



Annual Wildlife
Photo Contest
Takes Flight
PAGE 2



AMERICAN RIVER Messenger

"Written by the people, for the people"

VOLUME 13 • ISSUE 21 Serving Fair Oaks, Orangevale & Sacramento County NOVEMBER 2, 2018

HAWAIIAN
CHIEFTAIN
RETURNS TO
SACRAMENTO



PAGE 11

SKILLED WORKERS
STILL A MYSTERY



PAGE 9

JOIN A SHOE DRIVE
TO HELP OTHERS



PAGE 5



Scan our QR Code for a
direct link to our online edition!

GOT MORE
LOCAL
NEWS?
CALL 773-1111

LEGAL ADS FOR
SACRAMENTO
COUNTY?

We Can Do That!

MPG

To place your legal
advertising, go to
CarmichaelTimes.com

SPCA Comes to the Rescue



SSPCA welcomes displaced dogs affected by Hurricane Michael. Photo Courtesy SSPCA

By Sarah Varanini, SPCA

SACRAMENTO REGION, CA (MPG) -Hurricane Michael recently displaced more than just families. It also displaced many pets in need of immediate care. On Friday, October 19, the Sacramento SPCA received fifteen dogs transferred from shelters in Florida impacted by Hurricane Michael.

Employees from the Sacramento SPCA drove their new animal transfer vehicle, which was purchased through a grant from PetSmart Charities, to Kettleman City on Friday morning to meet staff from San Diego Humane Society. In collaboration with the Humane Society of the United States, the San Diego Humane Society arranged for a transfer of 93 dogs from three shelters located in Florida to create space for animals displaced by Hurricane Michael.

The shelter transport arrived back at

the Sacramento SPCA Friday evening. "After the dog's arrival, our priority was getting them comfortable and settled into their new housing," said Sacramento SPCA Animal Services Practice Manager, Karalyn Aronow. "Medical assessments and close observation of the animals will continue over the next week to determine when they will be available for adoption".

The dogs are medium to large-sized mixed breeds, primarily consisting of lab, pit bull, and hound mixes under five years of age. Ten of the fifteen dogs are Heartworm positive and will undergo Heartworm treatment.

The incoming pets are not direct victims of Hurricane Michael. They are adoptable dogs who have been in animal shelters in the Florida Panhandle area. They were transported out of the area to create room for pets who have been lost, strayed or abandoned due to the hurricane.



"The category 4 storm that recently devastated the Florida Panhandle and the record-setting wildfire season in California are harsh reminders of how important disaster preparedness is for us and our pets," said Sacramento SPCA CEO, Kenn Altine. "I witnessed, first-hand, the devastation and displacement of families and pets impacted by natural disasters while helping with Hurricane Katrina relief efforts in 2005, and even closer to home this August, while assisting Haven Humane Society with relief efforts during the Carr Fire".

Continued on page 12

DMV Must Get Out of the Business of Registering Voters

From the Office
of Senator Nielsen

SACRAMENTO REGION, CA (MPG) - Given the fiasco of botched voter registrations at the California Department of Motor Vehicles (DMV), Senator Jim Nielsen (R-Tehama) will introduce legislation to get the DMV out of the voter registration business so it can focus on issuing licenses and car registrations.

"Voter registration is the cornerstone of our democracy," said Senator Nielsen (R-Tehama). "It must be done correctly by people who understand its importance to our republic."

In recent months, the DMV has mishandled thousands of California voter registrations. The following are some news reports detailing its mistakes: 100,000 registration errors, as reported by CalMatters; 23,000 erroneous voter registrations transmitted, as reported in the Sacramento Bee; Another 1,500 people wrongly registered to vote by the DMV, as reported by the Los Angeles Times; The State's top elections official unable to confirm whether or not non-citizens voted in the June primary, according to the Associated Press.

"These are not small mistakes that can be ignored; legislators must fix this egregious error," Senator Nielsen continued. "Registering voters and handling sworn affidavits are not the proper functions of the DMV."

DMV officials are struggling to perform their key responsibilities. Californians are waiting in hours-long lines to register vehicles or renew licenses. Some have spent an entire day waiting in line, often having to take vacation time or unpaid days off from their jobs simply to comply with California's laws.

Senator Nielsen added, "Reaching out to potential voters and registering them to vote is the job of California's Secretary of State and local elections officials. Therefore, this responsibility must be returned to election experts."

Senator Jim Nielsen (R-Tehama) represents the Fourth Senate District. ★



Flood Preparedness is Your Duty



It is important for you to know the flood risk to your home or business. MPG Stock Photo

**Special Sacramento
County Release**

SACRAMENTO COUNTY, CA (MPG) - This is the time when you should look at reducing the risk from flooding in your area.

It is important for you to know the flood risk to your home or business. After five years of drought, the floods of 2017 reminded

us that threat can become real in the right conditions. The Department of Water Resources has information to help you understand the threat flooding may pose to your property.

If you live in a flood zone, you can reduce the potential for damage by being proactive. Clear storm drains of leaves and debris to ensure the water freely flows away

from your home. Clogs can cause localized flooding to streets that could eventually back up to your doorway. If you come across street flooding, call 3-1-1 to have County crews come out and clear the clogs. Also, don't drive through flooded streets. If you see items dumped into nearby creeks, call 3-1-1 and report it. It's important to clear those

areas before the rain to avoid problems.

In Sacramento County, nearly 20 percent of flood insurance claims come from moderate to low-risk areas. You can still obtain flood insurance if your home or business is not in the mapped floodplain. If unchecked, localized flooding can cause a lot of

Continued on page 12

The Soldiers Project

Providing Service to Those Who Have Served

Story by Shaunna Boyd

SACRAMENTO REGION, CA (MPG) - Founded in 2004 by Dr. Judith Broder, The Soldiers Project was created to help a new generation of service members reintegrate into the community. The Soldiers Project offers free, confidential, and unlimited mental health services for post-9/11 veterans and active duty service members all across California. Since its inception, The Soldiers Project has provided treatment and assistance to thousands of military service members and their families.

The Soldiers Project originally began as a sponsored project of the Los Angeles Institute and Society for Psychoanalytic Studies Trauma Center and was operated by volunteers. In 2010, The Soldiers Project became a 501(c)(3) non-profit organization. Funding for the project comes from grants and donations, which cover the program's operating costs. All the mental health services are offered pro bono by licensed therapists and social workers.

The organization is unique because they will provide treatment to any service member, regardless of their branch of service, combat experience, or discharge status. The United States Department of Veterans Affairs only offers benefits to those who are discharged under honorable conditions, but that leaves those who were discharged under other conditions in a vulnerable and potentially untenable position. So The Soldiers Project steps in to assist those who might otherwise fall through the cracks in the system.

The Soldiers Project helps service members deal with an array of mental health issues, such as PTSD, survivors guilt because they are alive while their friend isn't, substance

abuse, marital issues, and reintegrating into civilian life. Shing Long, the Northern California Chapter director of The Soldiers Project, said, "Transitioning can be hard. Some are on the verge of homelessness. So we help them become self-sufficient. During intake, we find out what kind of help they need, and then we can direct them to the appropriate agencies" for job placement, housing assistance, and pursuing veterans benefits.

The pro bono therapists who donate their time to The Soldiers Project come from a variety of backgrounds and have diverse specialties. "We allow them to use their own tools, so treatment is not cookie cutter. They are able to choose what works best for each client," said Long.

Long joined The Soldiers Project three years ago. She is a military spouse, and her husband, Daniel Long, was an E6 and Linguist in the Navy for 12 years. During that time, they were stationed in Hawaii, Japan, and Fort Meade in Maryland. After spending so many years among military families, Long realized "this is my passion. Vets are so important to me, and especially helping those who don't have the right paperwork... Because of my husband's experience, and seeing the people he worked with, helped me want to get involved."

Veterans Day on November 11 is a reminder to honor those who have served, but Long explained that for some veterans the day is a painful reminder of some of their worst experiences. Some don't feel worthy of the day, and a day designed to celebrate them can make them feel even more alone.

"There's such a stigma behind seeking services. They feel like they're alone. And they feel like they have to be strong, [especially if] they are male, and because they are service members. I want

them to feel like they can reach out for help," said Long.

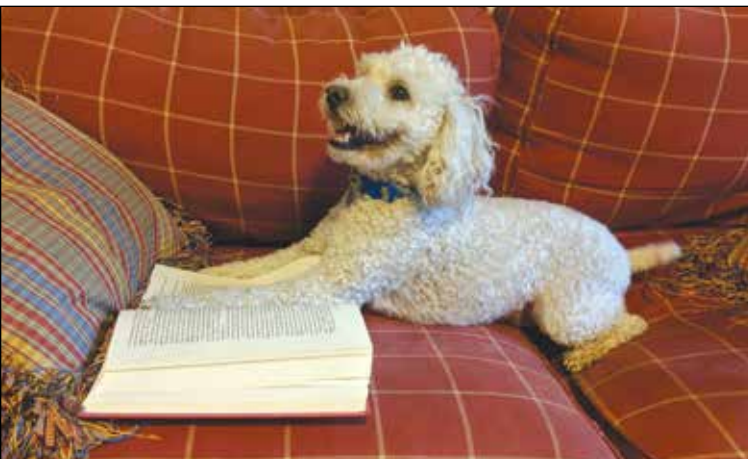
In 2016, Long said that there were five veteran suicides in a matter of weeks, between October and November, just in the Sacramento area. With the holiday season fast approaching, Long stated that there is an even greater need for mental health services among the veteran population. The holidays are a wonderful time for families to spend together, but it can also cause additional stress, which can in turn increase the risk of suicides.

There are approximately 95,000 veterans in the Sacramento area, and in addition to providing mental health services, The Soldiers Project also offers education and training opportunities to the community so they can learn how to interact with members of the military and recognize signs that someone may be in need of assistance. "As with any special population one has to serve, cultural competence can go a long way in being more effective. So, we offer free trainings to the community as well as mental health professionals who are interested in learning more. Topics include Military Culture, Moral Injury, [and] Suicide Prevention in the Military Population," said Long.

The community can help The Soldiers Project by volunteering at community events or donating to the organization. If you know licensed social workers or therapists who would like to volunteer as counselors for The Soldiers Project, "we are always looking to recruit more therapists," said Long. If you know any service members or their loved ones who could benefit from these programs, please refer them to The Soldiers Project. For more information, visit www.TheSoldiersProject.org. ★

Curl Up with a Good Book

Proceeds from Fall Book Sale to Benefit Sacramento SPCA



Dasher Piper, a rescue poodle, curls up with a book on the couch in his forever home.

Story and photo by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - The Sacramento SPCA (Society for the Prevention of Cruelty to Animals) is holding their annual Fall Book Sale fundraiser at Sunrise Mall. The sale begins on Thursday, November 8 and runs through Sunday, November 11.

"Sunrise Mall is a big charitable partner for us for this sale," said Kristi Maryman, special events manager for Sacramento SPCA. Sunrise Mall donates an open store front so that Sacramento SPCA doesn't have to rent space for the sale. This year the sale location will be inside Sunrise Mall next to Macy's North, Men's & Home. The sale will run from 11:00 AM until 5:00 PM each day.

Sacramento SPCA has been hosting Book Sale fundraisers twice each year, in the spring and the fall, for more than 20 years. The Book Sale is one of Sacramento SPCA's top fundraisers, bringing in much-needed revenue to enable the organization's core mission: "To foster a loving and compassionate community for animals and people by providing assistance, creating lifelong relationships, and saving lives."

