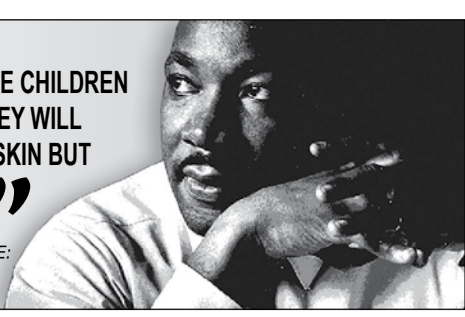




One Nation Under God

"I HAVE A DREAM THAT MY FOUR LITTLE CHILDREN WILL ONE DAY LIVE IN A NATION WHERE THEY WILL NOT BE JUDGED BY THE COLOR OF THEIR SKIN BUT BY THE CONTENT OF THEIR CHARACTER."

- MARTIN LUTHER KING, JR., A TESTAMENT OF HOPE: THE ESSENTIAL WRITINGS AND SPEECHES



THE NEWS

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Serving Rio Linda, Elverta and Sacramento County

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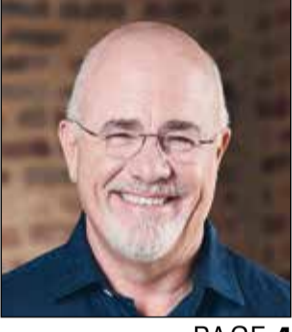
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VICTOR MORENO SWORN IN AS CHP OFFICER



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DAVE RAMSEY



PAGE 4

KINGS KORNER By V.G. Harris



PAGE 9



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The Grotto Opens

It Serves Italian/American Comfort Food



Rio Linda-Elverta Chamber of Commerce members celebrate The Grotto's big opening.

Story and photos by Annie Kerr

RIO LINDA, CA (MPG) - A new culinary destination has officially opened its doors in Rio Linda, bringing a fusion of Italian and American comfort food to the community.

The Grotto, tucked away at 960 Oak Lane in Mar Val Plaza, celebrated its grand opening with a ribbon-cutting ceremony on Jan. 16.

Many community members attended the grand opening, including Rio Linda Lions Club members, Rio Linda- Elverta Chamber of Commerce members and new District 4 Sacramento County Supervisor Rosario Rodriguez.

The Grotto is the project of Natalee Price, a Rio Linda native



Owner, Natalee Price poses at the hostess stand with a bouquet that local florist J&A Flowers delivered to The Grotto for its grand opening.

and current Citrus Heights resident, who has remained an active

Rio Linda community member. Price was recently a judge in the Rio Linda Christmas Light Parade and is involved in many community organizations, including the Antelope Lions Club. She and her husband, Jeremy, own A Taste of Tuscany restaurant in Antelope, leading her into the endeavor of creating a restaurant in Rio Linda that reflects the town's values of warmth and community.

Flanked by balloons and coworkers, Price spoke at the ribbon-cutting and thanked those who supported her journey to open a restaurant.

"I was the brains and the heart behind The Grotto, but like all good things in life, nobody can do it alone," Price said. "I have a beautiful team."

Continued on page 3

Sutter Health Announces Latest Multispecialty Care Center Expansion

Sutter Health News Release

SACRAMENTO, CA (MPG) - Renovation is underway at the Sutter Health Arden Care Center located at 1651 Exposition Blvd. in Sacramento as part of the health system's robust, strategic plan to increase access to more care services.

The location will support greater access to services for those in Sacramento, Arden-Arcade, Del Paso and Carmichael.

The existing three-story, 70,000-square-foot office building will be transformed into a multispecialty care center. It will feature primary care and outpatient support services, including diagnostic imaging, urgent care and a clinical laboratory. The location will also feature specialty care, including dermatology, endocrinology and rheumatology. About 40 Sutter-affiliated physicians and other providers will have offices and clinics in the Sutter Health Arden Care Center.

"Patients want the convenience of having multiple services available in one location," said Dr. Karun Grossman, chief medical officer of Sutter Medical Group. "The Sutter Health Arden Care Center features a host of options and is centrally located to better serve those living and working in nearby communities."

Internal demolition is now underway. Renovation construction is scheduled to begin in January and the first patients are expected to be seen next December. The estimated cost of the project is about \$76 million.

The Sutter Health Arden Care Center is the latest example of Sutter Health's broader expansion plans in action. With new facilities and services strategically located, the aim is to increase access to primary and specialty care doctors, reduce travel times for patients, and provide timely access to essential healthcare services.

Other expansion plans in the greater Sacramento area include the Sutter Health Folsom Care Complex, a 106,500-square-foot, \$145-million project featuring primary and specialty care, as well as an ambulatory surgery center. Sutter Health is also expanding its Elk Grove

Continued on page 4

\$2.7M Awarded for Community Development Projects



The \$2.7 million grant will help address housing challenges in Sacramento County. Photo courtesy of Sacramento County

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Sacramento County will receive \$2,718,235 as part of a historic \$100 million awarded by the U.S. Department of Housing and Urban Development (HUD) to communities

across 15 states.

The funding, announced earlier last week under the U.S. Department of Housing and Urban Development's Pathways to Removing Obstacles to Housing (PRO Housing) program, aims to cut red tape, boost housing production at all income

levels and reduce housing costs.

The grant funds will support three key initiatives:

Comprehensive Corridor Planning: Modernization of land use planning documents for Stockton Boulevard and North Watt Avenue commercial corridors,

conducting infrastructure need and priority phasing analyses, and exploring establishing financing districts that would earmark a percentage of funds specifically for affordable housing development and related infrastructure needs in these corridors and

Continued on page 3

A New Chapter for District 4

By District 4 Supervisor
Rosario Rodriguez

It's official, I am now your Sacramento County District 4 Supervisor! Words can hardly express how honored and grateful I feel to have the opportunity to serve our community. When I decided to run for Supervisor, I didn't begin by reaching out to super-PACs or big donors. Instead, I focused on connecting with real people throughout District 4. I visited neighborhoods, schools, businesses, and community events to listen directly to your challenges, hopes, and priorities. These conversations shaped my campaign and will continue to guide me in office. To me, representation means amplifying the voices of the people, and that starts with truly listening.

As I step into this role, I want to share my top five immediate priorities for District 4 — priorities rooted in the values and concerns you've shared with me.

