

AFTER FIVE

THE NORTH STATE MAGAZINE

AUGUST 2022 / 35th Year / No. 10

THE NEWS, ARTS & ENTERTAINMENT MONTHLY



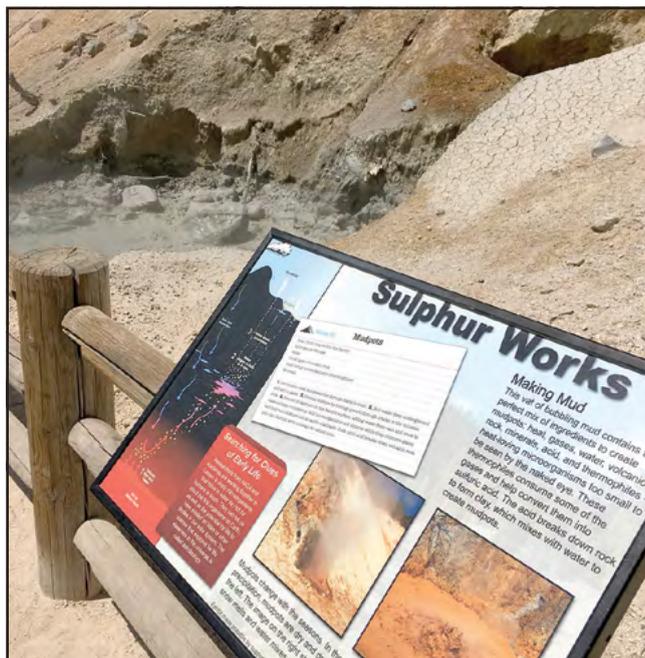
ON THE COVER

THE BEACH BOYS

Maria Kelly is excited about the new season of concerts and performances at Redding's Cascade Theatre including The Beach Boys, pictured above. As the director of programming and booking, she is adding to an already stacked lineup. See page 2

FREE PARK DAY

For just one day this summer — Thursday, August 4 — entrance fees are waived at 110 national parks, including Lassen Volcanic National Park (pictured at right). See page 6



BREWFEST ON TAP

The city of Dunsmuir is scheduled to hold its 27th annual River & Rail Brewfest on Saturday, Aug. 6, from 3 to 9 p.m. at the City Park. See page 4

RATE INCREASE

Premiums for health insurance plans sold through the state marketplace will increase an average of 6% next year, said Covered California officials. Region 1, the counties of the north state and north coast including Shasta, Siskiyou, Trinity, Lassen and Butte, will see an average rate increase of 11.3%. See page 18

Cascade season kicks off with Trombone Shorty and Lukas Nelson

By Aaron Williams

Maria Kelly is excited about the new season of concerts and performances at Redding's Cascade Theatre.

The Director of Programming and Booking for Jefferson Live still says she has a few tricks up her sleeve ... acts she's working on to add to an already stacked lineup ... but she rattled on and on about the acts already booked. Those acts are on sale now at www.cascadetheatre.org.

"We are all really excited about it," Kelly said. "Everything's moving and it's a non-stop process. We've got a great season and some gaps to fill, but it's great to finally be able to book shows again."

After the trials and tribulations of dealing with, first, Covid, and then emerging post-Covid last year, things are beginning to inch back to normal, she said.

"It's a challenging time, but we're all coming together to make it happen," she said. "We're all wearing many hats and we have to because it came roaring back."

The 2022-23 season kicks off with an Aug. 6 party featuring Trombone Shorty and Orleans Avenue and continues on the 21st with Lukas Nelson & POTR.

Trombone Shorty is one of the acts Kelly gushed about.

"He's extraordinary," she said of the New Orleans-based act. "He's a rock n roll artist, but also infuses soul into the rock and really is the next step beyond Lenny Kravitz."

"His spirit and energy is so positive. He's one of the more out-of-the-box bands we've booked and I think people should check it out."

September's concerts feature the rock and harmonica sensation of Blues Traveler, a staple since the 1990s, playing on Sept. 9. And the night before Blues Traveler hits the Cascade stage, the Mike Love-led Beach Boys featuring longtime member Bruce Johnston (on the cover) come to Redding.

September finishes strong with John Mark McMillan on the 21st and ends on Sept. 27 with An Evening with the Judy Collins Duo. The legendary



Trombone Shorty, scheduled Aug. 6, is someone the Cascade's booker of talent is really enthused about.



Lukas Nelson and POTR are slated to perform on Aug. 21.

singer, whose version of "Both Sides Now" (written by Joni Mitchell) has been covered by numerous artists, has been performing for more than 50 years. She recently released her 55th album *Spellbound*.

Following Collins, the Cascade Theatre turns up the heat ... and the amps ... as guitar virtuoso Joe Satriani comes to Redding on Oct. 1. Satriani's

fingers shred the fretboards playing hits from his debut *Surfing with the Alien* all the way through his 19th album *The Elephant of Mars*.

"Joe Satriani is really a special shot for us to have," Kelly said.

American singer-songwriter Martin Sexton got his start singing in the streets and subways of Boston in the early 90s and adds the Cascade Theatre stage to his resume on Oct. 9 along with other iconic venues like The Fillmore and Carnegie Hall. His work has been used in TV and film, but his live show is what sets him apart as a must-see performer.

"Martin Sexton is a wonderful guy and amazing songwriter with an amazing voice," Kelly said. "His voice is going to soar in the acoustics of the Cascade. I can't wait to hear how it sounds."

Dave Mason has been a part of classic rock radio for the better part of 50 years, first with supergroup Traffic and later with solo work that includes hits "Only You Know and I Know," "Feelin' Alright" and "We Just Disagree."

"He played on (Jimi Hendrix's version of) 'All Along the Watchtower,'" Kelly said. "He's a legend and it's great guys like him are still around to play and kind of get rediscovered."



"One Night of Queen," a tribute to the band featuring Gary Mullens as Freddy Mercury, is scheduled March 4.

In December, Jake Shimabukuro brings his "Christmas in Hawaii" show to Redding on the 18th, right before the "Cascade Christmas" makes its annual appearance.

"Along with 'Cascade Christmas' we'll have the spring musical in April," she said.

The onset of the New Year brings one of two tribute shows booked at the Market Street theater. "The Simon and Garfunkel Story" plays Jan. 17, five days before the Blind Boys of Alabama and Charlie Musselwhite grace the stage on the 22nd. The other tribute show, "One Night of Queen" comes to Redding on March 4 and Kelly says it's a must-see performance.

"They're super hot and one of the best tribute bands out there," she said. "There are a lot of them out there, but this one really stood out."

She said the movie "Bohemian Rhapsody" really has inspired a Queen revival and "One Night of Queen" captures the band powerfully.

"Gary Mullens totally owns the role," she said of the singer portraying former Queen frontman Freddie Mercury.