Sacramento SPCA is an open-admission shelter, so they accept surrendered animals regardless of their age, breed, and health or behavioral issues. Sacramento

SPCA strives to save as many animals as possible by providing medical care and facilitating adoptions. They also work hard to develop community partnerships and coordinate with rescue groups.

All the books available at the sale have been donated to Sacramento SPCA, and 100% of the proceeds from the sale go the shelter's general fund. Maryman said the proceeds help "fund low-cost spay and neuter clinics, low-cost vaccinations, basic animal care in the shelter, and other community programs."

Maryman said that the first and last days of the sale are usually the biggest, and the last day all the books are 50% off. Many categories of books will be available, including history, mystery, fiction, science fiction, adventure, romance, biographies, cookbooks, and books for the kids. Adoptable animals will also be on-site each day during the sale to mingle with the book lovers and help sniff out the best deals.

If you would like to donate books to the Sacramento SPCA Fall Book Sale, you can drop off gently used books at the Adoptions Building (located at 6201 Florin-Perkins Road), which is open Wednesday through Sunday from 11:00 AM through 6:00 PM.

For additional information about Sacramento SPCA, visit www.sspca.org. ★

CHECK BEFORE YOU BURN

IT'S THE LAW

Sacramento County • Citrus Heights
Elk Grove • Folsom • Galt • Isleton
Rancho Cordova • Sacramento

NOVEMBER – FEBRUARY

GET THE DAILY BURN STATUS

DOWNLOAD THE FREE SACRAMENTO REGION AIR QUALITY APP OR CALL 1-877-NO-BURN-5 (1-877-662-8765).



AirQuality.org

Annual Wildlife Photo Contest Takes Flight



2015 Fall Photo Contest Winner from Sacramento County.

By Rick Reed

SACRAMENTO REGION, CA (MPG) - One picture. That's all it takes to be a winner. Take your mobile or camera outside and give us your best shot of a bird or birds in your backyard, local park or other wild location! It's easy.

Submit your picture on the Wildlife Care Association Facebook page as a message with photo attachment. Contest is open through December 31, 2018. Entries can be made in two categories- Under 12 years old you can enter FREE! Those over 12 are asked to include a minimum \$5.00 donation to WCA on the Facebook donate link for each entry. (Under 18 years old? Ask your parents to help!)

Each photo may be entered once, but individuals may submit more than one. Enter often and donate to help the WCA heroes of nature save thousands of injured, orphaned and displaced wildlife every year.



2017 Fall Photo Contest Winner from El Dorado County.

The non-profit wildlife rehabilitation volunteers depend on the community for their support giving wildlife a second chance to live.

The WCA Photo Contest winner will be awarded a special prize including a guided tour of the Dome at McClellan Park, their photo featured in the newsletter, posted at the rescue facility and on Facebook/Instagram as a hero of nature!

Submissions should include your email, the location photo was taken,

and your best guess what type of bird this might be. Enter @wildlifecareassociation on Facebook.

One picture will be chosen from submissions to determine a winner. WCA staff reserves the right to select a winner from content and other factors including artistic merit. All photos submitted become the property of WCA for its use in outreach, education and fundraising.

Snap some shots, submit them and let's see if they fly! For more information call 916-965-WILD ★



By County Supervisor
Susan Peters

Through the generosity of the American River Messenger, this column serves to provide an update about matters affecting the unincorporated community of Carmichael.

Carmichael Wall of Honor Ceremony

On Saturday, November 3, at 10 am the Carmichael Recreation and Park District will sponsor a special ceremony recognizing 13 local heroes currently listed on the Wall of Honor at Patriots Parks. This year, sadly, another name will be added of that of Sheriff Deputy Robert French who lost his life in the line of duty last year in a shootout with a suspected auto thief in nearby Arden Arcade that also resulted in injuries to two CHP officers. Deputy French was a 21-year veteran of the Sheriff's Department and was assigned to the North Division serving the area north of the American River including Carmichael

FAIR OAKS COMMUNITY UPDATE

and Fair Oaks.

The public is welcome to attend and I hope you can join me that morning at the park located at 6827 Palm Avenue. The Wall of Honor is a special place to reflect upon and never forget the special meaning of sacrifice made by those who served us wearing different uniforms – the U.S. Armed Services, law enforcement, and fire protection. Each honoree has a connection to the area and the memorial provides a source of pride and remembrance for their families, loved ones and friends.

Community Coffee Meeting on Code Enforcement

At my community coffee meeting this month on Wednesday, November 14, the guest speaker will be Barry Chamberlain, Chief of Sacramento County's Code Enforcement Division, to teach us all about "Code Enforcement 101" describing how Sacramento County works with residents to address issues like accumulation of junk and rubbish, compliance with the zoning code, businesses being operated in residential areas, illegal dumping, abandoned vehicles and much more.

The meeting will be held in the Fair Oaks Water District Conference Room

in Old Fair Oaks (10326 Fair Oaks Blvd) at 7:30 am. As usual, I'll provide a brief update on County issues and then we'll have our guest speaker followed by Questions and Answers.

It should be an interesting discussion –and coffee, of course, will be provided.

Survey on Age-Friendly Community Needs

The Area 4 Agency on Aging is charged to create and support opportunities that enhance the lives of older adults and their families to be safe, healthy and independent.

The Agency wants to encourage you to think about your community in ways you may not have considered before. Accordingly, they have prepared an online survey asking how to make communities great places to live, work and play as we grow older. All responses are anonymous and will be used to promote age-friendly and livable communities for everyone. To take the survey, please go online to agencyonaging4.org.

Susan Peters represents the Third District on the Sacramento County Board of Supervisors. She can be reached at susanpeters@sac-county.net. ★

Healthy, Wealthy & Wise

Sunrise Mall FARMERS MARKET

Every SATURDAY, 8 AM - 1 PM

- ⇒ NEW LOCATION IN FRONT OF MALL
- ⇒ Live Music & Entertainment
- ⇒ 80+ Certified Farmers & Organic Producers
- ⇒ Specialty Gourmet Foods
- ⇒ EBT/WIC & SNAP Accepted



2nd Saturday



Join us every 2nd Saturday to pick up some unique handmade items and art from local artisans and crafters in conjunction with the weekly Farmers Market. Quality made art, furniture, clothing, free trade baskets, blown glass items, jewelry, ceramics and more await

ILoveMyFarmersMarket.com

10 Questions to Ask Before You Hire a Real Estate Agent

Fair Oaks / Orangevale - Not all real estate agents are the same. If you decide to seek the help of an agent when selling or buying your home, you need some good information before you make any moves.

Choosing a real estate agent is one of those critical issues that can cost or save you thousands of dollars. In this FREE special report, we give you the specific questions you should be asking to ensure that you get the best representation for your needs. Before you hire any real estate agent, call and get a copy of

a FREE Report entitled "10 questions to Ask Before You Hire an Agent".

To hear a brief recorded message about how to order your FREE copy of this report call toll-free 1-800-665-3596 and enter 1006. You can call any time, 24 hours a day, 7 days a week.

Get your free special report NOW to find out the questions the others would prefer you never ask!

This report is courtesy of Bob Keinhofner, RE/MAX Gold, DRE# 01215785. Not intended to solicit buyers or sellers currently under contract. Copyright © 2018

POTOCKI FAMILY CHIROPRACTIC

WE LISTEN
WE CARE
WE GET RESULTS

THE NATURAL WAY TO GOOD HEALTH

Consultation, Exam, X-Rays (if necessary), Repair, and Adjustment for

\$45⁰⁰*

* Excludes Medicare and Worker's Compensation.

Potocki Family Chiropractic
5150 Sunrise Blvd.
Suite F1
Fair Oaks, CA 95628
(Corner of Wildridge & Sunrise)
916-536-0400
www.drpotocki.com

Best of Fair Oaks 2018

Go & Vote online!
BestofFairOaks.com

AMERICAN RIVER Messenger

Serving Fair Oaks, Orangevale and Sacramento County since 2006

It is the intent of the American River Messenger to strive for an objective point of view in the reporting of news and events. It is understood that the opinions expressed on these pages are those of the authors and cartoonists and are not necessarily the opinions of the publisher or our contributors.

The American River Messenger is not responsible for unsolicited manuscripts or materials. The entire contents of the American River Messenger are copyrighted. Ownership of all advertising created and/or composed by the American River Messenger is with the publishing company and written permission to reproduce the same must be obtained from the publisher.

Subscriptions should be mailed to American River Messenger, 7144 Fair Oaks Blvd., Suite #5, Carmichael, CA 95608. Subscription rate is \$28 per year in Fair Oaks and Orangevale. The American River Messenger is published twice-monthly. Call 916-773-1111 for more information. (ISSN # 1948-1950).

Publisher, Paul V. Scholl

American River Messenger is a member of Messenger Publishing Group

To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to: Publisher@mpg8.com.

Be sure to place in the subject field "Attention to Publisher". If you do not have email access, please call us at (916) 773-1111.

MPG

We are proud members of these newspaper associations.

You're Invited!

Tickets will sell out fast so don't miss your chance to attend the "Best of Fair Oaks" event.

This year's event will be held:

Where: North Ridge Country Club, 7600 Madison Ave, Fair Oaks, CA 95628

When: Thursday January 24, 2019 • 5:30 to PM-7:30PM

Cost: Contact the Fair Oaks Chamber of Commerce for details. To purchase tickets for this event please call 916-967-2903 or go to FairOaksChamber.com.

VOTE NOW! Contest Rules

Business must be located in Fair Oaks or be a Chamber of Commerce Member.

All votes must be received no later than December 31, 2018 at 5:00 pm at the office of Messenger Publishing Group.

Only one vote per category per person. All voting entries must have complete information or the votes will not be counted.

Best of Fair Oaks winners will be presented at this year's "Best of Fair Oaks" event.

A Bipartisan Way to Reduce Healthcare Costs



Commentary
by Sally C. Pipes

In one fell swoop, incumbent members of Congress could save consumers money, drive down healthcare costs, and burnish their bipartisan credentials before the midterm elections.

How? By scrapping a provision within Obamacare that prohibits 3 million people from opening health savings accounts, which can save patients hundreds or even thousands of dollars a year.

Expanding access to HSAs should be one of Congress's top priorities.

HSAs are "triple tax-advantaged." Savers don't pay tax on money they deposit into the accounts. If they invest that money, they pay no tax on capital gains or dividends. Withdrawals are tax-free, too, as long as they're spent on qualified medical expenses. This year, individuals and families can contribute up to \$3,450 and \$6,900, respectively, to HSAs.

But only certain people can open them. This year, individuals must be enrolled in a health plan with a minimum deductible of \$1,350 and an out-of-pocket maximum of no more than \$6,650. For family plans, those

figures double.

People have an incentive to spend HSA funds wisely. It's their money, after all. This thriftiness forces providers to compete for patients' business. Costs decline as a result. Families who switched to HSA-eligible plans spent 21 percent less in their first year covered by the plans than families who remained in traditional plans with lower deductibles.

A 2015 National Bureau of Economic Research paper found that workers who switched to HSA-eligible plans spent 15 percent less on health care in each of the next three years. They didn't use additional emergency or inpatient care, which suggests they cut spending without endangering their health.

It's no wonder, then, that HSAs have become increasingly popular. In 2017, more than 22 million Americans had HSAs -- an 11 percent increase from the previous year.