1. Addressing Homelessness with Real Solutions: Homelessness has touched nearly every corner of our district, from businesses to schools and neighborhoods. The current situation is unacceptable. We need a comprehensive approach that not only addresses the immediate effects on our community but also provides meaningful services to help individuals break free from the cycle of homelessness. This includes funding programs that target root causes like substance abuse and mental health issues, expanding access to supportive housing, and partnering with nonprofits, faith-based organizations, and local governments to create innovative solutions. The time for empty promises is over—it's time to take action.

2. Fighting Crime and Keeping Our Communities Safe: Public safety is essential to any thriving community. As your Supervisor, I will focus on fighting crime and ensuring our neighborhoods are safe places to live, work, and raise families. I will support our District Attorney and Sheriff in cracking down on crime and holding offenders accountable, while also advocating for programs that build trust between law enforcement and the community. Collaboration is key to creating safer neighborhoods for everyone.

3. Improving Roads and Transportation: If you've driven through

District 4, you know how desperately our roads and highways need attention. From potholes to gridlock, our transportation infrastructure has been neglected for far too long. I'll prioritize securing funding to repair and improve our roads and advocate for major projects like completing the Capitol Connector to ease congestion along Highway 50. These improvements will enhance daily life for residents and attract businesses and investors to our region.

4. Supporting Local Businesses and Job Creation: Thriving businesses are the backbone of thriving communities. I'm committed to making it easier for businesses in our district to succeed by cutting red tape, streamlining regulations, and providing the support they need to grow and create jobs. Whether it's a small, family-run business or a larger enterprise, my goal is to foster an environment where entrepreneurs can thrive, employees feel valued, and opportunities are abundant.

5. Engaging with the Community: I believe government works best when it is transparent, accountable, and inclusive. That's why I'm committed to staying connected with you through newsletters, community meetings, and surveys. Your input will shape our decisions and ensure we're addressing the issues that matter most. We'll continue the tradition of quarterly community meetings, with updates to encourage participation and collaboration. Additionally, we're forming citizen advisory committees to focus on pressing issues like homelessness, public safety, and transportation. If you're interested, please join us—we want your voice at the table.

Thank you again for trusting me with this responsibility. I'm excited to get to work and make a real difference for our community. If you have any questions, concerns, or ideas, don't hesitate to reach out. You can call my office at 916-874-5491 or email me at SupervisorRodriguez@saccounty.gov. I look forward to working with you to make District 4 the best it can be.

Let's get started!

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

Navy Week Program Sets Sail for Sacramento

By Lt. Josh Keim,
U.S. Navy,
Navy Office of
Community Outreach

SACRAMENTO COUNTY, CA (MPG) - The U.S. Navy's Navy Week Sacramento takes place March 17 to March 23. As part of a nationwide outreach effort, Sacramento Navy Week will bring 50 to 75 sailors to engage directly with the community through a week-long series of performances, educational events and service projects.

This year's Sacramento Navy Week holds special significance as it coincides with the U.S. Navy's 250th birthday, a historic milestone celebrating a quarter-millennium of maritime excellence, national security and global leadership.

"America is a maritime nation and 90% of commerce travels through the seas that the Navy has protected for 250 years," said Cmdr. Julie Holland, Navy Office of Community Outreach director. "We're thrilled to bring your Navy sailors to Sacramento. Though America's Navy operates the world's most sophisticated weapons systems, it is our highly skilled people at sea and ashore who provide an unmatched advantage. At Navy Weeks, Americans connect with sailors who have tremendous character, competence and dedication to the mission and who continue a tradition of decisive power from seabed to space."

Sacramento hosted four previous Navy Weeks, most recently in 2018.

This year promises an impressive lineup designed to inform, educate and inspire the Sacramento



As part of Navy Week, sailors will engage with the Sacramento community through educational events and service projects. Photo courtesy of the U.S. Navy



The U.S. Navy's Navy Week Sacramento on March 17 to March 23 will bring 50 to 75 sailors to engage directly with residents through a week-long series of performances, educational events and service projects. Photo courtesy of the U.S. Navy

community.

Meet and hear from senior Navy officials, including those with local ties to Sacramento.

Interact with sailors serving aboard the USS California (SSN 781), a Virginia-class submarine.

Enjoy live musical performances and masterclasses led by talented Navy musicians in the U.S. Navy Band Southwest.

Explore the rich connection between Sacramento and the Navy through interactive presentations and educational programs.

Witness demonstrations featuring the Navy's oldest commissioned ship, the USS Constitution, and its enduring legacy.

Engage in STEM-focused sessions highlighting oceanographic and atmospheric

science with the U.S. Naval Meteorology and Oceanography Command.

Discover opportunities within the Navy through community projects, displays and career discussions.

Navy Weeks bring the Navy to regions without a major naval presence, fostering connections and showcasing how the Navy's mission ensures the security, prosperity and freedom of our nation. The Navy Week program has visited more than 95 U.S. markets since the program's inception in 2005.

For more details on Sacramento Navy Week, visit <https://outreach.navy.mil/navy-weeks>. Follow Navy Outreach on social media: Instagram (@navy.outreach), Facebook, YouTube, LinkedIn (@navyoutreach) and #NavyWeek. ★



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The Grotto Opens

Continued from page 1

Price thanked Rio Linda Lions Club Secretary Gene Kypke, who was sporting a Grotto T-shirt. Kypke, whom Price called a “fixologist,” played a crucial role in the restaurant’s opening by helping Price with numerous tasks.

“He takes the dream and makes it happen,” Price said, tearing up. “And that is what Mr. Kypke has done for me. This dream would not be here if wasn’t for the time that this man dedicated for my family in building this.”

Lastly, Price thanked the Sheet family for their financial support in opening a restaurant.

“A dream takes a community,” Price said. “God was telling me that I was supposed to be here, and we didn’t have a way financially to make this happen but a member of your community stepped up and said, ‘I believe in you.’”

Lastly, Supervisor Rodriguez presented Price with a plaque of recognition from Sacramento County, marking Rodriguez’s first ribbon-cutting as a county supervisor.

“I know how hard it is to open a business,” Rodriguez said. “I wish you all the best.”

Once the ribbon was cut, the restaurant opened for business and tables immediately began to fill. Inside The Grotto, visitors are greeted by friendly staff and a sign defining what “grotto” means: “a grotto is a small cave, the kind of place where you feel comfortable, cozy, and



Even on its first day, The Grotto saw plenty of business.



