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Gold River Messenger

VOLUME 13 • ISSUE 12 *Serving Gold River and Sacramento County* DECEMBER 2025

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CRPD Holds Donation Drive



Cordova Recreation and Park District staff pose with collected donations at the annual staff recognition event. Photo courtesy of Cordova Recreation and Park District

By Haley Waugh, Cordova Recreation and Park District

RANCHO CORDOVA, CA (MPG) - The Cordova Recreation and Park District (CRPD) was honored to support the Folsom Cordova Unified School District's Families in Transition (FIT) program through a recent staff-led donation drive.

Held in conjunction with Cordova Recreation and Park District's annual staff appreciation event, employees came together to collect 253 self-care and household items for local families in need.

Families in Transition



Cordova Recreation and Park District collected donations at the Folsom Cordova Unified School District Families in Transition closet. Photo courtesy of Cordova Recreation and Park District

Services is committed to fostering a caring and compassionate community that extends a helping hand to those facing economic hardships that have resulted in homelessness, food insecurity, health

concerns and a lack of resources.

Cordova Recreation and Park District has a continued relationship with Folsom Cordova Unified School District and Families in Transition Services, working together to support our community.

Community members are encouraged to join in supporting Families in Transition Services and the important work it does year-round. Additional information about the program can be found at fcusd.org/educational-services/social-emotional-learning-sel-and-educational-equity/families-in-transition. ★

Job Readiness Fair Offers More Than Applications

Sacramento County News Release

SACRAMENTO REGION, CA (MPG) - Mather Community Campus (MCC) is home to hundreds of adults, families and transitional aged youth in shelter and transitional housing who are experiencing homelessness. With a variety of programs and services designed to address barriers to exiting homelessness, the participants living at Mather Community Campus are offered the resources they need to knock down each barrier they face.

One of those barriers is employment.

Job readiness is more than just finding employment opportunities and submitting applications. Job readiness means looking good, feeling confident and understanding how to navigate the complicated nature of resumes, interviews and call-backs. Job readiness means being document ready, finding transportation and setting up an email address.

Look good, feel good. Haircuts, business attire, shoes that fit and clothes that are clean, taking a shower, brushing teeth and hair; these are tangibles that housed people, even those who are job hunting, take for granted.

Do you remember applying for your first job? You had no work history, no experience except maybe those neighbor kids you babysat that summer when you were 15, you weren't sure who was hiring teenagers, you didn't have a car; it made it a little bit more difficult, didn't it?

Now imagine being an adult, perhaps in your 40s or 50s, without a permanent address, living out of a backpack. You have no consistent access to a shower, to regular grooming opportunities, you have a massive gap in your work history, no reliable transportation, no access to a computer to build a resume or search for work ... feels impossible. Frankly, how can you worry about finding a job when you don't even know if you'll be safe while sleeping that night?

The stability and safety of living in a shelter affords residents the breathing space they need to thrive; access to a bathroom and shower, three meals a day, laundry service, a door that locks. Only after folks' basic needs are met can they truly focus on the next step, which is building income.

"People feel unprepared to re-enter the workforce after they've been out for years. They aren't confident

Continued on page 5

Mercy San Juan Medical Center Upgrades Stroke Center



Mercy San Juan Medical Center celebrated the grand opening Oct. 22 of its newly renovated Neuro-Interventional Suite, a space designed to deliver faster, safer and more advanced stroke care. Dr. Lucian Maidan, a San Juan Medical Center neurologist, cuts the ribbon. Photo courtesy of Dignity Health

Dignity Health News Release

SACRAMENTO REGION, CA (MPG) - Dignity Health Mercy San Juan Medical Center is celebrating the grand opening of its newly renovated Neuro-Interventional Suite, a space designed to deliver faster, safer and

more advanced stroke care.

The centerpiece of the upgrade is a new Canon biplane imaging system, which allows doctors to see detailed, real-time images of the brain and blood vessels from multiple angles helping them treat strokes and other complex conditions with greater precision.

Mercy San Juan is the only Comprehensive Stroke Center for Dignity Health in California and the first hospital in the Greater Sacramento Market to receive this designation from The Joint Commission. According to the commission, the Comprehensive Stroke

Continued on page 2



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Barking Orders and Fighting Crime

CHP's Newest Four-Legged Crime Fighters Officially Promoted To K-9 Officers

By MPG Staff

WEST SACRAMENTO, CA (MPG) - The California Highway Patrol (CHP) has added four new K-9 teams to its ranks, advancing the department's mission to provide safety, service and security to the people of California.

The graduating class includes three Belgian Malinois and one Dutch Shepherd. Each dog has been trained to apprehend offenders, detect illegal drugs and enhance officer and public safety.

"Police K-9s have proven their usefulness time and again in the situations officers face daily," said CHP Commissioner Sean Duryee. "They are hardworking, loyal partners who wake up each day ready to serve.

