2,073 children in foster care. By 2024, the number dropped to 1,188, a decrease of 57 percent, Eustace said.

Prevention is key, Eustace said. If her family had received help from a program such as Birth & Beyond because of the poverty that her mother faced, "things would have been different," Eustace

"We would have done better," Eustace said.

Eustace said that the

mother was how she ended up in foster care but her grandmother waded through a mountainous bureaucracy to make sure she was her foster parent.

"She did whatever she had to do," Eustace said.

Eustace was able to keep herself on track, volunteering as early as age 14 to help others and even partnering with Child Protective Services while in the system. Eustace grew to understand how she could help others avoid what broke up her family. She went on to college and earned a master's degree.

Eustace worked for Child Protective Services in Sacramento and then as the executive director of California Youth Connection, advocating for positive transformation to the foster care system. All of this prepared Eustace for her work at the Child Abuse Prevention Center, empowering communities to prevent families from experiencing foster care.

And on a personal note, Eustace's mother also survived her circumstances to become what Eustace calls "an amazing grandmother."

For more information, visit the Child Abuse Prevention Center website at www.thecapcenter.org/. For more information about other resources, visit the Sacramento County Department of Child, Family and Adult Services website at dcfas.

X Games Set to Celebrate 30th Anniversary in Sacramento



X Games News Release

SACRAMENTO, CA (MPG) - On Dec. 12. X Games announced a new three-year partnership with California Dreamin' Entertainment which will bring the renowned actions sports and music festival to Cal Expo in Sacramento each summer from 2025-2027.

California Dreamin' Entertainment is re-imagining the former Raging Waters site at the Cal Expo/California State Fairgrounds in Sacramento and is leading the city's partnership with X Games. X Games Sacramento 2025 will bring three days of action sports culture and competitions to the capital city from Aug. 22 through Aug. 24 and will mark the 30th anniversary celebration of X Games.

"Some of the biggest moments in X Games history took place in the San Francisco Bay," said Jeremy Bloom, CEO of X Games. "Twenty-five years later, we're thrilled to bring X Games back to Northern California to celebrate the 30th anniversary of the brand."

With the support of Cal Expo and Visit Sacramento, X Games and California Dreamin' Entertainment are committed to making X Games Sacramento in 2025, 2026 and 2027 the ultimate showcase for action sports and action sports culture, with more competition, more music and more excitement.

X Games Sacramento will include skateboarding, BMX and Moto X and will host more than 100 of the best action sports athletes who will compete for over \$1 million in prize money. In addition, it will feature a full lineup of amazing music appearances to be announced in the coming months.

The 30th anniversary of X Games also marks the countdown to X Games League, the brand's new global team-based format, set to kick off in 2026. As part of the new partnership between X Games and California Dreamin' Entertainment, Sacramento is the first event location to be announced as a host for X Games League.

"I grew up right outside of Sacramento, so this really is a dream come true for me," said Bryce Tryon, five-time X Games BMX athlete, in a press conference Dec. 12. "X Games has always been a huge part of my life, so I'm stoked to feel like I'm playing host to a competition that has given me so much over the years and show my hometown the best that action sports have to offer."

General admission and premium tickets will be available soon for X Games Sacramento. More details about tickets and X Games Sacramento 2025 and the three-year partnership with California Dreamin' Entertainment, Visit Sacramento and Cal Expo will be forthcoming.







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Fresh Produce

Stiffened Penalties for Theft



Prop 36, approved by California voters in November, includes heavier consequences for petty theft and shoplifting offenses. Photo courtesy of Pixaby

By Cayla Mihalovich, CalMatters.org

SACRAMENTO REGION, CA (MPG) - Californians accused of certain drug and retail theft crimes may already be facing stiffer penalties under an initiative voters passed this year, alongside related bills Gov. Gavin Newsom signed into law.

Voters this November overwhelmingly approved Proposition 36, which both modifies and adds key changes to California law.

That includes prosecutors being able to charge people convicted of various third-time drug offenses with a so-called treatment-mandated felony, which would direct them to substance use disorder or mental health treatment in lieu of up to three years in jail or prison.

Under the new law, courts are also obligated to warn people convicted of selling or providing certain drugs, such as fentanyl, that they could face murder charges for later distributing illegal drugs that kill someone.

And heavier consequences may also extend to petty theft and shoplifting offenses, including the possibility of up to three years in jail or prison if a person has already been twice convicted for certain theft offenses.

Several district attorneys and police departments announced arrests this month that they planned to charge under the new law, including in San Francisco, Solano and Shasta counties.

The measure partially reversed a different initiative voters approved a decade ago, which reduced penalties for certain lower-level drug and petty theft offenses from felonies to misdemeanors. The initiative, Proposition 47, was intended to develop new public safety strategies and reduce incarceration after the state's prison population exploded due to tough-on-crime policies dating back to the 1980s.

But prosecutors, law enforcement and large retailers who rallied in favor of Prop. 36 said those sentencing reforms went too far and created a revolving door for people to repeatedly commit crimes without being held accountable.

"It's a clear mandate from the public that we need to take a new approach on public safety issues, specifically hard

drugs, retail theft and fentanyl," said Jeff Reisig, Yolo County District Attorney.

Those who opposed the measure warned that it will worsen homelessness, drug use and crime by cutting funding for treatment programs and increasing court and prison costs in the hundreds of millions of dollars.

Behavioral health experts across the state have voiced concern over the efficacy of a treatment-mandated felony, given that most California counties lack the resources needed to provide 'mass treatment' that has been promised by the measure's proponents.