This growth may soon slow. Many Obamacare-compliant plans aren't HSA-eligible. The average 2018 individual "bronze"-level plan features an out-of-pocket maximum of nearly \$7,000. That's more than the \$6,650 cut-off for HSAs.

That makes little sense. Patients with the highest out-of-pocket spending would benefit most from HSAs.

The Health Savings Act, formally known as H.R. 6314, would allow bronze plan enrollees to open HSAs. The bill should be a lay-up for lawmakers looking for a quick win before the midterms.

Congress shouldn't

stop there. The Senate has a Health Savings Act of its own, S. 403. The bill would expand access to HSAs to those on Medicare. Beneficiaries don't have to pay premiums for hospital or skilled nursing coverage. But they are responsible for a \$1,340 deductible and a co-insurance payment of at least \$335 per day for hospital stays longer than 60 days.

Allowing seniors to put money away in HSAs would help them afford future hospitalizations. The bill would also raise HSA contribution limits to the sum of a plan's deductible and the level of out-of-pocket expense legally permitted for a high-deductible health plan. And it would allow all people to pay insurance premiums with HSA funds.

Expanding access to HSAs would inject consumerism into the healthcare marketplace -- and thus drive down healthcare costs. If half of the 150 million Americans with employer-sponsored coverage switched to HSA-eligible plans, annual healthcare spending would drop by \$57 billion, according to a RAND study.

Lawmakers on both sides of the aisle say they want to slash healthcare costs. Expanding access to HSAs would do just that.

Sally C. Pipes is president, CEO, and Thomas W. Smith Fellow in Health Care Policy at the Pacific Research Institute. Her latest book is *The False Promise of Single-Payer Health Care* (Encounter). Follow her on Twitter @sallypipes. ★

Dedicated To Local Charities

The Lakeview Village Ladies Club

Craft Fair

Cafe and Bake Sale

Jewelry, Linens, Art, Toys, Books, Christmas Items, and much more!

Saturday, November 3rd
9:00 a.m. to 2:00 p.m.

Lakeview Village Clubhouse
6211 Summerset Lane, Citrus Heights
Near Auburn Blvd. & Van Maren Lane
916-725-0223

Bauer's
Full Service
Car Wash

**Only full Service
Car Wash in Fair Oaks
& Citrus Heights**

- Friendly
- Gift Shop
- Clean Waiting Area
- Family Owned & Operated
- In Business for 20 Years

Detailing Available

**5927 San Juan Ave
Citrus Heights, ca
(916) 967 3083**

www.bauerscarwash.com

Call ahead or come by for valuable offers & special discounts!

5 Year FIXED RATE Home Equity Line of Credit Loan

4.50%

Initial APR*

CHECK THE EL DORADO ADVANTAGE:

- ✓ FIXED RATE for 5 Years
- ✓ Local Processing & Servicing
- ✓ No Closing Costs on Qualifying Transactions
- ✓ Flexibility and Convenience
- ✓ Have Funds Available for Current and Future Needs
- ✓ Home Improvement, Debt Consolidation, College Tuition
- ✓ Interest May be Tax Deductible (Please consult your tax advisor)

EL DORADO SAVINGS BANK
Serving our local communities since 1958
www.eldoradosavingsbank.com
CITRUS HEIGHTS • 7895 Lichen Drive • 729-1100
Se Habla Espanol • 800-874-9779

*The initial Annual Percentage Rate (APR) is currently 4.50% for a new Home Equity Line of Credit (HELOC), and is fixed for the first 5 years of the loan which is called the draw period. After the initial 5 year period, the APR can change once based on the value of an Index and Margin. The index is the weekly average yield on U.S. Treasury Securities adjusted to a constant maturity of 10 years and the margin is 3.50%. The current APR for the repayment period is 6.25%. The maximum APR that can apply any time during your HELOC is 10%. A qualifying transaction consists of the following conditions: (1) the initial APR assumes a maximum HELOC of \$150,000, and a total maximum Loan-to-Value (LTV) of 70% including the new HELOC and any existing 1st Deed of Trust loan on your residence; (2) your residence securing the HELOC must be a single-family home that you occupy as your primary residence; (3) if the 1st Deed of Trust loan is with a lender other than El Dorado Savings Bank, that loan may not exceed \$200,000 and may not be a revolving line of credit. Additional property restrictions and requirements apply. All loans are subject to a current appraisal. Property insurance is required and flood insurance may be required. Rates, APR, terms and conditions are subject to change without notice. Other conditions apply. A \$475 early closure fee will be assessed if the line of credit is closed within three years from the date of opening. An annual fee of \$50 will be assessed on the first anniversary of the HELOC and annually thereafter during the draw period. Ask for a copy of our "Fixed Rate Home Equity Line of Credit Disclosure Notice" for additional important information. Other HELOC loans are available under different terms.

FINANCIAL Peace UNIVERSITY

Start winning WITH MONEY

Learn the step-by-step plan to take control of your money and your future. Sign up today!

more info

What if you could be debt-free with an emergency fund of 3 – 6 months of expenses saved, all the while investing for retirement and planning for your family's future? Sound impossible? It's not! With Dave Ramsey's Financial Peace University, you CAN Take control of your money. If you're interested in learning more, join us for a free live stream event Thursday, November 15th, 2018 at 6:45 p.m.

**Location: Grace Baptist Church of Fair Oaks
6724 Palm Avenue
(916) 967-3915**

financialpeace.com

Senior Health & Fitness Fair

INFORMATION & ENTERTAINMENT

FOR SENIORS, THEIR FAMILIES AND FRIENDS

FREE Parking **FREE Admission**

Saturday, November 17
10 am to 4 pm
Crowne Plaza Hotel Northeast 5321 Date Avenue
Off of Highway 80 at Madison Sacramento, CA 95841

• **FREE EXHIBITS!** • **FREE ENTERTAINMENT!**
• **HEALTH SCREENINGS!** • **SAMPLES & PRIZES!**

VETERANS INFORMATION PAVILION FOR VERY IMPORTANT PEOPLE
Are you a veteran over 50 or have family in the Service?
Visit the Veterans Information Pavilion and find the many Benefits available to you now!
Housing • Education • Health Care • Finance • Insurance • Pension • Military Memorabilia • and More!

Whether you're 50 or 80, a "Bobby Soxer" or a "Baby Boomer," you'll love the Senior Health & Fitness Fair. Come enjoy the exhibits, services and music from the 50s, 60s and 70s. Learn hundreds of ways to improve your health and extend your life. Walk through the exhibit hall and learn more about:

- Nutrition & Health Foods
- Sports & Fitness
- Anti-Aging Programs
- Home & Garden
- Vacations & Travel
- Military Benefits

- Financial & Retirement Planning
- Natural Healing
- Medicare Updates
- Physical & Mental Health

Great Entertainment & Live Music
Hear old time rock n' roll, cruising songs, surfer songs.
It's the music you grew up with!

sponsored by

www.SeniorHealthFair.com
To Exhibit: 916.910.9499 or events@premier2000.com

A Message to Our Readers

With this week's issues produced by Messenger Publishing Group you will see a change in the format. For many years we stayed with the larger web size broadsheet newspaper. It has always proven to be the most popular with readers, but the industry has now almost completely changed. The smaller web size is the industry standard and it is nearly impossible to find a printer with the proper presses to print the larger format.

Just a few weeks ago our printer of many years informed us that they would be closing down their presses. We have had to completely redesign our products in the last ten days to convert to the new size with all six of our newspapers to accommodate our new printer's requirements.

We appreciate all of our readers and hope you understand that we work hard to bring you a quality local newspaper that is interesting, informative, fun to read and represents the community that it serves.

Thank you for being one of our many loyal readers.

Paul V. Scholl, Publisher ★



LEGAL ADS FOR SACRAMENTO COUNTY?
We Can Do That!
Call to place your legal advertising
916-483-2299

All Legal Ads Published by Messenger Publishing Group **MPG**

Join a Shoe Drive to Help Others

SACRAMENTO REGION, CA (MPG) - Welcome Home Housing needs your help. Not money! We want your shoes. Yes! Your shoes! The ones you bought and never wore, or wore a couple of times and didn't like, or wore a lot but are still in good condition.

And why are we collecting gently used shoes? We're collecting them for Welcome Home Housing, a non-profit which provides permanent housing for 24 individuals with serious mental illness. See welcomehomehousing.org

This fundraiser is in collaboration with Funds2orgs. For every 2500 pairs of shoes we collect, Welcome Home Housing will receive \$1,000 to use toward the maintenance and administration of our housing properties.

The shoes will be sent to developing countries to help local entrepreneurs set up small businesses selling shoes. Selling? Yes! Selling shoes to support their families. These are areas where walking is the main form of transportation.

So, clean out your closets! Drop your unused or gently used shoes off at any of the addresses listed below. Just put them on the front porch. Or if you can collect 25 or more pairs, we'll pick them up. Call Lynn for pick-up. 530-666-0202.

Remember to ask neighbors, friends and families to donate their shoes too! We will collect until November 15.

Contact Lynn Smith at 530-666-0202

Please drop off your shoes on the front porch at any of these addresses:

3401 Spartan Way, Rosemont, 9317 Americana Drive, Rosemont, 3159 Bertis Drive, Arden Arcade / Carmichael 5086 Rhode Island Drive Unit 1 (front unit), Citrus Heights 6480 Woodhills Way, Citrus Heights, 2686 Los Amigos Drive, Rancho Cordova

For more information please contact Lynn Smith at 530-666-0202. ★

Sacramento County Introduces Vote Centers!



Did you know?

Sacramento County will be offering Vote Centers in place of traditional polling places!

What does this mean?

- Voters can now vote at ANY Vote Center in Sacramento County
- Vote Centers will open beginning October 27, 2018, giving voters more days to vote
- At a Vote Center, you can
 - Drop off your mail ballot
 - Vote in person
 - Request a replacement ballot
 - Vote using accessible voting equipment
 - Receive voting assistance in multiple languages
 - Register to vote or update your registration

A full list of Ballot Drop Box and Vote Center locations will be available in your County Voter Information Guide, in your mail ballot packet, at www.Elections.SacCounty.net, and on the SacVote App.

Learn more at www.Elections.SacCounty.net Call Toll Free (800) 762-8019



PAID POLITICAL ADVERTISEMENT

Assemblymember Ken Cooley

Thoughtful leader. Committed to the community.

Sacramento Bee says – Vote for Cooley.

“Cooley, a Democrat, has deep ties in the district, which covers eastern Sacramento County. He served as mayor and councilman in Rancho Cordova for a decade before winning the seat in 2012.”

On November 6, **Vote Ken Cooley** for State Assembly



Paid for by re-elect Ken Cooley for Assembly 2018

Announcement

Water Damage to Your Home? Call for a quote for professional cleanup & maintain the value of your home! Set an appt today! Call 855-401-7069 (Cal-SCAN)

Antiques Wanted

Buying Watches

Will Pick-up

Rolex, Omega, Hamilton, LeColutre

-Private Party- All wind ups Running or not. Will buy watch parts Also buy Gold Rings & Chains, Silver Dollars, Antiques, and Other Collectibles (916) 607-7890 (916) 991-7850 **CASH for Watches**

Autos Wanted

DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE BLIND. FREE 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care of. Call 1-844-491-2884 (Cal-SCAN)

Got an older car, boat or RV? Do the humane thing. Donate it to the Humane Society. Call 1- 844-335-2616 (Cal-SCAN)

WANTED! Old Porsche 356/911/912 for restoration by hobbyist 1948-1973 Only. Any condition, top \$ paid! PLEASE LEAVE MESSAGE 1-707-965-9546. Email: porsche restoration@yahoo.com. (Cal-SCAN)

CARS/TRUCKS WANTED!!! 2002 and Newer! Any Condition. Running or Not. Competitive Offer! Free Towing! We're Nationwide! Call Now: 1-888-416-2330 (NANI)

Donate Your Car to Veterans Today! Help and Support our Veterans. Fast - FREE pick up. 100% tax deductible. Call 1-800-245-0398 (NANI)

Bathroom or Kitchen Remodeling?