Each of these specialized teams has dedicated time and effort to succeed on the streets, and we are excited to welcome them to our team."

Over the past 11 weeks, the four K-9 teams completed more than 400 hours of intensive training that met the standards set by the California Commission on Peace Officer Standards and Training. The K-9s, trained in criminal apprehension and narcotics detection, received their official certification Nov. 7 during a graduation ceremony at the CHP Academy in West Sacramento.

Each K-9 handler is an experienced CHP officer with seven to 15 years of service. Handlers were carefully paired with their canine partners based on temperament, skill and



With this graduating class, the second of 2025, the CHP now deploys 53 K-9 teams statewide, including 37 Patrol and Narcotics Detection Canine teams, nine Patrol and Explosives Detection Canine teams, five Explosives Detection Canine teams and two Narcotics Detection teams. Photo courtesy of California Highway Patrol

personality. During training, the teams built strong bonds of trust and communication that will support them throughout their careers.

Following graduation,

the new K-9 teams will report to their assigned CHP Area offices to assist with patrol duties and respond to calls for service in the Northern, Central

and Inland divisions.

With this graduating class, the second of 2025, the CHP now deploys 53 K-9 teams statewide, including 37 Patrol and Narcotics Detection Canine teams, nine Patrol and Explosives Detection Canine teams, five Explosives Detection Canine teams and two Narcotics Detection teams.

From January through September 2025, CHP K-9 teams seized nearly 7,000 pounds of methamphetamine, 5,000 pounds of cocaine, 250 pounds of heroin, 750 pounds of fentanyl and 213 firearms, underscoring their critical role in combating drug trafficking and firearm-related crime.

To maintain peak performance, each team completes at least eight hours of

ongoing training each week to ensure readiness for the diverse situations they encounter in the field.

The new K-9 teams include Officer Joshua Walker and K-9 Jury of the Inland Division, Officer Christopher Partlow and K-9 Judge of the Northern Division, Officer Christopher Keeler and K-9 Jag of the Central Division, and Officer Michael Galvez and K-9 Oso of the Central Division.

Learn more about becoming a CHP K-9 handler or explore other career opportunities at www.CHPMadeForMore.com. The mission of the California Highway Patrol is to provide the highest level of safety, service and security to the people of California. ★

Mercy San Juan Medical Center Upgrades Stroke Center

Continued from page 1

Center Certification is the most demanding stroke certification and is designed for those hospitals that have specific abilities to receive and treat the most complex stroke cases.

The \$12.9 million renovation also includes a new procedure room, monitoring area and updated staff spaces to support exceptional patient care and teamwork. With this investment, Mercy San Juan strengthens its position as the region's leading hospital for advanced neurological care.

The grand opening was on Oct. 22.

Most of the patients served by the Neuro-Interventional



Mercy San Juan Medical Center physicians discuss with ribbon-cutting attendees how the biplane imaging system works and helps improve care. Photo courtesy of Dignity Health

Suite come from the greater Sacramento region, including Carmichael, Citrus Heights, Fair Oaks, Orangevale, Rancho

Cordova, Folsom, Elk Grove, West Sacramento and Roseville. The medical center is located at

6501 Coyle Ave., Carmichael.

Dignity Health is a multi-state nonprofit network of 10,000 physicians, more than 60,000

employees, 41 acute care hospitals and 400-plus care-centers, including community hospitals, urgent care, surgery and imaging centers, home health and primary care clinics in Arizona, California and Nevada. Dignity Health is dedicated to providing compassionate, high-quality and affordable patient-centered care with special attention to the poor and underserved.

Dignity Health is a part of CommonSpirit Health, a nonprofit health system committed to advancing health for all people and dedicated to serving the common good. For more information, visit Dignity Health's website at www.DignityHealth.org. ★

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Bera Volunteers at Food Locker as Delays in Food Assistance Impact Local Families



U.S. Representative Ami Bera, M.D. (CA-06) and members of his staff volunteered at the Rancho Cordova Food Locker. Photo courtesy of Representative Ami Bera

Representative Ami Bera News Release

RANCHO CORDOVA, CA (MPG) - On Nov. 3, U.S. Representative Ami Bera, M.D. (CA-06) and members of his staff volunteered at the Rancho Cordova Food Locker, helping distribute food and pack meals amid rising demand fueled by the ongoing federal government shutdown and delays in the disbursement of November Supplemental Nutrition Assistance Program (SNAP) benefits.

The delay has left families across Sacramento County without the support they rely on to afford groceries — including more than 270,000 residents who count on SNAP, nearly 90,000 of

whom are children. Local food banks are working overtime to fill the gap as need continues to rise.