"I believe that (proponents) have also received a mandate to embrace problem solving and supportive services for people who are struggling," said Cristine Soto DeBerry, executive director of the Prosecutors Alliance of California, a non-profit organization that opposed Prop. 36.

"I don't believe the mandate was (to) put more people in prison. It was not what people believed they were voting for. I hope that people with the discretion to enforce this law will think very carefully about the communities they serve and what they were asking for in this moment," she said.

Gov. Gavin Newsom tried to keep Prop. 36 off of the fall ballot and for a time considered putting a competing crime measure before voters. Instead, he signed a package of 10 bills in August that will make it easier to prosecute retail and vehicle theft. Those laws go into effect on Ian 1

Although Gov. Newsom didn't put any money into fighting Prop. 36, he referred to the initiative as an "unfunded mandate" that will take California back to the war on drugs. Indeed, the measure included no new funding streams. But supporters like Reisig voiced optimism that funding opportunities already exist in the law, pointing to a \$6.4 billion from the mental health bond voters approved in March.

"I hope that lawmakers and the governor embrace the mandate and work collaboratively to make sure that we're successful in delivering the promise of Prop. 36," Reisig said. ★

Gregg Fishman Elected SMUD Board President



SMUD's Board of Directors elected Director Gregg Fishman as board president. Photo courtesy of SMUD

SMUD News Release

SACRAMENTO REGION, CA (MPG) - SMUD's Board of Directors elected Director Gregg Fishman as president of the board. His term as president runs from January through December.

Fishman first began serving the SMUD Board of Directors in January 2015 and represents Ward 3, which includes East Sacramento, much of the Arden-Arcade area, and the Campus Commons, College Glen, and Rosemont neighborhoods, as well as parts of Carmichael, Florin, Fruitridge and Vintage Park.

Fishman has been a clean-energy advocate for much of his career. As a former SMUD employee, Fishman promoted wind and solar energy when they

were in their infancy. At the California Independent System Operator, he led public engagement efforts supporting new wind energy farms in California. As president of the SMUD Board in 2018, Fishman led the utility in passing its Integrated Resource Plan, hailed by the California Energy Commission as "... an ambitious road map for lowering greenhouse gas emissions in the Sacramento region."

In his varied career, Fishman was a news reporter and anchor at KFBK and KGO Radio, a public information officer at SMUD and the California Independent System Operator (California ISO), and communications coordinator for the California State Association of Counties. He currently works at Sacramento Regional Transit as the senior community relations officer.

resistance of the received an award from the MLK 365 organization for helping to make it easier to remove racially-restrictive clauses from local property records. Fishman is a 25-gallon blood donor

and a frequent volunteer master-of-ceremonies for Project Ride in Elk Grove.

Fishman is a graduate of California State University, Sacramento with a bachelor's degree in journalism. He and his wife live in Arden Park and are the parents of two

About SMUD

As the nation's sixth-largest, community-owned, not-for-profit electric service provider, SMUD has been providing low-cost, reliable electricity to Sacramento County for more than 75 years. SMUD is a recognized industry leader and award winner for its innovative energy-efficiency programs, renewable power technologies and for its sustainable solutions for a healthier environment.

In 2023, SMUD's power supply was, on average, 78-percent carbon free and SMUD has a goal to reach zero carbon in its electricity production by 2030. SMUD's rates and customer bills are consistently among the lowest in California and are today, on average, more than 50 percent lower than its neighboring investor-owned utility. For more information on SMUD's Zero Carbon Plan and its customer programs, visit smud.org.

Court Gives Text Scam Alert

Sacramento Superior Court News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento Superior Court has been notified of an active "smishing" campaign in California.

Smishing is a cybercrime in which text messages are sent pretending to be from reputable companies to convince individuals to share personal information, such as passwords or credit card numbers, and install malicious software via links attached to the text message received by the targeted individual.

The Sacramento Superior Court has become aware that text messages impersonating court staff and trusted court organizations meant to trick text message The Sacramento Superior Cou

The Sacramento Superior Court asks the public to be mindful of text messages received from unfamiliar numbers and scrutinize them carefully.

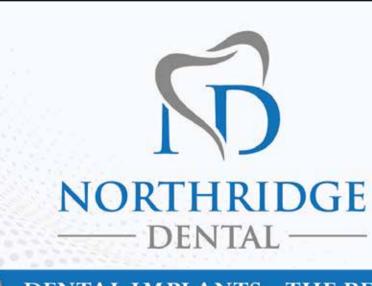
As a precaution, if you receive a smishing text message, do not click on any links or attachments in the text message and do not reply to the text message sender. The text message can be reported as spam and the text message sender's number can be blocked through the text message program. Finally, delete the text message completely.

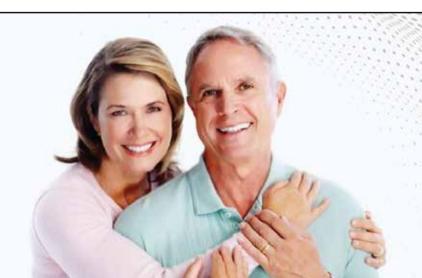
For more Sacramento Superior Court news and notices, visit its website at www.saccourt.ca.gov.

