

Meals on Wheels Seeks Volunteers

PAGE **7**

SacRT Awarded $4.4M for Infrastructure

PAGE **10**



Land Park News

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SEE INSIDE

FOUR SAC LUMINARIES JOIN OPERA BOARD



PAGE **7**

STAY UP TO DATE ON COVID-19 VACCINE



PAGE **3**

GIRAFFE LOSES CALF AFTER GIVING BIRTH



PAGE **4**

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Program to Help Veterans in Need



Sacramento area recipients of Nation's Finest 50 Local Heroes included (front, left to right) Steve Reed, Don Harper, Kia Phillips, Michael Harris, Preston Sharp and Gail Belmont. Back: Stephen Hernandez, Nation's Finest site director and Chris Johnson, Nation's Finest President & CEO. Photo by Tracy Atkins/Nation's Finest

Nation's Finest News Release

SACRAMENTO, CA (MPG) - Veterans' advocates and community leaders joined together at the California State Capitol on September 12, 2023, to launch a 3-month campaign by Nation's Finest to raise awareness about programs and services to help Veterans in need.

Coinciding with National Suicide Prevention Month, the community outreach program aims to shine a light on the alarming statistics impacting Veterans – from mental health and high suicide rates to homelessness and unemployment -- and help connect Veterans and their families to resources that honor their service

Continued on Page 7

We Can Do It Together



Foothill Ranch Middle School students Jordyn Pulos (left), Maybelline Bonilla, Leila Sandoval and Audrianna Arnold pose beside a Vietnam War "Jolly Green Giant" helicopter.

Story and photos by Susan Maxwell Skinner

SACRAMENTO REGION, CA (MPG) - Almost 1000 teenage girls recently flocked to the Aerospace Museum of California's third annual "We Can Do It Together" open day.

Free to middle and high school students, the event aimed to introduce its visitors to STEAM (science, technology, engineering, art and math) careers. One attraction was the opportunity to meet role models who have succeeded in STEAM fields. Architects, pilots and women making waves in energy, medicine, dentistry and construction discussed their careers.

The teens had free range of museum exhibits, including artifacts from aviation's early years. They also got handy with STEAM-based activities like Alka Seltzer rocket art, making wind turbines and designing their own space craft.

"Our 'We Can Do It Together' events take Rosie the Riveter as an example of what was achieved by women during WW 11," explained Aerospace Museum Advancement Director Karen Jones. "Rosie was all about strength, determination and breaking the mold. We want girls to know they can be anything they want to be. The sky is their limit – and beyond. We want them to aim high and dream big."

Event sponsors included: Aerojet Rocketdyne; Boeing; Girl Scouts; Carmichael Kiwanis, San Juan and Twin Rivers School Districts; SAFE Credit Union; SMUD. Learn about Aerospace Museum events at www.aerospaceCA.org ★

Sacramento Blankets for Kids Readies for Holiday Giveaway



Kids love Beanie Babies, so SBSK is asking for donations of new or "almost new" Beanie Babies as well as Joann's fleece blanket kits (48 x 60). Photo courtesy of SBSK

By Claire Gliddon, SBSK

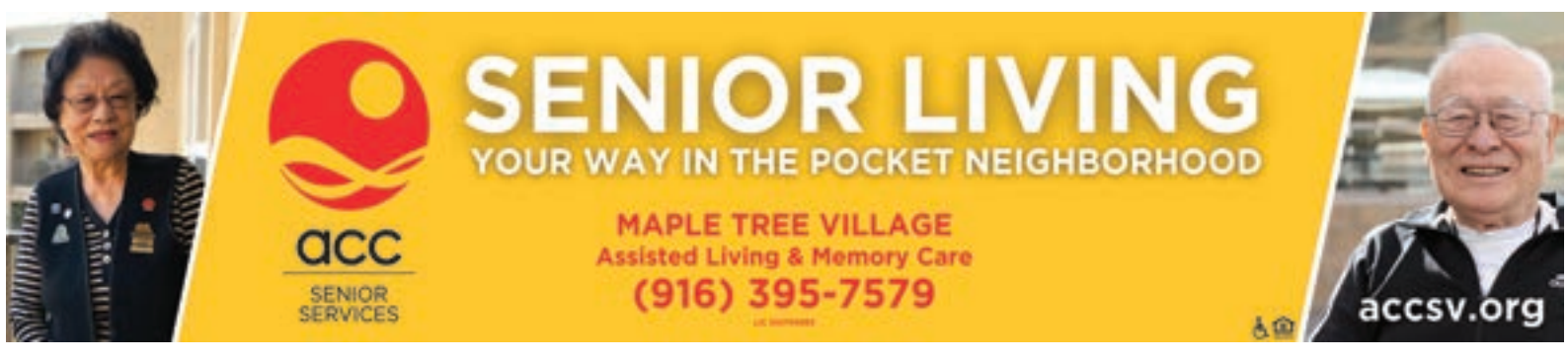
SACRAMENTO REGION, CA (MPG) - Every September, Sacramento Blankets for Sacramento Kids (SBSK) picks as many of the lowest-income elementary schools they can and finds out how many kindergarteners they have. Then volunteers make double fleece blankets (about 40" x 60") for ALL of them, and a little fleece pouch with a Beanie Baby in it to go with each blanket.

Through this act of generosity, SBSK gives these blankets to children as gifts right before Christmas break. Some of these kids live in their cars or in places without heat! And this is ALL they get for Christmas. It is wildly popular with the teachers and the kids! Spread the word, too!

SBSK has been doing this for 10 years and we hope to continue doing it, as long as they can get Beanie Babies. In 2022, SBSK gave out over 2,200 blankets and Beanie Babies in their Kindergarten Project! SBSK is always looking for new volunteers to make blankets all year round for children in need. SBSK is asking for donations of Joann's fleece blanket kits (48 x 60) all year long. SBSK is asking for donations of new or "almost new" Beanie Babies all year long.

If you'd like more information about SBSK, please go to www.sacblankets4kids.com and sign in! No pressure, no timelines, no meetings... just people who enjoy crocheting, knitting, quilting, sewing, making no-sew blankets and helping a whole lot of children at the same time.

SBSK is a nonprofit organization that serves children in need from infants to 18-year-olds. They do this all year long! But the Kindergarten Project is their "special" project of the year. ★



Meals on Wheels Seeks Volunteers

By Tamara Warta



Gladys and Jean enjoy a meal together at the Meals on Wheels sponsored All Seasons Cafe. Photo courtesy of Meals on Wheels by ACC

SACRAMENTO REGION, CA (MPG) - When COVID-19 hit our world, many businesses and organizations were paused or shut down completely, never to reopen. For some that were fortunate enough to survive, bouncing back after such an event hasn't been simple. While the shutdowns may now seem like ancient history to many people, non-profit organizations in particular are still recovering. One such local group is Meals on Wheels by ACC Senior Services.

Meals on Wheels is a well-known national organization, and locally it's quite known as well. The group helps keep seniors in their homes and communities by providing nutritious meals, safety net services, social contact, and community resource information. Sacramento Valley's Meals on Wheels division alone is home to 126 routes that deliver meals all throughout the region – stretching all the way out through the delta, as well as 13 congregate programs where seniors can go eat at a cafe and socialize.

According to Michelle Bustamante, the operations manager of the Sacramento Meals on Wheels division, they adjusted during the pandemic by switching from hot delivered meals to frozen meals that arrived with little to no face-to-face contact. And now, they are aiming to work their way back up to their full meal distribution services pre-pandemic.

"We need volunteer drivers," said Bustamante. "We are still looking to convert four routes back [to hot meals with face-to-face contact] and need drivers."

Meals on Wheels also has several programs outside of its home meal delivery service. All Seasons Cafe is an in-person restaurant-style space.

"It is for people who are more mobile and can get out and want to go have lunch with peers," Bustamante explained. "It's an opportunity for them to socialize."

While All Seasons Cafe currently has 13 locations, they are looking for one more. Meals on Wheels currently does not have a Citrus Heights location. They are urgently seeking anywhere with a commercial kitchen and enough space for seniors to congregate. These cafes typically take place in community centers, senior centers, or in senior apartment complexes. With each lunch hosting 20-90 folks each meal, Bustamante hopes to raise awareness of the need and find a willing partner so they can serve the seniors of Citrus Heights.

With the holidays quickly approaching, Meals on Wheels will also again host Project Warm Wishes, which distributes gifts to seniors served by their organization. Both fun and functional items are appreciated, including toiletries, small household items, blankets, gloves, and amusements like adult coloring books and magazines.

"We just want to make sure those people know that they're not forgotten and are cared for," Bustamante said about the holiday project, which is completely delivered by volunteers.

Project Warm Wishes starts in mid-October and donations are accepted through December 8. Used items are not accepted, but brand-new donations are enthusiastically welcomed.

One other very special program operated by Meals on Wheels? Animeals. Through this, they deliver food to roughly 200 cats and dogs throughout Sacramento County. After it was discovered that some home-bound seniors were sharing their meals with their animals to get by, the group realized the need and took action. Most of the pet food or the funding for the program are donated.

"Pets are more than just animals – they are family to many of our seniors," says Bustamante.

From cafe workers to route drivers, all of Meals on Wheels' volunteers receive a background check and go through a training program. When Bustamante asked how volunteers are chosen and implemented, she mentioned that both individuals and groups like churches and service clubs apply. The goal is to plug people in where their heart is.

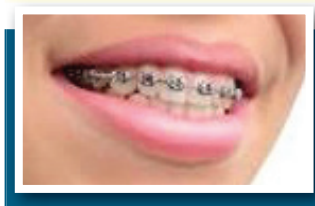
"The initial onboarding is done online nowadays, and we meet up with a volunteer and find out what their availability is and what they would like to get out of volunteering."

Volunteers are greatly needed at Meals on Wheels in Sacramento, and any adult with a passion to help can get involved. While help for the organization comes through various sources including Community Block Grants, city funding, private donors, and the Agency on Aging (Area 4), volunteers are still very difficult to find at times.