Inside the restaurant is a stage area, where live performers will play music on certain nights.

protected from the harsh realities outside.”

The Grotto menu offers a wide array of dishes that combine the best of Italian and American food favorites. Guests can enjoy individual and shareable appetizers, flatbread pizzas, gourmet sandwiches, hearty pasta dishes and flavorful entrees. An early Grotto favorite is the Shrimp Michaelangelo,

mentioned by Chamber of Commerce members. For those with a sweet tooth, a selection of desserts is available.

“Comfort food, elevated” is The Grotto’s tagline, referring to the restaurant’s unique approach to traditional dishes.

According to Price, The Grotto’s beer and wine application has not yet been approved, so it is currently an alcohol-free restaurant but that is subject to change.

More than just a place to eat, The Grotto aims to

be a hub of community activity.

The restaurant’s website describes it as “a full-service restaurant serving a fusion of Italian and American comfort food in a cozy atmosphere. More than a dining room, we are a difference room. Whether you come for the eclectic food, the loving service, the comforting ambiance, or one of our memory-making open mic nights, when you support The Grotto, you are supporting our philanthropic community efforts.”

According to Kypke, the



Sacramento County Supervisor Rosario Rodriguez presents Natalee Price with a plaque of recognition.



Rio Linda Lions Club Secretary Gene Kypke, left, and The Grotto employee Kacey Sanders pose in front of the sign.

restaurant plans on having frequent live music and open-mic performances on the indoor stage.

The Grotto is open from 11 a.m. to 9 p.m. Wednesdays through Sundays and is closed

Mondays and Tuesdays. For more information, to view the full menu or to inquire about employment, residents can contact The Grotto at 916-238-4063 or its website at <https://thegrotto.restaurant/>. ★

Victor Moreno Sworn in As CHP Officer



Victor Moreno of Rio Linda has completed cadet training for the California Highway Patrol. Photo courtesy of the California Highway Patrol

California Highway Patrol News Release

WEST SACRAMENTO, CA (MPG) - Victor Moreno of Rio Linda has successfully completed cadet training at the California Highway Patrol (CHP) Academy. He is assigned to duty at the CHP’s Solano Area office.

Officer Moreno graduated from Rio Linda High School in 2021. Prior to attending the CHP Academy, he studied nursing at Sierra College in Rocklin.

At the CHP Academy, cadet training starts with nobility in policing, leadership, professionalism and ethics, and cultural diversity. Training also includes

mental illness response and crisis intervention techniques. Cadet instruction covers patrol operations, crash investigation, first aid and the arrest of suspected violators, including those who drive under the influence of alcohol or drugs.

The cadets also receive training in traffic control, report writing, recovery of stolen vehicles, assisting the motoring public, issuing citations, emergency scene management and knowledge of various codes, including the Vehicle Code, Penal Code, and Health and Safety Code.

The California Highway Patrol’s mission is to provide the highest level of “Safety, Service and Security.” ★



Many community members and supporters gathered Jan. 16 for The Grotto’s grand opening.

\$2.7M Awarded for Community Development Projects

Continued from page 1

identification of necessary resources to support positive outcomes for lower-income households.

Adaptive Reuse Program and Streamlining Affordable Housing in Special Planning Areas: Advancing an adaptive reuse program for conversions of structures in commercial zones for residential use; and removing discretionary requirements for affordable housing projects in SPAs, including Neighborhood Preservation Areas (NPAs).

Completing Round 2 of the Housing Element/Regional

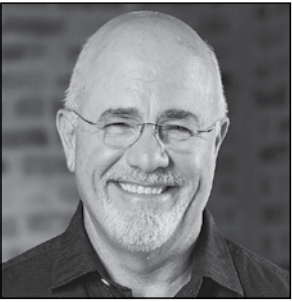
Housing Needs Allocation (RHNA) rezoning in planned communities where substantial residential development interests already exist.

“This funding is a crucial step toward addressing our community’s housing challenges and improving infrastructure to support sustainable growth in important infill and environmental justice areas,” said Todd Smith, Sacramento County planning director.

The Pathways to Removing Obstacles Housing program, launched in 2024, aims to help local governments and planning

organizations tackle challenges like outdated land-use policies, aging infrastructure and high development costs. Sacramento County’s projects exemplify the program’s goal of creating housing-forward communities while fostering community resilience and equity in two of Sacramento County’s Environmental Justice communities.

The grant represents a significant step in addressing housing challenges in Sacramento County and supports its ongoing commitment to creating more inclusive, affordable and sustainable communities. ★



Dave Ramsey Says Approach it Like a Sales Call

Dear Dave,

I had an interview for a sales management position during the first week of January. Since then, I've sent two follow-up emails. One was to thank the human resources representative for their time and for considering me for the job. In the second, I reiterated my interest in the position and desire to work for the company. Was this a proper and professional approach? If not, how would you suggest handling things after a first interview?

able to do. Thank them again for their time, and respectfully tell them you understand any hiring decision can be a lengthy process, but you'd like to know when you can expect an answer.

I'm talking about using your experience and the idea that you're a great sales person, who has transformed herself into a great sales manager. In other words, treat it almost like a professional sales call. And don't be afraid to have a little fun with it. If you're still under consideration, that means they like you and you have a shot at the position. You might even hint at the fact they don't want to hire a sales manager who doesn't know how to follow up.

You obviously have sales skills if you worked your way up to a manager's position. So, put those skills to work. If you're on a sales call, and the customer needs to perform some due diligence before deciding,

a smart salesperson will request to schedule a follow-up. In your email, ask if checking back on a certain day in the next couple of weeks will work. You don't want to be obnoxious, but you're looking for an appointment of sorts—a time frame—so you'll know when to follow up without seeming pushy or desperate.

I hope this helps, Tiffany. Good luck!

— 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. ★

— Tiffany

Dear Tiffany,

In this situation, I would recommend sending another email. You want to walk right up to that fine line that separates bold and confident from pushy, because that's one of things a good sales manager should be

Sutter Health Announces Latest Multispecialty Care Center Expansion



The existing three-story, 70,000-square-foot office building will be transformed into a multispecialty care center. Photo courtesy of Sutter Health

Continued from page 1

Care Complex with the planned construction of a new 56,000-square-foot, \$67.8-million specialty care center. In addition, Sutter Health acquired seven acres of land in south Placer County on Highland Pointe Drive for a proposed care center that could feature primary, urgent and specialty care.