The Peking Acrobats (Jan. 26) and "The Yamato Drummers of Japan: The Wings of Phoenix" (Feb. 24) are two non-musical acts for the 2022-23 season, which closes with returning favorite Pink Martini on March 8 and then Los Lobos with Gabby Moreno on March 17.

"We're really excited to welcome people back to a healthy, vibrant season," Kelly said.



Left, Joe Satriani, is scheduled to perform at the Cascade Theatre on Oct. 1. Above, Judy Collins, who last appeared at the Cascade a few years ago with Stephen Stills, is back with the Judy Collins Duo.

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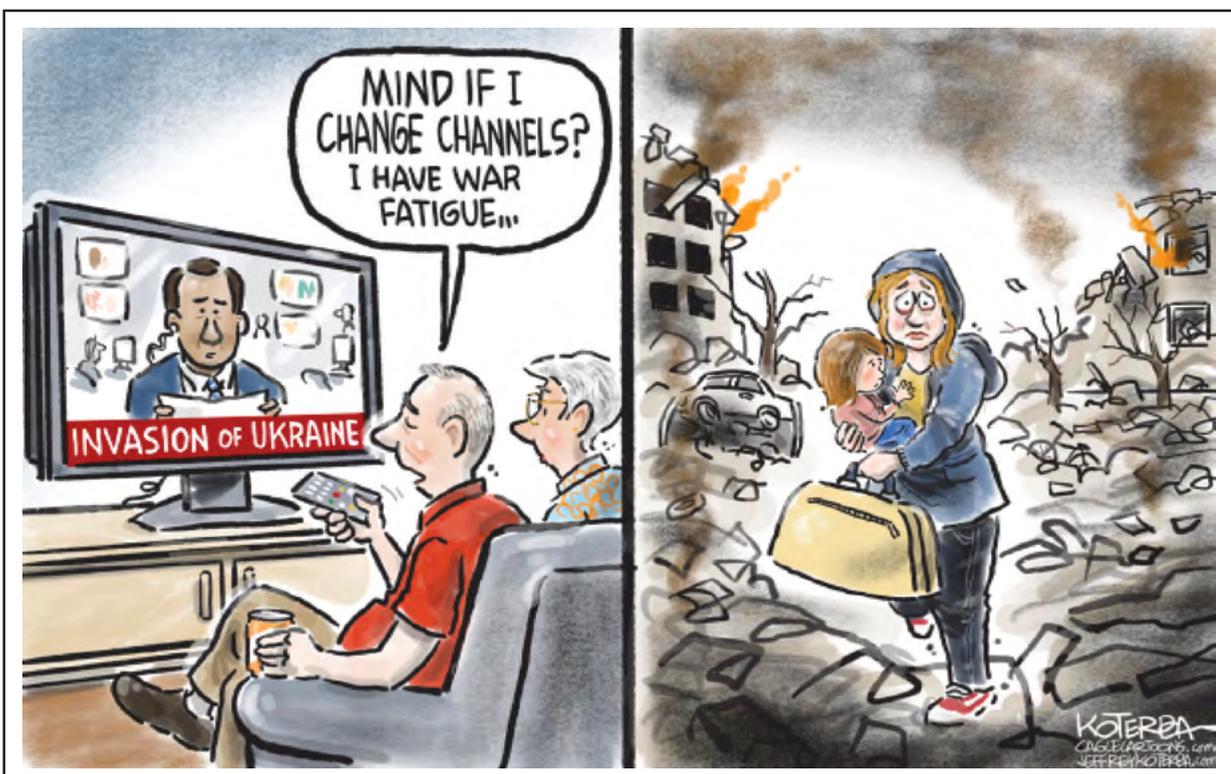
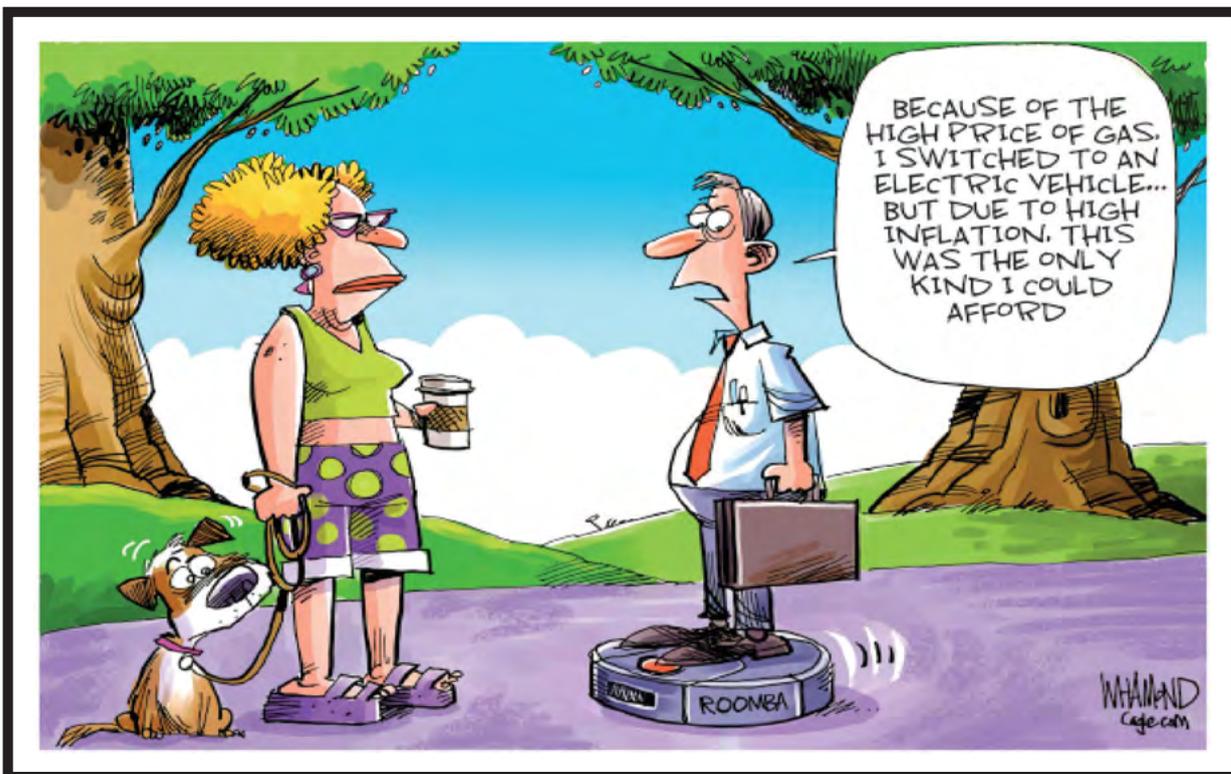
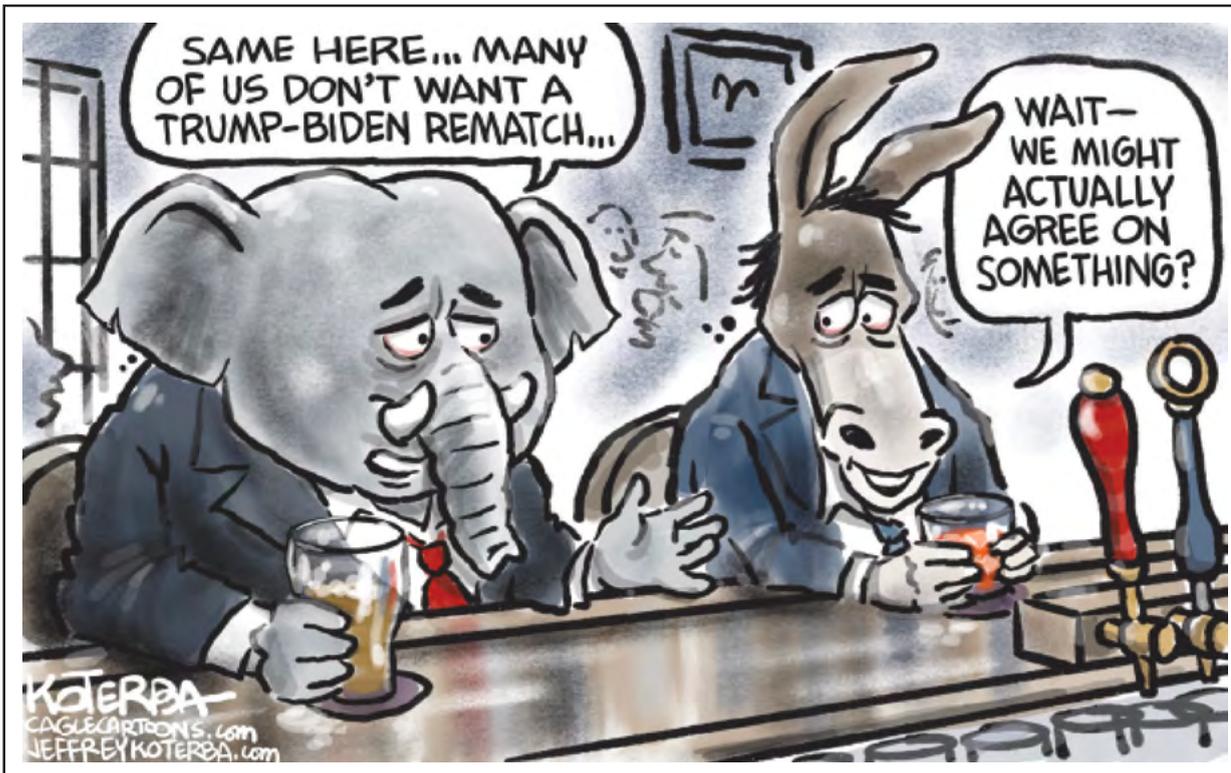
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Secret Society Handshake is one of two bands scheduled to perform at Dunsmuir's Brewfest.

