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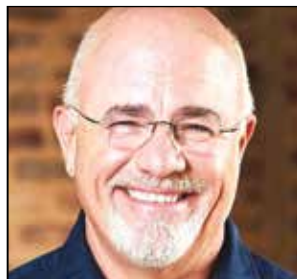
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Honoring Our Finest



Fire Chief Todd Harms stands with the surviving members of Fire Captain John de Graaff's family. From left to right: John de Graaff, Jr., Landon de Graaff, Nolan de Graaff, grandchildren Emily de Graaff, Evan de Graaff, Sac Metro Fire Chief Todd Harms, daughter-in-law Kate de Graaff and Bennett in mother's arms. Captain De Graaff's wife of 34 years, Sherri, passed away in 2018. Right: Sac Metro Fire Captain John de Graaff. Photos courtesy Sac Metro Fire

By Patrick Larenas

FAIR OAKS, CA (MPG) - On January 6, 2020, Sacramento Metropolitan Fire District leaders and uniformed personnel dedicated Fire Station 32 to honor fallen Fire Captain John de Graaff and twenty-two fallen firefighters. Present on that morning, Fire Chief Todd Harms addressed those gathered stating, "We are here to recognize the sacrifices of fallen firefighters... and to provide a constant memorial of Fire Captain de Graaff's contribution... the significance of which cannot be minimized."

De Graaff served for over 30 years as a firefighter throughout his life. Born in Covina, California, on June 6, 1954, de Graaff would go on to volunteer in 1971 as a firefighter in Southern California and later served in the U.S. Navy aboard the USS Coral Sea in 1974-1976. De

Graaff was hired at Fair Oaks Fire Department in 1977, when he was 23 years of age, and promoted to captain in 1985.

Many remembered Fire Captain de Graaff for his dedication at mentoring young trainees fresh from the Academy. Attending Senior Fire Chaplin Kevin Snider said, "As a captain to many recruits, de Graaff loved with all his heart, he was a mentor to many recruits and always made long-lasting relationships." In a press release, Metro Fire Captain Chris Vestal noted that the department "will be always grateful and will not forget his service".

One of three surviving sons, Nolan de Graaff, spoke on behalf of the family: "I was fortunate that he applied the same principles that he used at the station at home. As a father, he was stern, effective and taught us to work hard, which gives me immense

pride." He thanked the department for having a positive impact on the life of his father and being a second home to the captain who retired in 2007.

In the presence of his family, a plaque was unveiled to honor the captain who passed away of a cardiac arrest in a Line of Duty Death (LODD) on April 25, 2009, considering the immense physical and mental toll that the responsibility placed on the individual.

Fire Station 32 was de Graaff's last assigned fire station. "His legacy lives on in the spirit of those who continue the work," said Fire Chief Todd Harms.

Source: Sacramento Metropolitan Firefighters ★

Local Retail Property Sells for \$11 Million



Story by Shauna Boyd

CARMICHAEL, CA (MPG) - Real estate investment group CBRE recently announced the \$11 million sale of a retail property in Carmichael, CA.

The Carmichael Center is located at 7223, 7225, and 7241 Fair Oaks Blvd. The three tenants are well-established businesses that have long-term leases at the property: Big Lots, Smart and Final, and Wells Fargo.

CBRE facilitated the sale by representing the owner, 99 Palms, LLC, a joint venture between three private investors/developers based in Southern California. That group had owned the property for approximately six years. CBRE senior vice president Patrick Wade said 99 Palms, LLC chose to sell at this time "so the investors could trade into separate properties."

The Carmichael Center is located on a corner lot that is centrally located and in a high-traffic area, making the property a desirable investment opportunity. Interest in the property was primarily from developers in Southern California. Because property values are so much higher in Southern California, each investment dollar can go much further in a more affordable area — such as in the Sacramento region. Wade said that there were multiple offers on the property; many groups were "attracted to the investment because it offered higher yields than typically seen in coastal and Bay Area/SoCal investments."

CBRE helped select the buyer — Diamond Developers, LLC, a group of private investors in Southern California. Wade said that the group stood out as a potential buyer because "they had a shorter due diligence period than the other offers on the property and had capital readily available on hand."