Meals on Wheels currently has a waitlist for seniors needing services, and the more volunteers they can train and recruit, the smaller that waitlist gets. Those hoping to get involved can contact Michelle Bustamante at (916) 444-9533 or by emailing mbustamante@mowsac.org ★

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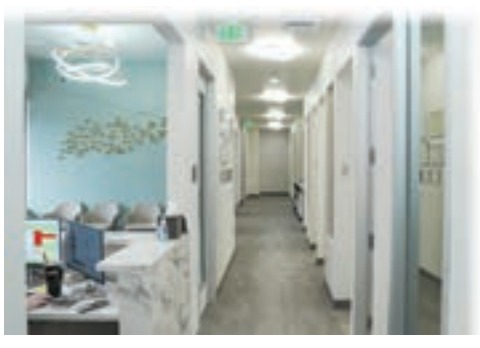
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SAFE CU Appoints New SVP of Information Technology

SAFE Credit Union

FOLSOM, CA (MPG) - Experienced IT professional Michelle Bradshaw joins SAFE CU as Senior Vice President, Information Technology.

With over 27 years of technology leadership experience, Bradshaw most recently served as SVP, Enterprise Product Management for Global Credit Union, one of the nation's largest credit unions with over 750,000 members.

"This position plays a vital role in executing our business strategy," says SAFE EVP and Chief Technology Officer, Michael McCarthy. "After an extensive search, I am pleased we have found a true leader in the field who can drive our increasingly complex IT needs as SAFE grows and expands our digital capabilities."



SAFE Credit Union SVP, IT Michelle Bradshaw. Courtesy photo

As part of a corporate reorganization effort announced in January, Bradshaw will lead several key teams including Core Applications, IT Operations, and Business Transformation.

"I'm incredibly passionate about aligning technology with business objectives and culture. I am so impressed with SAFE's commitment to their members and to engaging within the communities they serve," says Bradshaw. "That strong moral compass and deeply rooted values are the foundation I look forward to building upon as SAFE aligns its IT strategy and expands into the future."

Bradshaw shares SAFE's commitment to giving back to the community through volunteer service. She is the current chair of the board of directors of Live & Learn, a Maricopa County based non-profit committed to empowering women experiencing poverty, violence, and homelessness to break the cycle through education, training, and support. Bradshaw brings her leadership and empathy to the organization with programs including bridging the digital divide and implementing neighborhood grants.

For more information about SAFE Credit Union SVP, IT Michelle Bradshaw, or to schedule an interview, contact SAFE Credit Union Vice President of Corporate Communications Micah Grant at micah.grant@safecu.org or (323) 868-9067. ★

CDPH Recommends All Californians Stay Up to Date on COVID-19 Vaccine

CDPH Release

SACRAMENTO, CA (MPG) - Following federal approval of the updated COVID-19 vaccine and recommendations for the upcoming winter respiratory virus season, the California Department of Public Health (CDPH) is recommending all Californians stay up to date on the vaccine and get the updated shot when available.

For renewed protection against severe illness, hospitalization and death, all Californians 5 years and older should receive one dose of the updated COVID-19 vaccine, as long as it's been 2 months or more since their most recent dose. Getting vaccinated may also minimize your symptoms if you do become infected so you can return to your daily activities more quickly. Recommendations for younger children depend on the number of doses received previously.

CDPH strongly urges vaccination for individuals who are at high risk of serious illness from COVID-19 due to advanced age or underlying illness as this is the group of individuals most vulnerable to severe disease and the worst outcomes.

"Staying up to date on the COVID-19 vaccine is the best way to keep your immunity strong and protect yourself and others from severe illness, hospitalization, and death," said CDPH Director and State Public Health Officer Dr. Tomás Aragón. "As we enter the winter season, it is crucial that all individuals remain up to date with vaccinations when they're eligible, including flu, COVID-19 and RSV."

WHO SHOULD GET VACCINATED

•Everyone Age 5 and Up: Everyone 5 years of age and older, regardless of previous vaccination, is eligible to receive a single dose of the updated COVID-19 vaccine as long as it's been at least 2 months since the last dose.

•Younger Children and Infants: Infants and younger children, 6 months through 4 years of age, who have previously been vaccinated against COVID-19 are eligible to receive one or two doses of the updated vaccine. The timing and number of doses depends on the previous COVID-19 vaccine received.

•Unvaccinated Younger Children and Infants: Unvaccinated infants and younger children, 6 months through 4 years of age, are eligible to receive three doses of the updated Pfizer-BioNTech COVID-19 vaccine or two doses of the updated Moderna COVID-19 vaccine.

WHEN & HOW TO SCHEDULE YOUR UPDATED COVID-19 VACCINE: Initial supplies of updated COVID-19 vaccine are expected in California in the coming weeks. For added convenience, COVID-19, flu, and RSV vaccines can all be administered in the same visit. Schedule a vaccine appointment by visiting MyTurn.ca.gov or contacting your local pharmacy or health care provider.

HOW TO PAY FOR A COVID-19 VACCINE: COVID-19 vaccines will continue to be free for most Americans through their health insurance plans, including Medi-Cal and regular health care providers.

The CDC's Bridge Access Program will provide limited quantities of COVID-19 vaccines to uninsured and underinsured adults through December 2024. The Vaccines For Children (VFC) program is a federally funded program that provides vaccines at no cost to children (18 and younger) who might not otherwise be vaccinated because of inability to pay.

CDPH'S VIRUS PREVENTION TIPS: The best defense against COVID-19 and other winter viruses starts with good prevention. Follow these five tips to protect yourself and others:

•Stay Up to Date on Vaccines: Vaccines reduce the chances of infection and are the best defense to limit severe illness and death. COVID-19, flu, and RSV vaccines will all be available for this winter season.

•Stay Home if You're Sick, Test for COVID and Treat if Needed: Staying home when you're sick slows the spread of COVID-19, flu, RSV, and even the common cold. If you have symptoms, test for COVID-19 and contact your doctor immediately to seek treatment. Treatments work best when started right after symptoms begin.

•Consider Wearing a Mask in Indoor Public Places: Wearing a mask significantly reduces the spread of respiratory viruses, especially in crowded or poorly ventilated spaces.

•Wash Your Hands: Frequent handwashing with soap and warm water, for at least 20 seconds, is an easy and very effective way to prevent getting sick and spreading germs.

•Cover Your Cough or Sneeze: Remember to cough or sneeze into your elbow, your arm, or a disposable tissue to help prevent the spread of winter viruses. Wash or sanitize your hands and dispose of your tissue after.

For more information visit www.cdph.ca.gov ★

Metro-PAC Endorses Steve Hansen for Mayor

By Traci Rockefeller Cusack, T-Rock Communications

SACRAMENTO, CA (MPG) - The Sacramento Metropolitan Chamber of Commerce Political Action Committee (Metro-PAC) announced on September 22, 2023, their strong endorsement of Steve Hansen for Mayor in the City of Sacramento's 2024 mayoral race.

With deep experience as a former Sacramento City Councilmember, Hansen is best suited to move the City of Sacramento forward. Hansen is committed to focusing on meaningful change to combat the homeless crisis through partnering with Sacramento County on mental health services, enhancing public safety, proposing bold steps to increase housing stock, with an overall approach of dignity and respect for all. For the people of Sacramento and the business community, the clear choice is Hansen who has years of experience in City Hall, effectively working with the public and private sectors to create meaningful economic opportunity for the people of Sacramento.

"The City of Sacramento is at a tipping point. We can look around and see that what we are doing is not working. We need a bold leader who is willing to partner with all parties to address the challenges, motivate others to engage, and put a strategy together to move our city in a new direction," said Chelsea Minor, Chair of the Metro-PAC. "Steve has always been a champion of economic growth, recruiting and retaining businesses and helping our region prosper. He is the leader we need to take our City in a new direction."

With a win rate of 87% in the 2022 election cycle, the Metro-PAC is a known game changer in the momentum of local elections.

Formed in 1985, the Metro-PAC elevates the policies of the Sacramento Metropolitan Chamber of Commerce, the voice for business in the six-county region, whose members drive the economy of the capital region forward and provide jobs for more than 100,000 community members.

In the last four years, the Metro Chamber has been the leading voice for small business in ensuring businesses had the funding, resources, and advocacy needed to survive the pandemic and come out stronger.



Steve Hansen, 2024 candidate for City of Sacramento Mayor. Photo courtesy of T-Rock Communications

Core to that strategy is endorsing candidates for state and local office through the Metro-PAC that understand both the unique needs and impact of our small businesses on both our economy and cultural fabric.

The Metro-PAC endorses candidates that understand and value the important role of our business community and actively seek to engage and partner with them during their terms.

For a complete list of Metro-PAC endorsements, please see www.metro-chamber.org ★



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LAND PARK

Welcome to this charming home on a lovely tree-lined street. Spacious entry opens to a large living room with built-in fireplace flanked with bookcases and hardwood floors. The combination kitchen/family room has been remodeled with quartz countertops, stainless appliances and abundant storage cabinets. There is a first-floor bedroom with adjacent full bath. The upper level has a central hallway that gives access to the primary bedroom, a guest bedroom/office, laundry, full bath and a unique loft area. The primary bedroom features a balcony that overlooks a fabulous backyard with pavers, patio, pond, built-in barbeque and low-maintenance artificial turf. The former single car garage has been transformed into a delightful sunroom with terra cotta tile floors, wet bar, dual pane windows and storage room. 1940 Bidwell Way



SO. LAND PARK

Rosa Del Rio Planned Unit Development! This sharp two-bedroom two bath property features a Great Room for living/dining and includes fireplace, vaulted ceilings, access to backyard patio garden area. Kitchen has a breakfast bar, tiled counters and newly installed stainless appliances. All newer wood floors throughout, freshly painted interior plus mostly all updated dual paned windows. Front bedroom has plantation shutters, hall bath has tiled floors, vanity, shower over tub, plus laundry alcove with washer / dryer and storage cabinets. Primary bedroom has large walk-in closet, tiled vanity area, stall shower plus sliding door to backyard. HOA dues include roof, painting, front lawn care and clubhouse with pool and tennis courts. 33 Miranda Ct. $499,000



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Women's Empowerment Receives $25K from Kaiser for Unhoused Women and Children

By Kristin Thébaud, Thébaud Communications

SACRAMENTO, CA (MPG) - Women's Empowerment has received $25,000 in new support from Kaiser Permanente to help Sacramento women experiencing homelessness during the ongoing housing crisis. Kaiser is supporting Women's Empowerment's work to empower unhoused women with economic opportunity so they can keep their families healthy.

