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# Carmichael Times

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Serving Carmichael & Sacramento County since 1981

MARCH 20, 2020

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**SOCIAL SECURITY MATTERS**

By Russell Gloor



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**DISNEY PLUS — FOR HEALTH CARE?**



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**SACRAMENTO COUNTY DA REPORT**



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## Cancelled Culture



In the prophetic words of Ozzy Osbourne "Paranoia will destroy ya." Photo by Richard Burton on Unsplash

By Paul Scholl

**SACRAMENTO REGION, CA (MPG)** - The Wuhan Coronavirus has been taking its toll on society, one grocery store at a time. People are panicking and raiding the shelves of most stores of basic essentials. People are loading up on toilet paper and water. Is anybody buying out all the vitamins and dietary supplements? Has there been a raid on fresh fruit and vegetables?

The virus is a serious matter to be sure, and precautions surely must be adhered to. But cancelling an entire

society and giving up all control of your lives to the government?

Events started cancelling last week. Cancelled are all local events and programs presented by chambers of commerce, arts and entertainment groups, major and minor league sports teams, little league games and all high school sports, church functions, fundraisers, you name it. Our culture gets cancelled.

The economic backlash is going to be a big one, but get ready to pay those taxes. Maybe the government can cancel this year's tax liabilities for all

Americans? No, but they offer small businesses a tax credit that will never be realized before they go out of business altogether.

During the Black Plague (bubonic plague) in 1347, which also saw its first recorded case in China in 224 B.C.E., the primary cure was fresh water, fresh air and improved diet. Today, we are seeing a rise in that disease in Los Angeles prior to the Wuhan Coronavirus. And no one says a thing.

In a radio interview on Coast to Coast from August 12, 2009, Dr. Sherri  
*Continued on page 4*

## The Midnight Passage of H.R. 6201



By Congressman Tom McClintock

Benjamin Franklin warned that "Passion governs, and she never governs wisely." Exhibit A is H.R. 6201, the so-called "Families First Recovery Act." The House passed this bill literally minutes after it was introduced, with no analysis, no cost estimates, virtually no debate and in a general state of political panic.

For the next few weeks, new cases of Covid-19 are expected to increase. But at some point, the infection rate will peak and decline. As it does, factories will reopen, employees will get back to work and life will return to normal.

Once the public health crisis is passed, the House bill threatens to postpone the economic recovery by guaranteeing employees up to three months of paid leave under the Family Medical Leave Act. In theory, the purpose is to self-quarantine, recuperate or care for family members who are idled or afflicted, but in reality, it opens the door for anyone who wants to game the system.

The costs – which could run into hundreds of billions of dollars – are to be fronted by businesses and ultimately borne by taxpayers, leaving a massive debt to repay. The more employees who claim extended leaves, the more productivity losses the business will suffer, potentially leaving some employees no jobs to return to.

This is anything but compassionate. Remember, government cannot give a dollar to one person that it hasn't taken from another. When the health crisis passes, our economic crisis will depend on a rapid return to normalcy – not three months of mass unemployment. The strong jobs report in February tells us the American economy is fundamentally sound and should bounce back quickly as the infection abates. This bill makes the same mistakes that needlessly prolonged the recession of 2008 and cost our country a decade of economic growth.

Idled businesses face a liquidity crisis that demands a full-out monetary response from the Federal Reserve and emergency loans for small

*Continued on page 11*

## Post Script for a Postman



Julian Barbero (center) recently retired after almost 37 years as a Carmichael Post Office mail carrier. The mailman celebrated his final day with colleagues and fans.

Story and photos by Susan Maxwell Skinner

**CARMICHAEL, CA (MPG)** - A huge part of daily life for 579 Carmichael families, mailman Julian Barbero (67) retired recently. For nearly 37 years, The US Post Office deliverer brought missives – joyful, sad or merely recyclable – to his routes. Though he lived in Rancho Cordova, Carmichael Creek customers considered this quiet man a neighbor.

"Julian knew our cars, he knew our children and our pets," observed a Landis Avenue resident. "We couldn't pass his van without getting a wave. He went the extra mile for us. If he felt something was wrong, he'd knock on our doors to check." By dawn's early light every day, the public servant sorted thousands of letters before steering his van to Route 51 – the old colony avenues travelled for most of his career. His careful driving last year earned the Post Office's

prestigious "Million Mile" honor for an accident-free career.

If people know little about their mailmen or women, they can have few secrets from these messengers in blue. Barbero observed the milestones of 579 families. The father of two rejoiced when pink or blue balloons floated from mailboxes. He retrieved toddlers fallen from bikes. The same kids would later await his van when exam results and college

*Continued on page 3*

# Disney Plus – for Health Care?



By Sally C. Pipes

Over 10 million people have signed up for Disney Plus since it launched last year. It's easy to understand why. The service gives subscribers access to hundreds of movies and television shows for just \$7 a month – no cable plan required.

Imagine if we applied that model to health care. For a flat monthly fee, subscribers could get everything from flu shots to lab tests “on demand” – no expensive, cumbersome insurance plan required.

This model already exists. It's called direct primary care – and Americans young and old, rich and poor alike are increasingly turning to it as a means of securing affordable, high-quality health care.

Under direct primary care, a patient pays a doctor a subscription-style fee in exchange for access to an array of services. Just a decade ago, there were only a handful of direct primary care practices scattered across the country. Today, over 1,000 serve around half a million people in 49 states.

The model has flourished in part because many doctors no longer want to deal with insurance. Nearly 75 percent of physicians spend at least 10 hours each week on paperwork. Bureaucratic tasks are the largest contributor to physician burnout, which affects roughly half of all family medicine doctors.

Burnout is serious. Physicians who experience it are more likely to make medical errors.

Direct primary care can ease doctors' workload, reduce risk of burning out, and give them more time to spend with patients. Direct primary care visits often last up to an hour -- four times longer than the usual 15-minute visit offered in traditional practices.

Putting a doctor on retainer may sound like it's beyond the means of most Americans. But it costs less than the average cable bill. Direct primary care patients typically pay between \$50 and \$100 each month for a host of services. Many direct primary care providers also offer discounts on prescription drugs.