WAIT! Before You Spend MORE to Get LESS Call (916) 798-8388 License No. 998108 (MPG 10-19-18)

Cable/Satellite TV

DISH TV \$59.99 For 190 Channels \$14.95 High Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply. 1-844-536-5233. (Cal-SCAN)

DIRECTV CHOICE All-Included Package. Over 185 Channels! ONLY \$45/month (for 24 mos.) Call Now-GetNFL Sunday TicketFREE! CALL 1-866-249-0619 Ask Us How To Bundle & Save! (Cal-SCAN)

Career Training

AIRLINES ARE HIRING - Get FAA approved hands on Aviation training. Financial Aid for qualified students - Career placement assistance. CALL Aviation Institute of Maintenance 888-686-1704 (NANI)

Financial Services

Over \$10K in Debt? Be debt free in 24 to 48 months. No upfront fees to enroll. A+ BBB rated. Call National Debt Relief 866-243-0510 (NANI)

Unable to work due to injury or illness? Call Bill Gordon & Assoc., Social Security Disability Attorneys! FREE Evaluation. Local Attorneys Nationwide 1-844-879-3267. Mail: 2420 N St NW, Washington DC. Office: Broward Co. FL (TX/NM Bar.) (Cal-SCAN)

Do you owe more than \$5000 in Tax Debt? Call Wells & Associates INC. We solve Tax Problems! Personal or Business! IRS, State and Local. 30 years in Business! Call NOW for a free consultation at an office near you. 1-877-746-4933 (NANI)

For Rent

House for Rent. Catta Verdera Community in Lincoln. \$2500 5bd/3bth. 916 276-0541

For Rent

2bd 1 bth. Biggs. Fenced yard front & back. Carport & garage. Non-smoking. \$895, \$895 sec deposit. 530 518-7346 or 530 321-0496.

Fitness/Yoga

Your Fitness Genie

17 Years of Experience

FREE Fitness Goal Planner

Grandchildren?

No Energy? Afraid of the Floor? **Improve your Balance**

Get Stronger

Keep Bone Density

Avoid Meds

Be Active, Call Today!

Jenn@YourFitnessGenie.com (916)768-3767

Family Tree

Family Trees

By Jackie

Do you know your ancestor's history?

Jackie Cetnar 904-252-6860 info@familytreesbyjackie.com www.familytreesbyjackie.com

Landscaping

CREATE YOUR PARADISE

Winter Yard Cleanups, Complete Landscape Design/Installation, Sprinkler System Installs/Repairs, All Types Concrete Work, Fence Installation, Retaining Walls- All Types, Drainage Systems-all types, Landscape Lighting, Residential/ commercial American Landscape Design & Installation. Est 1987 American Construction & Property Maintenance Company

WE ACCEPT VISA & MASTER CARD

(916)612-0776

Lic#690968

Miscellaneous

SAWMILLS from only \$4397.00-MAKE & SAVE MONEY with your own bandmill- Cut lumber any dimension. In stock ready to ship! FREE Info/DVD: www.NorwoodSawmills.com 1-800-567-0404 Ext.300N (Cal-SCAN)

DIATOMACEOUS EARTH- FOOD GRADE 100%. OMRI Listed-Meets Organic Use Standards. BUY ONLINE ONLY: homedepot.com (Cal-SCAN)

INVENTORS - FREE INFORMATION PACKAGE Have your product idea developed affordably by the Research & Development pros and presented to manufacturers. Call 1-888-501-0236 for a Free Idea Starter Guide. Submit your idea for a free consultation. (NANI)

STOP STRUGGLING ON THE STAIRS Give your life a lift with an ACORN STAIRLIFT! Call now for \$250 OFF your stair-lift purchase and FREE DVD & brochure! 1-855-388-6710

Spectrum Triple Play! TV, Internet & Voice for \$29.99 ea. 60 MB per second speed No contract or commitment. More Channels. Faster Internet. Unlimited Voice. Call 1-877-338-2315 (NANI)

Stay in your home longer with an American Standard Walk-In Bathtub. Receive up to \$1,500 off, including a free toilet, and a lifetime warranty on the tub and installation! Call us at 1-855-534-6198 (NANI)

SAVE ON YOUR NEXT PRESCRIPTION! World Health Link Price Match Guarantee! Prescriptions Required. CIPA Certified. Over 1500 medications available. CALL Today For A Free Price Quote. 1-866-293-9702 Call Now! (NANI)

BATHROOM RENOVATIONS. EASY, ONE DAY updates! We specialize in safe bathing. Grab bars, no slip flooring & seated showers. Call for a free in-home consultation: 888-912-4745 (NANI)

A PLACE FOR MOM has helped over a million families find senior living. Our trusted, local advisors help find solutions to your unique needs at no cost to you. Call 855-741-7459 (NANI)

CASH FOR CARS: We Buy Any Condition Vehicle, 2002 and Newer. Nationwide Free Pick Up! Call Now: 1-800-864-5960. (NANI)

DISH TV \$59.99 For 190 Channels + \$14.95 High Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply 1-800-718-1593 (NANI)

NEW AUTHORS WANTED! Page Publishing will help you self-publish your own book. FREE author submission kit! Limited offer! Why wait? Call now: 866-951-7214 (NANI)

Real Estate Loans

RETIRED COUPLE \$\$\$\$ for business purpose Real Estate loans. Credit unimportant. V.I.P. Trust Deed Company www.viploan.com Call 818 248-0000 Broker-principal BRE 01041073. (Cal-SCAN)

Searching for A Real Estate Investment Loan? Get connected to 150+ lenders. Flexible Terms on Rehab loans. Get Matched At: info.BridgeLoanNetwork.com (NANI)

Roofing

BERNARDINO ROOFING

Reroofs, Repairs, Maintenance, Dryrot, Gutters, Family Operated. BBB MEMBER!

*****FREE ESTIMATES*****

SENIOR DISCOUNTS

Lic.#817945 35 Years Experience

916.920.0100

www.bernardinoroofting.com

RV Sales

Bill Eads RVs

Buy, Sell, Trade & Consign

ACCREDITED BUSINESS

"Results....not Promises"

Number 1 Consignment Lot in Northern California

We Pay Top \$\$\$ for clean RVs!

Great, Secure I-80 Freeway Location.

Lic & Bonded - 29 Years Exp! Check out **BillEadsRV.com** 4409 Granite Dr. Rocklin, CA

Office 916-624-7600

Bill 916-878-0273

Senior Living

A PLACE FOR MOM. The nation's largest senior living referral service. Contact our trusted, local experts today! Our service is FREE/no obligation. CALL 1-800-550-4822. (Cal-SCAN)

Tax Services

ARE YOU BEHIND \$10k OR MORE ON YOUR TAXES? Stop wage & bank levies, liens & audits, unfilled tax returns, payroll issues, & resolve tax debt FAST. Call 855-970-2032. (Cal-SCAN)

Tree Service

BP TREE SERVICES LLC.

TREE & STUMP REMOVAL

TREE TRIMMING/ SHAPING

FREE ESTIMATE

10% OFF WITH THIS AD

Insured. Workman's comp. Arborist

916-722-6321

BPTreeServices.com

VISA / MASTER CARD

California Contractors Lic #1036031

Work Wanted

I do garage and house organizing, cleaning, and de-cluttering. Pruning and weeding. I will juice fruit and vegetable juices in your home. **Have Juicer will Travel.** Health background. References. College grad. **Tim, 916-370-0858.** (MPG 12-31-18)

Wanted

KC BUYS HOUSES - FAST - CASH - Any Condition. Family owned & Operated . Same day offer! (951) 777-2518 WWW.KCBUYSHOUSES.COM (Cal-SCAN)

Cash for unexpired DIABETIC TEST STRIPS. Free Shipping. Best Prices & 24 hr payment! BBB Rated A+. Call 1-855-440-4001 www.TestStripSearch.com.

COMPUTER SERVICES

Zinsky's

PC Configurations

"Don't replace it - REPAIR IT!"

Custom Desktop Computer Configurations

• PC Repair • Home Wireless Networking

• Installations • Viri & Spyware Education

Alan Zinsky

Phone: 916-622-2269

Zconfig@zbcglobal.net

Bu. Lic. # 355312 • B. E. A. R. Reg. #84416

www.zinskyspcrepair.com

Crossword Puzzle on Page 8

S	L	A	S	H		R	A	H				H	A	N	D	
H	E	L	L	O		E	R	A				C	A	N	O	E
H	A	B	I	T		I	C	Y				A	N	T	I	C
P	A	T	T	O	N											
		S	U	V			O	N	T	O						
H	U	B		B	O	M	B		E	N	D	I	N	G		
O	B	O	E			L	A	V	E			S	I	S	A	L
R	O	T	E			O	S	I	E	R		A	L	T	O	
S	A	C	R	A		H	A	L	E			L	E	A	R	
E	T	H	Y	L	S		T	S	A	R			S	L	Y	
						B	I	K	E		V	A	R			
W	E	S	T	E	R	N		H	E	R	O	E	S			
A	S	C	I			E	W	E			E	M	C	E	E	
S	P	U	R	T			E	A	R			F	E	R	A	L
H	Y	D	E				L	Y	E			Y	O	U	L	L

FREE ITEMS

FREE : Jenn Air gas grill, Metal work bench, Metal bike rack. 307-684-7654

Yard Sale

BUTTE COUNTY SURPLUS GIGANTIC SALE!!!

Friday, Nov. 2nd, 2018

9:00 am – 1:30 pm

14 County Center Dr. Oroville, CA

Monitors \$10-\$15

File Cabinets & Bookcases- (\$5 per drawer or shelf)

Chairs \$10, \$5, \$1

Desks \$5

Phones, Speakers, Office Supplies

Tons of \$1 items!

Don't Miss This Sale!

BUTTE COUNTY SURPLUS DONATIONS TO NONPROFITS

Monday, Nov. 5th, 2018

10 am-12 pm

14 County Center Dr. Oroville, CA

Desks, Chairs, Bookcases

File Cabinets, Tables

Modular Furniture Panels

Phones, Office Supplies and Accessories

****Available Only for Nonprofits****

Bring Proof of Nonprofit Status

Items must be taken at time of selection

For Solutions see Page 7

6	7	5	8	4	2	1	3	9
3	4	2	9	1	7	6	8	5
8	9	1	5	6	3	4	7	2
7	8	6	2	5	1	3	9	4
4	5	3	7	8	9	2	1	6
1	2	9	6	3	4	8	5	7
9	6	4	1	7	8	5	2	3
5	1	7	3	2	6	9	4	8
2	3	8	4	9	5	7	6	1

Family Owned 40 Years

Lodge Coffee Shop

8191 Auburn Blvd. Citrus Heights (916) 725-7165

20% off any one (1) Large Pizza

M-T 3-9pm

F-S 11:30-10pm

Sunday Noon-7pm

Offers Military Discount

Dine at the Lodge Mon-Friday and take 10% off your entire meal ticket

Get 10% off any order

HELP WANTED

Utility Solutions Partners, a Rancho Cordova, CA company, is looking for a Senior Design Specialist with:

- Master's degree in Computer Science, Computer Engineering, Computer Applications or Computer Information Systems.
- 5 years' experience in Oracle Utilities Customer Care and Billing (CC&B), Oracle Utilities Application Framework development (Microfocus COBOL/ Oracle Java/Oracle SQL), Eclipse Software Development Kit (SDK), Oracle Utilities Application Framework Config tools/Scripts, Business Objects, Business Service/and Oracle Utilities Application Framework Integration tools and Architecture (XAI/WS/JMS)

May be asked to relocate to unanticipated worksites. Send resume to N. Ewanowsky at Utility Solutions Partners, 10824 Olson DR STE C-305, Rancho Cordova, CA 95670. Refer to Job# SK18 in your cover letter.