The Sacramento Superior Court is at 720 9th St. ★

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Kristin Thebaud **Communications** News Release

SACRAMENTO, CA (MPG) - United Way California Capital Region has joined United Way Worldwide in announcing a refreshed brand to reflect the organization's reach and impact in communities as one of the world's largest and oldest privately funded charities that helps more than 48 million people annually, including more than 12,000 in the greater Sacramento region. The brand refresh comes in time for year-end giving when many donors make their tax-deductible

gifts for the year. "As we embrace this new chapter with our refreshed brand, we are committed to addressing the unique challenges faced by our community," said Dr. Dawnté Early, president and CEO, United Way California Capital Region. "United Way's vision not only reflects our deeprooted history but also our forward-thinking approach to creating lasting change. Together, we can inspire and empower every individ-

ual to thrive." Underpinning the revitalized brand are four impact areas – youth opportunity, healthy community, financial security and community resiliency. The new brand includes the theme, United is the WayTM, which activates the United Way name into a declarative statement of purpose to invite all people and communities to take action and make a bigger impact together. The brand also includes a revitalized visual identity, in which United Way's circle of hope logo has been unboxed to signify the dynamic nature



United Way president and CEO Dr. Dawnté Early and board chair Dr. Richard Pan make phone calls to donors under a new mural that reflects United Way's refreshed brand. Photo courtesy

of the nonprofit, which through its deep roots in tens of thousands of communities around the world - listens and responds in real time to changing, pressing needs.

"The global brand refresh is a significant milestone in our organization's 137-year history and represents our commitment to evolve and innovate in order to meet the changing needs of our communities worldwide," said Angela F. Williams, president and CEO, United Way Worldwide. "It signifies our organization's longstanding journey, while also embodying our transformative approach to remain relevant, sustainable, impactful now and in the future."

The refresh was informed by a comprehensive and robust brand discovery process that included both qualitative and quantitative research at the local and global level reflecting the needs of communities. The effort comes at a time when a September 2024 Generosity Commission report reveals a decline in the proportion of Americans who volunteer or contribute to nonprofits. Through this renewed strategy, United Way aims to spur greater engagement and action

among the public and reinforce what United Way stands for, how it is different and why audiences should be engaged with its

United Way California Capital Region has been a driving force across the region for more than 100 years, listening, responding and taking comprehensive action to meet local needs. From advancing youth opportunities and helping kids excel in school, to strengthening local communities and investing in families' financial security and health, United Way mobilizes communities to build a future where everyone can reach their full potential and thrive.

Working across Amador, El Dorado, Placer, Sacramento and Yolo counties, the local United Way provides books and literacy tutoring, addresses housing and food security, leads the region's largest tax preparation initiative, launched Sacramento's first guaranteed income program, works with foster youth across school districts and leads the Community Schools initiative in West Sacramento. To make a donation, visit www. YourLocalUnitedWay.org.★

United Way Unveils New Brand TOT Grant Program Available for Non-Profits

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - The County Board of Supervisors intends to continue providing \$1 million through the Transient Occupancy Tax (TOT) Grant Program to support nonprofit organizations located in Sacramento County in Fiscal Year 2025-26.

For the last eight years, the Board of Supervisors has awarded funds to organizations that carry out community-based programs and/or services in the areas of economic and workforce development, arts and culture, community development and health and human services. The county began setting aside funding for this purpose in 2017.

Grants will be allocated through a competitive process and applicants must meet eligibility and funding requirements. Applications will be accepted online from Jan. 13 to Feb. 14 through the County's Office of Budget and Debt Management. Applications are only accepted online through the TOT Grant Portal. Late applications will not be accepted and incomplete applications will be disqualified. Applicants will receive electronic receipt notification upon the application's submission.

Transient Occupancy Tax Grant Program

funding comes from the revenue generated by the Transient Occupancy Tax. This tax is applied to individuals who stay in accommodations such as hotels, motels and other temporary lodging options within the county's unincorporated areas.

A virtual grant workshop is scheduled from 10 to 11:30 a.m. Jan. 28. Nnonprofit organizations can register for the 2025-26 TOT Grant Workshop online at www.saccounty-net.zoomgov.com/meeting/register/.

Workshop attendees will review grant program and eligibility, insurance requirements, application questions, and timeline and submission information.

Subject area experts will review, evaluate and rank qualifying applications. On April 30, the TOT Board Review Committee will review recommendations of the subject area expert panels and award district-directed grants based on input from subject area

In June, applicants will receive an electronic notification of the schedule for the Board of Supervisors Hearing where recommended award selections will be made.

For more information about the grant program, visit the TOT Grant Program website at https://bdm.saccounty.gov/ TOTGrantProgram/Pages/default.aspx.





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This year's event will be held:

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

When: Thursday January 16, 2025

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JANUARY 10, 2025 AMERICAN RIVER **MESSENGER** • **5**

PoddTalk With Mary Jane Popp

High "5" In '25

Can you believe it's 2025? It seems like time is spinning so fast. So what's in store for this New Year? I thought it might be fun to check in with an Astrologer to give us some guidance or, at least, warning of what to expect. Astrologer Mercury is a regular on my POPPTALK Radio Show every Saturday 5-7 AM and Sunday 9-11 PM on FM-104.5 & AM-950 KAHI or you can listen to my show 24/7 at www. kahi.com. Just click on Listen, then audio on demand and there's POPPTALK Hour one and POPPTALK Hour two. That's my shameless plug for the day. Mercury has spent his life studying the ways of astrology and metaphysics and focuses on the "to be" and "not to be" in the present moment. He has authored "Astrological Predictions for the Age of Light." So let's get some insight into that age of light for 2025, and I have to admit, I am a little worried that we may be on the dark side. Hold on to your hats!