“You see the impact of this shutdown right here — families lining up just to get food on the table,” said Congressman Bera during his visit to the food locker. “We’re coming up on the holidays, and people are hurting. Speaker Johnson — call us back. This has gone on long enough. Let’s address health care costs, let’s address food insecurity, and let’s actually do what the American people elected us to do. I’m ready to go back to Washington, reopen the government, and make sure these benefits get to the families who depend on them.” ★

Local Author Turns Memories into Book

Written with just one finger Summerset Senior Living’s Jim Zirkelbach shares his story

Summerset Senior Living News Release

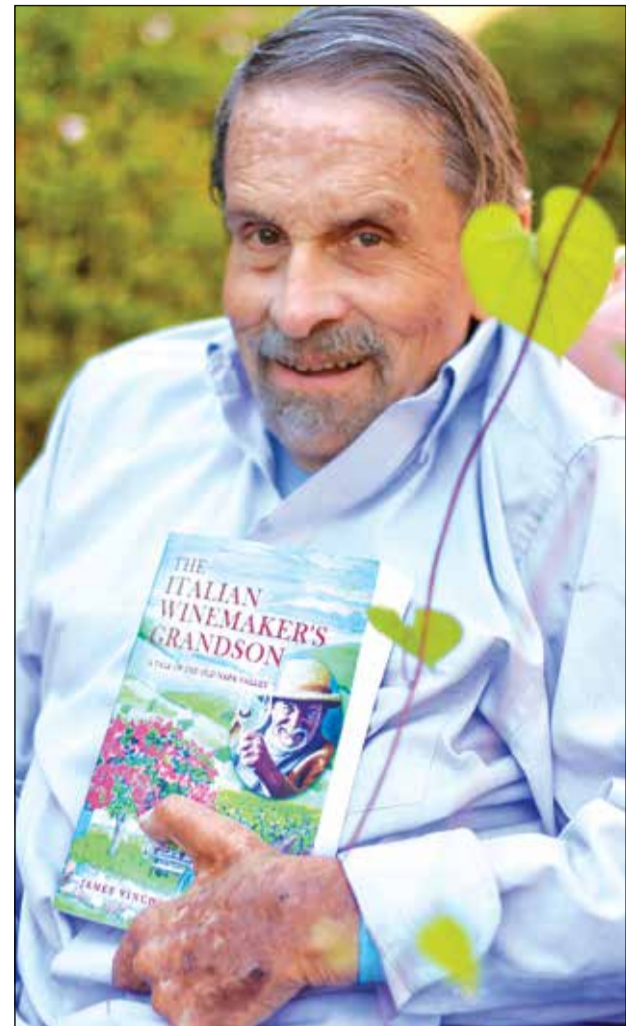
RANCHO CORDOVA, CA (MPG)

- At Summerset Senior Living, stories are celebrated — and for resident Jim Zirkelbach, those stories have become a book. His book, “The Italian Winemaker’s Grandson,” captures his Napa Valley childhood and Italian heritage, turning family traditions and vineyard memories into a heartfelt narrative.

Jim’s grandparents’ 2½-acre property in Rutherford, fondly called “Big Pink,” (because of its pink stucco exterior), was a place alive with laughter, food and family. His grandmother’s cooking and his grandfather’s homemade wine created a backdrop for weekends filled with traditions and the company of fellow Italian immigrants. Those memories — both joyful and mysterious — became the heart of his book.

The story follows his family’s journey from Gerola, Italy in 1910, across the ocean to New York, and eventually west to California, where they built a life in the vineyards of Napa Valley. Through its pages, readers walk with Jim into kitchens and vineyards, hear the voices of family legends, and share in the humor that shaped his youth.

Perhaps most inspiring is how the book was written. Disabled for more than two decades,



Summerset Senior Living’s Jim Zirkelbach shares his Napa Valley childhood and Italian heritage in *The Italian Winemaker’s Grandson*. Photo courtesy of Summerset Senior Living

Jim typed every page with a single finger. What began as short stories emailed to friends — nearly 250 in all — became a labor of love, preserved and shared with the help of his wife, close friends, and his church community.

“It was a unique way to grow up, surrounded by Italians, traditions, and beauty,” Jim reflects. “I wanted to preserve that before it disappeared.”

Now living at Summerset Senior

Living in Rancho Cordova, Jim continues to share his journey through the community’s “Chapters of Life” series, where residents present their personal projects and passions. He hopes his book inspires younger generations to value family stories and traditions before they’re lost.

“Start writing,” Jim advises others. “It doesn’t have to be perfect. Memories matter — and sharing them is a gift.” ★

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Students Show Continued Increase in Academic Achievement

Chronic Absenteeism Continues to Fall

By MPG Staff

SACRAMENTO COUNTY REGION (MPG) - The California Department of Education on Nov. 13 released the 2025 California School Dashboard and new DataQuest files, reporting improved outcomes across all major indicators of student success.

The state's graduation rate reached 87.5 percent, the highest level since the Dashboard launched in 2017 and an increase of 4.5 percentage points over that period. Officials said the gains were stronger among several student groups, including Pacific Islander students, who saw a 4.1 percentage point increase. African American students improved by 3.5 percentage points. Long-term English learners gained 3.3 percentage points, foster youth improved by 2.8 percentage points and students with disabilities improved by 2.7 percentage points.