Bob's BASEBALL TOURS

Attend games in New York (Yankees & Mets), Boston (Pittsburgh & Cincinnati), Also Pro Football, Baseball & Basketball Halls of Fame. Guided tour of New York City & Boston. May 25-June 2 \$2,150/person*

See games in Phoenix & Denver, in addition to Grand Canyon. June 24-28 \$1,195/person*

See Midwest baseball in Kansas City, St. Louis, Chicago (Cubs & Sox) & Minnesota. July 31-Aug. 4 \$1,295/person*

*Prices based on double hotel occupancy

Coach bus tours. Good game tickets. Quality hotels.

Free brochure: 507.217.1326 bobbaseballtours.com

SCHOOL OF PUBLIC HEALTH UNIVERSITY OF MINNESOTA

Do you have a family member with memory loss who lives in a care facility?

The University of Minnesota is examining the effects of an educational program to support family members with a loved one in a care facility. It will be led by a trained coach. Learn more about participating in this free study by contacting Professor Joe Gaugler at 612.626.2485 or gaug0015@umn.edu.

Visit <http://z.umn.edu/transitionmodule> to learn more

Grand Alaskan Cruise & Tour

Departs Jan - Sep, 2019

12 days from \$1,499*

Save \$500 per couple

Promo code N7017

1-866-792-8873

*Prices are per person based on double occupancy plus 20% tax & fee. Single supplement and several charges may apply. All inclusions included. Offer applies to one booking only, made by 11/30/18. Other rates and conditions may apply. Ask your Travel Consultant for details.

CALL A PROFESSIONAL Business & Service Directory

LANDSCAPE SERVICES

Superior Landscape Services

Landscaping and Maintenance

- Sprinkler Repair/Install • Pruning
- Mowing/Trimming • Fertilizing

Insured Lic#794551

(916) 728-5812 • Cell (916) 761-0999

Dave Cochran Owner • dave_SLS@surewest.net

Painting Services

QUALITY A PAINT SERVICE

Over 20 years Experience ♦ Testimonials Available ♦ Bonded & Insured

Especially on small kitchen cabinets

Ext & Int Paint on small homes & Mobiles

Ext Patio Furniture-A brand new look

We paint wrought iron gates also, do power wash on drive ways etc.

916-967-0763 State Lic. 646386

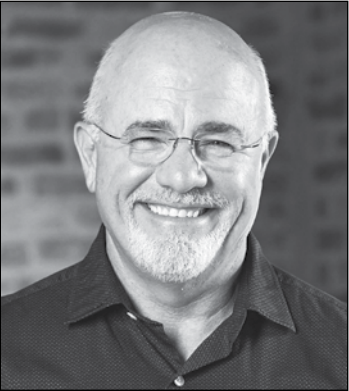
DRUG AND ALCOHOL REHABILITATION

CLEAN & SOBER LIVING

CSLT, Inc.

HELPING PEOPLE AND THE COMMUNITY WITH THE ALCOHOL AND DRUG PROBLEM! 18 YEARS IN BUSINESS!

DETOX (916) 965-3386 SOBER LIVING (916) 961-2691



Dave Says

Pay it off!

Dear Dave,
I can't decide what to do about my car. I owe \$8,000 on it, and I have the cash to pay it off with plenty left over. One of my co-workers said I shouldn't pay it off, because I have a very low interest rate on the loan. What do you think?
-Derricka

Dear Derricka,
What do I think? I think your co-worker is broke. Taking financial advice from broke people is like taking dieting advice from fat people. In other words, it's dumb.
Pay off your car, and never borrow money to buy a car again for the rest of your life. If you want to win with money, you have to get out of the land of car payments. The idea that you're stuck with car payments — that you're always going to have one — is the mantra of those who've given up hope. You are in charge of your life. You are in charge of your financial situation. Don't be like all those folks out there who whine about stuff like stagnant wages and are unwilling to get up off their stagnant butts to make their lives better.

Derricka, pay off your car today. And please, don't take any more financial advice from broke people!
—Dave

Emergency fund in cash?

Dear Dave,
My wife and I are completely debt-free. We would like to have

part of our emergency fund in cash inside a heavy duty safe at home. How should we document this cash in the event of fire or theft? Also, would our homeowners insurance policy cover cash?
- Will

Dear Will,
Typically, homeowners insurance policies have a limit as to how much cash they will cover. I'd advise re-reading your policy, and double checking with your insurance agent just to be sure. When it comes to documenting valuables, I'd suggest making a video or taking photographs. Just to be extra cautious, you could store these in a safe deposit box at your local credit union or bank.
Having some cash on hand is never a bad thing. When it comes to the portion of your emergency fund you keep at home, I'd recommend just being reasonable. If you've got \$10,000 set aside for emergencies, I'm okay with you keeping \$5,000 at home in a quality safe. I wouldn't put all, or even most of it, in a safe, though.
Again, just make sure your homeowners policy covers anything you might put in there. A strong, fireproof safe is a must!
—Dave

Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 12 million listeners each week on 575 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey. ★



Make It Fun and It Will Get Done!
The Secret to Being Organized
Pam Young's Corner
Your Summer of 2018

Looking back over your summer, can you think of at least five highlights? Maybe you went on a vacation or had people come and visit. Maybe you cleaned out the garage, basement or attic and you have that glorious feeling of freedom from stuff that no longer serves you. Perhaps you healed from an illness or accident and are feeling like yourself again. Maybe you had a baby or you invited a new pet into your home. Maybe your garden was the best it has ever been and you can see you'll be eating tomatoes that almost taste like candy, well into fall. Maybe you learned about something that has changed your life and set you in a different direction.

In the course of your Summer of 2018 there have been wonderful events, people and situations that have taken place. Take a few minutes and see how many highlights you can come up with.

The wonderful thing about doing a mental exercise like this is that it'll lift your spirit. This kind of exercise is as important as any exercising you do at the gym to strengthen your body. Your mind is such an incredible gift and you have control over it. But just like getting in shape physically takes repetitive exercises, so does exercising your mind.

When you ask your mind for a happy thought from your summer highlight file it'll mind you. When you sit with the thoughts that it comes up with you'll create a mental atmosphere around you and you'll open yourself up to have more highlights flow to you right now and into September and beyond.

At the end of every day, my husband and I talk about the highlights of our day and we can usually each come up with three or four and sometimes five. It's so fun for us to scan the day we've done and revisit the best parts of it. That got me to thinking about what the best

parts of our summer were.

Our first great grandchild was born in August. We had a bumper crop of wild blackberries and were able to pick 20 gallons. That led me to make wild blackberry jelly to use as Christmas gifts. Each gift will have a jar of jelly, dry muffin mix (just add egg and milk), muffin papers and directions for making the muffins. Our yard looks better than ever this summer. As more and more perennials keep their promises of colorful flowers and shades of green foliage and our trees, which I planted 15 years ago as babies, are now strong enough and big enough for me to climb in, our yard becomes more inviting and beautiful!

Your Summer of 2018 is over and Mother Nature, being very organized, has her decluttering plan

in action. You'll notice leaves are flying in the wind, as She lets go of what is no longer serving her. By spending time remembering the joys of this summer, you'll get a very strong feeling of how good your life is and that each day is a gift given to you to enjoy to its fullest.

As Abraham Hicks says, "A happy life is just a string of happy moments. But most people don't allow the happy moment, because they're so busy trying to get a happy life." Enjoy the happy moment!

For more from Pam Young go to www.cluborganized.com. You'll find many musings, videos of Pam in the kitchen preparing delicious meals, videos on how to get organized, lose weight and get your finances in order, all from a reformed SLOB's point of view. ★

Open Enrollment is Underway NOW!

Worried about paying your Medicare costs?

We can help with **FREE** assistance at an office near you

Call HICAP at (800) 434-0222
Personal Medicare Counseling • Seminars • Drug Plan Finder Tool

AGENCY ON AGING AREA 4 HICAP With Services: Counseling & Money Program SHIP Statewide Health Insurance Program LEGAL SERVICES NORTHERN CALIFORNIA

Supported by grants 1801CAMISH, 1801CAMIAA & 1801CAMIDR, U.S. Admin. for Community Living, Dept. of Health & Human Services

STATEPOINT CROSSWORD • WAR MOVIES

CROSSWORD

CLUES

ACROSS

1. Guns N' Roses guitarist
6. Pep rally syllable
9. Third H in 4-H, sing.
13. Conversation starter
14. Victorian period, e.g.
15. Dugout glider
16. Nun's attire
17. Winter condition
18. Mad hatter's act
19. *1970 biopic, winner of 7 Academy Awards
21. *Story of 1940 evacuation
23. Station wagon/off-road vehicle, acr.
24. Aware of
25. Busy airport
28. *"...How I Learned to Stop Worrying and Love the ..."
30. Julian Barnes' "The Sense of an ..."
35. Double reed woodwind
37. Cleanse
39. Rope-making plant fiber
40. Traditional learning method
41. Willow twig
43. Choir voice
44. Sacred, in Italian
46. "___ and hearty"
47. *Kurosawa's "Ran" based on this Shakespearean king
48. Ethanol, a.k.a. ___ alcohol, pl.
50. Russian autocrat
52. Stallone's nickname
53. Penny-farthing, e.g.
55. Variable, abbr.
57. *"...All Quiet on the ___ Front"
61. *Kelly's who?
64. Binary digits code
65. Lamb's momma
67. Master of ceremonies
69. Sudden growth
70. Canal locale
71. Unbroken
72. Jekyll's counterpart

73. Heavy-duty cleanser
74. You shall, contraction

DOWN

1. "Be quiet!"
2. Lambeau Field jump
3. "Fantastic Four" actress
4. Buttonholes, e.g.
5. Small pool
6. Bit attachment
7. ___ de Triomphe
8. Father of the String Quartet
9. Baseball's Hammerin' ___
10. Those against
11. Kind of film
12. 52 cards
15. Rules
20. Convex molding
22. Beehive State native
24. Render unnecessary
25. *Joey was a "War ___"
26. *"-U-51" vessel
27. Mess up
29. *It lead to a popular wartime comedy series
31. Call, in the olden days
32. Keys
33. Birth-related

34. *Story of first African-American regiment
36. Inspiring fear
38. Aquatic snakes
42. Ransack or plunder
45. Even though
49. * ___ Richard Attenborough of "The Great Escape"
51. Make less dense
54. Rest on patellas
56. Young Montague
57. Done in loads
58. ESPN award
59. Gulf War missile
60. Michelin product
61. *From where to eternity?
62. Light beige
63. *Lone Survivor, e.g.
66. Path
68. Building extension

Save up to \$111/month* on your Medicare supplement insurance plan.