“Adding more care locations for patients and families is just one part of how Sutter plans to expand patient access now and in the future,” said Rachael McKinney, Sutter Health’s Greater Sacramento president. “We have recruited

more than 250 physicians to the area alone, expanded pathways for the next generation of caregivers, and added digital health support that will help meet the growing demand for our services and enhance the overall patient experience.”

Sutter Health is a not-for-profit healthcare system dedicated to providing comprehensive care throughout California. Committed to health equity, community partnerships, and innovative, high-quality patient care, Sutter Health is pursuing a bold new plan to reach more residents and make

excellent healthcare more connected and accessible. It currently serves nearly 3.5-million patients, thanks to a team of more than 57,000 employees and clinicians, and 12,000-plus affiliated physicians, with a unified focus on expanding care to serve more patients.

Sutter Health delivers affordable care through its hospitals, medical groups, ambulatory surgery centers, urgent care clinics, telehealth, home health and hospice services.

Learn more about how Sutter Health is transforming healthcare at sutterhealth.org and vitals.sutterhealth.org. ★

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I'm not enough

I can't keep going

I'm not strong enough

I'm too tired

I can't forgive myself

I hate myself

Jesus says...

I will direct you

You are more than enough

I will carry you

I am

I will give you rest

I forgive you

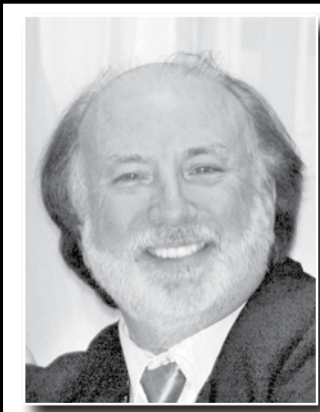
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<p>Rio Linda Seventh Day Adventist Church 7535 - 10th St. and U Rio Linda Sabbath School 9:15 a.m. Worship Services 11 a.m.</p>	<p>North Metro Church of Christ 4191 Norwood Ave., Sacramento 95838 (916) 923-1147 <i>Minister Pete Savage</i> SUNDAY Bible Classes: 10 a.m. Worship: 11 a.m. Worship: 6 p.m. Wed. Bible Classes: 7 p.m.</p>	<p>LIBERTY MINISTRIES CHRISTIAN FELLOWSHIP <i>Pastor Shannon Fannin</i> Liberty Ministries extends an invitation to come and join us for Celebration Worship Sunday 9 a.m. Youth Extreme & Food Closet</p> <p>(916) 922-6442 4840 Marysville Blvd. www.libertymcf.net</p>
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THE NEWS

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Sacramento State Opens New Art Studio Lab

By Daniel Wilson, Sacramento State University

SACRAMENTO REGION, CA (MPG) - Sacramento State University's new Art Studio Lab is officially open and will begin welcoming students for classes for the spring 2025 semester.

A ribbon cutting on Nov. 12 welcomed members of the campus community and public to celebrate the milestone as art department students and faculty prepare to move in.

"This creative space has been designed with purpose," said Christina Bellon, interim dean of the College of Arts and Letters, during the ceremony. "Each square foot, from the studios to the communal workspaces to the indoor and outdoor installation areas, is thoughtfully planned to give students and faculty access to the resources they need to grow as artists and as professionals."

The 20,377-square-foot, \$18.5-million building, between the old Art Sculpture Lab (ASL) and the ASI Children's Center, meets LEED Silver Standards and features large windows, a lobby gallery, a 3D technology lab, drawing and painting labs, a metal shop, graduate studios, an outdoor sculpture yard and more significant amenities.

During the ceremony, art



Sacramento State University President Luke Wood is joined by local dignitaries, university staff and students for the ribbon cutting ceremony for the new Art Studio Lab building. Photos courtesy of Sacramento State University

department Chair Rachel Clarke thanked many individuals associated with the project.

"The new ASL affirms the Sacramento State Art department's reputation as the preeminent institution to study art in Northern California," Clarke said. "The high level of instruction, along with the excellent new facilities, will give students all the tools they need to succeed, fulfilling the art department's mission to educate the next generation of artists, educators and scholars."

The new Art Sculpture Lab replaces its predecessor, which served as a California Department of Fish and Wildlife warehouse from 1951 until 1971, when Sacramento State University acquired it and utilized it as an art education and creation space.

Sacramento State

University broke ground on the new Art Sculpture Lab, which was designed by HGA and built by Otto Construction, on June 30, 2023. The university continues to offer potential donors opportunities to support the project, including naming the building and its rooms. Clarke said ongoing fundraising efforts, such as selling engraved bricks that are installed in key locations outside the building, have been successful.

"We are still looking for a building and studio naming donors because we would like to have a substantial endowment that we can use to support new initiatives, like the ASL sculpture garden and our 3D technology space," Clarke said. "It will mean that we can continue to invest in and sustain the technology, machinery and equipment we use in our programs."



AI generated the new art building provides students with an advanced artistic environment.

The department originally planned to move students into the building this semester but construction delays altered those plans. Over winter break, the department is moving in more equipment and furniture, including \$300,000 worth of items funded by the university, as they prepare for students to use the new space full-time in the spring.

"We are on target to start teaching there at the beginning of next semester," Clarke said. "In the spring, there will be drawing and painting classes, sculpture classes and all the shops - wood, metal, wood construction, wax and plaster - will be in full use. The kilns will be working and the grads will be in their studios."

The old Art Sculpture Lab will be used by the department for the foreseeable future. The art department produced a book

commemorating the old structure that will be made available to donors of \$250 or more, in addition to an engraved brick. The book will also be available at a donation level of \$75.

The book was a collaboration with photography professor Eliza Gregory and her students. It includes photos from the last time the old Art Sculpture Lab was fully operational, along with photos submitted by alumni and emeritus faculty, as well as interviews with former students and faculty.

Sacramento State University President Luke Wood suggested the new structure will have significant long-term impact.

"This facility stands as a testament to what we can achieve together, and it will serve as a beacon of creativity and innovation for generations of Sacramento

State students for years to come," Wood said. "We are here to celebrate our ongoing commitment to providing innovative, hands-on learning experiences for our students and providing the space for our faculty that they need to guide our students as we they grow the next generation of artists."

Master of Fine Arts graduate student Sokthea Chan, who also earned a bachelor's degree in studio art from Sacramento State University in 2014, talked about the importance of collaborative art spaces.