"Kaiser Permanente has been one of our most steadfast supporters over the years, and we are grateful for their continued investment in our work as we find new ways to help women overcome homelessness during the prolonged housing crisis in Sacramento," said Lisa Culp, executive director, Women's Empowerment.

Women's Empowerment provides a two-month employment-readiness and empowerment program, paid job training, childcare and support services so women and their children can break the generational cycle of homelessness. Women's Empowerment offers the most comprehensive job-readiness program in the Sacramento area designed specifically for women experiencing homelessness and their children.

The grant from Kaiser will fund Women's Empowerment's work with unhoused women in Sacramento to ensure they have a wide range of tools to secure quality jobs and careers that lead to a livable wage and safe home for their families, including job training and support groups for women who have experienced domestic violence or substance use.

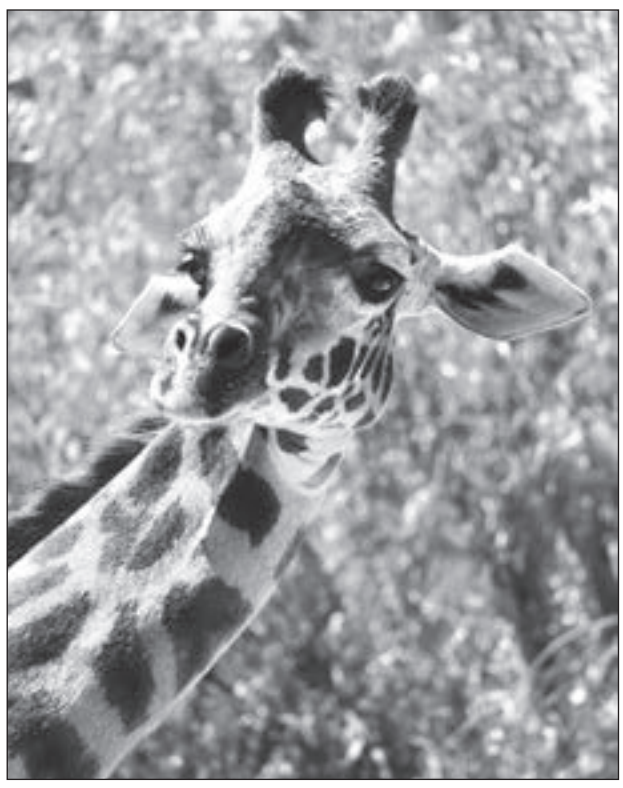
"We're proud to support Women's Empowerment and its efforts to reduce homelessness and increase access to steady jobs in the Sacramento area," said James (Jay) L. Robinson III, senior vice president and area manager for Kaiser Permanente Sacramento and South Sacramento. "Providing access to safe, stable housing and opportunities for employment are part of Kaiser Permanente's commitment to improve the health of the communities we serve."

Last year, 121 Women's Empowerment graduates secured employment or enrolled in paid training or education. Since 2001, 1,837 women have graduated from the program with their 3,894 children. Women's Empowerment is funded through private donations from the community and grants. To make a donation: Womens-Empowerment.org. ★

Masai Giraffe Loses Calf Shortly After Giving Birth

Sacramento Zoo News Release

SACRAMENTO, CA (MPG) - The Sacramento Zoo is saddened to share that Masai giraffe, Amirah, lost her calf on Monday, September 4th shortly after giving birth. Amirah, a first-time mother, had a routine and successful gestation and delivery, but unfortunately the calf was not viable. Veterinary staff from the UC Davis School of Veterinary Medicine as well as members of the Zoo's giraffe care team were on site throughout the birth to observe and assist if needed. Amirah is healthy and continuing to do well under the observation of animal care and veterinary staff and will be back with the rest of the giraffe herd soon.



Masai giraffe Amirah lost her calf on Monday, September 4th. Despite this, the first-time mother is doing well. Photo courtesy of Sacramento Zoo

"I am beyond proud of our Zoo staff and their commitment to the animals we care for here at the Sacramento Zoo," said Melissa McCartney, Senior Manager of Animal Care and Veterinary Health Services at the Sacramento Zoo. "While the loss of any animal is heartbreaking to our zoo family, we are grateful for the support of our community as we continue the important work of protecting wild giraffes and providing exceptional care to the giraffe herd at the Sacramento Zoo. On behalf of the Zoo's animal care and vet teams, we are appreciative of everyone's compassion as we process this loss."

In addition to Masai giraffe, Amirah, the Sacramento Zoo is currently home to three other female Masai giraffes (including two young giraffes born in 2020 and 2023), one male Masai giraffe, and one female reticulated giraffe. The Zoo is one of 34 institutions managing 138 Masai giraffes in the Association of Zoos and Aquariums (AZA) population. The Zoo partners with and supports the Wild Nature Institute (WNI), a field research organization studying Masai giraffe demographics and the African Savanna ecosystem. This partnership with WNI is critical to giraffe research and conservation efforts in Africa. ★

Why Aren't Kids in School?

Soaring chronic absenteeism in California schools is at 'pivotal moment'

BY CAROLYN JONES, CalMatters.org

As a new school year gets underway in California, districts are desperately trying to lure thousands of missing, tardy and truant students back to the classroom in what many view as a pivotal moment for education in California.

In 2021-22, 30% of students in California's public schools were chronically absent, an all-time high and more than three times the pre-pandemic rate. Advocates fear that unless schools can reverse the trend, so many students will fall behind that they may never catch up.

"This is a crisis, and it's not going to change until we do everything we can to get kids back in school 100%," said Heather Hough, director of Policy Analysis for California Education. "What we all fear is that this will become the new normal.… It is hard to overstate the importance of this issue, and it is absolutely a pivotal moment."

Before the pandemic, about 10% of students in California's public schools missed at least 10% (or 18 days) in a school year, which the state defines as chronically absent. But COVID-related school closures, remote learning and quarantines have created a new habit for millions of families: optional, not mandatory, daily school attendance.

Even though California law requires all children ages 6 through 18 to attend school every day, nearly 2 million students were chronically absent in 2021-22, the most recent year data is available. Nearly every group of students had high rates of absenteeism, but the highest rates were among kindergartners. Kindergartners who are Black, Pacific Islander or have disabilities all had rates of 50% or higher.

Students' specific reasons for missing school are varied. Lack of transportation is among the most common reasons, but sometimes students have to look after younger siblings or go to work. In some cases, students stay home because they're being bullied or don't like their teachers. After COVID, some parents have become overly cautious about sending their children to school with minor ailments.

Absenteeism has myriad negative impacts. For students, they're more likely to fall behind academically, drop out and not graduate. For schools, lower attendance means less revenue from the state, which bases its funding on how many students show up every day. For teachers, poor attendance means half–empty classrooms, with some students who are weeks or months behind their peers.

There are legal implications, as well. In extreme cases, local district attorneys can get involved, citing and fining parents or students who persistently flout the mandatory attendance law.

Alarmed at the extent of the crisis, the Legislature is intervening. The Assembly recently asked Hough's organization, Policy Analysis for California Education, to study the issue and come up with recommendations.

The findings could lead to legislation that would address the issue directly. A few possibilities include increased accountability at the local level, such as offering districts more incentives to get students back in class; better data collection; and broader efforts to make school a more attractive place for students to be.

In response to the pandemic, the state has already invested billions in initiatives aimed at boosting student engagement.

For starters, health standards need to change, she said. Schools should promote better preventative care for students, but also convince parents that COVID is no longer a public health emergency and children should not miss school "for every sniffle or tummy ache." ★



PKs Beget PKs

PK is an old-time church abbreviation for "preacher's kid."

My wife and I are both California PKs. Her dad pastored Fairvale Baptist Church for 49 years in Fair Oaks and my father pastored multiple churches, moving us every 3-4 years to a California congregation.

We were PKs and proud of it. But my siblings and I also knew that our title was sometimes applied in a pejorative sense to describe the bratty kids that ran unabated through the sanctuary before and after service.

As in when the choir director stage-whispered to the choir, "Wouldn't you know it? It's those PKs running through here like hooligans!"

My mom used to advise me that if I was ever asked why PKs don't behave, I should tell my detractor that PKs are bratty because they spend too much time around the DKs – deacons' kids.

I suppose it was inevitable that Becky and I would have a gaggle of PKs of our own. After I graduated from seminary, we welcomed our firstborn the way most people do. But over the next five years we moved through the process of adopting a full sibling group of three.

So, I'll often tell people we have one "homemade" child and three store-bought children. My humor here means no disrespect to the adoption choice – in fact, quite the opposite.

I use the expression to convey a sense of purposeful decision. We didn't just want more children – we wanted these particular children.

But I must tell you that prayer was the only way we could raise four children.

And Mrs. Chaplain was a PW. No, not Pastor Wife.

She has a reputation as a PW, prayer warrior. I use that term warrior because her prayers sometimes result in people getting hurt.

Some years ago, she prayed that our college-age daughter, Sara, would find a way to get more rest. Sara was a world traveler, an avid lacrosse player, and she was majoring in three subjects.

Prayer outcome: A week later, Sara broke her thumb, and it wasn't just an ordinary break. It required surgery and rehab. I guess the prayer worked. Sara dropped her extracurricular activities and lived a slower-paced life.