Consider Kansas City Direct Primary Care, where adults 26 and over pay \$65 a month for unlimited primary and urgent care visits and 24/7 access to a physician. Members also get home visits and access to reduced-price labs, medicines, and specialist services. For \$140 a month, two parents can get that same level of coverage for themselves and all children under 18.

For some people, that's a much better deal than traditional insurance. The average lowest-cost plan for sale on Obamacare's exchanges this year features a \$331 monthly premium. Last year, family coverage on the exchanges ran \$1,154 a month, on average.

Those high premiums don't buy much in the way of medical services. Patients may struggle to find a doctor who will take their insurance. Once they do, they still have to shell out thousands of dollars to meet their deductibles – before they receive a dime from their insurers.

In other words, direct primary care could provide a worthy alternative to the expensive Obamacare status quo. Many patients could receive better care at lower cost by pairing a direct primary care arrangement with a high-deductible, catastrophic policy that they only tapped if they sustained a medical emergency.

The subscription model has transformed how Americans watch movies, buy groceries, and more. As direct primary care shows, it can transform health care, too.

*Sally C. Pipes is president, CEO, and the Thomas W. Smith fellow in healthcare policy at the Pacific Research Institute. Her latest book is False Promise, False Promise: The Disastrous Reality of Medicare for All (Encounter 2020). Follow her on Twitter @sallypipes. This piece originally ran in the Orlando Sentinel.* ★

# Reel Cars: The Importance of Cars in Filmmaking



The '51 Nash Rambler from Monkey Business starring Marilyn Monroe. Photo: California Auto Museum

By Steve LaRosa, California Automobile Museum

**SACRAMENTO REGION, CA (MPG)** - From the days of the Keystone Kops piling into their squad car to Steve McQueen as “Bullitt,” hair-racing through the alpine streets of San Francisco, the automobile has played an essential supporting AND starring role on the silver screen, and solidified its (parking) place in American lore.

And guess what? We got 'em. The selection of vehicles in the Museum's new Reel Cars Exhibit was chosen to illustrate how Movieland's filming process happens, employing historically iconic vehicles. The exhibit also features 3 videos depicting the use of cars in films.

Running now through July 6, 2020, is a cast of famous cars: The 1963 Shelby Cobra Replica from the Oscar-nominated Ford v Ferrari, which recounts the legendary battle between the two manufacturers on the world's racing circuits, especially Le Mans;

The 1967 VW Bus driven by stoned surfer-dude, Jeff Spicoli, played by Sean Penn in Fast Times at Ridgemont High. To quote Spicoli, “This is US History. Totally awesome.”

A 1951 Nash Rambler Rolltop used by Marilyn Monroe to promote 1952s “Monkey Business” in that year's Miss America Pageant parade, where she served as Grand Marshal;

A Ferrari 250 Testa Rossa replica as seen in the film based on the best selling book, The Art of Racing in the Rain;

The 1994 Chevy Van from the film version of “The A-Team,” directed by Sacramento's own Joe Carnahan.

A 1965 Dodge Coronet taxi cab featured in Mad Men and countless other TV shows and films.

The exhibit also includes a number of other vehicles seen in popular movies and TV shows that already have delighted our guests who are not only car lovers but fans of these films and programs as well.

“We are privileged to have on display a representative selection of vehicles as used in the movies, from those that performed grunt work as camera cars to stars in their own right such as the Cobra replica from last year's Academy Award-winning film “Ford vs. Ferrari” or, from another era, a Nash Healey used in 1954's “Sabrina”. These and other fascinating examples illustrate that the role of the automobile in film is almost as old as the film industry itself.”

– Mark Steigerwald/Executive Director/California Automobile Museum

The California Automobile Museum, located at 2200 Front Street, Sacramento, invites one and all to explore the history and process behind the scenes of cars in Hollywood.

Since opening in 1987, the California Automobile Museum has told the story of over 130 years of automotive culture and history. Exhibiting makes and models of all kinds (including continuously changing special exhibits), the Museum strives to preserve, exhibit, teach and tell the stories of the automobile and its influence on our lives. ★

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### EUROPEAN GROCERY

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# Keep Calm and Party On



CARMICHAEL, CA (MPG) - Amid widespread cancellation of public events, Trillium Real Estate (Carmichael) last week stuck to its plans and hosted an outdoor block party for clients and friends. Attending business people included Cathy Brooks (Visual Impact Design), Katie Pexa (Farmers Insurance), Amanda Lambert (Golden 1 Credit Union), Joe Green (Pit Boss Jerky), Izzy DeLancy and Kelli Foley (Trillium Real Estate). Photo by Susan Maxwell Skinner.

# Post Script for a Postman

Continued from page 1

admissions were due. He saw them leave home and later, return to raise their own kids in familiar streets. The postman brought parcels at Christmas; letters from war zones; his mail presaged weddings and divorces. Bills and providential checks arrived by his hand. He comforted the bereaved when spouses – some decades-long friends – died. Barbero served a route that includes this writer’s home. I feel my street will never be quite the same.

His final day reversed the norm; scores of customers came from porches with cards and gifts for the mailman. In Lindy Court, neighbors stretched a farewell banner from sidewalk to sidewalk. “There were so many neighbor reunions to see me off,” Barbero marveled. “Every day for years, you deliver your mail and say ‘hi’ to people. You never know if that ‘hi’ is welcome. It’s overwhelming to see how meaningful it was.”

His retirement plans include travel with his wife Norma. They hope to spend summers in Argentina. “I thank this country for opening its doors to me and giving me a job,” Barbero told a gathering of colleagues and fans at the Post Office. “And



A farewell sweater proclaims: “Retired postal worker – goodbye tension, hello pension.”

for making my American dream come true. My customers have been part of my life. I’m happy to retire but sad at what I’m leaving behind.” ★



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# Cancelled Culture

Continued from page 1

Tenpenny explained what was happening in the medical field surrounding the Swine Flu of 2009 and preparations from the government. She outlines what happened with the Bird Flu in 2006 and the mass planning for future virus outbreaks and the looming government control. If you listen to the entire interview, you will hear exactly what is happening today, predicted almost 11 years ago. Will the government force vaccinations for the Wuhan Virus?