"They placed long-term debt," said Wade, so Diamond Developers, LLC plans to hold the investment property long term. ★

Olympic Champion Jeff Float Now Coaches at Arden Hills

By Traci Rockefeller
Cusack, T-Rock
Communications

SACRAMENTO, CA (MPG) - Arden Hills, Sacramento's world-class Athletic & Social Club, has named World Champion and Olympic Gold Medalist Jeff Float as Head Otters Recreation Coach for its swim program. Float began swimming at Arden Hills at age seven when he was coached by the legendary Sherm Chavoor, who was then training Olympic greats Mark Spitz, Debbie Meyer, Mike Burton and others.

Float went on to swim competitively at Jesuit High School and University of Southern California (USC), coming home to Sacramento as often as possible to work with Coach Sherm. While 90 percent deaf in one ear and 65 percent in the other, Float channeled his considerable energy, focus, and determination on hard work in the pool and competitive



World Champion and Olympic Gold Medalist Jeff Float is Head Otters Recreation Coach at Arden Hills. Photo courtesy T-Rock Communications

racings. Ultimately, his passion for the sport allowed him to travel the world and earn countless prestigious accolades: an Olympic Gold Medal, Deaf Olympian of the Century, Congressional Gold Medal of Honor, etc. After making the USA Swimming Team in 1980, politics intervened, and

the Games were boycotted. Four years later, at the site of the Olympics in LA and the swimming venue at USC, Jeff was honored as peer-elected Team Captain. Touched out for the bronze by one-tenth of a second in the individual 200-meter freestyle, the next day was the 4x200-meter free relay,

Jeff's retirement race. Against heavily favored competitors, Jeff and his teammates were first to the wall by four one-hundredths of a second and obliterated the World Record by five whole seconds. In all, Float estimates he has swum more than 35,000 miles over the course of the last half-century, and he's still in the pool virtually every morning.

Float joins Arden Hills from Spare Time Inc. where his tenure as a swim coach has spanned the last 24 years, 12 at Laguna Creek Sports Club and 12 at the Gold River Sports Club. In his new role at Arden Hills, he will work closely with the Aquatics Director and talented coaching staff to help elevate dedicated recreational swimmers to recreational competing at the elite level.

"I had a storybook ending to an amazing swimming

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WE SUPPORT OUR MILITARY

Faith as a Foundation

Higher Power Offers Faith-Based Recovery Program

Story by Shaunna Boyd

SACRAMENTO REGION, CA (MPG) - Every Friday evening Higher Power Ministry holds faith-based recovery celebrations where Christian bands from a variety of genres perform. Music such as blues, country, and rock and roll are an essential component of the ministry. Lead Director of Recovery John Heath said, "The bands are central to Higher Power. We want to reach people where they are. ... The music feeds their spirits."

"God did something amazing," said Heath. "He opened the doors to some amazing top bands to play at Higher Power in the Sacramento area" — The Frank Aldrich Band, Sons of the Golden State, Salvation Army Band, Skuirrel, Machaira Band, Rhythm and Praise, Crimson Blues, The Lost and The Found, John Voelz Band, Reid Bartlett Band, Son House Band, Lisa Daggs, Marc Cooper, Andrew Marshall, Aaron Gayden, and Tom Schrader.

The bands don't sound like the typical Christian music one might expect, but the spiritual message emerges through the lyrics. James Croci of Rhythm and Praise said, "People need support — a place that gives them hope, help, and healing." Croci believes that the "Spirit of God gives them the strength to overcome."

On Friday, January 17, Crimson Blues performed at Higher Power's celebration. After the concert, Heath welcomed everyone and explained that the purpose of the Higher Power Ministry is to be "a refuge from the storm" and "a place we can take off our masks." He said, "We're here to walk alongside you."

Each week, a speaker talks to the group about their recovery from addiction such as drugs, alcohol, gambling, food addictions, sexual addictions, workaholics, co-dependency, and self-harm. Higher Power Theresa Nored was the featured speaker, and she has been clean for 24 years. She shared her story and her struggles with the group. "The details of the story don't matter," she said. "God brought redemption into my life." She said, "You have to get through the mess to reach the message."

She explained that the program is for "people who want a better way of life." She also spoke about the importance of removing the stigma surrounding addiction so that people aren't afraid to seek the help they need.

Tony T. is a member of Higher Power, and he has been sober for 34 years. He said, "A lot of people have addictions. They're dying in their homes. ... This is something really needed in this community."