Simultaneously, my wife prayed to find more quality time with our then 12-year-old daughter, Nicole. With Sara successfully out from thumb surgery, Nicole broke her foot. The doctor prescribed no walking, and Nicole spent many hours with Becky during the next two months. Prayer request granted.

Then, about the same time, she started praying for me. Like my oldest daughter, I too had been keeping a hectic schedule.

Becky prayed I'd reduce my writing deadlines to spend quality time with family. Her prayer established a "target lock" on me sometime Saturday afternoon as I finished one writing project and was assembling my entry for a contest, all the while multitasking on a sermon in the midst of making travel arrangements for another cross-country speaking tour.

I grabbed my chest. Breathing hurt and the pain stretched from my navel to my throat. I was thinking: heartburn, I'll be OK. But as a hospital chaplain, I'd heard too many people sing the heartburn tune of denial that later turned out to be their funeral dirge.

With the calm demeanor of a drowning rat, I asked my PW to drive me to the emergency room. Within a few minutes of arrival, I took my first nitroglycerin tablet and the pain subsided.

The short version of this story is I spent 23 hours in the hospital cardiac ward under observation. Diagnosis: heartburn from hell.

The prayer hit its mark with accurate precision, but fortunately it was only a warning shot over the bow intended to just wing me. My busy schedule slowed significantly, and my wife cut another notch in her prayer belt.

At this point, I should say to my readers that if you've read all of this, and you'd still like me to pass on your prayer request to the PW, be forewarned. I'll be asking you to sign a release form.

Column excerpted from Norris's upcoming book, "Tell it to the Chaplain." My books are available on my website at www.thechaplain.net Send comments to comment@thechaplain.net. Leave recorded comments at (843) 608-9715.

Consider joining my email list to receive a weekly email version of this column. It can requested it by email comment@thechaplain.net or voicemail 843-608-9715 or sign up on my website at https://thechaplain.net/newsletter ★

Can You help a Girl Out?

A historic Girls School has asked Chispa Project to help them establish a library at CEBG José Cecilio del Valle located in Tegucigalpa, Honduras.

We need your help to raise the needed $5,000. Please send any amount by donating online at www.chispaproject.org/girls or sending a check made to "Chispa Project" to 10556 Combie Rd Suite 6643 Auburn CA 95602.

ABOUT TOWN

In September, the Midtown Farmers Market Celebrates Farm-to-Fork Month

SACRAMENTO, Calif. – Always in Farm-to-Fork style and celebrating the 10th season of the popular and thriving Midtown Farmers Market, the Midtown Association has plans for deliciously fun activations in September with more than 200 vendors along with special demos, activities, enhanced Second Saturday programming sponsored by Five Star Bank, and more. Plus, voting is nearing the end for the 2023 America's Farmers Market Celebration competition with the Midtown Farmers Market currently in the lead for first place in California (4th in the Pacific Region and 29th in the nation). Market enthusiasts are encouraged to cast their vote for the Midtown Farmers Market now through September 18 via this link.

Proudly presented by Sutter Health and always bursting with fresh fruit, produce, gourmet or locally made products and artisan goods, the open-air market is available year-round with spring/summer hours in effect from 8 a.m. to 1 p.m. through October. In September, activities at the Midtown Farmers Market will highlight market vendors every weekend, have a special live art demonstration on Second Saturday and spotlight Library Card Sign-Up Month with two visits from the Sacramento Public Library plus offer a special Kids' Story Time on the last Saturday of the month.

A schedule of just some of the fun and free activations and demonstrations happening in September at the Midtown Farmers Market includes the following:

Saturday, September 30:

8 a.m. to 1 p.m. – On-site sponsor promotions and giveaways from Sac Republic FC in Producers Plaza and SMUD in the Market Square (while supplies last)

10 a.m. and 12 p.m. – Pl is offering a curd making demonstration on Savory Street

10 a.m. – In celebration of Library Card Sign-Up Month, a special Kids' Story Time is provided by Bookhaus in the Market Square

10:30 a.m. to 12:30 p.m. - Live music by DJ Bimes in the Market Square

Owned and managed by the Midtown Association, the Midtown Farmers Market continues to grow and evolve to reflect the dynamic and eclectic tastes of the surrounding neighborhood. Spanning five city blocks, the Midtown Farmers Market lies in the heart of Midtown at 20th & K Streets. More detailed information about the Midtown Farmers Market plus a regularly updated market map are available at www.midtownfarmersmarketsac.com.

In addition to offering numerous public transportation options, Midtown Sacramento is walkable and bike/scooter/car-share friendly with plenty of parking available in nearby garages plus various lots throughout Midtown. Also, a complimentary bike valet is available at the Midtown Farmers Market through September courtesy of Sacramento Area Bicycle Advocates (SABA). For additional transportation information, visit www.easeintomidtown.com.

For more information about Midtown Sacramento in general, special events and activities, and the Midtown Association, please visit www.exploremidtown.org or follow on social media – Facebook at www.facebook.com/exploremidtown/ and @ExploreMidtown on Instagram and Twitter.

Midtown Association: The mission of the Midtown Association (MA) is to create a center for culture, creativity, and vibrancy in Sacramento's urban core. For more information about MA, call 916-442-1500 or visit www.exploremidtown.org.

Old Sacramento Waterfront's K Street Activated

With fun & free entertainment and pop-ups on weekends through september.

SACRAMENTO, CALIF. (August 31, 2023) – As part of a new pilot program, Downtown Sacramento Partnership is pleased to announce K Street at the Old Sacramento Waterfront will be car-free to allow for fun and free activations on the historic street on Saturdays and Sundays from 10 a.m. to 6 p.m. through September. Building on the success of other slow streets programs such as Al Fresco dining, Old Sacramento Waterfront is opening the space from Second to Front Streets for pedestrians, bicyclists, and shaded areas to sit so the community can watch or play games such as checkers and corn hole, and enjoy live music performed by talented local musicians.

"One of the highlights of the past few years is that cities all over the world, including Sacramento, have had opportunities to experiment with recalibrating our public realm to best serve the people who enjoy them," said Scott Ford, Economic Development Director of Downtown Sacramento Partnership. "This pilot program prioritizes the pedestrian and creates a dynamic central plaza in the heart of Old Sacramento Waterfront, enhancing our guest experience while providing an opportunity to enjoy active transportation from DOCO to the Sacramento River."

By opening K Street for entertainment and pop-ups, an opportunity is created that provides the community to experience Sacramento's original commercial district in an entirely new way. In addition, Old Sacramento Waterfront merchants have an opportunity to utilize the space to connect with customers as they enjoy a lively atmosphere. As an example, Stage Nine Entertainment is planning to activate K Street for a 30th Anniversary weekend celebration on the final weekend of the month.

This new activation is made possible from funding through the American Rescue Plan Act (ARPA) designated by the City of Sacramento to install removable street bollards which provide enhanced pedestrian safety and help create additional space for passive recreation and social collisions for residents and visitors alike.

The program would not be possible without the support of the City of Sacramento and the Department of Public Works, a national leader in dynamic, curbside management and efficient mobility solutions through www.SacPark.org.

For more information about the Old Sacramento Waterfront please visit www.OldSacramento.com and for more about the Downtown Sacramento Partnership, visit www.DowntownSac.org.

Sacramento Area Museums Showcase Region's Farm-to-Fork Roots All Year Long

SACRAMENTO, Calif. (August 28, 2023) – The Greater Sacramento region is rich with popular museums and destinations that offer diverse and enriching experiences for individuals, families, residents, and visitors alike. Given the critically important role agriculture continues to play in the region, many local museums offer special exhibits, experiences and activations that highlight ever-enduring Farm-to-Fork connections. A sampling of some of the Farm-to-Fork offerings at local museums includes the following:

California Agriculture Museum – Woodland is home to an entire museum focused on agriculture, filled with a unique collection of harvesters, wheel and crawler-type tractors, combines, trucks, art, artifacts, rotating interactive exhibits and much more. In all, the museum tells the history of Farm-to-Fork, dating back to the Gold Rush era and how the industry evolved from horse drawn to steam driven to fuel powered machines to harvest and transport California's bounty.

California State Railroad Museum & Foundation – A Fruit Growers Express refrigerated rail car is on permanent display inside the Museum's Roundhouse. Museum visitors can explore this historic rail car and exhibit, "Farm to Fork: A Public History," and learn about how refrigerated rail cars enabled California farmers, growers, and producers send farm-to-fork freshness all over the country. Visitors can step inside the historic Fruit Growers Express rail car to see how the ice-cooled rail cars transported produce and built an agricultural system that exports more wealth than the California Gold Rush. Plus, the popular weekend excursion train, Sacramento Southern Railroad – currently on pause due to an important rail repair project – runs on the historic Walnut Grove Branch Line. This rail line transported pears, asparagus, celery, seeds, and other products from the Delta communities to markets nationwide.

Sacramento Children's Museum – Young visitors hungry to learn about fresh food have a variety of options at the Children's Museum, including at the miniature Leo's Market and Leo's Food Court (a miniature market of food carts), about bees and honey with the in-house beehive, and an interactive train table highlighting Sacramento's agricultural landscape in miniature, complete with mini livestock. Plus, the Children's Museum will be at the Farm-to-Fork Festival (September 22-23) sharing vegetable stamp printing with visitors.

SMUD Museum of Science & Curiosity – MOSAC's interactive exhibits bring the story of water to life, demonstrating how our region is working together to conserve this natural resource for now and future generations. The "Water Challenge" exhibit lets museum visitors actively shape a watershed's flow, create a tune for saving water at home, and choose between local or non-local foods to buy based on how everyday decisions impact conservation efforts — all while learning about the environmental footprint along the way.

Utility Exploration Center – The City of Roseville's Utility Exploration Center (UEC) is a testament to the region's commitment to sustainable living and resource conservation. Nestled in the heart of a region renowned for its Farm-to-Fork movement, the UEC acts as an educational hub, encouraging residents and visitors alike to delve into the intricacies of energy and water conservation, waste reduction, and sustainable practices. By fostering an understanding of how we use and preserve resources, the UEC underscores the importance of our agricultural roots.