What can you do? Do what your parents told you when you were growing up. Wash your hands, often. Go to bed early and get good sleep. Eat your vegetables and don't

feed them to the dog under the table when your parents aren't looking. Don't eat too much sugar. Stop watching so much television. Be nice to everyone and share what you have with those who need help. Pray for those you love. Be thankful and show gratitude. Don't be a jerk.

Support any local business that you can. Buy local. Order some take out from your local restaurants. Even a little cash flow will help some businesses weather this storm.

Human nature is obvious in every crisis, real or unreal. Rising above our basic human nature is what they call Humanity. It is time to care about each other and be fully "Human." ★



The Coronavirus has been taking its toll on society, one grocery store at a time. People are panicking and raiding the shelves of most stores of basic essentials. Photo by John Cameron on Unsplash



**Publisher,  
Paul V. Scholl**

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## Carmichael Times

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**4030 Canonero Court, Fair Oaks** **\$949,000**

This timeless English Tudor home is an entertainer's dream! Tucked away in a large corner lot in a well-established neighborhood. Conveniently located just 1 mile from Lake Natoma, the American River and Highway 50. Enjoy a grand entryway, formal dining room, spacious living room, family room and home office. Large kitchen offers tons of storage space for dinner parties/events. Two separate staircases lead to an oversized master bedroom and two guest bedrooms. Backyard is an entertainer's dream with two Brazilian hardwood decks overlooking gorgeous landscaping, including a bridge and water feature. New \$80k roof installed 10/18. 3-car garage features a built-out shop and pristine epoxy floors. Top rated schools K-12. House is 100% electric through SMUD.

**8651 Bader Road, Elk Grove** **\$879,000**

Home sweet home! This adorable custom ranch home rests on ten sprawling acres with beautiful views at every turn. The land is ideal for horses, cows and other livestock. There is existing fencing and structures on the property. This property is in a prime location for development! There is a 75-acre parcel adjacent to this lot that is being subdivided into 2-acre parcels. Inside, enjoy a spacious floor plan with three bedrooms and two baths and a separate living and dining room. Great development potential or ranch property!

**6476 Chiquita Way, Carmichael** **\$925,000**

This beautiful ranch-style home is tucked away in one of Carmichael's most desirable locations near Ancil Hoffman Park. Enjoy a spacious floor plan with 3 bedrooms and 4 baths and separate living and family rooms. This home functions as a single-story home with a bedroom, bathroom and game room upstairs that could be used as a detached guest quarters. New carpet in the formal living and dining room, new flooring in the master and sunroom, freshly painted exterior, and a newly landscaped front yard. The backyard is an entertainer's dream with a large sparkling pool, stamped concrete patio, and mature oak trees that provide enhanced privacy and shade.

**341 Menard Circle, Sacramento** **\$609,000**

Built in 2002, this stunning home has it all! Enjoy spacious living areas including a separate living room with soaring ceilings, a formal dining room, an oversized kitchen overlooking the family great room, and a downstairs bedroom and full bathroom. Upstairs, enjoy 3 bedrooms and 3 full baths with a large theater room that could be converted into an office or possible fifth bedroom. The large master suite has a gas replace, soaking tub, separate shower and his & hers walk-in closets. The backyard has a large covered patio with outdoor kitchen/bbq, stamped concrete area with a palapa and built-in fire pit, and another stamped concrete space featuring additional seating and an outdoor fire pit. Must-see!

**115 E Street, Rio Linda** **\$469,000**

This lovingly maintained 3 bedroom and 1 bath home is situated on .63 acres and is the perfect retreat for a buyer who needs a large workshop and plenty of storage rooms/spaces for their hobbies. Step inside to a bright and airy floor plan with dual pane windows, new LED lighting and track lighting in the living room. The backyard is well-maintained with highlights including a 10X10 ft. enclosed storage building, a 20X50 ft. breezeway with a clear height of 11 ft. (complete with power, water & lighting for your projects), and a 25X35 ft. enclosed garage with all new lighting and exhaust fans. Multiple storage rooms with shelving for all of your hobbies! Fully enclosed chicken coop, Zen shack with a covered deck and built-in covered pad for your hot tub, and covered patio.

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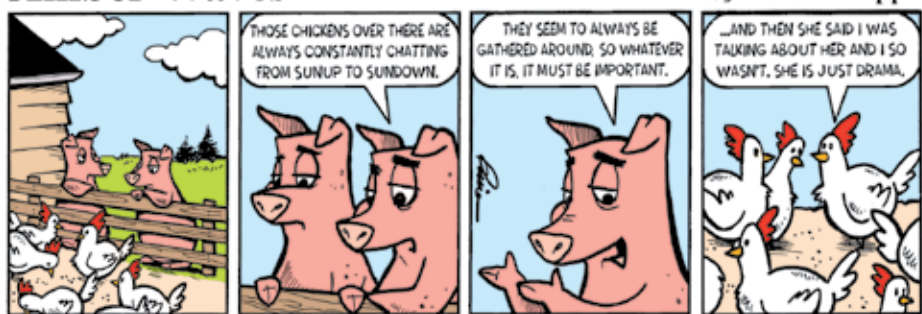
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# WEEKLY COMICS