"I hope for the future of the new ASL, there will be opportunities for artists in all fields to be able to connect with each other, have a collaborative space and also share innovative ideas with one another, regardless of where we are in our academic journey," Chan said.

Amari C. Moore, a Bachelor of Fine Arts student studying studio art, expressed gratitude for all the opportunities afforded by the art department and compared the old and new spaces.

"(The old ASL) has been a place of learning, refining our gifts and talents while building this strong sense of community and friendship," Moore said. "It is my hope that this new space will continue to do just that on an even bigger level." ★

SAFE Accepting Applications for Grant to Support Financial Literacy



SAFE Financial Educators and Volunteers help with a Budget Cents budgeting simulation at Mesa Verde High School. SAFE supports financial education through its own programs like Budget Cents and by awarding grants to nonprofits offering courses to youth and underserved communities. Photo courtesy of SAFE Credit Union

SAFE Credit Union News Release

FOLSOM, CA (MPG) - SAFE Credit Union will grant \$20,000 to a Sacramento-region nonprofit offering financial literacy programs to help people gain the fundamental knowledge and skills necessary to build solid financial futures.

Applications are being accepted online through Monday, Feb. 3 on SAFE's website.

"As a financial institution that serves thousands of families, we see firsthand how important it is for people to understand basics like how credit works, saving for emergencies, and budgeting to be sure you can cover all your expenses," said SAFE Credit Union Vice President Community Relations and Financial Education Rebecca Delmundo. "Unfortunately, not everyone learns this from their families or in school. We're happy to see more nonprofits offering programs that help people learn how to successfully handle their finances, and SAFE is

ready to help support their efforts."

The grant will be awarded to support a program operated by a nonprofit that provides financial education programs to youth and/or underserved communities.

SAFE Credit Union has four grant cycles a year, awarding up to \$20,000 each round to nonprofits with programs that support financial wellbeing, education opportunities, affordable housing and workforce development. More information on SAFE's grant program and other philanthropic efforts is available at safecu.org/community/community-impact.

Grants are just one way SAFE supports financial education in the community. The credit union offers no-cost financial education programs to high school students and young adults through its interactive budgeting simulation, Budget Cents. It also hosts in-person workshops and webinars on general topics such as saving strategies, handling debt, setting up trusts and home buying. ★

United States Population Exceeds 340 Million

By Daniel Canfield, Compiled from the United States Census Bureau Website

SACRAMENTO REGION, CA (MPG) - The U.S. Census Bureau projected the U.S. population would reach 341,145,670 at midnight EST, on Jan. 1, 2025. This represents an increase of 2,640,171 (0.78%) from Jan. 1, 2024, and an increase of 9,696,329 (2.93%) from Census Day (April 1) 2020.

By comparison, just before the nation's independence nearly 250 years ago, the 13 colonies had about 2.5 million residents.

In January 2025, the United States is expected to experience one birth every 9.0 seconds and one death every 9.4 seconds. Net international migration is expected to add one person to the U.S. population every 23.2 seconds.

The combination of births, deaths and net international migration increases the U.S. population by one person every 21.2 seconds.

The projected world population on Jan. 1, 2025, is 8,092,034,511, up 71,178,087 (0.89%) from New Year's Day 2024. During January 2025, 4.2 births and 2.0 deaths are expected worldwide every second.



The U.S. Census Bureau projected the U.S. population would reach 341,145,670 at midnight EST on Jan. 1, 2025. Photo courtesy of Pixabay

The Census Bureau's Population Clock, located at www.census.gov/popclock/, displays simulated real-time growth of the United States and world populations. The U.S. Population Clock shows the population by age (0 to 100+) and sex, as well as the highest-density states, counties and cities.

At the end of each year, a revised series of population estimates from the census date forward is used to update the short-term projections for the population clock. Once the updated series of monthly projections is completed, the daily population clock values are derived by interpolation. Within each calendar month,

the daily numerical population change is assumed to be constant, subject to negligible differences caused by rounding.

The U.S. Population Clock identifies California as currently the most populous state in the U.S. with a population of 39,431,263, up 466,070 (1.2%) from a year ago.

Rounding out the top five most populous U.S. states is Texas in second-place with a population of 31,290,831, Florida in third-place with a population of 23,372,215, New York in fourth-place with a population of 19,867,248 and Pennsylvania in fifth-place with a population of 13,078,751. ★

UC Davis Tallies Record Enrollment Numbers

By Julia Ann Easley, University of California, Davis

SACRAMENTO REGION, CA (MPG) - The University of California, Davis, released systemwide enrollment statistics on Jan. 7. The University of California, Davis, welcomed one of its most diverse entering classes and became eligible to be one of the nation's few research-intensive universities designated as a Hispanic-Serving Institution, as it enrolled a record 41,239 students in fall 2024.

At Davis, overall enrollment,

including undergraduate, graduate and professional students as well as 1,174 veterinary and medical residents and interns, increased by 391 students, or 0.9%, over fall 2023.

UC Davis enrolled 9,443 new undergraduates: 6,767 as first-year students direct from high school, 2,656 as transfer students and 20 others seeking a second undergraduate degree.

In late October, UC Davis announced Latinx enrollment had reached a new peak of about 8,100 students or 25.1% of undergraduate full-time-equivalent students. That

surpasses the U.S. Department of Education's criteria of at least 25% to be considered a Hispanic-Serving Institution.

The campus has long-sought Hispanic-Serving Institution designation to underscore its commitment to serving Latinx students. The status would also make the university eligible to apply for competitive grants from the federal government and foundations to support student success, innovation and institutional transformation benefiting all students.

The new undergraduates come

from 56 of California's 58 counties, 47 states and U.S. territories, and 48 countries. Approximately 83.4% are California residents, 4.6% are U.S. domestic students from outside California, and 12.1% are international students.

Among new California undergraduates, the percentage of students from historically underrepresented groups (African American, American Indian, Hispanic/Latino(a) and Pacific Islander) increased to 37.5%, the highest percentage in more than 25 years. Last fall, the percentage was 36.2%.

Among the new students, 40.8% indicated they would be in the first generation of their family to graduate from a four-year university. About 31.3% of all new undergraduates were considered low income, and 38.8% were recipients of the federal Pell Grant for low-income students.