Call for a fast and free rate quote today. No cost. No obligation. Call 1-844-747-4868

Call Now! Annual Election Period October 15 to December 7

© StatePoint Media

Crossword Puzzle Solutions on Page 6

Please Join Us For

Craft Fair

Saturday, November 10th
9am - 5pm

We are located at 7801 Rosswood in Citrus Heights on the corner of Rosswood and Antelope
Questions: craftsmessiah@gmail.com

SHARING THE BLESSINGS AND LOVE OF GOD

GRACE BAPTIST CHURCH

Come and Experience God's Amazing Grace

Come grow with us at Grace Baptist Church where the Old Time Gospel Message is still preached and God-Honoring music is still sung. Grace Baptist still stands on the Principles, Doctrines and Separation, found and taught in The Bible.

SERVICE SCHEDULES

Sunday Schools (All Ages)... 9:45 am
Sunday Worship..... 11:00 am
Sunday Evening..... 6:00 pm
Wednesday Evening..... 7:00 pm

6724 Palm Avenue, Fair Oaks, CA 95628
(Located one block South of Madison; just East of Dewey)
PASTOR CHARLES CARTER

CALL FOR MORE INFORMATION (916) 967-3915 WWW.GBCFAIROAKS.NET

SUDOKU

The support you need to find quality SENIOR LIVING SOLUTIONS

A Place for Mom has helped over one million families find senior living solutions that meet their unique needs.

There's no cost to you! CALL (855) 439-6734

aPlaceforMom.

7		8	4				
		2			6	8	
8	9			6		4	
		6					4
	5		7		9		1
1					8		
		4	7			2	3
	1	7			9		
				9	5		6

© StatePoint Media

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

Solutions on Page 6



By Marlys Johnsen Norris,
Christian Author

“IF” one is familiar with the stories and words of the Holy Bible *they know* the words they read are *the basis for all truth* from God! Truth does exist in our world. God has preserved His designed word and story to help us understand the meaning and purpose of life and how to live it. Plus, we learn by what people did in their lives of Old and the New Testament times to bring either destruction or blessings. Regardless of the name of any kind of “sin” (against God’s teachings) their result leads to a sad ending.

“Escape” is only found when faith and trust is birthed in God’s beloved Son. How can anyone make a decision to disregard the words of instruction from such a valuable book or discredit a single word written in it? From Genesis to Revelation the teachings

The Holy Bible and Truth!

of Scripture open doors of truth and understanding for our lives over and over again!

It is miraculous in the beginning God’s creation of all kinds of life began with each one having the ability to plant their “tiny little seed” to recreate their likeness! Each one uniquely different given special abilities with purpose to take care of all their personal needs! From a tiny ant or bird, to a huge bull or hippopotamus and also human beings designed by the Master Creator of all that is!

The beginning of our personal faith in God – it begins with a tiny seed. Even as tiny as it is, we are given the ability to “move mountains” when we offer the prayer of faith to do it. (Read my book titled “*God Moves Mountains, It was a Miracle*” and you will understand even more. At one time in my life that’s all I had and God miraculously moved to answer my prayers.)

God’s Holy Spirit is always available to help us! Often times we just are not ready to grasp the truth we need. He waits patiently for the perfect time when we are sincerely ready. He knows when we have a willing spirit. He is always so patient. He’s

never pushy or in a hurry about anything! He is a Jehovah God magnificent and He knows everything about every single one of us. *Possibly that’s why it takes mankind a lifetime to learn, accept and respond to the ways of God in our lives!* When we learn to be obedient to God’s Holy Words of Truth - is when His abundant blessings of His love truly do fall on our lives.

Just “Talk” to Him! Pray and listen to His still small voice! He is waiting “just for you!” Once you yield to His Will for your life, He will never leave or forget you, no matter what you do. A local Christian church will give you a Bible. Sunrise Community on Greenback is always ready to welcome you! Talk to someone there. Visit several churches and find the one where you really feel you can learn the words of the Bible. You will never be sorry and will begin a brand new life God has planned for you even before the foundations of the earth!

In His Matchless Love
Marlys Johnsen Norris
Christian Author of 7 Books
“Messages in the Dust for the Searching Soul” ★



By Pastor Ray Dare

God always answers prayer. But not in the way we always want Him to answer. God has not said, “I will answer your prayers any way you want Me to answer them.” God answers prayer in three ways; sometimes God says “Yes”, sometimes God says “No” and sometimes God says “Wait, I have a bigger plan”.

In the Old Testament, in the book of Daniel, there’s the story of three guys who are going to be thrown into a fiery furnace. I’m sure they prayed not to be put in that fire, yet God allowed them to go through the fire. And while in that fire a fourth man was seen with them (Jesus) and the ropes that were binding them were burned off. God is bigger than your problem and He wants to burn off the ropes that may be binding you.

God wants us to focus on

Pastor Ray's Encouraging Words

Your Prayers Are Always Answered

our character while we want to focus on comfort. What is God’s purpose in your problems? He has many of them. But one of them is this next verse... 1 Peter 1:7 “*The purpose of these troubles is to test your faith as fire tests how genuine gold is. Your faith is more precious than gold.*” God wants to test your faith. So sometimes He delays an answer to prayer and says, “Will you trust Me? I know more than you. I love you and I want what’s best for you. So, you need to trust me.” We, as imperfect parents do that as well. Certainly, we can trust a perfect heavenly Father who says that.

You may be discouraged about something in your life and God is saying, “Will you trust Me? Will you trust My timing? My love? My purpose? My plan? My perspective? Will you trust Me?” The antidote to discouragement is to look past your problems and realize that God is bigger than the problems. Realize that He has a bigger purpose and plan in it all.

If you want to be happy

in life and you really want to have less stress and more peace you’re going to have to come to grips with two fundamental truths. First, some things in life you’re never going to understand. You just need to accept it. There are some things you’re never going to understand until you get to heaven. Second, there are some things in your life that are never going to change no matter how much you pray because God has bigger perspective and a greater plan.

So, what do you do? Just give up praying? Of course not. You keep on praying but you live day by day saying, “God, I’m going to pray for this but if You choose not to give it I’m going to still trust You and I’m going to still love You. You are bigger than my problems and You have a bigger plan and purpose in it for me.”

Pastor Ray
New Beginnings Church
10am Sundays, You’re invited!
www.NBC4U.org ★

Fair Oaks EcoHousing

A Family-Friendly Green Neighborhood

- Safe and Supportive Community for People of All Ages
- Close to Fair Oaks Village
- Large Clubhouse and Gardens
- 30 Townhomes and Flats

Join us for a monthly site tour

For more information, visit FairOaksEcoHousing.org

YOU’RE INVITED!

Sundays 10:00a.m.

A Purpose Driven Church

“We do Church Differently”

www.nbc4u.org | (916) 992-1997

New Beginnings CHURCH

5510 Diablo Drive
Sacramento, CA

ARCADE CREEK Manor

6546 AUBURN BLVD; CITRUS HEIGHTS, CA

ANNUAL BAZAAR

SATURDAY, NOVEMBER 3
9AM TO 3PM

WHITE ELEPHANT • CLOTHING
CHRISTMAS DECORATIONS
BAKED GOODS • JEWELRY
HANDMADE CRAFTS • CAKE WALK
FLORAL • PRIZE DRAWINGS
BOOKS • SNACKBAR

CORNER OF AUBURN AND VAN MAREN LOOK FOR THE BALLOONS

EAST LAWN

CEMETERIES • MORTUARIES • CREMATION • PREPLANNING

Make your final arrangements, then go enjoy the rest of your life.

The Privilege of Planning

A 25 minute free presentation. We’ll serve you with a catered meal!

Union Gospel Mission Sacramento

WE ACCEPT DONATIONS!
7 Days a week
8am - 8pm

(916) 447-3268

400 Bannon Street • Sacramento, CA 95811

Listen to “Voices from the Streets” on KFIA 710 AM, Sun at 2 pm, Mon at 3 pm
For Mission Updates, go to UGMSAC.COM and [Facebook.com/ugmsac](https://www.facebook.com/ugmsac)

Make Sure Those You Care For About Are Always Cared For

“The Privilege of Planning” is not a sales seminar. It is a 25-minute educational presentation that focuses on the importance of advance funeral planning and all the options available. Information will be presented on Veterans benefits, cremation, and burial choices as well as key consumer advice. In addition to a catered meal, each attendee will receive a FREE Emergency Planning Guide.

CHOOSE ONE OF THESE SEMINARS

Thurs., Nov. 8

11:30am to 12:30pm

EAST LAWN

Elk Grove
Memorial Park & Mortuary
9189 E. Stockton Blvd,
Elk Grove, CA 95624
To RSVP or More Info:
916.732.2031
Lic.#FD-1455

Reservations requires. Please RSVP to the location of your choice. Seating is limited to 30 attendees per seminar.

If you prefer to RSVP via email, log onto our website and go to the seminar registration page.

www.EastLawn.com

TV

GUIDE

MAGAZINE

CHEERS & JEERS

Cheers to Supergirl
for getting more grounded. As fun as last season was, all the space witches and Worldkillers kept Kara (Melissa Benoist, pictured) stuck in sci-fi stories. Now that she's back at work as a reporter and fighting anti-alien Earthlings, the show feels as if it has found its groove—and very human heart—again.

Jeers to The Alec Baldwin Show
for playing it safe. For a guy (pictured) who's never been afraid to speak (or tweet!) his mind, Baldwin's eponymous interview show is frustratingly restrained. More Jack Donaghy, less Dick Cavett, please.

Jeers to Blindspot
for missing the point of having Patterson around. Listen, if Ashley Johnson's character (pictured) can mix booze into a cryogenic potion perfect for cracking open a bar's safe, she can surely secure an antidote for this ZIP poison that's killing Jane (Jaimie Alexander). The girl is a genius... ignoring that fact isn't.



Ashley Johnson's character (pictured) in *Blindspot*.

Cheers to Netflix's Super Monsters
for being super! Sure they're the spawn of classic horror's A-listers, but the only things Drac and his supernatural squad are conjuring in this cheeky, colorful series are life lessons about honesty and acceptance, aimed squarely at pre-schoolers. Nothing scary about that at all! ★

ASK

MATT

BY MATT ROUSH TV Guide Senior Critic

WHAT'S YOUR CALL ON FOX'S 9-1-1?
Question: 9-1-1 is amazing with its wonderful special effects. I surely hope it lasts a long while. Opinion? — Unsigned
Matt Roush: My opinion on whether Fox will keep 9-1-1 around for a while? Yes, it's a keeper. My opinion on the show? When it focuses on the crisis of the week, it can be riveting, especially in the recent earthquake two-parter, which was

very impressively produced. When the story shifts to the characters' personal interactions, it's a lot less inspired, but no more or less than others in the current surplus of medical/firefighter/ police melodramas.
Question: This is just a note of thanks for your review of *Poldark*. We love this show, and I especially enjoyed seeing the original Poldark, Robin Ellis, in this new version. The acting,

cinematography and music are all excellent. — Gwen
Matt Roush: You're welcome. That show is such a treat, and there's one more season before it's over! This gives me a chance to plug the delightful *The Durrells in Corfu* as well, now in its third season and another great addition to PBS's Sunday lineup of British imports. (Keeley Hawes, who plays the Durrell mother, can be seen in a much more serious role on Netflix's gripping *Bodyguard*. Consider that a recommendation.)
To submit questions to TV Critic Matt Roush, go to: tvinsider.com ★



Senior Safety

Are you a senior? Do you care for a senior? Remember, we're all gonna' get there one day. I mean, the alternative is not pretty. What the worry is all about with seniors are accidents. Seniors are involved in millions of home accidents each year, but most homes don't help keep them safe. Did you know that nearly one-third of the senior population falls each year, and some 70% of those falls occur at home? So now what? That's when Jennifer Fitzpatrick comes into the picture. She is a generations expert, gerontologist and author of "Cruising Through Caregiving" reducing the stress of caring for your loved one. So I asked Jennifer on my POPPOFF Radio Show if she could share some tips to help insure the safety of seniors...whether you are one or know one.