(Left to right) Lead Director of Recovery John Heath and Elder Board members Pastor Dale Marsh and Pastor Gary Freitas welcome everyone to attend Higher Power recovery celebrations. Photo by Shaunna Boyd



Christian rock band Crimson Blues performs at the Higher Power recovery celebration on January 17. Photo by Shaunna Boyd

Richard Mireles was released from prison 10 months ago after serving for 21 years. He brought his drug and alcohol addiction with him to prison: "I thought I would die in there." While serving his time in prison, Mireles got sober and turned his life around — even earning a degree in social and behavioral science and pursuing an MBA. He attributes his recovery to God, with "Him as my rock, my foundation."

Mireles said some of the hardest moments of his recovery were after his release from prison while transitioning back into society. He said that God "gave me a will to not go backwards." He now does a lot of advocacy work and encourages others to work toward recovery: "This is a source of staying sober — giving back. The true way to freedom is giving yourself up to service."

Higher Power has a strong spiritual support system: An Elder Board comprised of two recovery pastors — each with 30 years of sobriety — who give spiritual advice and guidance. Heath said that Pastor Gary Freitas from Manteca and Pastor Dale Marsh from Oroville provide "spiritual direction, protection, and correction in the ministry."

Pastor Freitas said, "There's a real need for this, so we support him 100 percent." He said that people are "searching for a higher power. They're searching for a relationship that means something — to fill that void, that emptiness."

Higher Power also helped start the Sacramento 12 Step Christian Recovery Network. Heath explained that the mission is to create "a community of believers under one banner whose primary purpose is to help other Christ-centered recovery ministries through support and fellowship." The network of recovery programs throughout the region are creating a website to collect all the recovery resources in one place. Anyone who is suffering can find services to help, such as addiction recovery programs, homeless shelters, food banks, safe houses for women, help for trafficking victims, etc. Heath said, "We're doing something that's never been done — to put all the faith-based meetings in one place to help

people get what they need to survive."

Pastor Marsh said, "For Higher Power and for us, it's really important to be part of the local recovery community. There's a huge value participating in the network."

Higher Power recovery celebrations are held each Friday at 7:00 PM at 755 Oak Avenue Parkway in Folsom where they serve free dinner, dessert, coffee, and other refreshments. Higher Power is a 501(c)(3) charitable organization; donation checks can be written to Higher Power Ministry and then mailed to Lakeside Church, 745 Oak Avenue Parkway, Folsom, CA 95630. ★

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Olympic Champion Jeff Float Now Coaches at Arden Hills

Continued from page 1
 career which culminated in Gold for what was recently named the third most exciting relay in Olympic history," said Float. "Now I have this amazing opportunity to finish my rewarding career here at Arden Hills, the very place where it all began. It feels right, just like coming home."

Float officially joined the Arden Hills swim coaching staff in January 2020 and will lead the popular summer and fall recreational programs.

First opened in 1954, Arden Hills has trained an impressive number of World Champion swimmers. In fact, these athletes have collectively set more than 200 World and American Records, amassed 33 Olympic Medals, 22 gold. In the past decade, the Arden Hills Otters have experienced significant growth and success, a few highlights include the following: won 47 swim meets, earned eight 1st Place honors, broke more than 250 records and climbed the division ladder to be among the top swim teams in the region. Additionally, the Arden Hills USA Swim



Jeff Float pool side at age 9. Photo courtesy T-Rock Communications

Team – home to both Open Water and Junior Olympic Champions – is also experiencing amazing forward momentum. The Club was well represented every year at South Western Age Group Regionals and Far Western Regionals, as well as Zone and Sectional Championships.

The rising Aquatics programs are flanked by the Club's nationally recognized tennis program. JMG Tennis Academy routinely

has athletes competing for and winning age group national championships all over the country. In the past two years alone, the academy trained three players who qualified into the US Open and numerous others received Division 1 scholarships.

For more information about the coveted swim and/or tennis programs at Arden Hills, please call 916-482-6111 or visit www.ardenhills.club. ★

Local Church Pays 100 percent of Local School's Lunch Debt



Fair Oaks United Methodist Church member Pat Eichner (left), Deterding Principal Melanie Allen, and member Diane Sommer were happy to know that the money is going to children's school lunches. Photo provided by Fair Oaks United Methodist Church

**By Dedra Beauchamp,
 Fair Oaks United Methodist Church**

CARMICHAEL, CA (MPG) - Each year Fair Oaks United Methodist Church (Fair Oaks UMC) donates the offering received at the Christmas Eve service to one of many outreach ministries that are supported year-round. Ministries range from local homeless support to national disaster relief to international sustainable living campaigns. For 2019 Fair Oaks UMC decided to step out of their comfort zone and step up their Christmas giving from a 1-night offering collection to a month-long campaign. From November 24 – December 24, specified donations collected on Sundays,

through the mail, and at the Christmas Eve service, were dedicated to pay the student lunch debt at Deterding Elementary in Carmichael, CA. Fair Oaks UMC began the month-long campaign with the goal of raising \$2,939 to pay the entire lunch debt as it stood in October of 2019. By the end of December a total of \$4,060 was raised for Deterding Elementary! The check was presented to Deterding Principal Melanie Allen at the 10 am worship service on Sunday, January 26.