For more information about upcoming activities offered by Sacramento area museums, "like" them on Facebook at www.Facebook.com/SacMuseums, follow them on Instagram and Twitter @SacMuseums or visit the user-friendly website at www.SacMuseums.org.

Friends of Sutter's Fort Announces Exciting Line-Up of Special Events and Activations Happening this Fall

SACRAMENTO, Calif. – Friends of Sutter's Fort, in partnership with Sutter's Fort State Historic Park, is proud to present a series of family-friendly events and activations this fall highlighted by holiday themed movies, an all-ages concert, and adventurous self-guided evening tours by flashlight or lantern light.

A schedule of fall activities presented by Friends of Sutter's Fort includes the following:

Films with Friends on Saturday Evenings, October 21 and December 2

Continuing a series of popular "Films with Friends" outdoor movie screenings, two holiday themed movies will be shown on the exterior wall of Sutter's Fort State Historic Park at 26th & L Streets. Movies include Disney's "Coco" on October 21 and "Elf" on December 2. Moviegoers are encouraged to bring blankets and chairs, and friendly dogs (on leash) are welcome; no alcohol is allowed. Movie goers can also choose to support Friends of Sutter's Fort by purchasing a Films with Friends Fun Pack for $50 with all proceeds benefiting efforts to bring more community events and activations to Sutter's Fort. Friends Fun Packs are available to order in advance at www.suttersfort.org and on-site at the event (if and while supplies last). For more information about Films with Friends, please visit www.suttersfort.org/event/films-with-friends.

Sunset & Strings Jamboree on Thursday Evening, October 26 at 6:30 p.m.

Featuring the Rock Bottom Boys – performing for the first time within Sacramento city limits – the community can experience and enjoy and all-ages musical event with energizing three-part harmonies, homespun vocal styling, boot stomping music, and well-seasoned showmanship. This live musical event is a fundraiser to support future field trips and educational opportunities at Sutter's Fort State Historic Park. For tickets to Sunset & Strings Jamboree, please visit https://suttersfort.ticketspice.com/sunset-strings-jamboree.

Flashlights & Friends After Hour Tours – Friday, December 1 from 6 to 8:30 p.m.

For those seeking fun and adventure in a unique space, Flashlight & Friends may be just the ticket. The holiday themed evening provides an opportunity to explore Sutter's Fort Historic Park like never before – by flashlight or lantern light (guests can bring their own or purchase them on-site). The self-guided tour experience is family friendly and includes live music, games, and treats for event attendees. For tickets and/or more information about Flashttps://suttersfort.org/event/flashlights-friends/

The special events and activations support the nonprofit Friends of Sutter's Fort to help provide upcoming programming such as field trips and future events at Sutter's Fort State Historic Park.

For those interested in visiting inside Sutter's Fort State Historic Park (that is open from 10 a.m. to 5 p.m. daily), all Fort admission fees will be waived for the duration of a major roof replacement and seismic stabilization project that is currently underway. Visitors can observe the rehabilitation project firsthand and tour the Central Building, which remains open.

Friends of Sutter's Fort

Friends of Sutter's Fort is a 501c3 charitable foundation. As a state park cooperating association, we collaborate with California State Parks at Sutter's Fort State Historic Park to preserve and protect historic structures, and artifacts, and to engage visitors of all ages. For more information, please visit www.suttersfort.org ★



Dave Ramsey Says



Helping Take Care of Mom

Dear Dave,

My mother-in-law is 85, and she's had some health setbacks recently. The family got together with her, and as a group, we decided it was time to sell her property and move her into an apartment at a nice senior living facility. She should see a little over $300,000 from the sale of her house. Aside from that, she has about $10,000 in a savings account. The problem is, she'll only receive $2,100 a month in Social Security, and rent at the facility is $2,600 per month. Plus she loves making donations to charities. With interest rates where they are, is a CD ladder a good place to put the money to help her cash flow expenses in the future?

– Ed

Dear Ed,

If this were my mother-in-law, I'd want her to do better than a CD (certificate of deposit) ladder. Even with the deficit between her Social Security income and the cost of rent, she'll only need to see $6,000 a year from the investment to make up the difference. And plus, she's 85. Even if she got nothing in terms of interest, the chances of her burning all the way through her nest egg before she dies are almost zero. I know the thought of her passing away isn't pleasant, but it's something you have to take into consideration.

As far as the charities go? Right now, she's the charity. Maybe not in the traditional sense of the word, but it's time for mom to come first. Only the strong can help the weak. I didn't let my toddlers carry our newborn. And when it comes to money, you've got to have the financial strength—the free and clear assets—to carry others. Take care of your own household first. That's her responsibility at this point.

Ed, you're not going to mess this up unless you put the money in crypto, or something stupid like that. If you want to do some high-yield savings as a part of it, that's fine. If it were me, I'd probably end up investing some of it too. Here's the thing: Overall, if you could make 8% on it, that's $2,000 a month, and it lasts indefinitely. That's not even touching the principal. But like I said before, even if you make nothing on it, just divide $6,000 into $300,000. See what I mean? It's probably going to last as long as she does.

Of course, there may be some other medical bills, and you'd probably want her to have a life other than just paying bills. That's why I'd like to see that extra $2,000 a month happening. It would provide a little cushion. And there may be a few other little things from time to time the family would have to pick up, but that's not unusual in a situation like this.

You all can make this work for her. Just don't be super aggressive, but don't be super conservative either.

– Dave

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

California Legislature Passes Landmark Tax on Firearm Manufacturers and Dealers

From the Office of Jesse Gabriel

SACRAMENTO, CA (MPG) - On September 7th, 2023, the California State Legislature passed Assembly Bill (AB) 28, a landmark measure that would impose an 11 percent excise tax on firearms and ammunition sold by gun manufacturers and dealers. Having cleared both the Assembly and Senate by a 2/3 supermajority vote, AB 28 – which is officially known as the Gun Violence Prevention and School Safety Act – is on its way to Governor Newsom's desk.

Authored by Assemblymember Jesse Gabriel (D - Encino), Chair of the Legislature's Gun Violence Prevention Working Group, AB 28 would generate over $150 million annually to fund school safety and violence prevention programs, including initiatives to prevent school shootings, bolster firearm investigations, reduce retaliatory violence, and remove guns from domestic abusers.

"I am grateful that a supermajority of the Legislature voted today to fund critical programs that will save lives and protect communities across the State of California," said Assemblymember Jesse Gabriel. "It's beyond shameful that gun manufacturers are reaping record profits at the same time that gun violence has become the leading cause of death for kids in the United States. The Gun Violence Prevention and School Safety Act will help to ensure that we have the tools and resources necessary to better protect our kids and our communities."

"California has a long history of paving the way for effective methods of reducing gun violence. It's an undisputed leader in the fight for gun safety, and I am proud GIFFORDS has worked alongside gun violence prevention groups across the state and members of the legislature, including Assemblymember Gabriel, to help advocate for the state's latest effort." said former Congresswoman Gabby Giffords. "We urge Governor Newsom to prioritize the safety of California's kids and communities and sign The Gun Violence Prevention and School Safety Act, a top priority for the gun violence prevention movement."

Since AB 28 was introduced at the beginning of the current legislative session, the United States has experienced hundreds of mass shootings, including horrific incidents in Monterey Park and Half Moon Bay. A recent report by the American Academy of Pediatrics found that the firearm death rate for American children increased 40 percent between 2018 and 2021.

"California is again proving why the Golden State leads the country on gun safety legislation. Imposing a modest tax on firearm and ammunition sales to provide sustained and increased funding for violence intervention and prevention programs will help us better protect our communities from gun violence." said Kris Brown, President of Brady. "Providing long-term investments in these initiatives is a proven way to stop gun violence before it begins. Brady thanks Assemblymember Gabriel and other bill sponsors for introducing this first of its kind tax bill, and calls on Governor Newsom to cement California's position as a leader in the fight against gun violence and sign The Gun Violence Prevention and School Safety Act"

"California continues to lead the nation when it comes to gun safety. This bill will take that leadership one step further by providing essential resources to life-saving programs - including the California Violence Intervention and Prevention grant program - which rightfully centers solutions from the communities most impacted by our gun violence crisis," said Angela Ferrell-Zabala, executive director of Moms Demand Action. "Since the introduction of this bill our grassroots army has been committed to working with our gun-sense champions to get it across the finish line. I urge Governor Gavin Newsom to continue his commitment to public safety and sign this bill into law for the well-being of all Californians." ★

Public Health and Blue Zones: Alzheimer Initiative

Sacramento County News Release

SACRAMENTO COUNTY, CA (MPG) - Blue Zones initiatives include assessments and plans to help residents live better and longer lives.

Sacramento County Public Health has joined forces with Blue Zones, the global leader in longevity research and community well-being transformation, to launch Blue Zones Activate in Sacramento County. The initiative uses an evidence-based approach to make healthy choices easier in all the places people spend the most time. The effort will begin with an in-depth assessment of the County to determine how to make it a dementia-friendly community and a healthier place to live, work, and thrive.

"Sacramento County is steadfast in its mission to enhance the health and well-being of all residents, irrespective of zip code, so that they can live a happy, healthy and long life," said Rich Desmond, Chair of the Sacramento County Board of Supervisors. "Under Governor Newsom's unwavering commitment and leadership in Alzheimer's prevention, we have been presented with remarkable opportunities, including our partnership with Blue Zones for the Alzheimer's Innovation and Well-Being Initiative. The collaboration between Blue Zones, the State, and our County is a source of genuine excitement, as we confront the sobering reality that Alzheimer's disease continues to claim the lives of too many older adults in Sacramento County."