RETURNS (2025-2043) PLUTO TRANSFORMATION AND REGEN-ERATION. The U.S. is undergoing its Pluto return, a major astrological event that occurs roughly every 248 years. This period suggests a profound transformation, potentially involving themes of power, governance, and the nation's fundamental structures. It will bring challenges that necessitate profound change, such as political, economic, or social system reforms. NEPTUNE TRANSITS. IDEAL-ISM AND ILLUSIONS. Neptune's position and aspects can highlight the themes of idealism, spirituality, and collective consciousness over these years. There will be a heightened focus on healthcare, medical, and environmental issues, with potential deception and misinformation in the public arena. Meditation is an ex-

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cellent way to listen to your inner voice to speak to you. URANUS IN TAURUS. INNOVATION AND DISRUPTION. Uranus in Taurus signals shifts in economic systems, agriculture, and environmental policies. It can bring sudden changes and break throughs in technology or resource management, urging a move towards sustainability and innovation. Personal drone aircraft will be the future. SAT-URN TRANSITS. STRUCTURAL RE-**EVALUATION.** Saturn's ongoing transits emphasize the need for responsibility, discipline, and reassessment of existing systems, particularly in justice, infrastructure, and international diplomacy. Saturn's movement will challenge all governments. JUPITER TRANSITS. EXPANSION AND OPPORTUNITY. Jupiter's movement in Gemini often aligns with periods of growth, optimism, and opportunity, impacting economic conditions and foreign relations. Stay grounded in practical reality. This may also exaggerate existing

The U.S. will face significant challenges and transformations during these transits, particularly with Pluto's return. This period offers an opportunity to realign with core values of democracy, justice, and innovation while addressing deep-rooted issues like racism, equal rights for women, and financial inequality.

So that's what Mercury had to share. I guess it's all in the stars or planets, as the case may be, and how they all align. Check out Mercury at his website for all he does from predictions to readings, a podcast and more for life. Check out www.Mercury-Minute.com. My wish for you is heavenly white light and a HAPPY AND BLESSED **NEW YEAR!**

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Dave Ramsey

Dear Dave.

I'm 38, and after looking and waiting for years, I think I've found a rental property scenario I like. My plan is to take \$30,000 out of my retirement account, and use it as a down payment on a property. My loan payment would be \$1,400 a month, but I could easily rent the place for \$1,800 a month. What are your thoughts?

Colin

Dear Colin,

No offense, but I can tell you've never been a landlord before. Bringing in nearly \$1,800 a month, while paying out \$1,400 may seem like a nice place to be. But you've left one very important factor out of your equation—risk. Rental properties just sit there empty sometimes. And this happens to all rental properties. You'll also have repairs to contend with, renters who don't pay and other expenses. See what I'm saying? You won't be able to count

Dave Ramsey Says

The Game's Not for Everyone and The Safest Place?

on an easy \$400 in your pocket every month.

Now, I love real estate. I understand the excitement and allure. But what you're really saving is you want to cash out part of your retirement, get hit with a penalty and take on debt, all to buy an investment property. This is not a good plan.

My advice is to save up, and pay cash for one small, decent rental property to see if the landlord game is really for you.

– Dave

The Safest Place?

Dear Dave,

Where is the best place to keep my savings?

- Angie

Dear Angie,

In my mind, when it comes to savings, the idea is to park the money in a safe place—like a money market account or basic savings account—and keep it separate from the rest of your cash, so you don't accidentally spend it on the wrong thing. I'm not really concerned with making money in a savings scenario, so things like setting money aside for an emergency fund or vacations fall into this category.

Investing, on the other hand, is when you're going to leave the money alone for a bare minimum of five to 10 years in order to grow it. Things like college planning and retirement fall into this category. In these instances, I recommend good, growthstock mutual funds that have stable track records of at least 10 years.

I hope this helps, Angie!

– Dave

Dave Ramsey is a national best-selling author, personal finance expert and host of The Ramsey Show, heard by more than 20 million listeners each week. He has appeared on Good Morning America, CBS Mornings, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for the company, Ramsey Solutions.

'Valentines for Seniors' Drive **Spreads Cheer**

Continued from page 1 ages to participate.

"We are so grateful for the overwhelming support we've received from the community in past years and we're thrilled to see that this tradition is growing stronger," said Sydnie Anderson, president and founder of Helping Hands OV.

Cyndi Rose of Rose Senior Placement said, "These homemade cards not only brighten the days of seniors but they also serve as a reminder that they are not forgotten. It's truly a special way for our community to come together and show love during the season of giving."

Card Guidelines

To ensure the cards are suitable for distribution to senior care facilities, there are a few guidelines for the

Cards should be at least 5.5" x 8.5" or larger. Bigger is better, as it allows for more room for colorful designs and heartfelt messages.

Cards should be homemade, filled with love and free from sharp glitter or any other materials that could be harmful to

Do not include personal contact information or identifying details. The cards should only include a first name or "from your neighbor."

While envelopes are not required as cards will be distributed in bulk to various facilities, they are much appreciated as a donation for Helping Hands OV's Easter program.



The goal for 2025 is to collect 8,000 homemade Valentine's Day cards, which will be distributed to senior care homes, assisted living facilities, independent living communities and more throughout the Sacramento region. Photo courtesy of Helping



The card collection period runs from Jan. 15 through Feb. 6. Photo courtesy of Helping Hands OV

The drop-off locations for "Valentines for Seniors" are listed on Helping Hands OV's Facebook page, as well as on its website at helpinghandsov.wixsite. com/helpinghandsov.