Fair Oaks United Methodist Church is located on 9849 Fair Oaks Blvd., Fair Oaks, CA 95628.

For more information visit www.fairoaksumc.org or call 916-961-6631. ★

Driver Killed In Collision on Auburn Blvd.

**By Greg Zumstein,
 California Highway Patrol**

CITRUS HEIGHTS, CA (MPG) - On January 14, 2020 at approximately 8:34 pm, The California Highway Patrol (CHP) received a call of a two-vehicle traffic collision on Auburn Blvd, north of Kohler Rd.

CHP officers responded to the collision scene and learned that a 20-year old man out of Sacramento had been driving his 2009 Infiniti coupe in the parking lot of the Dutch Bros on Auburn Blvd. Per witness statements, the driver of the Infiniti exited the parking lot, without slowing, and entered onto Auburn Blvd. southbound directly into the path of a 2015 GMC Yukon that was traveling south on Auburn Blvd, south of Hemlock St. The driver of the Yukon, a 26-year-old man out of Sacramento, attempted to avoid the Infiniti as it entered the roadway in front

of the Yukon but was unable to avoid colliding with the Infiniti. After the collision, the Infiniti came to rest on the lawn on east side of Auburn Blvd and the Yukon came to rest in the right lane of Auburn Blvd. northbound. Sacramento Metro Fire personnel responded to the scene and the driver of the Infiniti was transported to a local hospital where he was pronounced dead at 8:58 pm. Witnesses remained on scene and the cause of the collision is under investigation.

It is not known if drugs or alcohol were a factor in this collision however no arrests were made on scene.

Any persons who may have witnessed this collision or who can provide any additional information regarding this collision should call Officer Greg Zumstein or Officer AJ McTaggart at the North Sacramento Area CHP office at (916) 348-2300 by cell phone at (916) 798-0975. ★

The Sacramento Bee Ends Subscription Program

To Our Readers:

The Sacramento Bee has decided not to renew their program for the additional Sunday issue with Messenger Publishing Group regular subscriptions. The Bee cancelled the program effective 12/31/19. They will no longer be providing the Sunday edition through MPG.

MPG notified our readers through the regular monthly subscription notices sent out over the past few months. We had expected The Bee to offer a special trial subscription

to each of the subscribers they had on our list to try to convert them to one of their many special rates and to also notify readers. They did not do so.

All paid subscribers for any MPG newspapers will continue to receive their MPG product. However, The Bee has declined to offer their product to our readers.

If you would like to learn more about what The Bee has to offer you can visit their website at sacbee.com/messenger or call their customer service number at 800-284-3233. ★

Candidates with a Vision



Participant candidates pose with Carmichael Chamber leaders after the forum for the District 3 Supervisor election. From left to right: Tiffany Mock of Carmichael, Rich Desmond of Carmichael, Matthew Ceccato of Arden Arcade, Gregg Fishman of Arden Arcade stand with Jim Alves, Carmichael Chamber of Commerce President and Stephanie Young Carmichael Chamber of Commerce Executive Director. Photo by Patrick Larenas

By Patrick Larenas

CARMICHAEL, CA (MPG) - The Carmichael Chamber of Commerce hosted a forum for candidates running for Sacramento County's 3rd District Supervisor on Tuesday, January 28. The forum was led and moderated by Paul Scholl, publisher of the Carmichael Times and Kathleen Pexa of Farmers Insurance. The candidates spoke about the pressing concerns the next District Supervisor will have to tackle at the Board of Supervisors.

The candidates attending the forum were Tiffany Mock, business administrator; Gregg Fishman, SMUD board member; Rich Desmond, retired CHP chief; and Matthew Ceccato, District Director for the Office of Congressman Ami Bera. Candidate Catrayel Wood could not attend the forum.

Scholl asked the candidates to speak about three important matters concerning the district: the rising homelessness crisis, the condition of roads and the length of time for small business to get licenses and permits.

Advancing very humane perspectives, there was wide agreement among the candidates on many issues, including that the County had been focusing on other priorities.