Brewfest on tap Aug. 6

The city of Dunsmuir is scheduled to hold its 27th annual River & Rail Brewfest on Saturday, Aug. 6, from 3 to 9 p.m. at the City Park, 4835 Dunsmuir Ave. Taste over 200 breweries and dance to music provided by The Lions of the North and Secret Society Handshake.

The River & Rail Brewfest is a fundraiser for the Dunsmuir Chamber of Commerce and the Dunsmuir Rotary, benefiting their Rotary community service projects including the Wildcat Weekender Backpack Food Program.

"This is one of the West Coast's oldest beer festivals," said Luann Wiegele, Dunsmuir Chamber president. "After the fires in Northern California and Covid-19 we are looking forward to this year's Brewfest."

In addition to live music and beer, there will be food and craft vendors and a free shuttle. No ice chests or pets, please. The \$35 beer tasting tickets are available online until Aug. 5 at riverandrailsbrewfest.com. Tickets are \$45 at the gate.

Lions of the North is Sacramento-based. Gavin Broussard, lead vocals and bodhran, was born and raised in Weed. Secret Society Handshake is a 12-piece funk/soul/pop cover band playing high-energy dance music that showcases soulful vocals, horns and guitars.

AFTER FIVE The North State Magazine

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Tickets for the 2022-23 Cascade Season are On Sale Now!

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LUKAS NELSON & POTR
AUGUST 21



THE BEACH BOYS
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SEPTEMBER 8



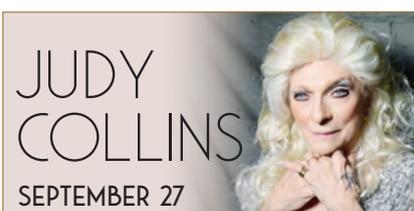
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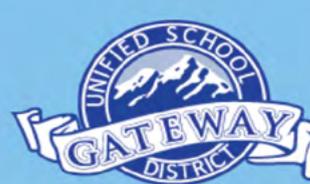
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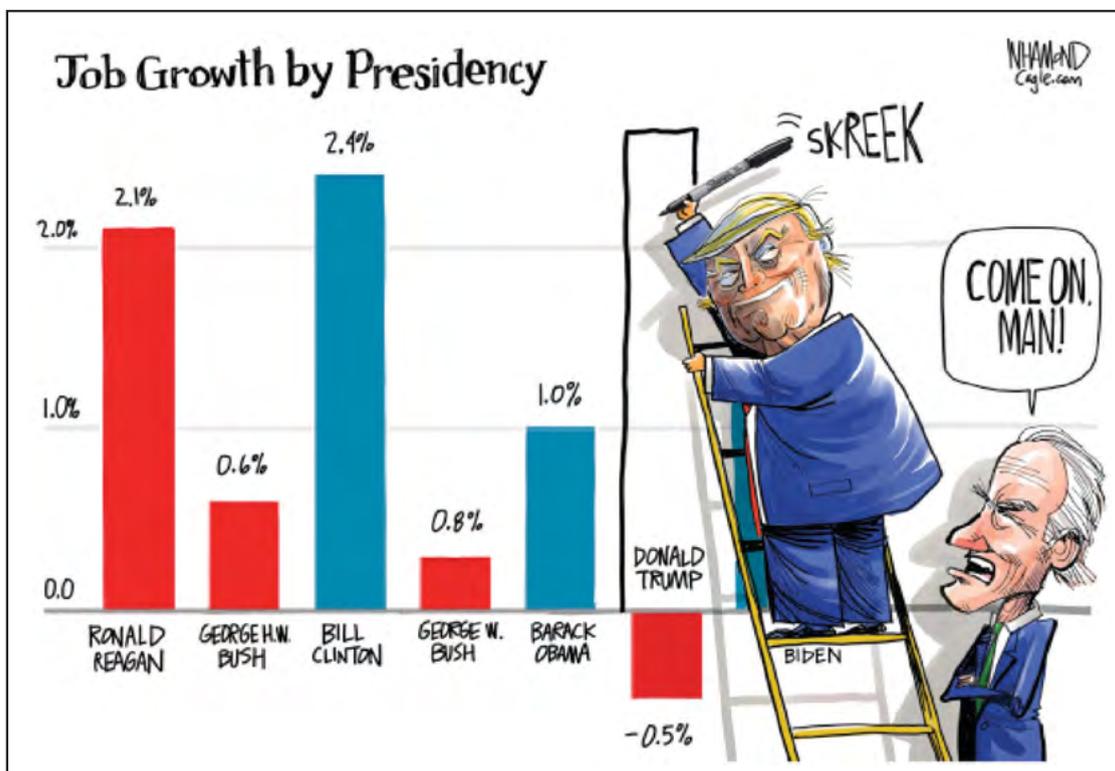
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Make national parks free for all