About Helping Hands OV

Helping Hands OV is a nonprofit organization based in Orangevale and Fair Oaks, assisting low income, elderly and disabled residents with small household tasks they cannot do or afford on their own. Through various volunteer-driven initiatives, Helping Hands OV strives to foster connection, compassion and care for community members, ensuring that they feel loved and supported year-round.

tion and/or volunteer opportunities, email helpinghandsov@yahoo. com, call 916-426-8583 or go on Facebook at @

For more informa-

HelpingHandsOV.

SacRT Launches Shared-Use Mobility Service

Continued from page 1

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For more information about SacRT Flex, including application details, service zones, and a full list of features, visit sacrt. com/flex, email CustomerAdvocacy@ sacrt.com or call 916-321-BUSS (2877). ★

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New Law Inspired by Ex-Lawmaker's DUI Adds to Alcohol Education in California Schools

By Ryan Sabalow, CALMatters.org

California public school students will get additional coursework on the harms of alcohol in 2025, thanks to a new law from a former lawmaker whose drunken driving arrest inspired her legislation.

Ιn September, Gov. Gavin Newsom signed Assembly Bill 2865 by former Los Angeles Democratic Assemblymember Wendy Carrillo, whose DUI last year helped derail her political career.

California schools are already required to provide instruction about alcohol, narcotics and other dangerous drugs. This bill would require that schools also provide instruction about the short- and long-term harms of excessive drinking — including alcohol's link to chronic diseases, mental health problems and deaths.

As she pitched her bill to her colleagues in 2024, Carrillo told them that it was important for students to learn about alcohol's consequences in the hopes they don't go down the path she did.

"I wish I would have known in high school what I know now," she said at one hearing. "I would have made different choices."

On Nov. 3, 2023, Carrillo crashed into parked cars in Northeast Los Angeles. Police said her blood-alcohol level was twice the legal limit, according to the Los Angeles Times. She ended up pleading no contest to the DUI in the middle of her race for Los Angeles City Council, which she lost. Because

she ran for city council, Carrillo left her Assembly seat this year.

Carrillo said her DUI was a wake up call for her. She said she started going to therapy and became sober. As she reflected on her life, she said her own struggles with booze began at an early age. And she was troubled by how prevalent alcohol is in society, despite its documented dangers.

Alcohol is a National and **Global Health Issue**

According to federal health officials, alcohol-related diseases kill 178,000 people in the U.S. each year, and death rates are increasing. Noting that alcohol causes at least seven types of cancer, including bowel and breast cancers, the World Health Organization last year declared that "when it comes to alcohol consumption, there is no safe amount."

Carrillo testified that 54 Californians die each day from alcohol.

"I want young people to learn early how something that is so legally and easily accessible can do so much harm if not consumed with more knowledge and more responsibility," she told her colleagues.

Her bill passed without any lawmakers voting against it.

What Law Will Do

Under the new law, school boards can decide which grades receive the new instruction. They can ask the state for reimbursements for the costs of instruction, training and updates to instructional materials, said Nicholas Filipas, a spokesperson for

the California Department of Education.

At the San Juan Unified School District in the Sacramento region, educators shouldn't have trouble rolling the bill's requirements into their schools' curriculum, said Raj Rai, a spokesperson for the district, which educates about 39,000 students.

"Alcohol education has been embedded into our high school health class curriculum for quite some time," Rai said in an email. "Our curriculum team will review the currently adopted health materials to see if anything additional is needed to meet the new requirements."

The district already has several programs that teach students grades six through 12 about the harms of alcohol and drugs with the goal of reducing or eliminating teen substance abuse.

The district's high schools also regularly participate in California's Highway Patrol's "Every 15 Minutes," Rai said.

The CHP describes the program as challenging teens to "think about drinking, driving, personal safety, the responsibility of making mature decisions and the impact their decisions have on family, friends, their community, and many others."

Ryan Sabalow is a Digital Democracy reporter for CalMatters. A graduate of Chico State University, he began his career covering local news for the Auburn Journal in Placer County and The Record Searchlight in Redding. ★

Social Security Matters

I Use only VA Healthcare; Can I get back Medicare Taxes Paid?



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I'm 72 years old with 20 years of military service. I am retired collecting Social Security, my military pension, and State retirement benefits. According to my SSA statement, over my working lifetime I paid \$14,302 into Medicare, but I never used that medical plan. I only bring in \$33,000 in annual income. Can I get those Medicare taxes back somehow? I've run into dead ends at SSA, Medicare and IRS websites. Signed: Veteran Seeking Answers

Dear Veteran Seeking Answers: First, I want to thank you for your military service to our country. You may find the "For Veterans" section of our www.amacfoundation.org website of interest.

Regarding the contributions you have made over the years to federal Medicare, I'm afraid you cannot get any of those taxes back even though you have never used Medicare healthcare services. That's because Medicare, like Social Security, is a "pay as you go" program where all contributions received from workers are used to pay for benefits for current beneficiaries (contributions aren't put into a separate account to pay for your coverage). It's also important to know that your Medicare taxes were used only to fund Medicare Part A, which is coverage for inpatient hospitalization services. Those contributions (via payroll taxes) did not entitle you to outpatient healthcare services, as provided by Medicare Part B (for which there is a

monthly premium). FYI, you must be enrolled in Medicare Part A to collect Social Security benefits after age 65. Medicare Part B isn't mandatory to collect Social Security. but assuming that, as a retired military veteran, you now receive healthcare benefits under the military's TriCare-for-Life program for retired veterans, you must be enrolled in Medicare Part A and Part B to maintain your TriCare-for-Life coverage. Your military TriCare coverage coordinates with Medicare to pay for your healthcare costs. Thus, even though it may not be transparent to you, you may be benefiting from your current enrollment in Medicare.