"There is a bureaucratic and organizational challenge to get the distinct agencies sufficiently coordinated and consistent enough to make large changes and provide a more customer oriented approach," said Desmond.

Ceccato spoke for a "comprehensive homeless plan that will support those with mental health problems in getting their dignity back and earning their own paychecks in the many jobs California has to offer."

Mock made a point saying, "Much of the money spent on the homeless is being spent incarcerating people with mental health problems and waste clean-up that can be done otherwise."

Fishman noted, "The District's lack of incorporation presents both a structural, economic element that needs more money and a cultural problem that needs a more common sense approach."

Scholl thanked the participants and said, "We are very lucky to have such high quality candidates."

For more information visit
CeccatoforSupervisor.com
GreggFishman.com RichDesmond.com
TiffanyforSupervisor.com
CatrayelWood.org. ★

Fair Oaks United Methodist Church Annual Rummage Sale

WHEN

Friday, January 31st: 8am - 2 pm
 Saturday, February 1st: 8am - 12pm

WHERE

9849 Fair Oaks Blvd., Fair Oaks CA
 (between Sunrise Blvd. and New York Ave.)

Church members as well as family and friends donate items to the sale. Many people are downsizing or settling estates

Featuring gently used furniture, clothing, linens, household & kitchen items, books, CDs, etc.

Proceeds help us fund our outreach programs and assist our mission of Open Hearts, Open Minds and Open Doors.

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Exciting news! Dennis R. Olmstead, CPA has taken on a new colleague - his daughter Gayle Olmstead, CTEC. With over 40 years of experience he will be overseeing his new partner as they grow the business. For the first time in many years we are open for new clients!

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Republican Senator Jim Nielsen Issues Statement on Governor's Spending Plan

By Nghia Nguyen

SACRAMENTO, CA (MPG) - Governor Gavin Newsom unveiled his \$222-billion budget proposal, an increase of 2.3 percent from last year. This plan sets a record for high spending. Senator Jim Nielsen (R-Tehama), Vice Chair of the Senate Budget & Fiscal Review Committee, issued the following statement:

"Governor Newsom presented a thoughtful budget to the Legislature.

"His proposal to maintain forest management will reduce fuel to help prevent wildfires. Funding to harden homes will help secure houses and potentially save lives.

"I agree with the

Governor that money is not the solution to every problem. Providing shelter is only a small part of the solution to homelessness.

"We must address health care, substance abuse prevention, mental health and job training. It is important to encourage opportunities with benchmarks for success.

"Teens are quickly becoming addicted to nicotine. His support to ban flavored nicotine products will bring much relief to parents, teachers and administrators as they help students kick nicotine addiction.

"The use of taxpayer monies to give full health benefits to more adults living in the country illegally is concerning. This

permanent spending is costly and will compete with funding for other critical services when the economy shrinks.

"I caution the Governor and lawmakers to ensure we achieve results for Californians, and not just spend."

Elected to the State Senate in January 2013, Senator Nielsen represents the Fourth Senate District, which includes the counties of Butte, Colusa, Glenn, Placer, Sacramento, Sutter, Tehama and Yuba. To contact Senator Jim Nielsen, please call him at 916-651-4004, or via email at senator.nielsen@senate.ca.gov. Follow him @CASenatorJim.

Source: Office of Senator Jim Nielsen ★



6476 Chiquita Way, Carmichael \$939,000

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.



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!



5240 Happy Pines Drive, Foresthill \$529,000

This stunning home will capture your imagination and call on your deep desire to escape to the woods. From the moment you enter, you are captivated by the gorgeous wood accented grand room, sparkling chandelier, magnificent backyard view, soaring ceilings and warm hearth. The main floor lives like a single-story home with 2 bedrooms and full baths including master suite. Upstairs are 3 skylights bringing in lots of natural light, a cozy loft overlooking the grand room, a full bedroom, full bath, office space and playroom or potential fourth bedroom. Ground floor is a huge bonus room with vented heat & air, a large storage closet and outside access. Enjoy tranquil wooded views from every window and deck. Listed by Bridget Gray | 916.205.3628 | CalRE #01926690



9061 Tuolumne Drive, Sacramento \$350,000

This adorable home is tucked away in a fabulous neighborhood close to the American River, excellent shopping and great schools! Step inside and enjoy a spacious floor plan with four bedrooms and two full baths. The open concept living/dining room and kitchen is perfect for entertaining guests. Highlights include all new luxury vinyl flooring in all bedrooms and living spaces, a freshly painted interior and private backyard with a sparkling pool. Enjoy convenient access to Highway 50. Must see!