The launch of Blue Zones Activate in Sacramento County is the result of the Governor's Task Force on Alzheimer's Prevention, Preparedness and the Path Forward. Launched in 2019 by Governor Newsom and chaired by Former First Lady of California Maria Shriver, the task force delivered groundbreaking recommendations on preparing California for an aging state and offered long-term Alzheimer's and dementia-related solutions.

"As one of the most diverse regions in California, Sacramento County is the perfect place to break ground on this life-altering initiative," said Maria Shriver, Former First Lady of California and Chair of the Governor's Task Force on Alzheimer's Prevention, Preparedness and the Path Forward. "Thank you to Governor Newsom and state leaders for their enduring dedication to reshape the way we care for individuals with dementia and create a future where everyone can age with dignity."

Dan Buettner, Blue Zones founder and National Geographic Explorer and Fellow, said, "Some of the original blue zones suffer one-fifth the rate of dementia as we do in the United States. In Sacramento, we'll be deploying the same Blue Zones approach we've used to raise life expectancy. This time, however, we'll be customizing it to also drive down the rate of Alzheimer's disease."

Counties and cities that are prepared to step up to the challenge would follow Blue Zones' environmental approach to transform their communities into dementia-friendly environments that support a healthy lifestyle that can prevent, reduce, and sometimes even reverse the damaging effects of dementia. Long-term, place-based initiatives by Blue Zones in communities across the country have already resulted in widespread population well-being improvement, including double-digit drops in obesity and tobacco use and millions of dollars in healthcare cost savings.

Sacramento County is the first community in California to use the Blue Zones model to create a dementia-friendly community that supports the well-being of all residents.

The Blue Zones Approach

Blue Zones employs a proven solution in collaboration with communities to help people live better and longer lives. The company's work is based on research and principles developed by founder Dan Buettner, who identified the cultures of the world – or blue zones – with the healthiest, longest-living populations.

The Blue Zones approach focuses on the single largest determinant of health: where people live. Instead of focusing on just individual behavior change, Blue Zones helps communities make permanent changes to systems and surroundings so it's easier for residents to eat wisely, move naturally, and connect more with others as they move throughout their day. By improving the Life Radius® – the area close to home where most Americans spend 90% of their lives – Blue Zones transformations have been able to dramatically improve overall population health and well-being, raise employee and student productivity, and boost economic vitality and development.

Ben Leedle, Blue Zones CEO and Co-founder of Blue Zones Project said: "We've been applying the Blue Zones model across the country to create communities that foster individual and population well-being to improve health and happiness, reduce healthcare costs, and create positive long-term economic impact. I'm excited about our commitment to apply our solution to the rising problem of Alzheimer's disease and believe that applying policy and place-based initiatives has the great potential to positively impact cognitive health and reduce the risk of this devastating disease." ★

Debt Relief and Credit Repair Finds Some Companies Fail to Live Up to Promises

BBB News Release

SAN FRANCISCO, CA (MPG) - A study by Better Business Bureau® finds that while people in North America struggle to pay trillions of dollars in debt, some look for help from companies promising to help reduce or eliminate their debt or fix their credit score. And some of these companies make big promises, but rarely deliver, leaving people further in debt.

The 2023 study, Credit Repair and Debt Relief: BBB® study finds some companies fail to deliver on big promises, examines debt relief, debt consolidation and credit repair industries, finding a pattern of high fees and overstated promises from predatory companies. BBB has over 11 thousand complaints and a thousand negative reviews about debt and credit assistance, revealing fraudulent claims, especially in the American west.

Consumers told BBB stories about how their dedication to plans proposed by these companies, meant to boost their credit scores, or reduce crushing debt, left them worse off.

One consumer told BBB she hired a debt settlement company back in 2018 for relief from more $36,000 in debt her father held. They agreed to a contract which would see them pay a little more than $27,000 and wipe out the remaining obligations.

Five years later, the consumer was a few hundred dollars away from paying the full $27,000. But when she looked at her balance, only $5,780 was to be paid to her creditors, and the rest to the debt settlement company.

While some consumers report positive experiences with the credit and debt assistance industry, this study shows there are negative patterns reported by consumers to BBB about companies in the industry, and outright scams designed to deceive and make economic distress worse.

Key Findings

Predatory debt relief, consolidation, and credit repair companies advertise quick and extensive fixes for low credit scores and defaulted debt, but the ability to enact change is often much more limited than implied.

Consumers report to BBB the mounting fees for debt relief programs and lackluster results from credit repair businesses have lost them thousands of dollars and left them worse off than before.

Many of the services offered by credit and debt assistance companies can be done by consumers themselves. However, difficulty in understanding their options, lack of know-how or a time crunch and other issues can lead some consumers to seek assistance. Here are some key terms and services to know when researching options.

BBB offers tips for consumers considering debt relief or credit repair:

Use AnnualCreditReport.com to get a free credit report.

Don't pay or provide payment information until service is rendered.

Critically examine any guarantee made. Few, if any, companies can ensure a credit or debt company will agree to negotiate with them or adjust reports.

If you are in default, call debt holders yourself and attempt to negotiate a lower debt payment.

Check monthly bank statements to avoid recurring charges from companies.

Search online for free information.

Don't be rushed. Unscrupulous businesses and scammers both use high-pressure tactics.

Avoid giving away personal banking information until you are 100% certain a company is legitimate. Refuse to work with companies that won't tell you your rights when it comes to credit repair or debt relief.

Be wary of anyone claiming to be associated with a government agency.

To report a company contact the Better Business Bureau, BBB Scam Tracker, or call the Federal Trade Commission (FTC) or call 877-FTC-Help. ★



California Legislature Whiffs On Insurance Crisis, Punting To Newsom And Lara



By Dan Walters, CALMatters.org

Before the California Legislature adjourned this month, it managed to fulfill most of wishes of majority Democrats' favorite interest groups, most notably labor unions.

However, legislators left town without doing anything concrete about something that threatens the psychic and economic wellbeing of millions of homeowners and those who aspire to ownership: the rapidly shrinking availability of residential fire insurance.

One by one, insurers have been reducing or eliminating their exposure in California, having paid out billions of dollars to cover losses from years of major wildfires and, they say, facing a fire threat that is likely to increase with climate change.

With Gov. Gavin Newsom and Insurance Commissioner Ricardo Lara involved in the background, there were weeks of private negotiations among legislators, insurance lobbyists and other stakeholders on how to bolster the state's insurance market.

However, the negotiations ended a week before the Legislature adjourned without agreement, signaled when state Sen. Bill Dodd, a Democrat whose Napa-centered district is one of the state's most fire-prone regions, sent a text message: "Deal is dead. Very frustrating."

The discussions revolved about changing the way insurers calculate risk, from basing it on past experience to including potential future risk. Such a change would probably increase premiums and legislators wanted ironclad assurances that the companies would continue writing policies in fire-prone areas if the change was made.

As the session ended, there were public assurances that the issue would not be forgotten.

"We hear loud and clear from our residents that access to insurance is a problem," Assembly Speaker Robert Rivas said in a statement.

The Legislature's departure punted the issue, at least for a few months, to Lara and Newsom, who said, "We can do a lot of things. And I'm very mindful. We can do all of that."

However, Newsom didn't list any specifics. Last Thursday, he issued an executive order urging Lara to "take action to stabilize and improve California's property insurance marketplace."

Almost immediately, Lara issued new rate-setting regulations, which he had described earlier as "a package of regulatory solutions that will streamline the department's rate review process, opening it equitably to public input – not just the entrenched interests that have benefited materially from the status quo."

Newsom, Lara and the regulations drew praise from the American Property Casualty Insurance Association, which said, "Everyone understands that California's insurance market is in a spiraling crisis that requires immediate policy solutions to protect consumer access to the coverage they need."

Insurance Commissioner Ricardo Lara unveils a plan to shore up the California insurance market for homeowners. Insurers would return to.

Given industry support, it's likely that the new regulations will allow it to include, at least to some extent, estimates of future risk from wildfires in their rates which would probably lead to premium increases.

Newsom stopped short of declaring an emergency in Thursday's executive order, which would have given Lara the authority to issue new rate-setting rules without going through the usual procedural hoops.

Earlier in the day, Consumer Watchdog, the organization that sponsored a 1988 overhaul of insurance regulation, Proposition 103, and has been a critic of Lara from virtually his first day on the job, issued a warning to Newsom and Lara about proceeding on an emergency basis.

Later, the organization said, Lara's move "would allow insurance companies to use secret algorithms to set rates for homeowners' coverage for wildfire and to add reinsurance costs to premiums will lead to higher insurance premiums."

So, there it is, a complex mélange of economic, political and societal factors and a huge tradeoff between the availability of coverage, which is mandatory for anyone having a mortgage, and the costs.

Dan Walters has been a journalist for more than 60 years, spending all but a few of those years working for California newspapers. ★

Four Sacramento Luminaries Join Sacramento Philharmonic & Opera Board of Directors

Sacramento Philharmonic & Opera News Release



Lora Painter. Courtesy photo



Lars Gjerde. Courtesy photo



Jennifer Harris. Courtesy photo



Adam Marszal. Courtesy photo

SACRAMENTO, CA (MPG) - The Sacramento Philharmonic & Opera (SP&O) received a fresh injection of board leadership last week with the election of four new members to the Board of Directors. The four new members, who include journalist Lora Painter of ABC10, arts advocate Lars Gjerde, Sacramento State administrator Jennifer Harris, and corporate leader Adam Marszal, begin their tenure immediately.

"SP&O is honored to have these four experienced business and community volunteers join our Board of Directors," said SP&O President Sheree Meyer. "Our board has a track record of tremendous success, as our recent accomplishments demonstrate, but with these new members sharing their passion and knowledge, SP&O is poised to reach even greater heights."

The new board members join the board at a time when the SP&O is on a trajectory of growth and success. SP&O's recently completed 2022-23 season ended with a chorus of unprecedented achievements, including a reliable and growing subscription base, sold out performances and, since 2015, over $10 million in gifts and sponsorships made to the Sacramento Philharmonic & Opera and the Sacramento Philharmonic & Opera Foundation.

