

STOCKTON/LODI

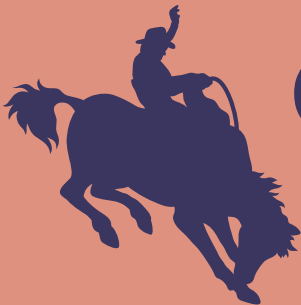
COMMUNITY NEWSLETTER



Psssst only 11 weeks until the

Oakdale Rodeo!

[Click here for ticket information](#)



Local Happenings

Have you been to visitstockton.org lately? Wow! I had no idea there was so much to do here in the valley! From classic attractions like the Haggin Museum, Pixie Woods & the Children’s Museum to new favorites like Limitless Escape Games or Axes and Ales, there is no shortage of fun! To find out what’s happening in the area, your one-stop shop for the 411 is www.visitstockton.org.

This well-designed, user-friendly page is an absolute wealth of information.

Looking for free stuff to do? [Click here.](#) Year-round Farmer’s Markets? [Here here here!](#)

Family fun? [Check it.](#)

That’s just the tip of the iceberg. Culture, entertainment, shopping, eats, water fun – it’s all at Visitstockton.org.



Did you know that Stockton has its very own podcast? AND a video series?

The “[This is Stockton](#)” podcast is a celebration of the people, events, and happenings of the town. Episodes will be released on the 1st and 3rd Thursday of the month, featuring interviews with local celebrities, Stockton pop-culture moments, and highlights of upcoming events.

Driving in the Rain

Rain and wet road conditions are perhaps the worst conditions that most drivers will face on a regular basis. Hazards and risks are elevated whenever it starts to rain, or even if roads are still wet from a recent downpour. Many drivers will simply slow down as their only safety precaution when it begins to rain. While reducing speed is a crucial element of how to drive safely in wet conditions, there are several other techniques or considerations that motorists need to be aware of when driving in the rain.

Not to rain on your parade, but heavy downpours can be dangerous: more than half of flood fatalities are vehicle-related, according to the National Weather Service. We asked James Solomon, a subject-matter expert on driver safety at the National Safety Council, to provide some common-sense safety tips for driving in the rain.

- Drive a clean car in good condition
- Know the road
- Switch on lights, not brights
- SLOW DOWN
- Don't drive through standing water
- Steer where you want to go if you begin to skid or hydroplane
- Hold off on unnecessary trips



[Click here for more inclement weather driving tips from the California Highway Patrol](#)

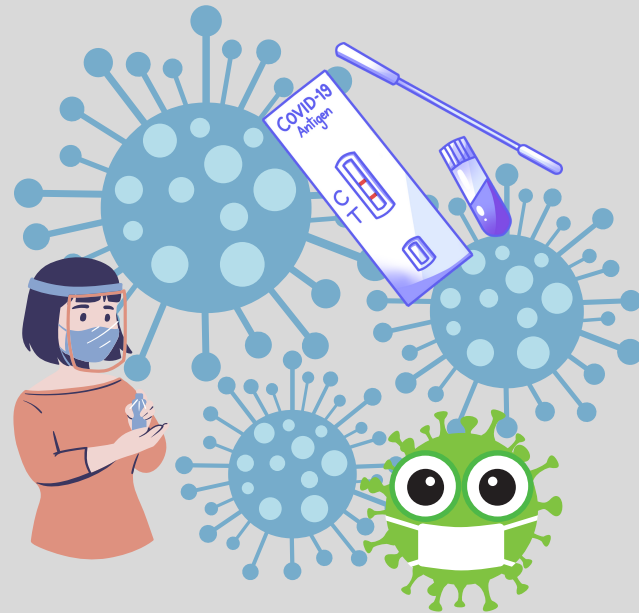


DO YOU HAVE A COVID PLAN?

Nobody plans on getting sick. It's just not something we do. But clearly Covid is serious and it's here to stay. So making a plan for yourself in the event you get sick with Covid isn't really that far-fetched. The key to planning is to do it in advance, otherwise it's called damage control.

Understand that when you're sick, you are not going to be up to figuring all of this out. Where do you keep your Covid tests? Do you even have any? If not, [click here](#) to get yours free. What should you do if you get exposed? Do you know what to do if you test positive? Have you spoken with your doctor about your personal risk level?

Knowing this, the CDC has developed a great [Personal Covid-19 Plan](#) template on their website. It covers everything from the beginning of symptoms to who's going to feed the cat. Print yours and start preparing for the worst but keeping hoping for the best.