## Amber Waves

by Dave T. Phipps



## The Spats

by Jeff Pickering



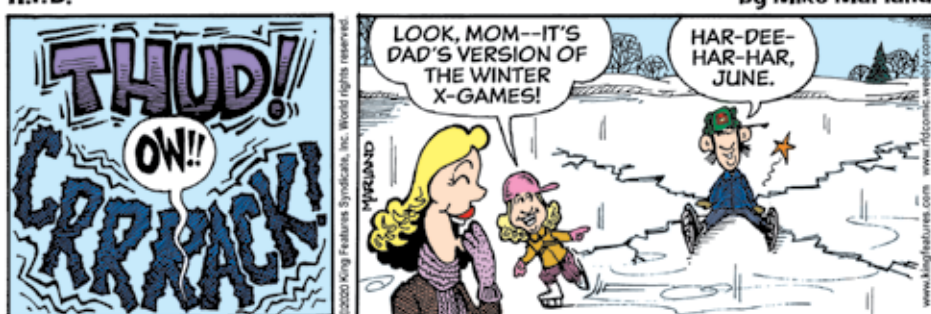
## Out on a Limb

by Gary Kopervas



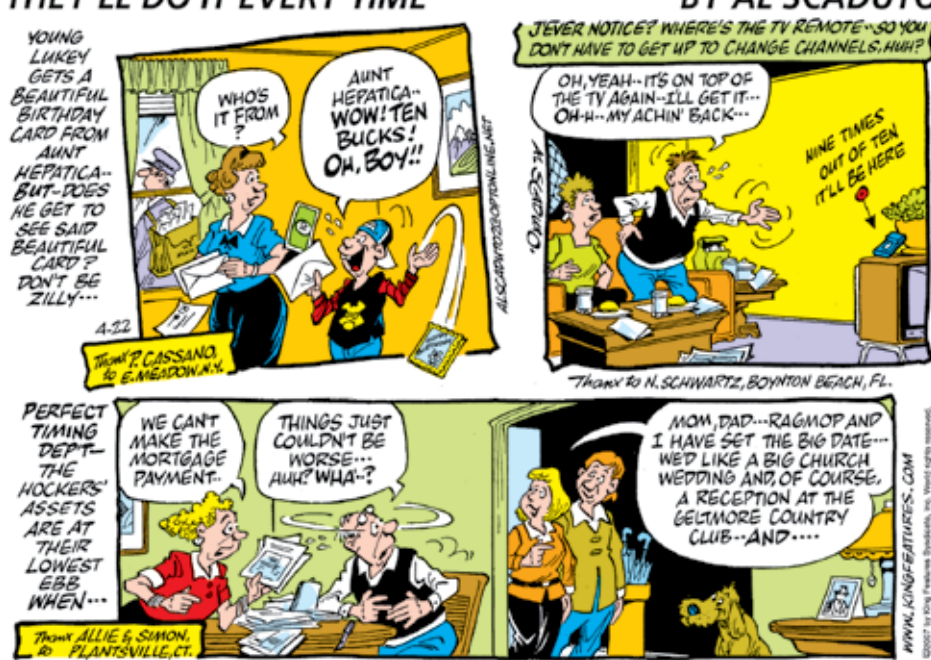
## R.F.D.

by Mike Marland



## THEY'LL DO IT EVERY TIME

BY AL SCADUTO



## GRIN & BEAR IT

## LAFF-A-DAY



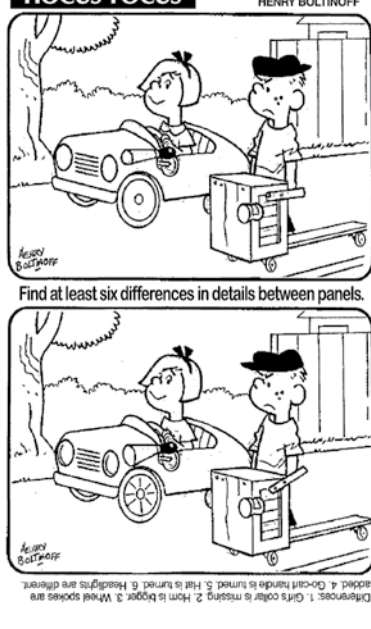
## Just Like Cats & Dogs

by Dave T. Phipps



## HOCUS-FOCUS

BY HENRY BOLTINOFF



## Crossword Puzzle on Page 5

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

## STATEPOINT CROSSWORD • RENAISSANCE FAIRE

**CLUES**

**Crossword Puzzle Solutions on Page 5**

ACROSS

- Wing it
- Salvatore, to his friends
- Bigger than tsp.
- Swedish money
- Snoop
- Hold the floor
- Predict from an omen
- More of the same
- Cell dweller
- "Good \_\_\_\_\_, as in morning
- "Gathering of rogues and \_\_\_\_\_, sing.
- What engineer and auctioneer have in common
- Japanese vodka
- Gourmet mushroom
- Sheer profit
- "Set up a tent
- "Best \_\_\_\_\_ schemes o' mice an' men"
- Attention-getting interjection
- One who looks at the stars, e.g.
- Eye up and down
- Train stop
- Laughing on the inside
- Remember this battle site!
- Isaac's firstborn
- Zelensky's capital
- Fermented milk drink, pl.
- Billy Joel's \_\_\_\_\_ the Good Die Young"
- Use lacrimal glands
- Weakest in chess
- Burmese neighbor
- "Please
- "Men's vest
- Child-eating daemon, Greek mythology
- Call to Bo-peep
- Andretti or Lauda
- Colorado ski resort
- "Slippery" tree
- Phantom's genre
- Scotland's famous lake
- Johnny's other nickname
- Martha Washington post 1799, e.g.
- Actress Moore
- Sound of pain
- Tutu fabric
- Annie or Oliver, e.g.
- Sigma Alpha Epsilon
- Peter of Peter, Paul and Mary
- Big name in grills
- Giraffe's striped-leg cousin
- Blueprint
- Tear down
- Mischiefous sprites
- Decorative neckwear, pl.
- Doorframe part
- Tea choice
- Infamous Roman
- "Popular Renaissance Faire beverage
- Like sashimi

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**Sudoku Puzzle on Page 5**

2	3	8	6	7	9	1	4	5
6	5	1	8	2	4	7	9	3
9	7	4	3	1	5	6	8	2
8	9	2	1	5	7	3	6	4
4	6	7	9	3	2	8	5	1
3	1	5	4	8	6	9	2	7
1	2	3	5	9	8	4	7	6
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**LEGAL ADS FOR SACRAMENTO COUNTY?**

**We Can Do That!**

Call to place your legal advertising **916-773-1111**

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

**GRAND ALASKAN CRUISE & TOUR**  
12 days, departs May - Sep, 2020  
FROM \$1,749  
\$1,499  
1-844-870-9263  
Promo code N7017

**SUDOKU**

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Solutions on Page 5

# BUSINESS DIRECTORY

## LANDSCAPE SERVICES

**SLS** 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

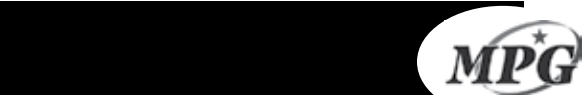
## BEAUTY CONSULTANT

**Natalie Miller**  
Independent Beauty Consultant

MARY KAY.

millernatalie29@yahoo.com  
www.marykay.com/nmiller9625  
916.621.0833

Contact me for a Complimentary Facial



**IF YOU'RE READING THIS  
SO ARE YOUR CUSTOMERS**

**Advertise Your Business Here  
CALL 916-773-1111**

## DRUG AND ALCOHOL REHABILITATION

**CLEAN & SOBER**  
LIVING  
CSTL, 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

**LET'S FACE IT!**

Some jobs are just too big to do-it-yourself!  
Whatever it is that you need done,  
**Call A Professional!**  
Check out the advertisers on this page. They are waiting to hear from you!