By Peter Funt



For just one day this summer — and if you're planning a vacation, it's Thursday, August 4 — entrance fees are waived at the 110 national parks that normally charge admission. These include top tourist favorites such as the Grand Canyon, Yellowstone and Zion National Park, each of which usually collects \$35 per vehicle or \$20 per pedestrian.

With so many Americans eager for post-pandemic travel, but with gasoline prices damnably high, wouldn't this be a great time to give citizens free access to the parks that they do, after all, own? And not just on one weekday in August, but all summer long?

To be clear, the nation's national parks need all the money they can get. Most locations have what the Parks Service calls an "extensive maintenance backlog," with repairs and upgrades deferred year after year. The annual budget for all 423 park properties is a modest \$3.5 billion — and the contribution from entrance fees is a pittance, totaling less than \$250 million a year.

Visits to national parks fell slightly during the pandemic, but are expected to surge this summer. While \$35 per car doesn't seem like a lot, it's a regressive fee whose greatest impact is on those least able to afford it. Waiving admission, these fees — at least during this period of economic, medical and emotional stress — would boost Americans' spirits while also stimulating business.

New government figures indicate that in 2021 park visitors spent \$20.5 billion in communities within 60 miles of the venues. The lodging sector gained \$7 billion while restaurant operators took in \$4.2 billion. It's estimated that these expenditures directly supported a total of 190,700 full and part-time jobs.

Not surprisingly, half of all visits to national parks occur at the 25 most popular locations, and that's where the highest admission prices are charged — with one notable exception.

The most popular national park, according to 2021 statistics, is Great Smoky Mountains National Park, stretching through portions of Tennessee and North Carolina, with just over 14 million admissions last year. Yet, this spectacular park charges no entry fee — not because the Parks Service doesn't want to, but because a tangle of local and federal laws prohibits it. The facility manages just fine, contributing \$1.3 billion to the local economy.

This would seem to confirm the eagerness of Americans to visit a major park if no fee is required. When fees are charged, attendance drops dramatically. The next most popular location is Zion National Park in southwest Utah, which had roughly 5 million admissions last year.

Admission to all national parks is free for active U.S. military and their dependents as well as for veterans. Fees are also waived for the disabled. Seniors over age 62 can purchase a \$20 annual pass or an \$80 lifetime pass and, in an interesting educational program, all fourth grade students may enter for free. For the rest of us, the best deal is an \$80 annual pass.

There are only five fully free days each year. In 2022 the dates are Jan. 17 (MLK Day); April 16 (the start of National Park Week); Aug. 4 (anniversary of the Great American Outdoors Act); Sept. 24 (National Public Lands Day), and Nov. 11 (Veterans Day).

I find visiting National Parks not only breathtaking but also inspirational. If we really want people to love and appreciate our country, making it easier for them to visit its vast natural treasures seems like a no-brainer.

The tab for annual free admissions would be under \$250 million. By way of comparison: This year the federal government is spending \$250 million on something called The Restoring Brand USA Act. Its goal is to attract international visitors and support local tourism businesses. Sounds like a nifty program.

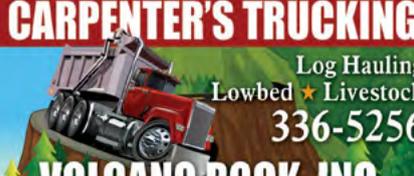
But I can't think of a better way to spend that \$250 million than by throwing open the gates at our national parks and saying, "Come on in. This land is your land."

(Editor's note: Free day on Aug. 4 in the north state includes Lassen Volcanic National Park, Whiskeytown National Recreation Area and Lava Beds National Monument).

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NEWS of the WEIRD

The trail to the top of Pike's Peak in Colorado is some 13 miles long, and the peak itself tops out at more than 14,000 feet – making it a challenging hike for anyone.

But for Bob Salem, 53, the journey is nuttily complicated: He's pushing a peanut up the mountain using his "nose": customized headgear made of a CPAP mask with a black plastic serving spoon attached to it, NPR reported.

"Basically, I'm just going to ... low crawl my way up there," he said. "I mean, there's not really much to it but just to keep flicking."

It's all part of the Manitou Springs 150-Year Celebration, and Salem is raising money for a local charity that works to house people experiencing homelessness.

Oddly, he's not the first to achieve the feat, but he'll be the first in the 21st century.

Salem is wearing kneepads and elbow pads, and a spotter carries his backpack with a snowsuit inside for the higher elevations.

Well, it's happened again: An American tourist at Mount Vesuvius near Naples, Italy, dropped his cellphone into the volcano's crater on July 9, the Associated Press reported, and then slid into the crater trying to retrieve it.

Four volcano guides lowered a rope 50 feet into the crater, where Philip Carroll, 23, of Baltimore, was in "serious difficulty," and pulled him out.

After officials administered first aid, Carroll and two family members were cited by police for going off the authorized trail to snap a selfie.

He suffered only abrasions – and the humiliation of a trip to the police station. No word how the phone fared.

On July 10, as Rich Gilson used a mini-excavator to remove part of the foundation under the porch of his 1920s-era New Jersey home, he came across an unusual windfall: Among the weeds and dirt were two bundles of paper, secured with rubber bands, United Press International reported.

"I got to look at the edge and it had a green tint to it, and I said, 'This is money,'" Gilson said. The cash, printed in 1934, amounted to \$1,000 in \$10 and \$20 bills.

Gilson said the area where he found the money was previously accessible only through a crawlspace: "Somebody had to crawl under there and dig a hole. My sense is that something fishy



Penguins at the Hakone-en Aquarium near Tokyo are turning their beaks up at a new variety of fish after officials switched because of an increase in price, United Press International reported. The cost of their standard fare, aji, increased more than 30% over last year, so the aquarium tried a cheaper variety of mackerel. But the penguins aren't biting: "Even if they'll take it in their beaks, they'll just spit it out," head zookeeper Hiroki Shimamoto said. If the keepers mix in a bit of aji, they'll eat it, but without enthusiasm. The zoo's otters have the same impression of the new menu item. Shimamoto said they could raise admission prices, but "we would like to do our best to keep our facility a comfortable place for our guests to visit."

happened," he added. He plans to keep the money.