Robert Penman, executive director of Undergraduate Admissions, said the average grade point average, or GPA, for first-year students was 4.04, and the median was 4.08. More than 75% of first-year students had a weighted GPA above 3.92. ★

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ACROSS

- Bungle
- Cause of a trip?
- Dao, alt. sp.
- Between marquess and viscount
- Super garb?
- Cogito ____ sum
- Long story
- Deprived of a limb
- *Half-time headliner
- Ice, dark or middle
- *Cindy Crawford wore ____ "Dukes" in a Super Bowl ad
- Flightless bird
- *Last year's Super Bowl winners
- A cheap, run-down motel
- ____ the fields we go"
- Merry
- Actor's part
- Expensive
- Not him
- Cell phone bill item
- Civil Rights icon
- *David Tyree's ____ Catch
- Letters of distress
- What rule follower does
- Get cozy
- Greed, biblical-ly-speaking
- Grieve for the dead
- Time period
- *Team with most Super Bowl appearances
- 3600 seconds, pl.
- Casino chip
- Salmon's output
- En ____, all together
- Like Piper of Hamelin
- Uber alternative
- ____ Robinson
- Acronym, abbr.
- *"Come Sail Away" band

DOWN

- Service charge
- Songbird
- Craving
- Marilyn Monroe, e.g.
- ____ lazuli
- Hot
- 52 cards
- Hefty volume
- Greek god of war
- 10, 1, e.g.
- Cherry red
- Post vitriol
- *Team with no Super Bowl appearances
- Looney Tunes duck
- Architectural add-on
- Meat of coconut
- Roman king of Judea
- Like certain whiskey
- Grow crop
- Brag
- Algorithmic language
- Ganders' companions
- Tom Jones's "____ a Lady"
- Rolodex abbr.
- *____ Superdome
- Wombs
- Lady lobster
- Hardened
- Follows wash
- Pig sounds
- Bouncing off the walls
- Weasel's aquatic
50. Fly like an eagle
- Boot-wearing kitty
- Mama Bear's husband
- To perfection (3 words)
- *Justin Timberlake's "____ Back," sung in Super Bowl show
- Expression of doubt
- *Steelers' number of Super Bowl trophies

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Kings Korner

By V.G. Harris



Who's the hottest team in the NBA right now?! Well, if you're Steve Kerr, he's telling his Golden State Warriors it's the Sacramento Kings, as the former world champs embark on their short journey from the bay area to Golden One Arena on Wednesday night.

Winners of 9 out of the last 10 games, only the Milwaukee Bucks kept the Kings from riding a 10-game win streak.

Solid playoff bound teams like the Celtics, Bulls, and Rockets met with the defensive minded Sactown boys, and each came away wondering what just hit them.

Is there reason for optimism in Sacramento? You bet there is, and if there's one thing the Kings need to be cautious of, it's making an ill-advised trade.

You find many fans or commentators that will argue that the Kings need to strengthen their front court, and the reason is that the current alignment is not living up to their billing.

Third year player, and much lauded Keegan Murray is having a subpar season, and if he doesn't watch out, fans will stop looking at him as a 3-point shooter. As of late, Keegan has made more impact on the boards and on defense than he has as a shooter. Sadly, in a 23-point blow-out of the Wizards, Keegan contributed only 4 points and failed to connect on all 5 of his 3-point attempts.

Not to be left out, Trey Lyles, who has been playing abysmal basketball as of late, scored only 4 points as well, while taking up 20 minutes of play on the hardwood.

Once considered the Kings 3-point assassin, Kevin Huerter took a total of six 3-point shots, connecting on just one. So, Murray, Lyles, and Huerter made exactly one 3-point field goal while putting in a combined 61 minutes of play on the hardwood.

Why do I point out the negatives with the Kings winning 9 out of 10 games and climbing above the 500 mark? Sadly, none of the three just mentioned are likely to bring anything of value on the trade market.

While Keegan Murray held significant value on the trade market just one year ago, his interest and value has dropped to an all-time low, and many teams are likely

not interested in Keegan at all.

Similarly, Kevin Huerter is fortunate to make a basket from 3-point land at all, and the former starter for the Kings and 3-point specialist is likely to fall into the same disinterest category as Keegan Murray.

As for Lyles, like Keegan, he's having a subpar performance in 2024/2025, and his lack of offensive productivity will likely garnish him little interest from other teams.

Unfortunately, while teams turn away from trade offers for Murray, Lyles, and Huerter, they will be coming strong for players like Fox, Monk, and possibly even Keon Ellis.

Of all the players the Kings have currently, it's possible that Keon Ellis has the most prolific upside. Ellis remarkably is supplanting other players on the team, as a Bonafide 3-point shooter. In Sunday night's win over the Washington Wizards, all Keon did was score 18 points in 18 minutes, while connecting on six 3-point shots to lead all players from beyond the arc.

Pay attention Sacramento, and I'm talking to you Monte McNair. Keon Ellis brings game on both ends of the court.

Sabonis remains untouchable if there is such a term in NBA circles today, but the gossip surrounding DeAaron Fox needs to die down, as any trade involving Fox from this writer's perspective is a bad idea.

The Kings need to hold the fort, pay little attention to trades involving Fox and Monk, and hope that Murray, Lyles, and Huerter will return to some form on shooting acumen. Slumps don't last forever, and the fact that the Kings have played with such assiduous vigor and success over the past 3 weeks gives Sactown some much-needed breathing room.

Shout-out to Domantas Sabonis for taking player of the week in the Western Conference last week, and continuing to lead the league in rebounding and double-double's once again. Appreciate this remarkable big man, he's possibly the best we've ever had.

All the best Kings fans and enjoy this team!

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

SacRT Awarded Grant to Fund Construction of New Light Rail Station

Sacramento Regional Transit News Release

SACRAMENTO, CA (MPG) - The US Department of Transportation (DOT) announced Jan. 10 that Sacramento Regional Transit District (SacRT) has been awarded \$9.5 million from the Rebuilding American Infrastructure with Sustainability and Equity (RAISE) program.

The grant provides the final funding needed to construct the Dos Rios Station, a new light rail station on SacRT's Blue Line. The station will serve the Mirasol Village housing development and Sacramento's River District, just north of downtown Sacramento.

"SacRT continues to be at the forefront of innovation and community-centric development – making sure our neighborhoods are connected and Sacramentans can get where they need to be," said Congresswoman Doris Matsui. "The new Dos Rios Light Rail Station is a critical investment for the future of the River District. With this transformative project, we are enhancing mobility and igniting economic growth to improve the quality of life for those residents. I was proud to fight to secure this funding and look forward to seeing its positive impact in the near future."