**LET US SAVE YOU TIME & MONEY**

REACH 75+ MILLION READERS WITH ONE ORDER, ONE BILL!

- Community Classified 25 words/245+ papers 1x \$650 Statewide 5435 North/5485 South
- Daily Classified 25 words/41 papers/7 days 7 days \$995 \$650 North/5650 South
- CLASSIFIED COMBO 25 words/282+ papers 8 days \$1270 Statewide
- DISPLAY - Community Newspapers 140+ papers 1x \$1,600 2x2 Statewide; \$1,240 2x2 No.; \$1,240 2x2 So.

**CALIFORNIA NEWSPAPERS DELIVER!**

More info: Call (916) 288-6011; email cecelia@cnpa.com

**We'd love to help your business connect with our readers.**

Call 916 773-1111

**GOT LOCAL NEWS?**

Call 916 773-1111

**MPG**  
Messenger Publishing Group

## Land For Sale

36 ACRE SELF SUFFICIENCY HOMESTEAD - \$162 MONTH - Outstanding buy on quiet - secluded off grid northern Arizona homestead at cool clear 6,000' elev. Entirely useable grassy meadowland with sweeping views of surrounding red rock ridges. Situated within a secluded valley location surrounded by thousands of acres of uninhabited wilderness. Bordered by 1,280 acres of uninhabited State Trust land. Free well water access, rich loam garden soil, and ideal year round climate. No urban noise and dark sky nights. Zoned for livestock. Camping and RV use ok. Maintained road access. On special at \$17,900, \$1,790 dn. with no qualifying seller financing. Free brochure with similar property descriptions, photos/terrain maps/ weather data/ nearby pioneer town info. 1st United Realty 1-800-966-6690. (Cal-SCAN)

# Local Classified

### 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)

Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trustee by Authors Since 1920 Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production, Promotion and Distribution. Call for Your Free Author's Guide 1-877-538-9554 or visit http://dorranceinfo.com/Call (Cal-SCAN)

Orlando + Daytona Beach Florida Vacation! Enjoy 7 Days and 6 Nights with Hertz, Enterprise or Alamo Car Rental Included - Only \$298.00. 12 months to use 1-866-903-7520. (24/7) (Cal-SCAN)

### 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)

**DONATE YOUR CAR, BOAT OR RV** to receive a major tax deduction. Help homeless pets. Local, IRS Recognized. Top Value Guaranteed. Free Estimate and Pickup. LAPETSALIVE.ORG 1-833-772-2632 (Cal-SCAN)

We'll Buy Your Used Vehicles from 2002 or Newer Models! Call 1-855-444-3811, accept the offer, schedule pickup time, get paid in 24 hours or less. (Cal-SCAN)

**CALL 916 773-1111 TO ADVERTISE IN YOUR LOCAL HOMETOWN NEWSPAPER**

### COMPUTER SERVICES

**Zinsky's**  
PC Configurations  
"Don't replace it - REPAIR IT!"  
Custom Desktop Computer Configurations  
• PC Repair • Home Wireless Networking  
• Installations • Virus & Spyware Eradication

Alan Zinsky  
Phone: 916-622-2269  
Zconf@zsbglobal.net  
Bus. Lic. # 300376 • B. E. A. R. Reg. #84476  
www.zinskyspcrepair.com

### For Rent

**Property is under construction and will soon have 1,2,3, & 4 bedroom units for rent!**

The Housing Authority of the County of Butte is currently accepting applications for its Farm Labor Housing property in Gridley, CA. We have 2 Bd. units available at this time. Rental assistance is available and provided by USDA Rural Development for those that meet USDA Rural Development guidelines. For more information contact our office at (530) 895-4474 or TDD 1-800-735-2929.

"The Housing Authority of the County of Butte is an Equal Opportunity Employer and Housing Provider"



### Fitness/Yoga

**Your Fitness Genie**

18 Years of Experience  
FREE Fitness Goal Planner

**Age Well In Place**  
Avoid Assisted Living  
\*Keep Strength and Mobility  
Be Active, Call Today!

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**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 1-888-508-6305. (Cal-SCAN)

Struggling With Your Private Student Loan Payment? New relief programs can reduce your payments. Learn your options. Good credit not necessary. Call the Helpline 866-305-5862 (Mon-Fri 9am-5pm Eastern) (Cal-SCAN)

### Handyman

**A Quality Home Maintenance**

Hauling  
Gutters Cleaned  
Yardwork  
One Time Lawn Mowing  
You Name It!  
Scott Lehman  
Gutter Dog  
(916) 613-8359

### Health & Medical

Attention: Oxygen Users! Gain freedom with a Portable Oxygen Concentrator! No more heavy tanks and refills! Guaranteed Lowest Prices! Call the Oxygen Concentrator Store: 1-844-653-7402 (Cal-SCAN)

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 1-844-252-0740 (Cal-SCAN)

ATTENTION: OXYGEN USERS! The NEW Inogen One G5. 1-6 flow settings. Designed for 24 hour oxygen use. Compact and Lightweight. Get a Free Info kit today: 1-844-359-3976 (Cal-SCAN)

**FRANCO'S HOUSEKEEPING SERVICE**  
License# GNB32015  
Houses - Offices  
Apartments - Condos  
Residential & Commercial

Call For Free Estimates  
Llame Para Un Estimado Gratis

Casas - Oficinas  
Apartamentos - Condominios  
Residencial & Comercial  
916 257-0228

### Insurance/Health

**Lowest Prices on Health & Dental Insurance.** We have the best rates from top companies! Call Now! 888-989-4807. (Cal-SCAN)

Suffering from an ADDICTION to Alcohol, Opiates, Prescription Painkillers or other DRUGS? There is hope! Call Today to speak with someone who cares. Call NOW 1-855-399-8803

SAVE BIG on HOME INSURANCE! Compare 20 A-rated insurances companies. Get a quote within minutes. Average savings of \$444/year! Call 1-844-410-9609! (M-F 8am-8pm Central) (Cal-SCAN)

### 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

**LANDSCAPING**  
Spring clean up. One time yard clean up. Mow, weed, prun, haul, rock, bark, and gutters. 916 205-9310 916 688-9310.