College and career readiness also improved. The state reported that 51.7 percent of graduates were prepared for college and career, an increase of 3.1 percentage points. The share of students completing the A-G course requirements rose to 53.9 percent. These requirements represent the minimum set of courses needed for admission to California's public universities.

Chronic absenteeism among students in transitional kindergarten through eighth grade continued to fall. The statewide rate declined to 17.1 percent,



Chronic absenteeism among students in transitional kindergarten through eighth grade continued to fall. Photo by RDNE Stock project

down more than 10 percentage points from its peak of 30 percent in 2022. The drop from 2024 to 2025 was one percentage point. State officials said the slowdown in the improvement rate shows that more targeted efforts will be needed to reengage families and students who remain chronically absent.

Academic performance also showed modest improvement, consistent with results released in October from statewide assessments.

For the first time in the Dashboard's history, all indicators appeared in the yellow or green categories, which signal

improvement across both current performance and year-over-year progress.

State leaders said the positive trends reflect major investments in TK-12 education, including initiatives such as community schools, expanded learning programs, universal school meals and literacy coaches.

"Seeing modest improvement on every Dashboard indicator should encourage us to deepen our investments in every child's progress," State Superintendent of Public Instruction Tony Thurmond said in a statement. He said he was encouraged by reduced achievement gaps but added that more

work remains.

Gov. Gavin Newsom said the results show progress but emphasized the need to continue expanding support for students and educators.

"The more we can invest time, energy, and resources into our kids, the better their future can be," Newsom said.

State Board of Education President Linda Darling-Hammond said the outcomes demonstrate continued recovery from the pandemic. She cited rising graduation rates, stronger college and career readiness, and improved academic performance. She added that significant work

remains to sustain and accelerate progress.

The California Department of Education noted that many districts across the state showed substantial gains, which officials said highlight how targeted investments can advance student achievement. The 2024 Budget Act included \$133.8 billion for K-12 education, the highest per-pupil state funding level in California's history.

California has also expanded access to transitional kindergarten for thousands of four-year-olds and added \$215 million to the Literacy Coaches and Reading Specialists Grant Program, which supports early literacy programs and interventions for students who need additional help.

The California School Dashboard is a central component of the state's accountability system and includes data on graduation, suspensions, test scores, English learner progress, college and career readiness, chronic absenteeism and local indicators.

Alongside the Dashboard, the California Department of Education released several DataQuest reports for the 2024-25 school year. These include four- and five-year graduation rates, suspension and expulsion rates, chronic absenteeism data, absenteeism by reason, stability rates, and homeless student enrollment.

More information on the Dashboard is available on the California Department of Education's website at cde.ca.gov/ta/ac/cm/dashboardresources.asp. ★

DA Thien Ho Launches 'The People vs. The Golden State Killer'

Community Foundation Partners with Health Net



Following the remarks at the Nov. 12 "The People vs. the Golden State Killer" book launch, attendees participated in a lively Q&A session and book signing, celebrating both the release of the book and the culmination of decades of investigative work. Photo courtesy of D.A. Thien Ho

Books Forward News Release

SACRAMENTO REGION, CA (MPG) - Sacramento County District Attorney Thien Ho celebrated the launch of his new book, "The People vs. the Golden State Killer," at the Sacramento Central Library's Tsakopoulos Library Galleria on Nov. 12.

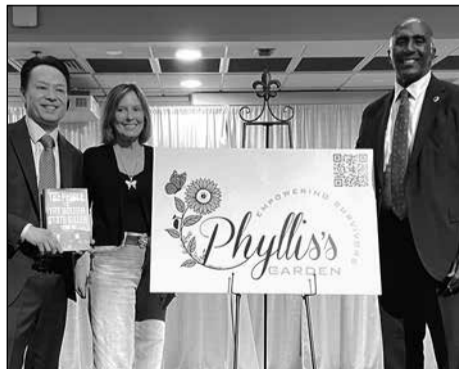
Released on Nov. 11, the book achieved #1 New Release status on Amazon.

The memoir offers an extraordinary look at the investigation, arrest, and prosecution of Joseph James DeAngelo, one of the most notorious serial killers in U.S. history. Unlike most accounts, Ho's book centers on the survivors, investigators and prosecutors, highlighting their courage and perseverance while honoring the resilience of victims' families.

"Too often, the spotlight stays on the monster. I wanted to shift the focus to the heroes: the survivors, the investigators and the prosecutors who never gave up. They are the soul of this case," said Ho.

At the Nov. 12 event, Ho shared behind-the-scenes stories from the case, offering insights into both DeAngelo's criminal mind and the process of seeking justice.