Thanks to the quick reaction of a semitruck operator, a teenage driver sustained only minor injuries after she allowed her car to drift into the oncoming lane of a suburban Minneapolis street and crash into the trailer, The Smoking Gun reported.

During questioning after the mid-July incident, the girl denied being on her phone at the time of the crash, but Anoka County Sheriff's deputies noticed that her car's Bluetooth system was "still streaming the audio to 'Stranger Things' on

Netflix." She then admitted to watching the popular series while driving.

Laurie Rosser, 42, of Gorseinon, Wales, was stopped while driving on the M4 because his van was missing two tires, the BBC reported.

Police estimated he had driven more than 10 miles without the tires.

Rosser was Breathalyzed at the scene, where he tested at more than twice the legal limit.

But he had a different explanation for his oversight: His solicitor said he had tested positive for COVID and "his mind was cloudy. That

influenced his decision to drive with two defective tires on the vehicle," Rhys Davies said.

Rosser was banned from driving for 17 months and fined.

Former vicar John Jeffs, 74, was found guilty in Northampton Magistrates' Court in England in July for an incident that happened in September 2020, Metro News reported.

A churchgoer at the Baptist Centre in Middleton Cheney came upon Jeffs as he stood between two chairs, wearing only ladies' stockings and being intimate with a Henry Hoover vacuum hose.

Although Jeffs saw the

onlooker, he reportedly continued thrusting toward the Henry, which is known for its powerful suction.

Jeffs was fined about \$1,000 and added to the sex offender registry; he also was ordered to pay about \$240 to the person who witnessed the act.

In Ann Arbor, Michigan, a serial pharmacy robber identified as Kristopher Kukola, 37, allegedly hit five CVS stores between May and July, demanding narcotics and displaying a gun, MLive.com reported.

In the latest incident, a fast-thinking pharmacist dropped a decoy pill bottle containing a GPS tracker into the bag. Police found Kukola escaping in a Jeep and followed the car to an apartment complex, where the thief jumped out and tried to flee on foot.

When officers caught up to him, Kukola told them, "The guy you are looking for ran that way."

Investigators found a BB gun, the drugs and the decoy bottle in his Jeep; he was indicted on federal charges.

Maybe doughnuts don't sell so well in Arizona's extreme July heat.

In any case, one grocery store chain figured out another use for the sugary treats, United Press International reported.

Bashas, a grocery chain based in Chandler, Arizona, assembled 14,400 decorated confections into a mosaic of the company's logo to celebrate its 90th anniversary.

As a bonus, the chain won the Guinness World Record for largest doughnut mosaic (902 square feet). After the ruling, Bashas boxed up the treats for distribution to local nonprofits.

The Global Times reported that in China's Fujian Province, investigators on a burglary case got a hot tip from a pesky source: a smashed mosquito.

As police checked out the scene, they believed the suspect may have stayed overnight in the apartment; among other things, they found a piece of mosquito coil, used to deter the insects.

One skeeter met its bloody demise on a wall, and investigators took DNA samples from the smear there. Analysis showed the blood belonged to a man named Chai, who had a criminal record and was arrested 19 days later for that burglary and three others.

—Please See Page 16

DINING

& entertainment



DINE-IN, TAKEOUT and DELIVERY • BREWERIES • LIVE ENTERTAINMENT
Dining, Brewery and Entertainment Guide Map on page 14.

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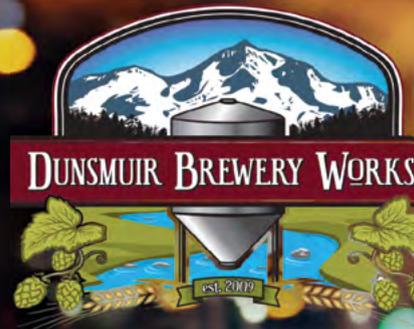
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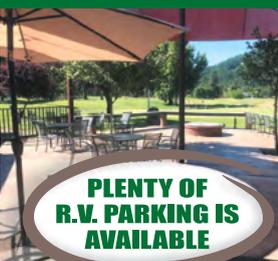
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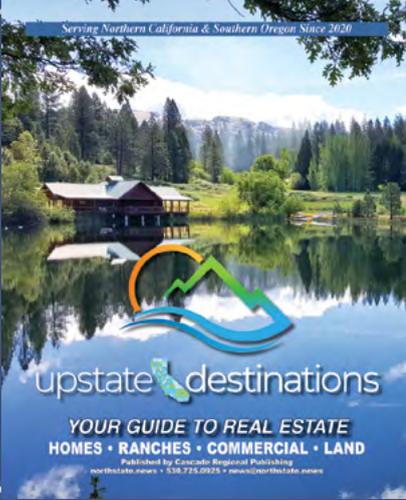
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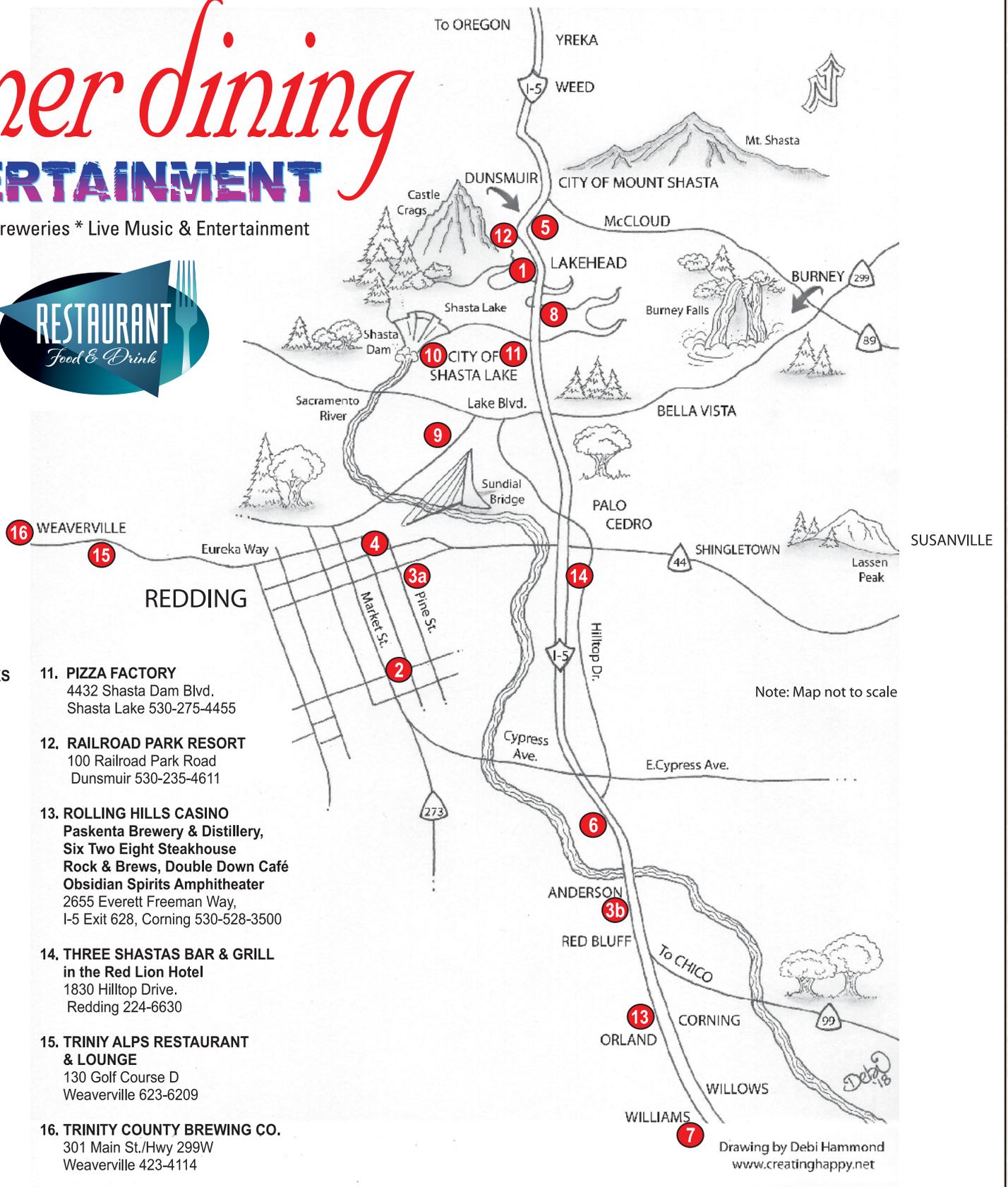
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Good Vibes Summer Tour comes to Corning Aug. 10