**Valencia's**  
Lawn & Garden  
FREE ESTIMATES  
Affordable Prices  
• Clean-up • Valve Repair & Installation  
• Tree Trimming  
• Mulch, Sod & Sprinkler Repair & Installation

916.277.4270

**D & T Landscaping.** Tree service and fencing. Licensed & Bonded. (916) 410-7100 (916) 834-8145

### Miscellaneous

ATTENTION DIABETICS! Save money on your diabetic supplies! Convenient home shipping for monitors, test strips, insulin pumps, catheters and more! To learn more, call now! 1-855-702-3408.

Attention: Oxygen Users! Gain freedom with a Portable Oxygen Concentrator! No more heavy tanks and refills! Guaranteed Lowest Prices! Call the Oxygen Concentrator Store: 1-844-653-7402 (Cal-SCAN)

**HALL RENTALS**  
VFW Post 6158

8990 Kruithof Way,  
Fair Oaks, CA  
916-966-1663  
vfw6158.org/rent-our-hall/  
Call or come by

### Music Lessons

Guitar Lessons - Beginner to Advanced. \$10/half hour. \$15/hour. freddiebbalbert1@gmail.com. 530-263-6926 (MPG 12-31-20)

**Classified Advertising**  
773-1111

### Pets/Animals

**DOG RESCUE**  
Gary  
(916) 334-2841  
Please Adopt or Foster  
Because so many really great dogs are dying for a good home...  
ShelterMOU@hotmail.com

**Classified Advertising**  
916 773-1111

### Roofing

**BERNARDINO ROOFING**  
Reroofs, Repairs, Maintenance, Dryrot, Gutters, Family Operated, BBB MEMBER!  
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SENIOR DISCOUNTS  
Lic.#817945 35 Years Experience  
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**AIRLINE CAREERS** Start Here - Get trained as FAA certified Aviation Technician. Financial aid for qualified students. Job placement assistance. Call Aviation Institute of Maintenance 877-205-4138. (Cal-SCAN)

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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 1-855-467-6487. (Cal-SCAN)

**Classified Advertising**  
916 773-1111

### 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

### Tax Services

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

### 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. I do respite home health work-References, College grad, security and Health background. Tim, 916-370-0858. (MPG 12-31-19)

### Real Estate

RETIRED COUPLE \$1 Mil for business purpose Real Estate loans. Credit unimportant. V.I.P. Trust Deed Company www.viploan.com Call 1-818-248-0000. Broker-principal DRE 01041073. No consumer loans. (Cal-SCAN)

### RETIRED COUPLE

**Has \$1Mil to lend on California Real Estate\***  
V.I.P. TRUST DEED COMPANY  
OVER 35 YEARS OF FAST FUNDING  
Principal (818) 248-0000 Broker  
WWW.VIPLAN.COM \*Sufficient equity required - no consumer loans  
Real Estate License #01041073  
CA Department of Real Estate, WMLS #339217  
Private Party loans generally have higher interest rates, points, & less strict construction document requirements.

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We Can Do That!

Call 916 483-2299

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Get trained as FAA certified Aviation Technician.  
Financial aid for qualified students.  
Job placement assistance.  
Call Aviation Institute of Maintenance  
877-205-4138

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BoatAngel  
"2-Night Free Vacation!"  
800-700-BOAT (2628)  
www.boatangel.com  
sponsored by boat angel outreach centers STOP CRIMES AGAINST CHILDREN

### Wanted

**Freon Wanted:** We pay CASH for cylinders and cans. R12 R500 R11 R113 R114. Convenient. Certified Professionals. Call 312-586-9371 or visit RefrigerantFinders.com (Cal-SCAN)

### Hair Stylist Wanted

Grand Oaks Hair & Nails has stations for rent for hair stylist. 7525 Auburn Blvd #2 916 725-2996 or 916 802-7767

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

**NOTICE TO READERS**  
California law requires that contractors taking jobs that total \$500 or more (labor and/or materials) be licensed by the Contractors State License Board. State law also requires that contractors include their license numbers on all advertising. Check your contractor's status at www.cslb.ca.gov or 800-321-CSLB (2752). Unlicensed persons taking jobs that total less than \$500 must state in their advertisements that they are not licensed by the Contractors State License Board.  
**DISCLAIMER**  
Be wary of out of area companies. Check with the local Better Business Bureau before you send any money for fees or services. Read and understand any contracts before you sign. Shop around for rates.

**IT'S TIME for clergy sexual abuse to stop.**

**NEW LAW - ACT NOW!**  
Know your options and your rights. Contact us about the California Child Victims Act today.

**JEFF ANDERSON & ASSOCIATES**  
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Financial aid for qualified students.  
Job placement assistance.  
Call Aviation Institute of Maintenance  
877-205-4138

# Social Security Matters

## "IRMAA" Provision



**By Russell Gloor,**  
AMAC Certified Social Security Advisor

**Dear Rusty:** About a month or two ago I was notified that my Social Security was being reduced from \$1,583 a month to about \$1,283 a month - a \$300 deduction! They said it was because



old and a 100% disabled veteran, which probably has no effect on this, but wanted to add that information. Any light you can shed on the matter will be very much appreciated.  
**Signed: Irritated Senior**

**Dear Irritated Senior:** First, I want to thank you for your service to our country. Allow me to explain what I believe happened. Your net (not gross) Social Security benefit payment was probably reduced as a result of a rule known as "IRMAA" - the "Income Related Medicare Adjustment Amount." This is a supplement added to your Medicare

Part B premium as a result of higher income, and a higher Medicare premium would mean a lower net Social Security payment.