Ho also highlighted the critical use of investigative genetic genealogy, which allowed investigators to trace distant relatives through public DNA databases and identify DeAngelo after decades. This breakthrough not only solved one of California's most infamous cold cases but has transformed how law enforcement



"The People vs. the Golden State Killer" is now available nationwide at major retailers and online. Photo courtesy of D.A. Thien Ho

tackles unsolved crimes nationwide.

"Justice, for me, was not just a sentence; it was a sense of peace for the survivors who carried these scars for decades. I came to this country as a refugee fleeing violence. To now serve as the elected district attorney and bring one of the nation's most brutal serial predators to justice was full circle. It is deeply rewarding to know that the work we did, including the breakthrough use of genetic genealogy, will have a lasting impact."

Following the remarks, attendees participated in a lively Q&A session and book signing, celebrating both the release of the book and the culmination of decades of investigative work.

"The People vs. the Golden State Killer" is now available nationwide at major retailers and online.

For more information, visit <https://www.thienho.org/>. ★

Sacramento Region Community Foundation News Release

SACRAMENTO REGION, CA (MPG)

The Sacramento Region Community Foundation has activated its Sacramento Region Emergency Relief Fund in response to an urgent and immediate community crisis - severely strained food banks that are struggling to serve an increasing number of local families facing serious food insecurity.

With food banks and pantries throughout the region already stretched alarmingly thin, local nonprofits report sharp increases in food requests due to inflation, lingering effects of the pandemic, and the SNAP interruption that created a tipping point for many families already on the edge of financial instability.

What originally started as a \$100,000 grant grew by an additional \$30,000 boost from Health Net, bringing the total to \$130,000, demonstrating the powerful impact that pooled contributions of all sizes can make.

"At Health Net, we know that strong communities start with access to healthy food," said Amber Kemp, vice president of Medi-Cal Strategy, Execution, and Engagement. "This funding allows us to partner with local organizations to ensure families have the resources they need to thrive. Together, we're building healthier neighborhoods and a brighter future for all."

Grants designed to provide immediate relief will support key local food assistance providers throughout the region. These one-time grants will help food assistance providers serving children, seniors and working families across the Sacramento region. The six organizations receiving immediate emergency funding from this grant include Elk Grove Food Bank



In response to an urgent and immediate community crisis - severely strained food banks that are struggling to serve an increasing number of local families facing serious food insecurity. Courtesy photo

Services, Orangevale-Fair Oaks Food Bank, Rancho Cordova Food Locker, River City Food Bank, Sacramento Food Bank & Family Services and Twin Lakes Food Bank.

"This is absolutely the right investment to make at this critical moment in time," said Kerry Wood, CEO of the Sacramento Region Community Foundation. "With the foundation's focus on health equity and the dire food situation faced by hundreds of thousands of local families, we are committed to standing with our nonprofit partners on the frontlines of hunger relief. Our region's families cannot wait for long-term solutions when the need is this urgent and immediate."

Established by local donors in 2005, the Sacramento Region Emergency Relief Fund is designed to provide swift and strategic response to local emergencies, such as the food crisis happening now. Over the past two decades, the fund has provided emergency support for COVID-19 response, wildfires and other regional crises. The fund is fueled by community donations, allowing philanthropic people and partners across the region to pool resources and respond collectively when emergencies strike.

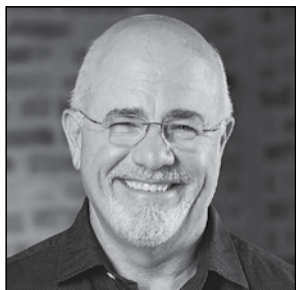
This latest grant continues a legacy of responsiveness, addressing an exceptional situation where immediate action is needed but is just the beginning. The foundation encourages community members to join this critically important effort to keep food on the table of local families by donating online to the Sacramento Region Emergency Relief Fund at srfcfsuite.com/erp/donate/create/fund?funit_id=1787.

"While philanthropy alone cannot solve food insecurity, collective generosity can make a world of difference in ensuring that families have food and support during this crisis and beyond," added Wood.

This grant is in alignment with the foundation's continuing efforts to address food insecurity. In fact, the Foundation also recently committed \$1 million over three years to address food insecurity in Yolo County, combining short- and long-term strategies for sustainable food access. Over the past week, foundation fundholders have also increased granting to support food banks and pantries throughout the region.

More information about the Sacramento Region Community Foundation and charitable giving can be found at www.sacregef.org.

Since 1983, the Sacramento Region Community Foundation has awarded more than \$275 million in grants and scholarships on behalf of local people, families and businesses, and through its flagship program, to grow charitable giving in the capital area Big Day of Giving. The center of philanthropy in the capital area, the Sacramento Region Community Foundation's mission is to lead, serve, and inspire enduring philanthropy for a just and vibrant Sacramento region. Learn more at www.sacregef.org. ★



Dave Ramsey

Dave Ramsey Says She'll Be Just Fine

like she's not planning on using this money, but using the income *from* the money. If that's the case, she won't whittle it all down to nothing. So, if she's in good mutual funds—not single stocks—I think she'll be just fine.