Note that some non-career veterans can use VA healthcare services based on their service years, instead of TriCare-for-Life for retired military veterans. Non-career recipients of standard VA healthcare services are not required to be enrolled in Medicare but, in any case, cannot receive their past Medicare Part A contributions back if they choose to decline Medicare. You may have interest in this article I previously published on the topic of VA benefits versus Medicare: www. socialsecurityreport.org/ ask-rusty-i-have-va-coverage-should-i-get-medicare-part-b/

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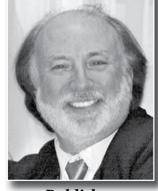
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Kings Korner **By V.G. Harris**



What a difference a week makes! Yes, a lot can happen in a week, and the Sacramento Kings are living proof.

Gone is former coach of the year, Mike Brown, and interim head coach Doug Christie not only is riding a season high 4-game winning streak, he's riding a basketball juggernaut as well.

Wins over injury depleted Dallas Mavericks and Philadelphia 76ers were welcome wins, but to handily defeat the Memphis Grizzlies and archrival Golden State Warriors back-to-back was a sign that the Kings were truly on the road to recovery.

A horrid 6-game losing streak was the undoing of Mike Brown, and every pundit, newscaster and fan had a different opinion. The general consensus was that coach Brown had lost the locker room. and after a meltdown loss to the Detroit Pistons in which collectively the Kings and in particular DeAaron Fox guarded no one, the Pistons came away with an improbable 1-point win. 4-point plays to win a game are a rarity, and it's no fun to be on the losing end, but that's precisely where the Kings found themselves.

Whether coach Brown had truly lost his voice with the team is still open to conjecture, but from this writer's perspective, his lack of any consistency as it relates to playing time for players off the bench, led to overall sub-par productivity. Players from Keon Ellis, Alex Len, to Trey Lyles never knew from one game to the next if they would see significant minutes or no minutes at all. Doug Christie was tapped on the

shoulder and asked to take over the head coaching reigns, and so far, he's been a welcome addition to the head seat. Some players have commented that

Christie brings the mindset of a former player to the table, and thus far his voice is being heard. In particular the defensive end of the court has seen significant improvement, and the past four games have featured some of the best defensive basketball that fans have seen in memory.

A wire-to-wire victory over the Golden State Warriors in which Sacramento

never allowed the Warriors any breath-

ing room, was a glimpse of what the

Sactown boys are capable of, and Malik Monk had perhaps his finest game of the season. Malik matched Steph Curry with 26 points and added a season high 12 assists, but his defense was equally impressive. Domantas Sabonis had his usual stellar performance, adding 22 points and 13 rebounds while playing

only three quarters. Does coaching make a difference? You bet it does. Does that mean that winning four of five games since Mike Brown's departure, the Kings are headed to the

playoffs.

Too early to tell Kings fans but take solace in seeing what your hometown boys are capable of doing. Not just playing tough teams and winning, but actually accomplishing blow-out wins.

Keon Ellis has returned to form and did a yeoman's job in filling in for an injured DeAaron Fox in the win over the Warriors. Keon has a big upside, as does Trey Lyles who is also showing signs of looking like his former self, playing solid basketball on both ends of the court.

Say hello to Devin Carter Kings fans, and this young rookie has game! Playing in just his 2nd NBA game, Devin broke into the scoring column with 13 points while adding an impressive seven rebounds. This youngster has been on the sidelines all season recovering from off-season shoulder surgery, and he looks eager to impress his fans and teammates alike. I like what I see in Devin, and his defense in particular on Stephon Curry was impressive to see. His debut has been a long time coming, and it could not have come at a more auspicious time. I look for coach Christie to give him all the playing time he can handle, and with the unfortunate departure of Davion Mitchell, another guard that can play ferocious defense is a welcome sight. Stay tuned Kings fans and stay away

from ugly trade rumors. Trades will invariably come, but let's just hope it doesn't involve the core members we've come to love!

All be best!

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

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Habitat Health Opens PACE Center

Habitat Health with Kaiser Permanente News Release

SACRAMENTO, CA (MPG) - Habitat Health has opened its first Program of All-Inclusive Care for the Elderly (PACE) center in partnership with Kaiser Permanente, expanding access to vital health care services for older adults. At the new center located at 855 Howe Ave. in Sacramento, Habitat Health with Kaiser Permanente offers participants a fully integrated health care model that includes primary and specialty care, prescriptions, social activities, transportation, home care and more, all coordinated under one roof.

Habitat Health provides comprehensive medical and social care to eligible older adults to help them maintain their independence and stay in their homes and communities. Through the partnership, Habitat Health with Kaiser Permanente PACE participants have access to Kaiser Permanente's industry-leading clinical expertise and sophisticated network of health care services. These services are typically provided at no cost to program participants who are eligible for Medicare and Medi-Cal coverage.

"We are excited to offer a



Habitat Health with Kaiser Permanente Sacramento PACE Center is located at 855 Howe Ave. Photo courtesy of Habitat

truly differentiated care experience to support the diverse needs of older adults who live here in Sacramento," said Brad Oglevee, vice president and general manager of Habitat Health with Kaiser Permanente Sacramento. "We know that bringing together Kaiser Permanente's demonstrated expertise delivering complex care with Habitat Health's dedicated interdisciplinary teams and joyful activities here in our center will provide

older adults and their caregivers peace of mind and a sense of community."