Although filing your taxes separate from your wife does mean a lower income reported to the IRS for you, it also reduces the clip levels at which the IRMAA rule kicks in. For those who file income tax as an individual, IRMAA applies if your "provisional" income from all sources, including IRA or 401(K) withdrawals and half of your SS benefits for the tax year, exceeds \$87,000. For those who file taxes jointly as a married couple, IRMAA applies if your combined income is more than \$174,000. Incomes above those clip levels result in corresponding higher IRMAA premiums, up to a maximum of \$491.60 (for

2020). So apparently your income for your filing status exceeded one of the higher IRMAA clip levels, which resulted in your monthly Medicare Part B premium going from the standard \$144.60 to an IRMAA premium about \$300 higher. Note that if your income in a subsequent year falls below the IRMAA clip levels, your Medicare premium will also go down to the level appropriate for your more recent income level.

As far as why you weren't told this in advance, neither Medicare nor the IRS (nor any other Government agency) will advise you in advance on such matters; the onus is upon you (and your tax preparer or financial advisor) to understand the implications of your income on your Medicare premium as well as your income tax obligation.

You may want to speak to your tax advisor to see if there is a tax-filing option for eliminating the IRMAA. Once again, thank you for your service to our country, and I hope the above clarifies what happened to your Social Security benefit.

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

# NASA HUBBLE SPACE TELESCOPE EXHIBIT

Experience the magnificence and mystery of Hubble with this stunning, interactive traveling exhibit

## SAVE \$5

Get \$5 off each admission when you bring in this ad

offer expires March 29, 2020

**FIRST TIME IN CALIFORNIA!**

**ENDS MARCH 29!**

**AEROSPACE MUSEUM**

OF CALIFORNIA

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**We Beat Almost All Online Prices on Premium Brand Pet Foods**  
Including Blue Buffalo, Chicken Soup, Earth Born, Diamond Naturals, Pinnacle, Taste of the Wild, & Royal Canin.

**EVERY OTHER WEEK WE HAVE THE LOWEST PRICES ON FRISKIES (5.5oz) OR FANCY FEAST\* (3oz)**  
\*Compared to All Chain and Local Stores

**PET CLUB**  
FOOD AND SUPPLIES

**EVERYDAY LOW PRICES**  
Super Discount Prices • Hot Specials & Coupons  
(Not Available in All Areas)

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916-635-5008 916-781-8500

We Only Accept ATM, Cash, & Checks M-F 9-8, SAT 9-7, SUN 10-7 Effective 3/18/20 - 3/24/20

**COUPON**

**1 FREE PEDIGREE DOG FOOD**  
22 Oz Tin All Varieties  
With Any Purchase of Pet, Fish Food, or Supply PLU 321  
Limit: 1 Coupon Per Family  
Effective 3/18/20 - 3/24/20

**COUPON**

**\$7.50 OFF**  
ANY PURCHASE OF PET OR FISH SUPPLY  
(Excluding Pet Food or Litter) Cannot be used in conjunction with advertised sale items or similar percentage or dollar off coupons. Limit 1. PLU 324  
Limit: 1 Coupon Per Family  
Effective 3/18/20 - 3/24/20

**Look for Advertised Sale Items Everyweek at [www.petclubstores.com](http://www.petclubstores.com)**

<p><b>TASTE OF THE WILD GRAIN FREE DRY DOG FOOD</b> •Wetlands •Sierra Mountains •Pacific Salmon •High Prairie •Southwest Canyon</p> <p>28 Lb Bag <b>\$39.99</b></p> <p>Effective 3/18/20 - 3/24/20</p>	<p><b>PRO-PLAN DRY DOG FOOD</b> •Chicken &amp; Rice 30-35 Lb Bag •Beef &amp; Rice •Lamb &amp; Rice •Sensitive Skin &amp; Stomach •Lite •Performance</p> <p>Limit 2 Bags per Family <b>\$3 OFF</b></p> <p>OUR SUPER DISCOUNT PRICES! Effective 3/18/20 - 3/24/20</p>	<p><b>BLUE BUFFALO WILDERNESS DRY DOG FOOD</b> •Chicken (\$9 off reg price) •Salmon •Large Breed Adult •Healthy Weight</p> <p>24 Lb Bag 100% Grain Free <b>AS MARKED \$8 OFF</b></p> <p>Limit 2 Bags Our Regular Low Prices! Effective 3/18/20 - 3/24/20</p>	<p><b>FRISKIES DRY CAT FOOD</b> 16 Lb Bag •Seafood •Indoor •Surfing &amp; Turfing</p> <p>Limit 2 Bags per Family <b>\$9.99</b></p> <p>Effective 3/18/20 - 3/24/20</p>
<p><b>9 LIVES CANNED CAT FOOD</b> 5.5 Oz All Varieties</p> <p>Limit 1 Case Per Family <b>37¢</b></p> <p>Effective 3/18/20 - 3/24/20</p>	<p><b>FANCY FEAST GOURMET CANNED CAT FOOD</b> All Varieties except Elegant Medley 3 Oz</p> <p>Limit 2 Cases Per Family <b>ON SALE Everyday</b></p> <p>Effective 3/18/20 - 3/24/20</p>	<p><b>JONNY CAT PREMIUM CAT LITTER</b> 20 Lb Bag •Regular •Multiple Cat Formula</p> <p>Limit 2 Bags Per Family <b>\$3.79</b></p> <p>Effective 3/18/20 - 3/24/20</p>	<p><b>FRESH STEP SCOOPABLE CAT LITTER</b> 42 Lb Bag</p> <p>Limit 2 Bags Per Family <b>\$14.99</b></p> <p>Effective 3/18/20 - 3/24/20</p>
<p><b>CANIDAE DRY DOG FOOD FOR ALL LIFE STAGES</b> Limit 2 Bags <b>\$10 OFF</b> •Multi Protein •Chicken Meal &amp; Rice 44 Lb. (Multi Protein, Chicken Meal &amp; Rice, Lamb &amp; Rice, Less Active 30 Lb Bag) OUR REGULAR LOW PRICES</p>	<p>Market Fresh Recipe <b>FUSSIE CAT PREMIUM DRY CAT FOOD</b> As Marked <b>20% OFF</b> •Chicken &amp; Turkey •Salmon &amp; Chicken •Salmon 2 Lb, 4 Lb, 10 Lb bag OUR REGULAR LOW PRICES</p>	<p><b>CHICKEN SOUP FOR THE SOUL DRY DOG FOOD</b> As Marked <b>20% OFF</b> •Adult •Large Breed •Mature •Weight Care •Puppy (Reg &amp; Irg Breed) 28 Lb Bag Limit 2 Bags OUR SUPER LOW PRICES</p>	<p><b>FELINE PINE HEALTHY CAT LITTER</b> 20 Lb Bag Limit 2 Bags <b>\$7.99</b></p>
<p><b>NUTRO WHOLESOME ESSENTIALS DRY DOG FOOD</b> (Ultra Small Breed Adult \$27.99) 15 Lb bag Limit 2 Bags •Chicken Meal &amp; Rice <b>\$22.99</b> •Adult •Senior •Small Breed <b>\$23.99</b> (Regular &amp; Small Bites)</p>	<p><b>SOLID GOLD CANNED CAT FOOD</b> Including •Perfect Pairings Cups •Holistic Delights Pouches 2.75 Oz - 6 Oz Can As Marked <b>20% OFF</b> OUR REGULAR LOW PRICES</p>	<p><b>MEOOW MIX CAT FOOD</b> Market Select 2.75 Oz Cup Limit 2 Cases <b>53¢</b></p>	<p><b>PRECIOUS CAT CAT LITTER</b> 20 Lb Box Limit 2 Boxes Cat Attract <b>\$12.99</b> Touch of Outdoors <b>\$7.99</b></p>
<p><b>CAREFRESH PET BEDDING</b> 60 Liter (Ultra Not Included) <b>\$14.99</b></p>	<p><b>WELLNESS DRY DOG FOOD</b> (3 Free Wellness 12.5 Oz Can Dog Food w/ Each Purchase) 24-30 Lb Bag •Chicken •Senior •Healthy Weight <b>\$53.99</b> •Grain Free Lamb •Grain Free White Fish <b>\$56.99</b></p>	<p><b>CORE NATURAL DRY CAT FOOD</b> 3 FREE Core Cat Cans 5.5 Oz With each purchase <b>\$37.99</b> •Original •Indoor •Turkey •Grain Free 11 Lb Bag Limit 2 Bags</p>	<p><b>MERRICK'S WHOLE EARTH FARMS DRY DOG FOOD</b> •Grain Free Chicken/Turkey •Grain Free Pork, Beef &amp; Lamb 25 Lb Bag Limit 2 Bags per Family <b>\$7 OFF</b> OUR REGULAR LOW PRICES</p>