The Dos Rios Station is a \$43 million dollar project at the intersection of Ahern, Sproule and North 12th Streets. Preliminary work has already begun at the site, constructing a retaining wall and leveling ground. Major construction is scheduled to begin this spring, with riders to expect service disruptions this summer. The station is anticipated to open by the end of 2026.

"Expanding public transit infrastructure strengthens our communities," said U.S. Senator Alex Padilla. "Thanks to funding from



Here is a rendering of the Dos Rios Light Rail Station. Photo courtesy of Sacramento Regional Transit

the Bipartisan Infrastructure Law, the Dos Rios Station will increase access to reliable and affordable transportation for Sacramento residents, connect historically underserved neighborhoods, and boost local economic growth."

State Senator Angelique Ashby, a key supporter of the project, highlighted the station's impact on mobility.

"The Dos Rios Station provides critical access to the families living or working in the River District," said Ashby. "Public transportation provides opportunities otherwise unavailable to many Sacramento residents. We want riders to move about the city for work, school, and recreation – improving quality of life regardless of income level."

"With the strong support of our congressional delegation and our local partners, we've been making tremendous progress to deliver the new Dos Rios Station. This funding award is the last piece of the puzzle to complete project delivery to increase connectivity for the community," said SacRT General Manager/CEO Henry Li. "Thank you to US Senator Padilla, Congresswoman Matsui, and State Senator Ashby for helping Sacramento to lead the way."

"I'm proud that SacRT, in conjunction with our federal partners, has been

able to respond swiftly to the community's needs to secure funding for the Dos Rios Station," said SacRT Board Chair, Sacramento County Supervisor Patrick Kennedy. "This project is a testament to what we can accomplish when we come together with a shared vision and determination."

"We're extremely excited to be part of this long-awaited celebration for the SacRT Dos Rios Station project which will create a key link in connectivity that has been missing in the River District for decades," said La Shelle Dozier, SHRA executive director. "The new station will serve an important transportation need for residents at the new Mirasol Village development across 12th Street to be able to get to work, school, appointments and other places, while also enhancing access to the new housing, public amenities, and attractions in the district."

The Dos Rios Station represents a collaborative effort to improve accessibility and equity in the Sacramento region. The RAISE grant completes the financing required for the project, enabling SacRT to preserve other funding for system operations and maintenance.

For more information on the Dos Rios Station project and updates, visit sacrt.com/dosrios. ★

Disaster-Prone California Should Adopt a Preventive Approach, Rather Than a Reactive One



By Dan Walters, CALMatters.org

As horrific as they may be, the wildfires sweeping through Los Angeles neighborhoods, destroying homes and businesses and killing dozens of people, are certainly not unprecedented.

Rather, they join a California continuum of natural and human-caused disasters that have afflicted the state throughout its history — fires most recently, but also earthquakes, floods, dam collapses and deadly riots. It's as if Californians must endure periodic calamities as the cosmic cost of enjoying unmatched attributes of weather, scenic beauty, mineral wealth and enormous amounts of arable land.

Precisely 60 years ago, for example, the ruggedly beautiful northwestern corner of California coped with immensely destructive flooding from epic storms. The Eel River basin received 22 inches of rain in just two days.

Several small towns along the Eel and Klamath rivers were destroyed, drowned in as much as 50 feet of water, and dozens of state and local bridges were demolished, isolating the region. The federal government even sent naval ships, including an aircraft carrier, to bring relief supplies and assist in search and rescue efforts.

Less than a year earlier,

Crescent City, a Del Norte County town afflicted by the floods, had been clobbered by a tsunami touched off by a massive earthquake in Alaska.

The persistence of disasters befalling California is underscored by just one data point: During Pete Wilson's governorship in the 1990s, every California county was declared a disaster area at least once, and several times in some counties.

Wilson's emergencies included the 1994 Northridge Earthquake, the 1992 Rodney King riots and heavy flooding in 1997 that sparked disaster declarations in 48 of the state's 58 counties.

Simultaneously during his time in office, California experienced the worst recession since the Great Depression, a severe drought and was just beginning to recover from the 1989 Loma Prieta earthquake in the San Francisco Bay Area that destroyed a section of the Bay Bridge, among other things.

It was as if the four horse-men of the apocalypse were galloping across California, dragging Wilson behind them.

To his credit, Wilson figuratively shrugged his shoulders and assumed the role of crisis manager, even though, ironically, the disasters undermined his plans for "preventive government" that would deal with issues before they became crises.

If disasters of one kind or another are baked into California's existence, what could be done to mitigate their impacts?

When it comes to floods and wildfires, we could — if we had the political will — either stop building homes in areas prone to flood or

fire, or at least impose strict standards on construction to make buildings less vulnerable, as we do for earthquakes.

There is some anecdotal evidence that homes built with fire-resistant materials, including non-flammable roofs, have fared better in the Los Angeles fires. We could start by imposing tough new building standards when neighborhoods scorched by current fires are rebuilt.

We also need to plan for better escape routes and install better systems for warning people to evacuate. The narrow winding streets in Southern California's upscale communities became death traps for some.

Finally, we need a new approach to insurance coverage. Insurance Commissioner Ricardo Lara is finalizing a new regulatory system that would let insurers include estimates of future losses and costs of reinsurance in their premiums, hoping that it would prop up a very unstable market.

Maybe we should go beyond that. Maybe we need the state to provide basic casualty coverage in a master statewide policy financed by mandatory fees on property, with the option for property owners to purchase supplemental coverage.

If disasters are unavoidable in California, we need to accept that fact and adopt Pete Wilson's preventive approach, rather than merely reacting after the fact.

Dan Walters is one of most decorated and widely syndicated columnists in California history, authoring a column four times a week that offers his view and analysis of the state's political, economic, social and demographic trends. ★

Social Security Matters About When to Claim Social Security and Taxation of Benefits



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: I am 65 and currently working full-time. Can I apply for and start receiving my Social Security benefit? I'd expect to have to pay income tax on it if/when I do. **Signed: Curious Worker**

Dear Curious Worker: If you are working full time, you should likely delay claiming Social Security at this time. At age 65, you haven't yet reached your SS full retirement age (FRA), so you will be subject to Social Security's "annual earnings test" which limits how much you can earn from work while collecting early benefits. The earnings limit for 2025 is \$23,400 and if you earn more than the annual limit, SS will take away \$1 in benefits for every \$2 you are over the limit. If you earn significantly over the limit, you may even be

temporarily ineligible to collect SS benefits. FYI, the annual earnings limit goes away when you reach your full retirement age, which for you is 66 years and 10 months, or March 2026.