With roots in California since the 1970s, PACE is a communityand home-based care model that has been shown to reduce hospital admissions, improve symptoms of depression, enhance overall well-being for older adults and their caregivers, and reduce health disparities. Habitat Health with Kaiser Permanente Sacramento's PACE center is eager to enroll

participants and support them through a differentiated and effec-

'Our partnership with Habitat Health aligns seamlessly with Kaiser Permanente's commitment to improving the health and well-being of our members and communities by providing access to high-quality, affordable care," said Dr. Jason Gritti, Habitat Health with Kaiser Permanente Sacramento's medical director and Kaiser Permanente primary care physician leader. "The beauty of the PACE model of care is that it allows us to expand our scope of care to address older adults' medical, emotional, and social needs as a team."

The PACE center in Sacramento is the first of several centers that Habitat Health and Kaiser Permanente plan to open together in California, subject to applicable regulatory approvals.

For those interested in enrolling yourself or your loved one into Habitat Health with Kaiser Permanente, call 1-844-664-2248 (TTY: 711) or visit online www. habitathealth.com/refer.

About Habitat Health

Habitat Health empowers older adults to manage their health and maintain their independence in their homes and communities. Health insurance coverage, and medical and social care, is provided at the centers and in participants' homes. Through partnerships with health leaders such as Kaiser Permanente, scalable, affordable solutions are offered to meet the care needs of aging populations. Habitat Health redefines aging in place to bring more good days and a sense of belonging to participants and their caregivers. To learn more, visit www.habitathealth.com.

Beyond the Call: Supporting Foster Care Services



Quality Management worker Rose Vu has dedicated her career to making a difference in the lives of children and families served by the Department of Child, Family and Adult Services. Photo courtesy of Sacramento County

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento County's Department of Child, Family and Adult Services (DCFAS) is celebrating its dedicated staff members. Quality Management worker Rose Vu has dedicated her career to making a difference in the lives of children and families served by the Department of Child, Family and Adult Services. Vu's career is a great example of hard work, innovation and a passion for improving lives.

"I started as a temporary employee and then I became a permanent employee as an assistant," Vu said. "I worked my way up to getting promoted to a clerical supervisor level one and then level two. I was recently promoted to my current position as Human Services Program Specialist.'

In her role, Vu acts as a data entry liaison, ensuring critical data is collected and analyzed. This data reflects the care foster children receive and identifies patterns and trends that can drive improvements in outcomes.

"It's important to collect this data because we want to ensure that our foster children are taken care of," Vu explained. "In addition to that, we are always striving to do better."

For Vu, improving

processes and supporting transitional-age foster youth are priorities. By overseeing data entry for programs such as supervised independent living, Vu ensures young adults in extended foster care can access the financial resources they need to thrive.

"Extended foster care is a great opportunity for foster children to be out on their own, learn skills and take them out into the real world so they can take care of themselves," Vu said.

Beyond data and processes, Vu takes pride in developing staff and training new social workers to understand the importance

of placement information. Vu is also an advocate for Sacramento County's PRIDE values: Principal, Respect, Innovation, Diversity and Inclusion, and Excellence. She appreciates how these values shape the work environment and provide opportunities for employees to recognize and celebrate each other's contributions.

"Sometimes, we are just so tunnel-visioned in the work that we do that we don't recognize the great work that we do," Vu said. "Sacramento County gives us that opportunity to recognize each other and to have great values."

Through her dedication, Vu makes a meaningful impact that helps families and children in Sacramento County. Vu is an example of one of Sacramento County's many employees who goes beyond the call.

Stand Against Hunger Raises **Nearly \$630K for Food Banks**

Annual Programs supported by generous community members along with Wells Fargo, Ashley Law, Bayside Church and Northwest Exteriors



Yolo Food Bank: Shown are from left, Darla Weaver, a community volunteer, Rebecca Elliott, Don Henry, Corey Rose, Aaron Heinrich, Mark S. Allen, Katie Kim and Gerardo Cabral. Photo

ABC10 News Release

SACRAMENTO, CA (MPG) - A signature initiative proudly led by ABC10, a Tegnaowned media station, the fifth annual Stand Against Hunger holiday fundraising campaign raised \$628,169. The impact of the annual fundraising drive is significant, especially with today's increased grocery prices. Every dollar donated to a food bank helps to address the issue of rising food insecurity taking place throughout the region. In fact, a donation of just \$5 equates to 15 meals for those in need.

Through the 2024 Stand Against Hunger initiative, donated funds from the community went to seven participating food bank partners: Emergency Food Bank of Stockton/San Joaquin; Feeding the Foothills (formally known as Placer Food Bank); Food Bank of Contra Costa and Solano; Sacramento Food Bank and Family Services; Second Harvest of the Greater Valley; Yolo County Food Bank; and Yuba-Sutter Food Bank

The 2024 Stand Against Hunger

campaign ran for six weeks from Nov. 6 through Dec. 22, and was supported by Wells Fargo, Ashley Law, Bayside Church and Northwest Exteriors. The TEGNA Foundation also donated \$25,000 to kick off the program. In addition, Telemundo 33 and KAT Country 103.3 in Stockton joined ABC10 by providing on-air support for the

"Throughout the 2024 Stand Against Hunger initiative, it was heartbreaking to see the increased number of individuals and families in line at local food banks as they struggle with food insecurity," said Risa Omega, president and general manager of ABC10. "I am very pleased that ABC10 and our parent company TEGNA teamed up with nonprofits, along with other community-minded businesses and organizations, to take a Stand Against Hunger. Along with an incredible number of viewers who donated, we are proud to do our part to help put food on the table for so many community members in need."

For more information, visit www.abc10. com or www.youtube.com/ABC10.