3454 Northam Way, El Dorado Hills \$499,000

This beautiful single-story home with 4 bedrooms and 2 baths is tucked away in the fabulous Stone Gate Village community! Relax and unwind in the living room which features a cozy brick fireplace. The remodeled kitchen is an entertainer's dream with highlights including designer tile flooring, designer quartz countertops, a newly installed farm sink, new recessed lighting, all-new appliances and a gorgeous subway tile backsplash. Enjoy spacious bedrooms and a large master that opens up to the private backyard. Quiet location near top-rated schools and excellent shopping and entertainment. Just steps from Oakridge High.

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Publisher,
Paul V. Scholl

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WEEKLY COMICS

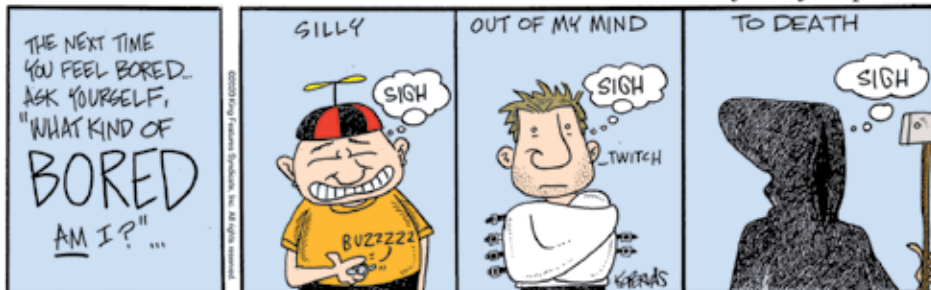
Amber Waves

by Dave T. Phipps



Out on a Limb

by Gary Kopervas

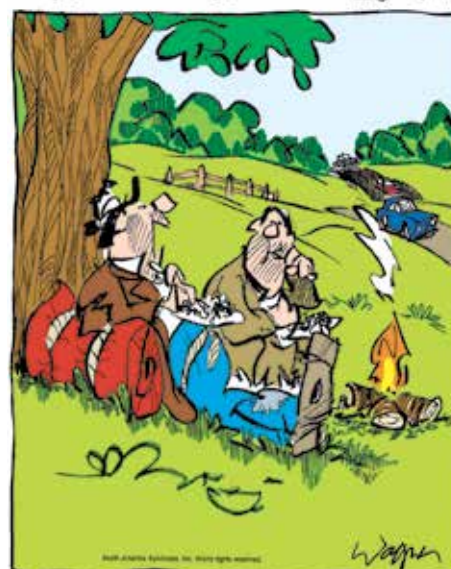


R.F.D.