Rebellion (above) and their Good Vibes Summer Tour 2022 lands in Corning Aug. 10 at the Obsidian Spirits Amphitheater at Rolling Hills Casino & Resort for a reggae show that also includes special guests Steel Pulse, DENM and DJ Mackle. In 2009, Rebellion topped the Billboard reggae chart for the first of what would be five consecutive No. 1 records, and in 2017 they garnered a Grammy nomination for Best Reggae Album. Tickets are available online at rollinghillscasino.com. Doors open at 6 p.m., show starts at 8 p.m.



Siskiyou Arts Museum in Dunsmuir.

SAM to hold its annual fundraiser in August

The Siskiyou Arts Museum in Dunsmuir is scheduled to hold its annual summer fundraiser in August. The show will feature artwork from the Siskiyou County arts community including paintings and prints by Jennifer Pentrack, plus a collection of photographs by Timothy Seidlitz.

Other artists include Cora Brownell, Julia Lynn Rose, Nancy Schneide and Ernie Wasson. A large-format Cole Weston photographic print entitled "Cow Canyon" with a signed copy of his book "At Home and Abroad" will also be featured.

The fundraiser will include a silent auction of special items including art books, three hours of guided nature printing in SAM's Makers Space, three hours of expert home pruning and instruction as well as other items and creative opportunities.

The opening of the Summer 2022 Fundraiser Art Show is scheduled from 4 to 7 p.m., Saturday, Aug. 13. This special fundraising art show and silent auction runs thru Saturday, Sept. 3.

The Siskiyou Arts Museum, Gallery and Gift Shop is located at 5824 Dunsmuir Ave. Business hours (February through December) are Thursday through Sunday from noon to 4 p.m., and on the Second Saturday of each month they're open until 7 p.m.

For more information, visit them on the web at siskiyouartsmuseum.org, follow them on Facebook, or call and leave a message at 530-235-4711.

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NEWS of the WEIRD

-From Page 8

In the United Kingdom, environmentalists are fighting a twitchy problem: gray squirrels.

The little rodents are taking over, the BBC reported, damaging woodland ecosystems and native red squirrel populations.

And a cull isn't practical – they reproduce too quickly.

Now, however, scientists have created a squirrel contraceptive. Dr. Giovanna Massei of the U.K.'s Animal and Plant Health Agency said her team has developed a vaccine that prompts the immune system to restrict the production of sex hormones.

Squirrels will be lured into a special trap, where they'll feast on Nutella paste laced with the contraceptive. The project should be ready to deploy in the wild within two years.

Bianca Chambers wasn't going to leave the sleuthing to the Detroit police after her Mercedes Benz was stolen.

Using social media tips, she tracked her car all over the city, but each time she'd call 911, police would be too late to nab the thief.

On July 13, though, she got lucky: The man who was driving her car

parked and went to get his dreads twisted, and Chambers pounced.

She walked into a barbershop, Fox2 Detroit reported, and confronted him. When he denied stealing her car, Chambers took him down by his dreadlocks.

Customers subdued the unnamed man while Chambers slashed her own tires: "I thought he was gonna take off and I didn't know how long it was going to take for the police to pull up," she said.

"You're just the dumbest criminal, that's all. You're joyriding in my car like nobody was going to see," she told the perp. Police said the man has a history of car theft.

Kent Slaughter of Springfield, Missouri, filed a class-action lawsuit against Bass Pro, alleging that the outdoor equipment superstore is not honoring its lifetime guarantee on the Redhead All-Purpose Wool socks, the Springfield News-Leader reported.

Slaughter says the warranty influenced his decision to buy the socks, and until 2021 he was able to return them when they wore out for another pair with the same promise.

However, last year, the store changed the merchandise; the new socks feature

a distinctive stripe design and offer only a 60-day warranty.

Slaughter's suit notes that the store's "The last sock you'll ever need to buy" claim is no longer true. Bass Pro didn't comment.

People in Gorakhpur, India, are struggling with record heat and lack of rainfall, as are many parts of the world.

But according to the Daily Star, they had a different solution – and it worked! "It's a time-tested belief that frog weddings are held to bring in rain," said organizer Radhakant Verma.

His group found two frogs on July 19 and held a wedding ceremony for them, with hundreds of people watching and a celebratory meal afterward.

Sure enough, on July 20, the India Meteorological Department called for heavy rainfall in the area.

More heat wave fun: University of British Columbia researcher Alison McAfee told Metro News that when outdoor temperatures exceed about 107 degrees Fahrenheit, drone (or male) bees begin to convulse, forcing their sex organs to explode from their bodies, an event that causes them to die from shock.

"It's pretty extreme," McAfee said. "That's a temperature they shouldn't normally experience, but we were seeing drones getting stressed to the point of death."

She believes drones are one of the most effective indicators of climate change.

Japan is famously known for its culture of overworking.

Rather than try to change that culture, two Japanese companies have developed an upright nap pod, where workers can sneak in a quick, private power nap without having to nod off in the restroom or at their desks.