Now, let's talk about the mortgage. I would absolutely recommend she go ahead a pay it off. If she can do that at age 76 and still have \$540,000 left, that's the way to go. Let's pay off the house, and then she can start taking her income off a percentage of the remainder. She won't need much with the house payment out of the way, because she won't be sending money to the bank to pay the anymore.

– Dave

The Best Laid Plans...

Dear Dave,

My wife and I have been talking about paying off our mortgage in the next two or three years. Do you think we should make this happen by paying extra toward the house, or invest that money on top of the 15% we're putting into retirement?

– March

Dear March,

If I were in your shoes, I'd pay extra on the house.

On the other hand, you're not really doing a *bad* thing by putting the extra cash into retirement, either.

But here's the deal. No matter how well you plan, you never know exactly what will happen over the upcoming years of your life—or the life of your investments. You might *think* you know. You may even believe you've taken every possibility into account. The hard, cold truth, though, is even the best and smartest plans don't always work out the way we think they will—or the way we want them to.

And if something unplanned or unforeseen happens, it sure would be a nice thing to own your home free and clear, wouldn't it?

– Dave

Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions. ★

Job Readiness Fair Offers More Than Applications

Continued from page 1

in their skills or presentation,” said Shelby Greenhill, employment developer for Next Move Homeless Services. “Once here, once they are secure and safe in shelter, we can work with them to get ready, to feel confident. This helps takes the pressure off them doing it all by themselves.”

What Mather Community Campus and its operator Next Move Homeless Services provides to its clients is truly intangible. Help. Access. Accountability. Resources. The campus not only houses the Employment Program but the Job Readiness Fair pulls together a variety of resources and Community Based Organizations (CBOs) to equip job seekers with everything they need to start their job hunt.

You cannot get a job without an ID, a social security card and address. Next Move helps clients get critical documents like birth certificates, I.D.s and social security cards and open bank accounts.

Beyond access to the computer lab on campus, staff provide guidance and suggestions on how to build a resume and how to leverage past work history to build out the skills and experience needed for job applications.

Having access to a computer allows job applicants to easily search for open positions, apply and set up email addresses to maintain consistent communication channels with hiring agencies.

For many, access to job training is cost prohibitive. But through partnerships with Community Based Organizations and local businesses, Mather Community Campus residents can get the critical training they need to get job ready.

How nervous were you before you went into your first job interview? Job readiness puts potential applicants through mock interviews, not only helping to calm their nerves but equipping them with the responses and confidence needed to impress potential employers.

The stigma of being homeless is one of the highest barriers to people finding employment. Not having reliable transportation or the funds to bring or buy lunch, being self-conscious because your clothes don't fit or might not be newly laundered. But having connections to unhoused-friendly employers helps to ease the transition back into the workforce.

“There are so many resources here,” said Charlotte, who has been a resident of Mather Community Campus for seven months. “They're helping me repair my credit. I realized I got too comfortable but I am ready to improve my life. I have a background in healthcare. They helped me build a resume and apply for jobs at Board and Care homes.”

The first Job Readiness Fair hosted by Next Move at Mather Community Campus included vendors from the Sacramento County Personnel Department, Sacramento Libraries, Goodwill Industries, Francis House Center, CA Health Collaborative, Sacramento Employment and Training Agency (SETA), Folsom Cordova Adult School, Credit Help and more. Besides the clothing closet, Next Move offered toiletry kits, lunch coolers and interview kits to go.

Charolette said, “Having a job isn't just about income. It is about confidence and a sense of self-worth. It is about contributing to the community and building a future you can be proud of. This job readiness fair is a godsend.” ★

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MEALS ON WHEELS SACRAMENTO COUNTY

Women's Empowerment Receives Two-Year \$50,000 Grant

Kelly Foundation to Help Unhoused Sacramento Women Find Homes

Women's Empowerment News Release

SACRAMENTO REGION, CA (MPG)

Women's Empowerment has received a two-year grant of \$50,000 in 2025 and 2026 from the Kelly Foundation to empower Sacramento women experiencing homelessness to find affordable housing as they look for jobs with upward mobility so they can eventually afford a permanent home for their families.

"We are proud that our extensive program provides a long-term solution to homelessness while also meeting immediate needs as women navigate the high cost and low availability of housing in Sacramento," said Lisa Culp, executive director, Women's Empowerment. "We are grateful to the Kelly Foundation for recognizing that this program is the critical steppingstone that Sacramento women need to transform their lives and rise from homelessness."