Here are ten tips that are easy to implement. No rocket science here.

1) TAKE THE AARP SMART DRIVER COURSE (www.aarp.org/auto/driver-safety). Not only might you get an auto insurance discount, you will learn valuable skills to

POPPOFF!

with Mary Jane Popp

- enhance your driving and reduce the risk of accidents.
- 2) CHOOSE A FINANCIAL AND HEALTHCARE POWER OF ATTORNEY IN CASE YOU ARE EVER UNABLE TO MAKE DECISIONS.** Selecting the right person who will represent your wishes is crucial.
- 3) MAKE YOUR HOME AS SLIP-PROOF AS POSSIBLE.** Consider grab bars and removing hazardous throw rugs.
- 4) JOIN OR START A VILLAGE.** Villages are grass-roots community based organizations that help support members who wish to age in place safely. To find out if there is one in your community or how to start one, check out www.vtvnetwork.org.
- 5) EMBRACE TECHNOLOGY.** Life alert systems are quite effective in detecting falls, especially the ones that are waterproof and can be worn in the bathtub or shower.
- 6) LOOK INTO HOMECARE OPTIONS BEFORE YOU NEED THEM.** You may not need help with the chores or taking a shower right today, but someday you might. Get to know the homecare options in your community early—before you need
- home care services.
- 7) DON'T ANSWER THE PHONE OR DOOR UNLESS YOU KNOW WHO IT IS.** Older adults are very much at risk for scammers that call or go door-to-door.
- 8) TELL YOUR FINANCIAL PLANNER THAT YOU WANT TO NAME A TRUSTED CONTACT PERSON.** This helps prevent financial problems if your financial professional ever becomes concerned about your capacity to make decisions.
- 9) FIGURE OUT A SYSTEM FOR MANAGING YOUR MEDICATION.** There are apps, timers or cell phones, pill boxes or the old-fashioned paper and pencil system. Choose the option that works best for you.
- 10) EVACUATE.** If your area is experiencing a state of emergency like a hurricane or wildfire, don't hesitate to leave.
- Being aware and taking advice from the experts is the way to go. Being a senior myself, I am checking in on some of these tips too. If you want to know more about Jennifer Fitzpatrick, just go to www.cruisingthroughcaregiving.com. Remember, **BETTER SAFE THAN SORRY!** Don't forget to **VOTE!** You vote does count! ★

Thank a Veteran Today!

GET A GREAT DEAL!

weekly tv

America's most complete TV listings magazine

just 75¢ per issue!

U.S. OPEN GOLF FINAL ROUND LIVE SUNDAY

BEST BETS

THE ALEXANDER GRAWBOW

SAVINGS OF 10% OFF

KEVIN COSTNER

LEADS IN THE NEW SERIES VILLAGES

PLUS: SOAPS, MOVIES, HOROSCOPES, PUZZLES, GAMES, TRIVIA

LOCALIZED TV AND CABLE LISTINGS FOR THE GREATER CALIFORNIA AREA

DAILY BEST BETS & SPORTS SECTION

A-Z MOVIE GUIDE & NETWORK NEWS

Q & A WITH YOUR FAVORITE CELEBRITIES

PUZZLES, GAMES, TRIVIA, SOAPS AND HOROSCOPES

WOW 81% OFF* FOR MESSENGER PUBLISHING GROUP READERS

The Ultimate Guide To What's On TV

ordering is easy!

1-877-580-4817

tvweekly.com or subscribe by mail

YES! Sign me up for 13 issues for only \$9.75!

Just 75¢ per issue! ORDER TODAY

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Option #1 Pay by check or money order Make check or money order out to: TV Weekly

Option #2 Charge my credit card Credit Card # _____
☐ Visa ☐ MC ☐ Discover ☐ AmEx Exp. Date: _____

Mail payment with coupon to: TV Weekly magazine 213 Park Drive Troy MI 48083 Allow 4-6 weeks for delivery of your first issue.

Signature Required: _____

TWCP

*the cover price

SEASON 23

2018 2019

WELLS FARGO HOME FOR THE HOLIDAYS

Soprano Susannah Biller

Saturday, December 8

2:00 pm matinee and 7:30 pm evening

NEW VENUE FOR 2018 ONLY

Sacramento Community Center Theater

TWO performances of this Annual Sacramento Holiday Tradition with full orchestra, candlelit procession and audience sing along.

GUEST CHORUS

Sacramento Children's Chorus | Alexander Grambow, Director

PUPPETS provided by

Green Valley Theatre Company, Christopher Cook, Designer

NEW TICKETS | \$50 \$40 \$35 Students half price

SCSO SEASON 3-PACK

Order 2 or more adult tickets for all 3 CCT shows for 30% savings!

\$135 | \$114 | \$93 for all 3 shows

Includes \$3 facility fee per ticket

Dec 8

Wells Fargo Home for the Holidays

Mar 23

European Masterworks Brahms REQUIEM

May 4

Light and Fire Dan Forrest LUX

Sacramento CHORAL SOCIETY & Orchestra

CCT BOX OFFICE 1301 L Street

916.808.5181 or TICKETS.COM

SACRAMENTOCHORAL.COM

Holiday Craft Fair

Hosted by the Citrus Heights Lions Club

Saturday, November 17th, 2018
9am - 3pm
at
Citrus Heights Community Center
6300 Fountain Square Drive, Citrus Heights

- Over 60 Handcrafted Vendors
- Raffle Prizes starting at 10:00
- Homemade Bake Sale
- Breakfast & Lunch Available
- Free Parking & Free Admission
- Plus Much More....

Questions?
Contact Mary at mrunion@pacbell.net

Hawaiian Chieftain Returns to Sacramento

The historic vessel Hawaiian Chieftain to offer tours and sails at Old Sacramento, Nov 1 - Nov 24. Photo by Rick Horn

By Zachary Stocks

SACRAMENTO REGION, CA (MPG) - History will come alive in Sacramento this October as the tall ship Hawaiian Chieftain makes her return trip to town. The tall ship, part of the Aberdeen-based nonprofit Grays Harbor Historical Seaport, sails the waters of the Pacific each year along with its companion vessel Lady Washington, offering educational programs, free deck tours, and sailing trips.

From November 1st through the 24th, Hawaiian Chieftain will be docked at Old Sacramento, (1210 Front St.). On weekdays schools can reserve a trip aboard the tall ship for the Historical Seaport's one-of-a-kind maritime heritage field trip Voyage of Explorers. On weekday evenings and weekends the tall ship is open to the general public for stationary dockside Vessel Tours for a \$5 suggested donation. Hawaiian Chieftain can also be Chartered for private events including weddings and workplace team builders.

The steel hulled Hawaiian Chieftain was launched in 1988 in Lahaina, Hawaii. Together with Lady Washington, the tall ships are among the most active educational boats in America, visiting approximately 40 ports each year. The tall ships offer a glimpse into our historic past, introducing people of all ages to the sights and sounds of 18th and 19th century maritime life.

Grays Harbor Historical Seaport is an educational non-profit based in Aberdeen, Washington. In addition to school programs and public sailing, the tall ships are also active sail training vessels. Anyone over age 16 is eligible to join the crew through the Two Weeks Before the Mast volunteer sailing program. Those pursuing a career in the commercial maritime industry can also consider enrolling in the Historical Seaport's Sea School Northwest, a job training program to provide knowledge and mentorship for professional maritime fields.

If you're ready to run away to sea, or want to know more about the tall ships and their programs, please visit www.historicalseaport.org.

Sacramento Schedule:
Public Tours (Weekly)
Tuesday - Friday, 4:00 - 5:00 (\$5 suggested donation) or Saturday, 10:00 - 1:00 (\$5 suggested donation)

Vessel Tours Unavailable:
November 10 (Saturday) and November 17 (Saturday)

The vessel will be docked at Old Sacramento, 1210 Front Street, Sacramento CA 95814.

For directions and schedule information, please call (800) 200-5239. ★

Look for Advertised Sale Items Everyweek at www.petclubstores.com

PET CLUB

FOOD AND SUPPLIES

EVERYDAY LOW PRICES
Super Discount Prices* Hot Specials & Coupons
*Short term promotions from vendors (No Membership Fees)

We Only Accept ATM, Cash, & Checks

2344 Sunrise Blvd.
Rancho Cordova, CA
916-635-5008

Mon-Fri 9-8,
SAT 9-7, SUN 10-7
Effective 10/31/18 - 11/6/18

PET CLUB is Excited to Offer: Blue Buffalo, Chicken Soup, Earth Born, Evo, Diamond Naturals, Pinnacle, Taste of the Wild, & Royal Canin Pet Foods

TASTE OF THE WILD
GRAIN FREE
DRY DOG FOOD
•Wetlands •Sierra Mountains •Pacific Salmon •High Prairie •Southwest Canyon

30 Lb Bag **\$39.99**

Effective 10/31/18 - 11/6/18

NUTRO MAX
ADULT RECIPE
DRY DOG FOOD
•Regular Max •Large Breed Adult •Beef •Senior •Lamb Meal & Rice •Mini Chunk

25 Lb Bag **\$21.99**

Limit 2 Bags Per Family
Effective 10/31/18 - 11/6/18

BLUE BUFFALO
WILDERNESS
DRY DOG FOOD
•Chicken (\$9 Off Reg Price) •Duck •Salmon •Large Breed Adult •Healthy Weight

24 Lb Bag 100% Grain Free
Limit 2 Bags **\$8 OFF**

Effective 10/31/18 - 11/6/18

FRISKIES
DRY CAT FOOD
16 Lb Bag
•Seafood •Indoor •Surfing & Turfing

Limit 2 Bags per Family **\$9.99**

Effective 10/31/18 - 11/6/18

9 LIVES
CANNED CAT FOOD
5.5 Oz All Varieties

Limit 1 Case Per Family **35¢**

Effective 10/31/18 - 11/6/18

FANCY FEAST
GOURMET
CANNED CAT FOOD
All Varieties except Elegant Medley

3 Oz Limit 2 Cases Per Family **20¢/\$11.00**

Effective 10/31/18 - 11/6/18

JONNY CAT
PREMIUM CAT LITTER
20 Lb Bag
•Regular •Multiple Cat Formula

Limit 2 Bags Per Family **\$3.29**

Effective 10/31/18 - 11/6/18

FRESH STEP
SCOOPABLE
CAT LITTER
42 Lb Bag

Limit 2 Bags Per Family **\$13.99**

Effective 10/31/18 - 11/6/18

PRO-PLAN DRY DOG FOOD
30-35 Lb Bag **\$3 OFF**
•Chicken & Rice •Lamb & Rice •Beef & Rice •Sensitive Skin & Stomach •Lite •Performance