The boxes have been compared to upright tanning beds, Oddity Central reported. They offer support for the head, knees and back, even as workers stay in the standing position.

"It's better to sleep in a comfortable location," noted Saeko Kawashima of Itoki, the furniture company that collaborated on the product.

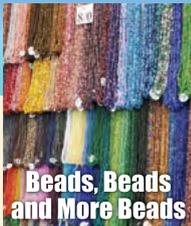
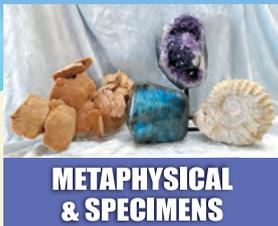
In southwestern Idaho, an annual phenomenon is creating slick spots on the highways, CBS2-TV reported.

The Idaho Transportation Department headed out on July 21 with heavy equipment to scrape Mormon crickets off Highway 51.

When the crickets are crushed by cars, the resulting goo can become hazardous for motorists.

The department posted a video on its Facebook page, but warned viewers: "If you get queasy easily, don't watch this with the volume on." Crunch!

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Covered California insurance rates to increase

Rates in the state's health insurance marketplace will increase an average of 6% next year and over 11% in the north state. The agency also warned premiums may double for some enrollees if Congress does not renew federal aid.

By Ana B. Ibarra - CalMatters.org
July 19, 2022

Premiums for health insurance plans sold through the state marketplace will increase an average of 6% next year, Covered California officials announced today.

This rate hike is the largest California has seen since 2019. In the last three years, insurers had kept average increases under 2%.

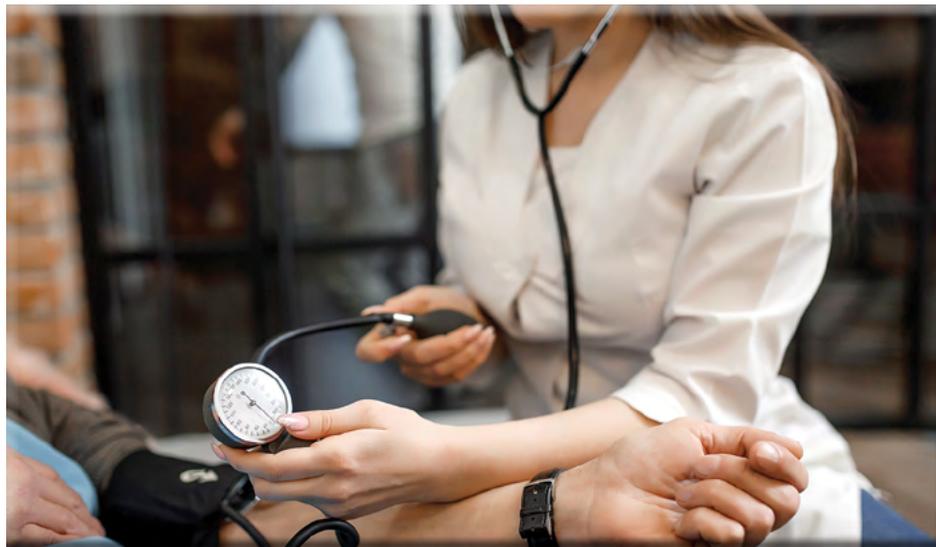
Rate changes vary by region — from an 11.7% increase in Imperial, Inyo and Mono counties to zero change in Fresno, Kings, and Madera counties.

Region 1, the counties of the north state and north coast including Shasta, Siskiyou, Trinity, Lassen and Butte, will see an average rate increase of 11.3%.

When premiums increase, an individual's financial aid usually does, too. Aid is based on household income, so subsidies may offset some of the increase. But people who don't qualify for subsidies will bear the full cost of the rate hike.

"Premiums are a capturing of what health care costs are, how they vary across geographies and communities, how health care costs are growing over time, which we know in this country are already too high and rising," said Jessica Altman, executive director of Covered California.

She noted that California's rate hike is still lower than it is in other states.



A recent Kaiser Family Foundation analysis found a 10% average premium increase proposed by 72 insurers in 13 other states.

The rate increase, Altman said, is largely attributed to people resuming doctor visits and procedures that they postponed during peaks of the COVID-19 pandemic. There is also the cost of general inflation.

About one percent of the increase, however, is attributed to the potential loss of enhanced subsidies from the federal government, which are set to expire at the end of this year. Without the additional aid, people will pay more for their premiums, likely pushing young, healthy people to drop their coverage. And when healthy people leave the marketplace, premiums go up for everyone.

The federal government's American Rescue Plan last year provided California with around \$3 billion designated for two years of additional financial aid through

Region 1 – Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne and Yuba counties

Total Enrollment: 61,360
Avg. rate change: 11.3%
Shop and switch: 6.7%

Covered California. The new law helped further reduce what people paid for their monthly premiums, driving more people to sign up for health insurance. It also expanded who was eligible for savings to include middle-income individuals.

Currently 1.7 million Californians buy their coverage through the state marketplace. Covered California has estimated that if Congress does not

renew the American Rescue Plan subsidies, about 1 million people will see their premiums double and about 220,000 would likely drop their coverage.

"(The rate increase) for the subsidized population is almost divorced from what they pay out of pocket. What's more important is what happens with the (American Rescue Plan) subsidies," said Christine Eibner, a senior economist for the RAND Corporation, a think tank.

Altman said the sooner Congress acts the better the chance of avoiding consumer confusion in the fall. Covered California usually sends renewal notices to enrollees beginning in October, ahead of the sign-up period, and having clarity for people by then is key.

"There have been references both ways — 'Will it be permanent? Will it be temporary? Will it stay in the current form?...Or will there be some adjustments to it?' — and we really don't know," Altman said about the conversations happening in Washington, D.C.

California's 2022-23 budget includes \$304 million for middle-class marketplace enrollees that would kick in if Congress does not renew the aid. While helpful, it would not fill the hole the annual \$1.7 billion federal aid would leave, Altman said.

Covered California also announced that another insurer, Aetna CVS Health, will join the state marketplace and be an option for people in El Dorado, Fresno, Kings, Madera, Placer, Sacramento and Yolo counties. Meanwhile, Anthem Blue Cross will expand into San Diego County.

CalMatters.org is a nonprofit, nonpartisan media organization explaining California policies and politics. Read more at calmatters.org.

Small business grants overshadow loan program in Covid-19 response

A state-run small business grant program caused a state-run small business loan program, launched around the same time, to fall short of expectations, a recent report shows.

By Grace Gedye - CalMatters.org
July 21, 2022

Which would you choose: free money you get to keep, or money you need to pay back with interest?

That was the easy decision some small businesses got to make when California rolled out two financial assistance programs around the same time in late 2020, according to a recent report from the Little Hoover Commission, an independent oversight agency.