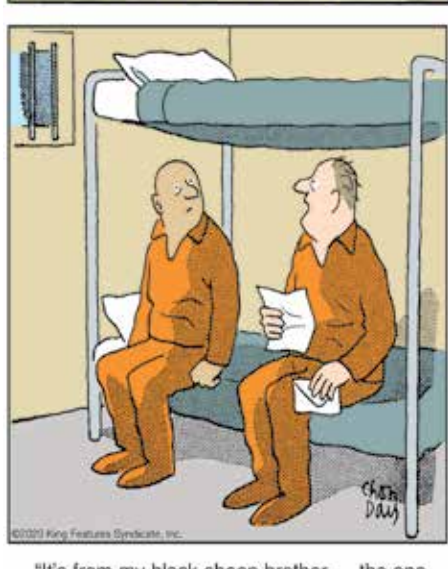
by Mike Marland



GRIN & BEAR IT

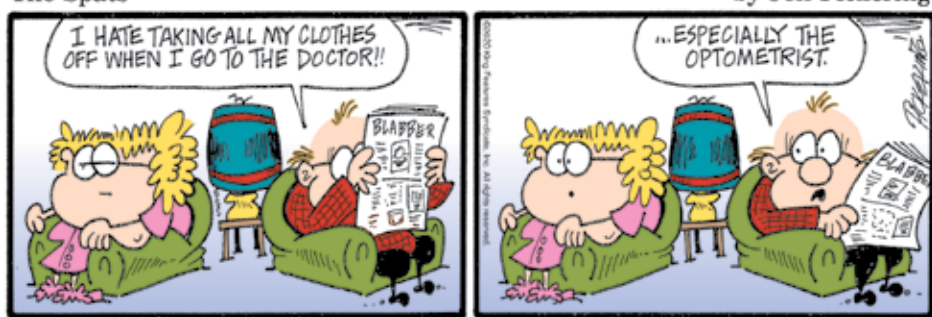


LAFF-A-DAY



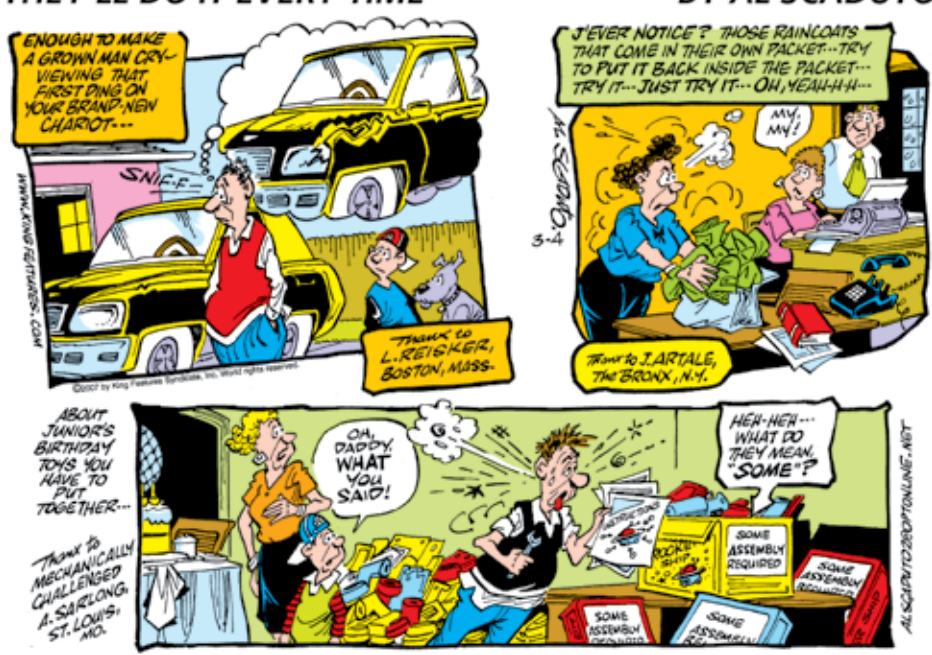
The Spats

by Jeff Pickering



THEY'LL DO IT EVERY TIME

BY AL SCADUTO



Crossword Puzzle on Page 7

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

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Sudoku Puzzle on Page 7

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

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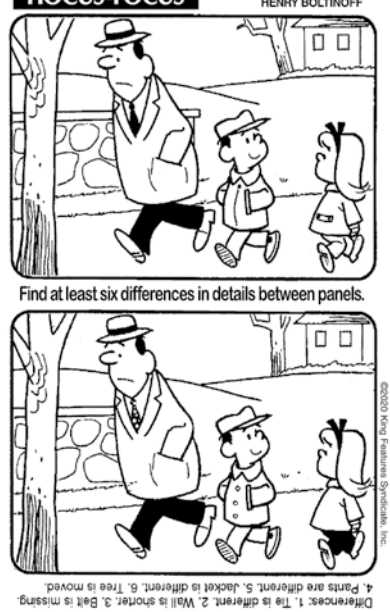
Just Like Cats & Dogs

by Dave T. Phipps



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BY HENRY BOLTOFF



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- CLUES
ACROSS
1. Cracked open
5. Protrude
8. *'Once Upon a Time... in Hollywood' supporting nominee
12. Eggnog time, traditionally
13. Pol request
14. Capital of Senegal
15. *Jo Van Fleet won for her role in "East of _____"
16. Augmented
17. Shoemaker without shoes, e.g.
18. Ones full of desire
20. VSCO girl's shoes
21. New Zealand native
22. "The Nutcracker" step
23. Boiled bread product, pl.
26. Guarapo de jagua fruit
30. Edith Wharton's "The _____ of Innocence"
31. "_____er _____"
34. *1935 Best Picture nominee "A _____ of Two Cities"
35. Plant a.k.a. golden buttons
37. *Dustin Hoffman was nominated for role in "_____ the Dog"
38. Does like Matryoshka
39. Narrative poem
40. Brunch drink
42. Gumshoe
43. 10-sided polygon
45. Qatar native
47. Greek R
48. "Friends" favorite spot?
50. Fodder holder
52. *Oscar winner for "The Revenant" and 2020 nominee
55. Uses a paring knife
56. Twelfth month of Jewish civil year
57. Whirlpool
59. *The first to refuse his award, for "Patton"
60. *He was nominated for "Lost in Translation"
61. Sunburn aid

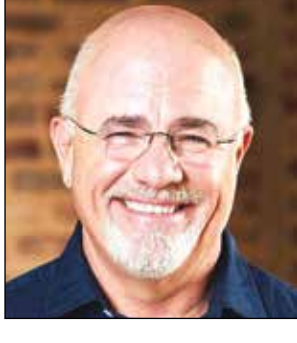
Crossword Puzzle Solutions on Page 5. Grid with numbers 1 through 64.