SCIENCE DIET CANNED CAT FOOD
Selected Varieties 5.5 Oz Limit 1 Case **99¢**

CAREFRESH PET BEDDING
60 Liter (Ultra Not Included) **\$14.99**

MEOW MIX CAT FOOD
Market Select 2.75 Oz Cup Limit 1 Case **49¢**

Market Fresh Recipe **FUSSIE CAT** PREMIUM DRY CAT FOOD
As Marked **20% OFF**
•Chicken & Turkey •Salmon •Salmon & Chicken 2 Lb, 4 Lb, 10 Lb bag

20 Lb Bag Limit 2 Bags **\$7.99**

NUTRO CANNED DOG FOOD
•Kitchen Classics •Hearty Stews •Puppy 12.5 Oz Can Limit 2 Cases (Limited Ingredients Grain Free \$1.89) **\$1.39**

28 Lb-33 Lb Bag **SCIENCE DIET** DRY DOG FOOD **\$4 OFF**
•Lite •Active Maturity •Perfect Weight •Sensitive Stomach

Limit 2 Bags **OUR DISCOUNT PRICES**

NUTRO MAX MAX CAT DRY CAT FOOD
•Adult •Indoor Chicken •Salmon 16 Lb Bag Limit 2 Bags Per Family **\$17.99**

30 Lb Bag **IAMS** DRY DOG FOOD **\$25.99**
•Mini Chunk •Large Breed Adult •Lamb Meal & Rice •Weight Control Limit 2 bags per family

20 Lb Box Limit 2 Boxes **PRECIOUS CAT** CAT LITTER **11.99** Touch of Outdoors **\$7.99**

35 Lb Bag Limit 2 Bags **GRAVY TRAIN** DRY DOG FOOD **\$13.99**

CASUAL PET BEDDING PRODUCTS
•Loungers •Orthopedic Beds •Cat Beds **20% OFF OUR SUPER LOW PRICES**
ALL VARIETIES EXCEPT: ORTHOPEDIC MAT 30"x 40" - **\$23.99** PILLOW BED (Small) - **\$18.99** PILLOW BED (Large) - **\$23.99**

REDBARN NATURAL DOG TREATS **20% OFF**
•Bully Treats •Filler Bones •Bully Nuggets All Varieties except Mammoth Bone \$6.99 **OUR SUPER LOW PRICES**

OUR PETS/ COSMIC CATNIP PRODUCTS **20% OFF**
•Toys •Treats •Catnip •Cat Scratchers All Varieties **OUR SUPER LOW PRICES**

BOODA DOME COVERED LITTER BOX **\$14.99**
•Regular (Clean-Step \$21.99)

VITAKRAFT TREATS & STICKS **20% OFF**
•Small Animals •Birds All Varieties **OUR SUPER LOW PRICES**

FLUVAL FILTER SALE

MODEL	TANK	PET CLUB SALE
106	25 GAL	\$84.99
206	40 GAL	\$99.99
306	70 GAL	\$129.99
406	100 GAL	\$174.99

TETRA BOXED 10 GALLON TANK With Economy Kit **\$36.99**
Just add Heater For Tropical Fish Limit 1 Per Family

REPTILE SUPPLY SALE
Zoo Med Reptibark 8 Qts. **\$5.49**
Tetra Reptomin 3.7 Oz. **\$3.79**
Tetra Reptomin 10.59 Oz. **\$8.49**

KORDON CORAL SEA 50 GAL SALT MIX WITH AMQUEL **\$12.49**

BONUS COUPON
FRISKIES BUFFET CANNED CAT FOOD
5.5 Oz All Varieties **47¢**
Limit 1 Case With Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon Effective 10/31/18 - 11/6/18 ARM PLU 367

BONUS COUPON
WHISKAS TEMPTATIONS CAT TREATS
•Selected Varieties - 3 Oz Limit 2 Pkgs with Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon Effective 10/31/18 - 11/6/18 **\$1.19** ARM PLU 569

BONUS COUPON
JONNY CAT CAT LINERS
Jumbo Drawstring - 5 Ct Limit 1 Box with Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon Effective 10/31/18 - 11/6/18 **\$1.99** ARM PLU 449

Sacramento County DA Reports



Defendant Sentenced for Armed Robberies, Carjacking

DATE: October 15, 2018
CASE: Alexis Castaneda (Case #17FE023607)
PROSECUTOR: Deputy District Attorney James Wax, Career Criminal Prosecution Unit

The Honorable Steve White sentenced **Alexis Castaneda** to 20 years and 8 months in state prison. On August 28, 2018, a jury convicted Castaneda of robbery and carjacking with findings that Castaneda used a firearm during both offenses. The jury also convicted Castaneda of illegal possession of a firearm. Before trial began, Castaneda pled to an unrelated robbery while armed with a firearm and illegal possession of a firearm.

On September 23, 2017, the first victim was arriving home and pulled his vehicle into the driveway. Castaneda jumped out of a car that was parked near the driveway and robbed the victim while armed with a gun. There were four suspects involved in the robbery. Castaneda was identified by surveillance video and fingerprints taken from the crime scene matched Castaneda's known prints.

On September 24, 2017, a father and son were arriving home and parked along the curb when Castaneda and three other suspects surrounded their vehicle. One of the suspects pointed a gun at the father, forced him to exit the vehicle and struck him with the gun. Castaneda also had a gun and pointed it at the son, who had exited the vehicle. One of the unidentified suspects drove away in the vehicle. The stolen vehicle was found about an hour later. A latent print taken from the vehicle matched Castaneda.

Castaneda has a prior 2017 conviction for possession of controlled substance for sale.

Defendant Pleads to Child Sexual Assault Charges

DATE: October 19, 2018
CASE: Johnathan Nesmon (Case #18FE008225)
PROSECUTOR: Supervising Deputy District Attorney Hilary Bagley-Franzoia, Animal Cruelty Unit

Johnathan Nesmon pled no contest to committing a sex act with a child under the age of 10 and lewd and lascivious touching of a child under the age of 14.

On April 10, 2018, a citizen called the Sacramento County Sheriff's Department to report that she saw images of Nesmon sexually abusing a 7-year-old girl on Nesmon's cell phone. When the Sheriff's Department contacted the victim, she reported that Nesmon had been sexually assaulting her for several years. Nesmon assaulted the victim at a number of locations, including a toy store parking lot, a store dressing room and a motel. The Sacramento County Sheriff's High-Tech Crimes and Child Abuse Unit recovered thousands of child pornography digital images on Nesmon's devices.

Nesmon faces a maximum sentence of 25 years to life in prison. Sentencing is set for January 10, 2019, at 8:30 a.m. in Department 61 before the Honorable Michael Sweet.

Defendant Convicted for Child Sexual Assault, Pornography

DATE: October 15, 2018
CASE: David Rivera (Case #16FE021142)
PROSECUTOR: Deputy District Attorney Patrick Foster, Special Assault & Child Abuse Unit

David Rivera was convicted by a jury of 10 counts of committing a lewd act upon a child and one count of possessing or controlling child pornography.

The victim was 8 years old at the time and the daughter of one of Rivera's friends. Rivera would often spend the night at the friend's house. Two secured digital cards were found showing video and pictures of Rivera sexually assaulting the victim and another girl. Rivera later admitted that it was him in the photos.

An allegation that Rivera has a prior 2003 residential burglary strike conviction will be determined at sentencing.

Rivera faces a maximum sentence of 500 years to life in prison. Sentencing is set for November 30, 2018, at 9:00 a.m. in Department 13 before the Honorable Matthew Gary. Career Criminal Sentenced for Attempted Murder of Officers. ★

SPCA Comes to the Rescue

Continued from page 1

These reminders come just as the California Department of Water Resources encourages communities to participate in Flood Preparedness Week. Local preparedness events and exercises are being held throughout the state to educate communities on what to do during extreme weather events.

A Flood Preparedness Funfair will be held in Sacramento at the Miller Regional Park on Saturday,

October 27 from 10:00 am - 2:00 pm. In partnership with the Federal Emergency Management Agency (FEMA), California Department of Water Resources (DWR), and Sacramento Municipal Utility District (SMUD), event attendees will learn how keep their family and pets safe during an emergency, fill sandbags, find evacuation routes, sign up for emergency alerts, and watch rescuers in action as they perform water

rescues.

Founded in 1894, the Sacramento SPCA has been providing homeless animals with individual comfort, shelter, and love for more than 124 years. They provide compassionate medical care to tens of thousands of animals annually and offer a variety of programs and services designed to keep people and pets together for life.

More Information: www.sspca.org ★

Flood Preparedness is Your Duty

Continued from page 1

damage. If you live in an area prone to flooding, consider talking to a qualified insurance agent about flood insurance.

Sacramento County takes part in a special Federal

Emergency Management Agency (FEMA) program that helps reduce the cost of flood insurance. Through FEMA, if you live a designated Special Flood Hazard Area you will be saving about \$446.00 per year on

the full cost of a standard flood insurance policy.

Log onto www.storm-ready.org and click Flood Zone Information to learn more about your flood risk.

Source: *Sacramento County Media* ★

Whisker Warriors

Spay • Neuter • Vaccinate

for both dogs & cats

FREE

Vouchers Available at

RC Animal Services 2880 Gold Tailings Ct,
or call Whisker Warrior at 916.747.7534,
or send us a message through our website.
For Rancho Cordova residents only. Supported in part by
the Rancho Cordova Community Enhancement Fund.

Please visit us at
www.RCWhiskerWarriors.com

ZIMA CREASON for San Juan Unified School District Board



ENDORSED BY
School
Employees!



ZIMA CREASON is a mom, education advocate and nonprofit leader who currently serves as the President & CEO of Mental Health America of California. Zima is a member of the Star View Children and Family Services Board of Directors, the Sacramento County Children's Coalition and the California Department of Education Student Mental Health Policy Work Group.

As our School Board Member, ZIMA will work to:



REPRESENT

the parent voice—
No sitting
members have
children attending
district schools



EXPAND

mental health
services and
supports
for students
and staff



PRIORITIZE

student safety
including cyber
safety, after school
traffic, and safety
from school violence

VoteForZima.com

(916) 587-2266

Zima@VoteForZima.com

@ZimaCreason

[facebook.com/ZimaCreasonForSJUSD](https://www.facebook.com/ZimaCreasonForSJUSD)

ZimaCreason

Election Day is
Tuesday,
Nov. 6!

Paid for by Zima Creason for SJUSD Board Member 2018 • ID #1399876

The Exciting New World of Snap On Dentures!



There are millions of people in the US who struggle daily with dentures. A majority suffer from discomfort as a result of loose or ill-fitting dentures. Many prosthetic wearers simply withdraw from any type of social engagement as a result of having to wear their dentures.

Now there is a solution to these issues: Implants with "Snap On" Dentures!

Whether you are new to dentures or have worn them for years, a snap on denture is a great solution to uncomfortable chewing and slippery painful dentures. There are several types of snap on dentures available, including snap on partials. If you already wear a conventional denture or partial denture, we can sometimes use your denture to accommodate the snaps to fit on your new dental implants.

Implants as low as \$99.00 per month

If you are interested in learning more about improving your quality of life with an implant retained snap on denture or partial, please contact us for a **FREE CONSULTATION** today!

Carmichael Dental Group

\$1,200.00 off
2 Implants with
attachments to a Denture
Offer Expires 11/30/18

www.YourCarmichaelDentist.com

916-944-1197

8329 Fair Oaks Blvd., Ste A
Carmichael, CA, 95608