In response to businesses struggling with the pandemic, Gov. Gavin Newsom unveiled a small business loan program called the California Rebuilding Fund in late November 2020.

About a week later, Newsom said the state would also distribute grants to small businesses impacted by the pandemic.

"Loan funds can't compete with free money," said Scott Wu, executive director of California's IBank, a financing agency within the Governor's Office of Business and Economic Development, which provided the initial cash for the fund.

On top of grants from the state, forgivable Paycheck Protection Program loans were available from the federal government. So, the IBank and the business groups it was working with took a step back from marketing the loan program, Wu said.

Demand for the loans was "much lower" than anticipated, he said. At the outset, architects of the loan fund expected it would reach a size of between \$250 million and \$500 million. So far it's raised just \$114 million, said Beth Bafford, vice president at Calvert Impact Capital, which arranged the fund.

But, said Wu, there was a need for both kinds of relief. The grants ranged from \$5,000-\$25,000, while the loans are capped at \$100,000.

The Rebuilding Fund has distributed about \$71 million in loans to about 1,200 businesses in California, the vast majority of which have gone to businesses with 10 or fewer employees, according to the report.

San Francisco surpasses everyone else

Businesses across the state didn't take advantage of the program equally. In 19 counties, nobody received a loan, according to the report. In several counties, just one or two businesses got one. All businesses that completed

applications and met eligibility and credit requirements received the loan, said Bafford.

Two-hundred-two loans totaling about \$15 million went to businesses in San Francisco County, according to the report. Businesses in that county received 17% of the total funds distributed so far, despite being home to 2% of Californians.

That's because San Francisco built on top of the state's program, investing \$4 million of its own money, \$2 million of which went to paying down interest. That enabled the city to offer zero interest loans to businesses, said Kate Sofis, director of the city's Office of Economic and Workforce Development.

Without the zero interest loans, far fewer businesses would have made use of the fund, Sofis said. And, she said, the city plans to invest another \$1 million of its own money into the program.

Lots of other municipalities and counties decided to run their own grant programs for small businesses instead, said Bafford.

Fresno, for example, set up its own grant program, said Tate Hill, executive director of Access Plus Capital, a small business loan fund that serves Central California. Another factor, Hill said, is that some regions of California don't have as

many financial institutions dedicated to serving low-income communities, which help run loan programs, but the Bay Area has many.

Businesses in the 13 counties that make up the Central Valley received a combined 53 loans totaling about \$3 million, in comparison to San Francisco county's 202, according to the report.

"We have some of the poorest communities in the entire state," said Rich Mostert, the director of the Valley Community Small Business Development Center, which serves Fresno, Tulare, Madera, and Kings counties.

San Francisco's success didn't detract from the ability of businesses in other counties to get loans, said Bafford. The city's program attracted additional private investment to the fund, she said, and it's not as disproportionate as it may appear based on population, given the high density of businesses in San Francisco.

Loans from the fund will be available through November 2022, said Bafford. She's discussing with the state "what the future holds beyond that."

CalMatters.org is a nonprofit, nonpartisan media organization explaining California policies and politics. Read more at calmatters.org.

How to choose a 55-plus active adult community

Dear Savvy Senior,
 What tips can you recommend for choosing a good active adult housing community? My husband and I, who recently retired, are planning to relocate to an area closer to our grandkids and are interested in buying a house in an age-restricted 55-plus housing community.

- Active Retirees



By Jim Miller

Dear Active,
 If you're contemplating moving into an age-restricted community, finding one that's right for you takes some legwork. While active adult communities generally offer the opportunity for a lower-maintenance lifestyle around similar aged people, they vary enormously. Here's what you should know.

Today's active adult communities come in all shapes, sizes and price ranges, ranging from small city-based apartment complexes, to single-family homes, to sprawling resort-style locations situated on a gated golf course. Most are owned by their occupants, but a growing number are rentals. Typically, at least one occupant of each property must be at least 55.

It's also important to understand that 55-plus active adult communities are not the same as retirement or independent living communities, which are primarily designed for older seniors in their 70s and 80s. Active adult communities do

not typically include meals or have a central dining area, but many of them do offer a range of recreational amenities and activities.

To help you locate and research active adult communities in the areas you're interested in, the best resource is 55places.com. This is a comprehensive website that provides ratings, reviews and information on activities and amenities for thousands of communities across the country.

Once you find a few you like, here are some questions to ask yourself that can help you choose:

What's our budget?

To help you choose the right active adult community you'll first need to determine what you can afford. Consider the home's purchase price, whether you'll need a mortgage, how much the property taxes and insurance are, and how much the homeowners' association or community fees are.

These fees, which typically run a few hundred dollars per month, go toward

lawn care and possibly snow removal, as well as community areas like a clubhouse or pool. However, some communities may require additional memberships or fees for golf, tennis, classes, or other activities.

You also need to consider the area's cost of living for other things like food, utilities, transportation, health care and taxes. Numbeo.com and BestPlaces.net offer tools to compare the cost from your current location to where you would like to move. And Kiplinger's has a tax guide for retirees at Kiplinger.com/links/retireetaxmap that lets you find and compare taxes state-by-state.

How active is the community?

Some communities provide fitness facilities, swimming pools, tennis courts and more, along with dozens of organized activities, classes and social events. Other communities are much simpler and more laid back with very limited amenities and structured activities. You'll want to choose a community that has the types of people,

facilities, activities and vibe that appeals to you.

Will we like the surrounding area?

Will the area around your prospective community serve your needs now and in the future? Ideally, this means having easy access to good doctors and hospitals, and a local airport if you plan to travel much. You'll also want to research how far you'll be from essential services like grocery stores, banks and pharmacies, as well as dining, shopping, and recreational attractions.

Schedule a Visit

Once you've narrowed your choices, call to make an appointment and visit them. Be sure to allow plenty of time at each community and, if possible, go back to your favorites more than once. Also be sure to ask questions while you are visiting, particularly about the community rules.

Some developments will let you stay overnight in a model home for a few nights to get a feel of what it would be like to live there. While you are there, try the amenities and activities, and speak with as many residents as you can.

Send your senior questions to:

Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

Can you detect self-neglect?

Self-neglect happens when older people no longer take care of themselves well. The behavior is usually unintentional. Seniors may not recognize these signs – but you can. Check in on loved ones, friends and neighbors. Take action when elders need help.

Watch for warning signs:

- Self-isolation or isolation caused by others
- Lack of adequate food, water
- Dirty clothing or hygiene
- Unusually messy home, or a change in previous tidiness



KNOW ABUSE REPORT ABUSE



- Lack of medication or medical aids; Untreated medical conditions
- Unpaid bills, eviction notices or utilities shut off



Do you suspect self-neglect or elder abuse?

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24-hour hotline. Don't wait to help someone in need.

THE BACK PAGE

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The Intermountain News is adjudicated and accepts legal notices for Shasta, Lassen and Plumas counties

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