As you obviously already know, a portion of your Social Security may be subject to income tax after you start collecting. The threshold for taxation of SS benefits depends on your IRS filing status — if you file your taxes as a single and your combined income from all sources (including half of the SS benefit you received during the tax year) exceeds \$25,000 then 50% of your received SS benefits are taxable. But if you file taxes as "married/jointly" and your combined income is over \$32,000, then up to 85% of your received SS benefits are taxable. Thus, whenever you claim SS, you may wish to consider having income tax withheld from your SS benefit. This is optional, and you can do this by submitting IRS Form W-4V to your local Social Security office, or you could choose to increase your income tax withholding at work or, alternatively, pay estimated income taxes quarterly.

So, whether you can claim Social Security now

depends entirely on how much you will earn from working full time prior to your FRA. If you exceed the annual earnings limit before your FRA, SS will take away some of your benefits or, if you greatly exceed the earnings limit, you may even be temporarily ineligible to get benefits (until you either reach your FRA or earn less). But note, if you decide to claim early and any SS benefits are withheld because you exceeded the earnings limit, you will get credit for that (in the form of a slightly increased benefit) after you reach your full retirement age.

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California's Tax Filing Season Begins



The California Franchise Tax Board kicked off the 2025 tax filing season on Jan. 7. Photo by Pixaby

Franchise Tax Board News Release

SACRAMENTO REGION, CA (MPG) - The California Franchise Tax Board (FTB) kicked off the 2025 tax filing season on Jan. 7 by providing taxpayers with vital information regarding cash-back tax credits, disaster loss relief, and the advantages of filing and making payments electronically. Taxpayers must pay any taxes owed by April 15 to avoid penalties.

"I encourage all California taxpayers to file their taxes early to take advantage of valuable tax credits that can provide essential financial resources to themselves and their families," said State Controller and FTB Chair Malia M. Cohen. "I also invite Californians to make the most of FTB's online services, including e-filing and selecting

direct deposit to a bank account, which can significantly expedite their refunds."

E-file for faster and secure refunds. File your taxes for free using the IRS Direct File and the Franchise Tax Board's CalFile. CalFile allows most Californians to e-file their state tax returns quickly, easily and for free. Eligible Californians can file their federal taxes online using Direct File and then they will be directed to CalFile to complete their state return. Direct File provides a simple way to file federal tax returns securely and accurately.

For information about Direct File eligibility, visit www.directfile.irs.gov.

Find your answers online. Taxpayers are encouraged to use Franchise Tax Board's 24/7 online self-service options to avoid potentially long delays when

contacting the California Franchise Tax Board. Last year, millions of taxpayers visited the California Franchise Tax Board website at www.ftb.ca.gov. Self-service options available through the website include checking your refund status, making a payment, determining whether you should file, figuring out which form to file and viewing processing and wait times.

In California, taxpayers can access free tax assistance through the Volunteer Income Tax Assistance program. To find a list of free tax assistance program locations, visit ftb.ca.gov/vita. For additional free tax filing options, visit ftb.ca.gov/efile.

Taxpayers should be vigilant against scams and take steps to protect themselves. Scammers often impersonate the Internal Revenue Service (IRS) or Franchise Tax Board employees to trick taxpayers into sending money or providing personal information, which they can use to file fraudulent returns and steal refunds. If you receive a suspicious letter from the Franchise Tax Board or the IRS, contact the Franchise Tax Board at 800-852-5711 or the IRS at 800-829-1040. ★

SMF Secures Loan for Growth



Colin Bettis, County Debt Officer; Phil Serna, County Supervisor; and Chris Wimsatt, Assistant Director of Airports sign loan documents Jan. 7 in Sacramento. Photo courtesy of Sacramento County Department of Airports

Sacramento County Department of Airports News Release

SACRAMENTO REGION, CA (MPG) - The Build America Bureau has officially executed a Transportation Infrastructure Finance and Innovation Act (TIFIA) loan with Sacramento International Airport (SMF), marking the first time funding for an airport project has been secured under the program. The loan will provide critical financing for the new pedestrian walkway, offering significant cost savings and supporting long-term infrastructure improvements.

"We are grateful to our elected officials for assisting us in securing this loan on multiple fronts," said Cindy Nichol, Sacramento County's Director of Airports.

Rep. Ami Bera (D-CA, District 6) and Rep. Doris Matsui (D-CA, District 7) supported the pursuit of this loan. Rep. John Garamendi (D-CA, District 8) championed the Transportation Infrastructure Finance and Innovation Act's expansion to airport projects. The Sacramento County Board of Supervisors was instrumental in the effort to achieve this financing.

The Transportation Infrastructure Finance and Innovation Act is a federal program offering low-interest loans to large-scale infrastructure projects historically focused on surface transportation. Under the Bipartisan Infrastructure Law, signed by President Biden in 2021, Transportation Infrastructure Finance and Innovation Act eligibility was expanded to

include airport projects.

The Build America Bureau, as part of the U.S. Department of Transportation, offers expertise and guidance to access federal funding for qualified infrastructure projects.

"Being the first airport to close a TIFIA loan offers an incredible opportunity to improve infrastructure while keeping costs low for our airport and community," said Nichol. "The combination of our rural qualification and TIFIA's flexible terms made pursuing this financing a clear choice."

Sacramento International Airport will benefit from the program's flexible terms, including low fixed interest rates, deferred repayments, and up to a 35-year repayment period. The \$36.1 million Transportation Infrastructure Finance and Innovation Act loan is projected to save SMF more than \$15 million compared to traditional financing methods.

"The Pedestrian Walkway is part of the \$1.3-billion SMForward capital campaign to modernize and enhance infrastructure," said Chris Wimsatt, Assistant Director of Airports for Sacramento County. "Ensuring SMF's ability to meet the needs of the traveling public today and in the future. The TIFIA program offers an innovative financing solution that allows us to modernize our facilities while keeping costs low."

Following the loan's execution, Sacramento International Airport intends to pursue additional Transportation Infrastructure Finance and Innovation Act financing for future projects. ★

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