Lora Painter anchors weeknights at 5, 6, & 11 p.m. for ABC10. The California native has a master's degree from New York University in Broadcast News & Documentary, and a Bachelor's Degree in Communication from California State University San Marcos. She has two Emmy nominations for anchoring and writing and has twice received a "Best Anchor" award from the Michigan Association of Broadcasters. Lora has been a board member of the Kalamazoo Institute of Arts and continues to be a member of its Asian Art Advisory Council. She is a former professor at Anyang University in South Korea. She is also an accomplished singer and plays several instruments including piano and clarinet.

Norwegian native **Lars Gjerde** earned his doctorate in organ from the Eastman School of Music. During his church music career, Lars taught, led choirs and orchestral musicians, and created events to support charities. He engaged in regional leadership through the American Guild of Organists. Lars later earned his Nurse Practitioner degree from Yale University and is now a Nurse Practitioner Supervisor at UC Davis Medical Center. A recent Chapter President of the California Association for Nurse Practitioners and Chapter Dean for the American Guild of Organists, Lars is thrilled to serve the visionary board of the Sacramento Philharmonic & Opera.

Jennifer Harris is the Associate Vice President of Budget Planning and Administration at Sacramento State University. A Sacramento native and Sac State Alumna, Jennifer has worked in a variety of fiscal management and oversight roles with the State of California, including the California State Auditor's Office, the Department of Finance, and CalPERS. Jennifer credits her love of classical music to her elementary school violin teacher who took her to hear the Camellia Symphony Orchestra perform. She is excited to help support classical music and opera in our community, and in particular increasing youth access to and appreciation of music.

Adam Marszal was born and raised in Carmichael, CA and currently serves as the CEO of his family's petroleum company and commercial real estate business. He takes pleasure in being involved in organizations and different causes in Sacramento. In his free time, Adam enjoys golfing and being with his wife, Maggie, and their two daughters, Lucy and Blair. Adam's interest in music stems from his time in Jesuit High School's choir as a teenager. ★

Nation's Finest Educational Program to Help Veterans in Need

Continued from Page 1

and ensure their care and success.

"The suicide rate among Veterans remains high, with approximately 17 Veterans committing suicide each day, and on any given night, over 40,000 Veterans don't have a place to call home in our country," said Chris Johnson, President & CEO, Nation's Finest. "As a nation, we can and should do better to honor those who have sacrificed and served, which is why we are launching this program to raise greater awareness and help connect Veterans to the help and services they need."

Through Veteran's Day, Nation's Finest will host a series of community awareness events in California, Arizona, and Nevada, that bring together community leaders, Veterans' advocates, and community partners to ensure Veterans and their families have access to services, programs, and the care available to them. Each event will feature a Nation's Finest mobile service unit staffed by trained professionals to assist Veterans, as well as community partner booths to provide educational information about available services. On display will be a powerful storytelling exhibition honoring Veteran heroes for making a difference in the lives of Veterans. At each event, Nation's Finest will present special awards to local Veterans who have gone above the call of duty to help Veterans and their families in their local communities.

During a ceremony on the west steps of the Capitol, seven local Veteran heroes from Northern California were honored for their service. Sacramento Mayor Darrell Steinberg joined Nation's Finest to present special medallions to them for their work. A special storytelling exhibition featured their stories and that of other Veteran heroes, which will also be on display through September 30th in the window fronts of the historic Weinstocks Building in downtown Sacramento located at 1130 K Street.

"These local heroes exemplify the spirit of our community and continue to answer the call of duty in helping those who have served access mental and behavioral health care, including housing stability, employment and suicide prevention services," said Mayor Steinberg. "I applaud the efforts of Nation's Finest in launching this important program and so many other Veteran organizations, community partners, and advocates, who work tirelessly to ensure our Veterans can get the care they need and deserve."



The Nation's Finest team provides information at the California State Capitol to raise awareness about programs and services for Veterans in need during National Suicide Prevention Month on September 12, 2023. Photo by Tracy Atkins/Nation's Finest

Sacramento area recipients of the Nation's Finest 50 Local Heroes Award include Gail Belmont, Don Harper, Kia Phillips, Steve Reed, Preston Sharp, Julie Baumgarten, and Michael Harris. Their personal stories, along with all the Nation's Finest awardees, are featured in the exhibition and on the Nation's Finest website at www.NationsFinest.org, along with information about the Community Outreach Program.

Harris, a U.S. Army Veteran and Sacramento native credits the work of Nation's Finest and the support he received at Mather Veterans Village for helping change his life during vulnerable times, saying, "It was a life-changing experience to be so humbled to have to ask for help with you are vulnerable and broke. They helped lift me up and gave me a chance." Today, Michael helps other Veterans, particularly those facing homelessness. He is also Chair of the California Black Agriculture Working Group, where he is dedicated to bringing equity to Black agricultural producers.

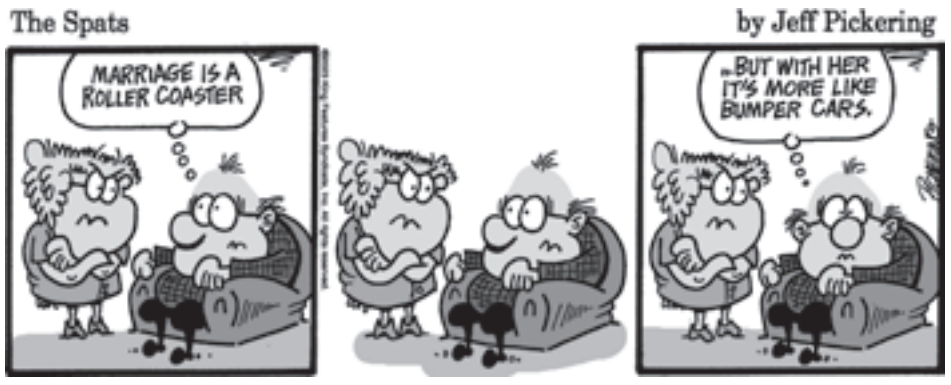
The Nation's Finest Community Outreach Program is funded through the support of many community partners, including Verizon (presenting partner), U.S. Veterans Affairs, Safeway, the Land of the Free Foundation, Comcast, Turton Commercial Real Estate, Enterprise Community Partners, and the Charles M. Shulz Museum, among others.

"Verizon is honored to join together with so many community partners in supporting Nation's Finest and their mission help Veterans in need," said Sophia Garcia, Director, External Affairs & Local Engagement at Verizon. "Verizon is committed to helping Veterans and their families with access to smart technologies that improve connectivity to the programs, services, and care available to them. It's through community partnerships like this that we can work together to make a difference."

This year marks 50 years since Nation's Finest was founded to support Veterans returning from the Vietnam War by providing critical housing, health, and employment support to ensure Veterans reach their full potential. During the past five decades, the programs and impact of Nation's Finest has continued to grow, having served 150,000+ veterans and providing $275 million in direct services in 31 locations in California, Arizona, and Nevada, as well as through national services. Additionally, through its mobile service unit program, Nation's Finest can reach thousands more Veterans each year, who lack access to care by bringing resources directly to them, particularly those living in rural areas. ★

COMICS & PUZZLES

The Spats by Jeff Pickering





Amber Waves by Dave T. Phipps



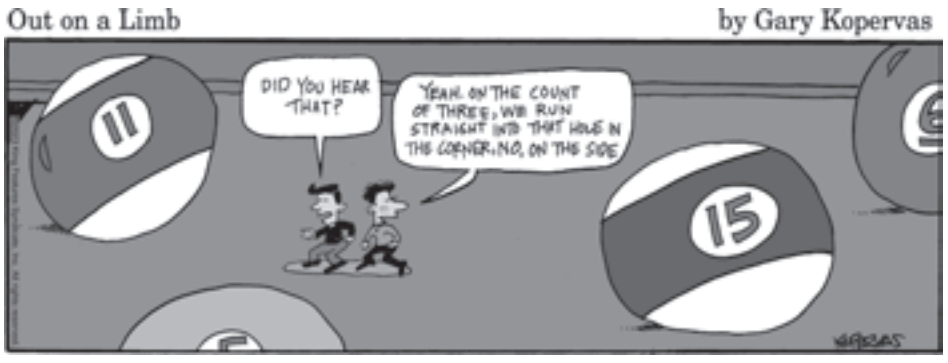


HOCUS-FOCUS BY HENRY BOLTINOFF

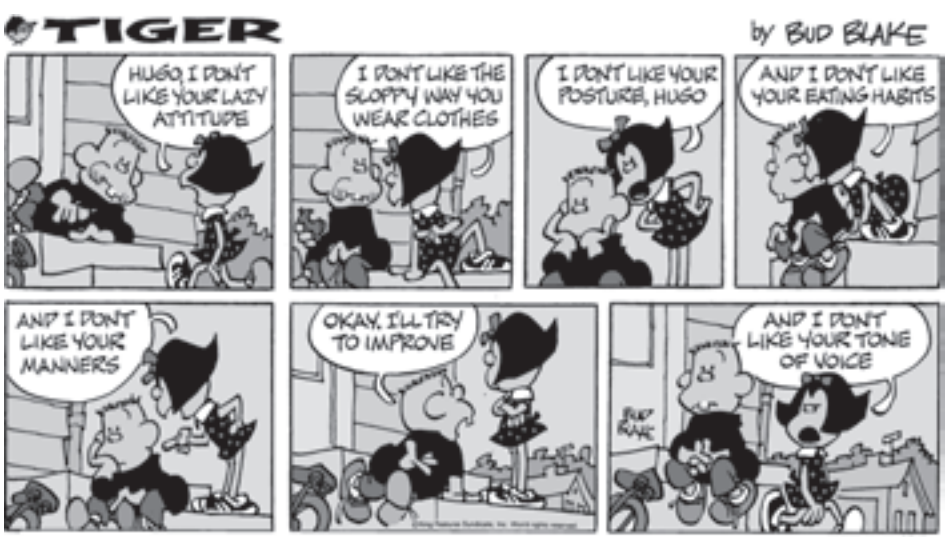
Find at least six differences in details between panels.