Grant funds will support Women's Empowerment's quarterly two-month program where each woman works one-on-one with a social worker, housing specialist and employment specialist. She attends classes and support groups and receives free transportation assistance, onsite childcare, meals and more. Funding also will assist the nonprofit's lifetime services for graduates, including counseling, job search and retention support, financial assistance, paid job training and more. Program graduates can receive paid training in a variety of industries including property management, healthcare, solar energy, mobility, manufacturing and more. Grant funds also will support



The Kelly Foundation envisions a Greater Sacramento region where everyone has a chance to live in a safe and affordable home; access to meaningful work, a sustainable environment, healthy food, and quality education; and where each person's ability to thrive is connected to the well-being of the community. Photo courtesy of Women's Empowerment

the group's Trellis Gardens transitional workforce housing program where graduates who have secured employment, but still cannot afford market-rate housing for their families, can live in cottages for 12-18 months as they work to increase income, savings and credit scores and prepare to move into permanent housing.

"Offering support to organizations like Women's Empowerment reflects our ongoing commitment to strengthening the communities

we serve," said Shawn Kelly Devlin, chairman of the Kelly Foundation. "We are proud to invest in their mission in creating pathways for women out of homelessness and into economic stability."

Women's Empowerment offers the most comprehensive job-readiness program in the Sacramento area designed specifically to help women break the generational cycle of homelessness for themselves and their children. In 2024,

155 graduates secured employment or enrolled in advanced training or school, and 89% of graduates maintained or improved their housing. Since 2001, 1,969 women have graduated from the program with more than 4,000 children. Women's Empowerment is funded through private donations from the community and grants. To make a donation: www.womens-empowerment.org.

The Kelly Foundation envisions a Greater Sacramento region

where everyone has a chance to live in a safe and affordable home; access to meaningful work, a sustainable environment, healthy food, and quality education; and where each person's ability to thrive is connected to the well-being of the community. The Kelly Foundation was founded in 1988. In 2009, the River City Bank Foundation merged with the Kelly Foundation. For more information: www.kellyfoundationsacramento.org. ★

Social Security Matters Is Social Security Really a "Good Deal?"



By Russell Gloor, AMAC Certified Social Security Advisor

Dear Rusty: You've said in the past that most people recoup their SS contributions within five years of starting benefits, thus Social Security "is an exceptionally good deal." Your calculation is correct but misleading; if it were not, SS would have been insolvent long ago. I will, in fact, get "my" contributions back in about five years, but my employer's contributions will take another five years, and that is money that my employer could have been paying me, so they are really "my" contributions. But even that ignores the time value of money. I did a calculation as if my contributions, along with those of my employer, were invested in an account earning 5% per year. That would provide me the equivalent of SS income for 24 years, approximately what my life expectancy was when I retired. So, it's not a bad deal, but it is hardly exceptional. It is roughly the equivalent of me investing that money throughout my career and using the total to buy an annuity.

Of course, Social Security does have the advantage of certainty, at least until it goes broke. My portfolio

would not earn a steady 5% every year, though that is at the low end of what financial managers would expect over a long period. And it does force people to save, many of whom would otherwise make no provision for retirement. **Signed: Realistic Senior**

Dear Realistic: Thanks very much for your feedback on my previous article. I think it's important to draw a distinction for SS contributions made by an employer, because that is not money the individual personally pays, but rather an obligation for employers to help fund the Social Security program. Without that federal obligation, it is doubtful that employers would, instead, provide employees with equivalent additional compensation, so the thought that these are really your contributions is not a fair assessment. Indeed, they are contributions which happen to be tied to your earnings level (to a cap), for which employers receive relief on their corporate income tax, and likely would not make if not required by law.

As you have noted, Social Security has the advantage of certainty, something which is lacking when it comes to investing the equivalent amounts in the financial markets. And, as you have hinted, there exists a substantial failure by future American retirees to save adequately for their retirement, a problem well known in most financial circles. Thus, the certainty of Social Security makes it a crucial part of everyone's retirement planning – and it will be there! Despite all the

angst attributed to the current financial issues facing the program, there is little doubt that Social Security is here to stay. The question is - what reform is needed to make the program fully solvent for generations of future Americans? The Association of Mature American Citizens (AMAC) has developed a proposal to sensibly reform Social Security and avoid the currently projected 2033 date that the SS Trust Funds are expected to be depleted (which will necessitate an across-the-board cut for everyone). We have little doubt that the reform needed will happen (it would be political suicide for Congress if it did not), and hopefully soon. You can read about AMAC's proposed solution at this link: www.amac.us/social-security-guarantee.

Again, thank you for your feedback and commentary. Please know that we very much appreciate your thoughts and are always willing to discuss these issues.

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



The Epstein Conspiracy in Plain Sight

Regardless, populists have a different narrative at hand that is consistent with the known record. Namely, that some of the most privileged members of our society -- at the very top of the financial, academic, political, media and social worlds -- had no standards or ethics, and embraced Epstein as a friend and consigliere.

Epstein knew influential people, so influential people felt that they should know him. They considered him fun, and useful -- for advice, for banter, for introductions, for information and for donations. The emails suggest that Epstein missed his calling as a high-level, seamy advice columnist to the rich and powerful.