CAN YOU SPOT A SCAM?

Now what tricks are scammers using? We're keeping you in the know.



Scammers often pretend to be someone they're not. They may trick you into providing information to gain access to your account. Get to know the following scams to help keep your accounts safe and secure.

Online Shopping: A scammer sets up a fake online store and asks you to pay in ways other than a credit or debit card, leaving you without recourse when the item doesn't arrive.

Pay Yourself: A person pretending to be a Chase employee asks you to transfer money to yourself to resolve fraudulent activity.

Grandparent: Someone impersonates a loved one in crisis like claiming their car broke down or they lost their wallet and they need money right away.

Tech Support: A scammer requests access to your device to fix a technical issue, but really, they're collecting personal information.

Utility Shutoff: A person may pose as a utility employee saying your service will be stopped unless you pay them immediately.

Romance: A scammer creates a fake profile to gain your trust then asks for money for a health crisis or other bogus scheme.

PROTECT YOURSELF

The following tips can help keep you and your money safe.

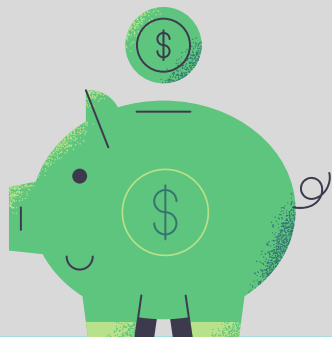
Guard your personal information: Don't offer your information to someone who calls you directly, even if they say they're from your bank or your credit card.

Don't act immediately: Scammers may pressure you to pay them quickly and can have a demanding tone. Remember to take a moment, verify who they are and think about what they are asking for. Instead, ask them for a callback number or physical address to send the money to. If they balk at giving out such information, it's likely a scam.

Use caution when sending money: Scammers could tell you to pay in ways where you may not be able to get your money back, like money transfers, gift cards or using Zelle®. Always verify who the recipient is before sending money.

The way you pay matters: Different payment methods offer different protections. Chase debit and credit cards can help give you peace of mind with protections like fraud monitoring for unusual purchases.

Budgeting 101



EXAMINE YOUR FINANCIAL GOALS
 Before you establish a budget, you should examine your financial goals. Start by making a list of your short-term goals (e.g., new car, vacation) and your long-term goals (e.g., your child's college education, retirement). Next, ask yourself: How important is it for me to achieve this goal? How much will I need to save? Armed with a clear picture of your goals, you can work toward establishing a budget that can help you reach them.

IDENTIFY YOUR CURRENT MONTHLY INCOME AND EXPENSES
 To develop a budget that is appropriate for your lifestyle, you'll need to identify your current monthly income and expenses. You can jot the information down with a pen and paper, use a worksheet, or you can use one of the many software programs available that are designed specifically for this purpose.



INCOME
 Start by adding up all of your income. In addition to your regular salary and wages, be sure to include other types of income, such as dividends, interest, and child support.



EXPENSES
 Next, add up all of your expenses. To see where you have a choice in your spending, it helps to divide them into two categories:

DISCRETIONARY
 Discretionary expenses (e.g., entertainment, vacations, hobbies). You'll also want to make sure that you have identified any out-of-pattern expenses, such as holiday gifts, car maintenance, home repair, and so on.

FIXED
 Fixed expenses (e.g., housing, food, clothing, transportation)



EVALUATE YOUR BUDGET
 Once you've added up all of your income and expenses, compare the two totals. To get ahead, you should be spending less than you earn. If this is the case, you're on the right track, and you need to look at how well you use your extra income. If you find yourself spending more than you earn, you'll need to make some adjustments. Look at your expenses closely and cut down on your discretionary spending. If you have selected financial goals, such as paying off credit card balances or saving for retirement, do the math on how to adjust your spending to fund the goal. And remember, if you do find yourself coming up short, don't worry! All it will take is some determination and a little self-discipline, and you'll eventually get it right.

MONITOR YOUR BUDGET
 You'll need to monitor your budget periodically and make changes when necessary. But keep in mind that you don't have to keep track of every penny that you spend. In fact, the less record keeping you have to do, the easier it will be to stick to your budget. Above all, be flexible. Any budget that is too rigid is likely to fail. So be prepared for the unexpected (e.g., leaky roof, failed car transmission, etc.)