Out on a Limb by Gary Kopervas



TIGER by Bud Blake



Grin and Bear It



"I like fair, impartial reporting that slants the news my way!"

Just Like Cats & Dogs by Dave T. Phipps





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CLUES

ACROSS

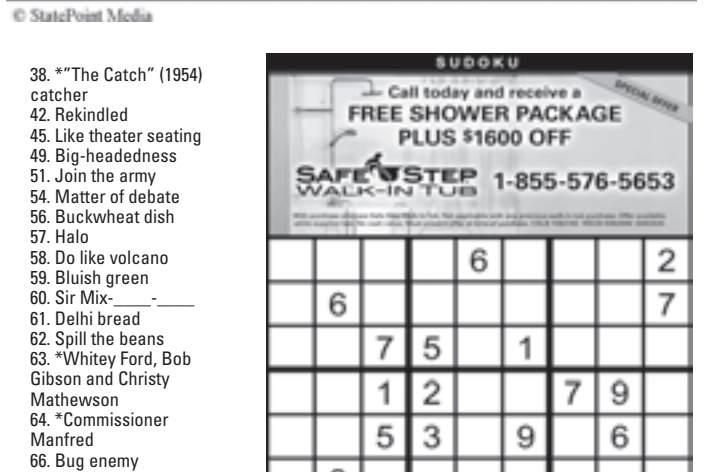
1. In the middle of
6. "____, the Beloved Country"
9. Start of "The Night Before Christmas"
13. Anoint
14. *"...three strikes, ____'re out, at the old ball game"
15. Capital of Egypt
16. *Yanees owner, George ____brenner
17. Mandela's org.
18. Back street
19. *Walk-off move (2 words)
21. *One of MLB countries
23. Start an engine
24. Salvador Dali's muse
25. Old French coin
28. Select
30. Pass, as time
35. Antonym of is
37. Rumpelstiltskin's weaver
39. Virgo's brightest star
40. Snack, in Spain
41. Rose oil
43. *Yogi Berra - 295 PA, e.g.
44. *Player's representative
46. Eyelid affliction
47. Shade of beige
48. *a.k.a. Mr. October
50. Small island
52. In the know
53. Part of armor
55. Octopus' defense
57. *Last year's World Series winners
60. *Ronald Acu a Jr.'s home base
64. Indian monetary unit
65. Sun, in Mexico
67. ____ Asimov
68. Artemis' companion
69. E.T.'s craft, acr.
70. Shelf material
71. Cry like a baby
72. Young newt
73. Shermans, in World War II

DOWN

1. It starred Alan Alda from 1972-1983
2. Digging, so to speak
3. Think
4. More like a fox
5. Madagascar's hedgehog-like animal
6. Printer cartridge color
7. *Guidry, Cey or Gardenhire
8. New Mexico's state flower
9. Samoan money
10. *____ card
11. Length times width
12. Tofu ingredient
15. Lock sites
20. Soft palate hanger
22. Kind of beer
24. Speech organ
25. Fretted instrument
26. a.k.a. People of the Middle Waters
27. Remove pegs
29. Auction portions
31. Cathedral recess
32. *____ clock
33. Close call
34. Relish (2 words)
36. NASA's orange drink
38. *"The Catch" (1954) catcher
42. Rekindled
45. Like theater seating
49. Big-headedness
51. Join the army
54. Matter of debate
56. Buckwheat dish
57. Halo
58. Do like volcano
59. Bluish green
60. Sir Mix-____-____
61. Delhi bread
62. Spill the beans
63. *Whitey Ford, Bob Gibson and Christy Mathewson
64. *Commissioner Manfred
66. Bug enemy

CROSSWORD





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SacRT Awarded $4.4M for Infrastructure Projects

SacRT News Release

SACRAMENTO, CA (MPG) - The Sacramento Regional Transit District (SacRT) is thrilled to announce that it has been awarded a total of $4.4 million in state grant funding for three projects aimed at enhancing transportation infrastructure and addressing climate change impacts within the Sacramento region. These grants underscore SacRT's commitment to sustainable and accessible transit options across the region.

The grant awards are as follows:

Strategic Growth Council Affordable Housing Sustainable Communities (AHSC) Grant - $3.2 Million This significant grant funding will enable SacRT, in partnership with Bridge Housing, to make critical improvements to eight bus stops and fund platform modifications at the Arden/Del Paso Station on the Blue Line, ensuring that it meets the height requirements for the deployment of new low-floor light rail trains.

These enhancements will improve the overall transit experience for riders while contributing to the reduction of greenhouse gas emissions. In addition, as part of the AHSC award, BRIDGE Housing will transform the vacant land and unoccupied buildings at 440 Arden Way into a vibrant mixed-use development including 124 affordable homes. The ground floor will include a commercial childcare center available to residents of the broader neighborhood, a resident services suite, community room, and a multipurpose room, surrounding a courtyard with playgrounds and community gardens.

Caltrans Climate Adaptation Planning Grant - $730,209 In a collaboration effort with the City of Sacramento and SacRT funds were secured to address the impacts of climate change. The project involves a comprehensive multi-hazard risk assessment of transportation systems, the development of adaptation solutions, and the creation of a prioritized list of transit projects using a multi-criteria analysis.

Ultimately, this initiative will lead to the integration of climate change adaptation strategies into the capital improvement process, providing both the City and SacRT with actionable efforts to reduce climate change impacts on our transportation infrastructure.

Caltrans Climate Adaptation Grant - $470,000 SacRT, in partnership with the City of Elk Grove, has received funding to further plan and conceptual design for extending the Blue Line light rail and/or bus rapid transit from the city of Sacramento to the city of Elk Grove. This project encompasses an existing conditions report, alignment and station location recommendations, ridership projections, technical analysis, traffic modeling, and station area plans.

The collaboration, supported by the Sacramento Area Council of Governments (SACOG), will engage various stakeholders and involve extensive community participation, ensuring that the project aligns with the needs and aspirations of the community.

"These grants mark a significant milestone in our efforts to enhance transit accessibility, increase housing and reduce our region's carbon footprint," said SacRT General Manager/CEO Henry Li. "We are committed to delivering sustainable and innovative solutions that will not only improve transit services but also contribute to a greener and more resilient future for the Sacramento region."

SacRT is the American Public Transportation Association's (APTA) Outstanding Public Transportation System of the Year award recipient in North America for accomplishment and innovations in public transportation, the 2022 and 2019 national TSA Gold Standard Security Award recipient for the highest standard of excellence, and the 2021 and 2020 national APTA Rail Safety Gold Award recipient for its multi-faceted and innovative approach to reducing crime and fare evasion. SacRT operates approximately 82 bus routes (fixed-route, dial-a-ride and microtransit); 43 miles of light rail serving 53 stations; and ADA paratransit services all within a 440-square mile service area throughout Sacramento County, which includes service in the cities of Sacramento, Citrus Heights, Elk Grove, Folsom and Rancho Cordova. April 1, 2023, marks SacRT's 50th anniversary of operation, celebrating our five decades of historic milestones.

"The City of Elk Grove annexed its transit services with SacRT in 2021 to improve regional connectivity and to expand a high-capacity transit solution into the city of Elk Grove," said Elk Grove Mayor and SacRT Director Bobbie Singh-Allen. "As Elk Grove grows with more mixed-use higher density housing projects, I am excited to see the partnership with SacRT ensure efficient and reliable transit is being incorporated."

"As the region prepares for the impacts of climate change, I am thrilled the City of Sacramento and SacRT are partnering on adaptation and resiliency solutions," said SacRT Vice Chair and Sacramento City Councilmember Rick Jennings. "These funds will reduce climate change impacts on our transportation systems and promote health, safety and mobility."

"BRIDGE Housing is proud to partner with SacRT on 440 Arden Way," said BRIDGE Housing President & CEO Ken Lombard. "This high-impact investment supports our shared goal of bringing this community alive with 124 affordable homes and supportive services near high-quality transportation, education, and jobs to support our residents and their neighbors to thrive."

These grants showcase the dedication of SacRT and its many partners in making transit more efficient, accessible, and environmentally responsible. SacRT is excited to embark on these transformative projects and looks forward to working closely with the community to bring these initiatives to fruition.

For more information about these projects, visit www.sacrt.com/apps/projects/. ★

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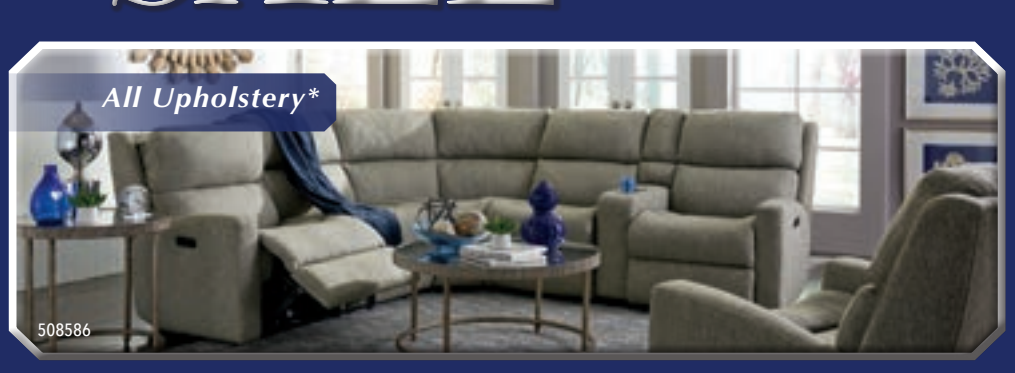


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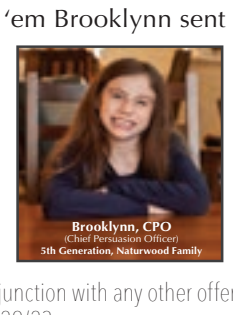
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