**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

**SMART MATS** Healthy Alternative All to Rawhide Varieties Made with Real Chicken •Sweet Potato •Peanut Butter **20% OFF**  
OUR SUPER LOW PRICES

**BOODA ROPE BONE & TUG** All •Floss & Clean Varieties •White & Multi-Colors **20% OFF**  
OUR SUPER LOW PRICES

**FLUVAL FILTER SALE**

MODEL.....TANK.....	PET CLUB SALE	MODEL.....TANK.....	PET CLUB SALE
107...25 GAL.....	<b>\$87.99</b>	307...70 GAL...	<b>\$132.99</b>
207...40 GAL.....	<b>\$99.99</b>	407...100 GALL..	<b>\$169.99</b>

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

**KORDON WATER CONDITIONERS**  
Amquel 16 Oz .....\$6.49  
Amquel Plus 16 Oz .....\$6.49  
Novaqua Plus 16 Oz .....\$6.49

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

**BONUS COUPON**  
**FRISKIES BUFFET CANNED CAT FOOD**

5.5 Oz All Varieties Limit 1 Case With Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 3/18/20 - 3/24/20 **ON SALE Everyday** CHM 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 3/18/20 - 3/24/20 **\$1.25** CHM 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 3/18/20 - 3/24/20 **\$2.09** CHM PLU 449



**SAVE THE EGG HUNT**

**POSTPONED**

10AM Sharp

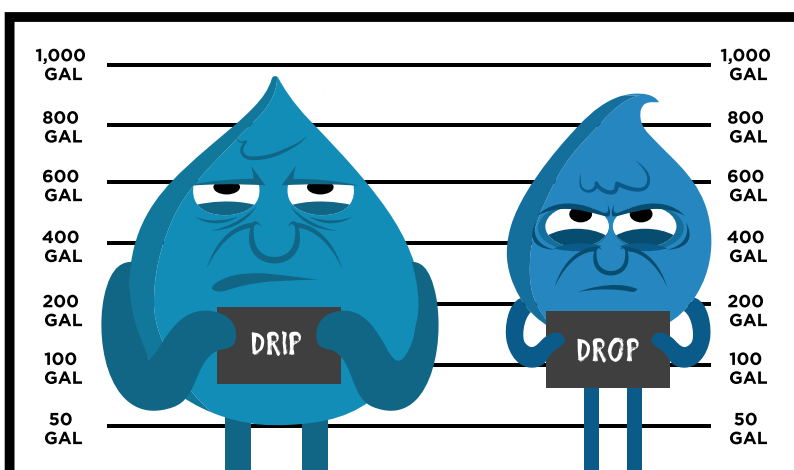
WHERE  
Carmichael Park  
5750 Grant Avenue



For more information go to [carmichaelpark.com](http://carmichaelpark.com) or call (916) 483-7826

# WANTED FOR WASTING WATER

**GUILTY OF DRIPPING FROM SHOWERHEADS, RUNNING TOILETS, SOAKING YARDS.**





**Be on the look out for these dastardly droplets.**

- Inspect your faucets and showerheads for drips and leaky connections.
- Check your toilet by adding a few drops of food coloring to the tank. Wait 20 minutes and see if the color of the water in the bowl has changed.
- Walk your yard and look for moldy, soggy or wet areas. Make sure your garden hose is not leaking.

Visit [sswd.org](http://sswd.org) to find out more ways to detect leaks and to schedule your complimentary Water-Wise House Call.

**Fix a Leak Week is March 16-22, 2020**

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 Sunday Worship..... 11:00 am  
 Sunday Evening..... 6:00 pm  
 Wednesday Evening..... 7:00 pm

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