Want to know more about the reputation of the woman you are having an affair with? Seeking advice on how to gain political influence in Europe? Wondering how you're handling your interactions with a potential mistress? Looking for insights about Donald Trump? Trying to survive sexual harassment allegations? Need a reference for a gastroenterologist? Well, then, ask Jeffrey Epstein.

He emailed with former Harvard president Larry Summers, the linguist Noam Chomsky, venture capitalist Boris Nikolic, Emirati businessman Sultan Ahmed bin Sulayem, Trump activist Steve Bannon, the journalist Michael Wolff, the artist Andres Serrano, the department store scion Jonathan Farkas and former White House counsel Kathryn

Ruemmler, among others. It's not as though Epstein was particularly insightful, but if he knew so many important people, he must know something, right?

As for his scrape with the law, clearly all had been forgiven and forgotten. If he was in the good graces of the social wrangler Peggy Siegal, whose job was to get bold-faced names to accept invitations, he must be OK. For some of Epstein's correspondents, it was part of his appeal that he was disreputable. Larry Summers, who leaned on Epstein for romantic advice, asked him at one point: "How is life among the lucrative and louche?"

Epstein's social currency is one reason that he got off so easily the first time he was prosecuted -- he hired the best, most connected defense attorneys, who outclassed and intimidated his prosecutors.

As for Trump, he is guilty of enjoying Epstein's company a couple of decades ago, presumably for the same reason so many others did. But he had a falling out with Epstein long ago. Trump didn't have anything to do with him at the time that so many others in these emails were socializing with Epstein, confiding in him and asking him for insight on Trump. That's a disgrace, and it's always been in plain sight. In the Epstein story, it's not so much follow the money -- although that's important and still mysterious -- as follow the social network.

Rich Lowry is editor of the National Review.

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Delivering What Matters Most This Holiday Season

FAMILY FEATURES - As families prepare for the holidays, presents and packages fill doorsteps seemingly on demand. For millions of children around the world, however, each delivery carries more than convenience – it carries purpose.

For example, UNICEF continues its lifesaving work, delivering essentials like nutrition, shelter and warm clothes to children who need it most. From Sudan to Ukraine, Gaza to Malawi and beyond, the organization delivers more than just supplies – it provides a hopeful future for children around the world. When conflict unfolds, when disaster strikes or when the winter cold hits, the organization's critical aid is never out of reach, even for the world's hardest-to-reach children.

This holiday season, give a gift that matters. With UNICEF Market and Inspired Gifts, you can bring education and lifesaving tools to children around the world. An Art Therapy Kit can give children an outlet needed to heal while a Math Classroom Kit can open doors to brighter futures. Through The K.I.N.D. Fund – now celebrating its 15th anniversary – you can support education in Malawi by providing children with desks and scholarships to help kids go beyond elementary school learning levels.

You can send Essential Winter Kits – filled with clothing – to ensure children stay safe through the cold months. Every gift fuels the mission of pursuing a more equitable world for every child. These partner gift ideas also support the organization's global work:

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UNICEF continues its lifesaving work, delivering essentials like nutrition, shelter and warm clothes to children who need it most. Courtesy photo

earn 50 or 75 qualifying nights in a calendar year are eligible to select UNICEF to benefit from their Annual Choice Benefit with a \$100 USD donation. Learn more at giving.marriott.com.

Give the gift of holiday radiance with The Serum by Clé de Peau Beauté. Whether you are treating yourself or a loved one, this gift is sure to spread some cheer. Since 2019, the brand has proudly donated \$14.5 million total to UNICEF to support girls' education and empowerment around the world. Find out how you can help unlock the power of girls at cledepeabeaute.com.

To help tackle the stigma around poor mental health and provide support for children, young people and caregivers globally, Jo Malone London will donate a minimum of 70% of the recommended retail price from each Charity Home Candle sold



Essential Winter Kits – filled with clothing – to ensure children stay safe through the cold months. Every gift fuels the mission of pursuing a more equitable world for every child. Courtesy photo

to the U.S. Fund for UNICEF with a commitment to raise at least \$200,000 from July 1, 2025 by June 30, 2026. For more information, visit jomalone.com. Children of the world are too often at risk, exposed to conflicts,

diseases and natural disasters that threaten their safety and well-being. Since 2016, Louis Vuitton has helped protect these children through its partnership with UNICEF. Each year, the brand creates a dedicated

Silver Locket collection in support of UNICEF's work, and more than \$24 million has been donated through this initiative. For 2025, a new design was created in collaboration with House Ambassador and UNICEF Korea Goodwill Ambassador Felix. Engraved with the word "DREAM," representing every child's right to grow, live and learn in a nurturing environment with access to education, health care and protection. For each piece purchased, \$100-200 will be donated to help deliver life-saving assistance and education to children in urgent need around the world. Learn more at us.louisvuitton.com.

Visit unicefusa.org/stories/delivering-vital-supplies-children-who-need-them-most to learn more and deliver what matters most to children this holiday season. ★

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