Expanding Two Behavioral Health Service Programs

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG)

- Sacramento County is kicking off the new year by expanding two Behavioral Health Service programs, combining Access and Substance Use Prevention Treatment (SUPT) services to streamline care, address critical needs and enhance the health and safety of our community.

Behavioral Health Services-Screening and Coordination

(BHS-SAC) Call Center The new Behavioral Health

Services-Screening and Coordination Call Center simplifies access to mental health and substance use treatment services by combining multiple phone numbers into one centralized line at 916-875-1055. This new service integrates the Mental Health Access Team and the Substance Use Prevention and Treatment System of Care under one number. By doing so, Sacramento County ensures that individuals in need can receive timely coordination among providers and improve health outcomes for those struggling with mental health and

substance use challenges.

"The BHS-SAC Call Center is a game-changer for our community," said Dr. Ryan Quist, the Behavioral Health director. "By centralizing these essential services, we're breaking down barriers to care and simplifying how our community can receive mental health and substance use resources."

Implementation of Senate Bill 43 (SB 43) Sacramento County will implement the state's modernized law for involuntary psychiatric holds,

which expands the definition of

"gravely disabled." This new definition includes individuals unable to care for their basic needs for health and safety due to a severe substance use disorder or a co-occurring mental health disorder and severe substance use disorder. Senate Bill 43 also broadens

the definition of "basic needs" to include a person's ability to obtain necessary medical care, personal safety, food, weather-appropriate clothing and/or shelter.

The updated law will expand access to acute and long-term care for our most vulnerable community

members who meet the definition

of gravely disabled and are suffering from a severe substance use

These efforts are part of a broader initiative in California to address homelessness, mental health crises and substance abuse treatment. The efforts implemented reflect the county's dedication to providing comprehensive care and fostering collaboration between health services and community partners. For more information about these programs, visit Sacramento County's Department of Health Services' Behavioral Health website at dhs. saccounty.gov/BHS.

COMICS & PUZZLES





















Amber Waves

















George Pot Jim Pot e

Jack Pot

by Gary Kopervas





Find at least six differences in details between panels

are not showing. 4. Ear is larger. 5. Blinds are added. 6. Laces are Differences: 1. Tail is moved. 2. Window is different. 3. Fingers

IGER

FRESH-BAKED







WANT ME TO PULL YOU ON





"Unlike me, he's becoming more and more unbearable!



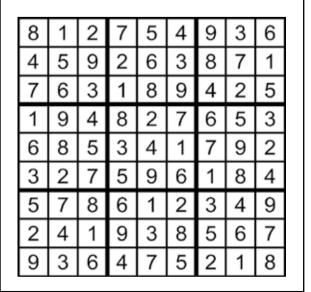
В O O G S|H|O R|A|R S Ε Ε Ζ 0 C В D ١ S Ε R R В Ε O C C Ε O R S Μ Α Ε R Ε 0 D 0 С Ζ M Ε Α Α Α Ε M O S Ε G R Α Ν Α Α Ε C R D 0 D W S S Ν 0 F Ε D Α O U Ε G M N C D S C G G Ε В M Ν 0 O Ε Ε



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CLUES

5. Capone's family

21. Ovine sign of the

34. *All-day Snow Day

35. Delete

38. Read-only disc 39. Good's counterpart

shrub 42. Female ancestor

45. Bering Strait state 47. Rudolph's Clarice,

50. Fountain option 52. *No two are alike,

56. Surround (2 words) 57. Tangerine plus

over 59. #51 Down, pl.

60. Heidi's "Magic Wooden Shoe"

62. Sound of a bell

63. Not him 64. Surfer's stop

2. Tubby little cubby 3. "He's Just Not That

4. Of the same period

5. *Popular Snow Day

6. Some tournaments 7. Zugspitze, e.g.

8. *Severe weather

9 Deed hearing 10. Algae, sing.

11. Marble bread

__ Jack, English pirate

14. *As opposed to rain

19. Irregular

27. Students' dwellings 28. *Snow Day reading

29. Helping theorem 32. *Like soft pj's 33. Intelligence org.

26. Unit of life

36. *Slope fun 38. Shorter than California 40. Number of years

STATEPOINT CROSSWORD • SNOW DAY

ACROSS 1. Larger-than-life

8. Wild swine

12. "You're not allowed."

13. Deal with it 14. Cunningly

15. Shower with

affection 16. Allege 17. City in Belgium

18. *Snow Day exercise?

20. Poet Pound

22. Tasseled hat 23. All together (2

words) 26. Military College of South Carolina, with The

30. For every 31. a.k.a. association

football

garb?

37. Crude fuel

40. Popular flowering

43. Two heads are better

than one, e.g.

e.g. 48. Like thick smoke

grapefruit 58. *Like a river, with

61. Olufsen's partner

DOWN 1. Odds' partners

You"

pastime

22. Type of conifer 23. Musketeers' swords

24. High-strung 25. Cerebellum location



© StatePoint Media

41. No, it doesn't crawl in one's ear 44. Horse of certain color,

pl. 46. Spontaneous additions 48. Obtuse one 49. Tom Cruise's "The of Money"

50. Highway hauler 51. Bad sign

Snow Day

52. Of a particular kind 53. Smoothie berry 54. Superman's last name 55. Part of a seat 56. *Like chocolate on a

Call today and receive a FREE SHOWER PACKAGE **PLUS \$1600 OFF** SAFE STEP 1-855-576-5653 9 3 5 1 4 8 9 5 7 3 9 4 4 3 5 1 8 5 6 1 2 6 7 3 6 5 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

10 • AMERICAN RIVER MESSENGER JANUARY 10, 2025



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