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- DOWN
1. Reply to a captain
2. *Renée Zellweger's role
3. Away from wind
4. Dub again
5. *Movie with most 2020 Oscar nominations
6. First cradles
7. *Oscar-winners Gore, Fonda and Cameron did this talk, pl.
8. *South Korean black comedy thriller
9. Image in an Orthodox church
10. Soaks in rays
11. The old college one
13. With numerous veins
14. Backless sofa
19. Campaign trail gathering
22. Coach's talk
23. Diminished
24. Open-mouthed
25. Relating to a gene
26. Garbage in, garbage out
27. Primo, on Italian menu

- 62. Negative contraction
63. Chi precursor
64. *The Marriage Story" nominee
28. What tailor shops do
29. *He won an Oscar for role in a Scorsese movie
32. *Oscar-winning writer Julius Epstein to Oscar-winning writer Philip Epstein
33. Ewe's mate
36. *She's nominated in 2020... twice
38. Civil rights org.
40. Jersey call
41. Sudden increase in wind
44. *Whoopi Goldberg scored an Oscar for this movie
46. *Phantom _____, 2018 nominee
48. Locomotive hair
49. Round openings
50. Cul de _____, pl.
51. *Meryl Streep won for "_____ Lady"
52. Mortgage, e.g.
53. Not in action
54. Skunk's defense
55. Tire measurement
58. Japanese capital

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Dave Ramsey Says

Keep it Small, and Budget for It

Dear Dave, I'm trying very hard to get out of debt. I have my beginner emergency fund in place, and I'm living on a monthly budget. Is it okay to include a little wallet cash in my budget at this point, just in case?

- Andrew

Dear Andrew, It's probably not going to throw you off too much in terms of getting out of debt if you budget \$20 or so, just to have some cash in your wallet. I wouldn't recommend much more than that, though. The idea of having \$50, \$100, or \$200 in walking around money is pretty self-defeating when you're supposedly saving, budgeting, and working hard to get out of debt.

What really matters is the amount of pocket money you allow yourself to have.

Think of it as a safety valve. Sometimes things come up in the course of day-to-day life that are just necessary, unexpected expenses - but not emergencies. Just designate a small amount of cash for it as part of your regular, monthly budget, and stick to that amount!

- Dave

Emergency Fund First, Then Investing

Dear Dave, Do you think I should stop making contributions to my 401(k) for a year, so I can save up an emergency fund? I'm 28, and debt-free, but I don't have anything saved for emergencies.

- Bryan

Dear Bryan, If you're debt-free and making decent money at your job, it shouldn't take a whole year to set aside an emergency fund. Just make it a priority in your monthly budget. And yes, my advice to you is temporarily stop making contributions to your 401(k) until you have a fully-funded emergency fund of three to six months of expenses.

I recommend people stop investing, or wait to start investing, until they are debt-free except for their home and have a fully-funded emergency fund in place. In some cases, depending on how much debt they have, it can take two or three years to do all this. I know that seems like a long time, but in the grand scheme of things it's really not.

If you don't have an emergency fund, but you're contributing to a 401(k), there's a good chance you'll end up cashing out your 401(k) if a large, unexpected expense comes along. Then, when you cash out a 401(k) early, you get hit with a penalty plus your tax rate. That's not a wise plan!

- 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 14 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

MONTHLY MEETING OF MILITARY RETIREES/SPOUSES: Our next monthly meeting February 13th, 2020 at North Highlands Park and Recreation District, 6040 Watt Ave, North Highlands 95660. Starting time is 1030 hours. Guest Speaker is Jerrod Sieberg, Senior Driver Ombudsman. Good information for your tool box. Coffee and Cookies will be available for your consumption. Coffee with Cookies See you all on the 13th of February 2020. If you have any questions, call Volunteer staff at 916-640-8446 Monday through Thursday, 0900 to 1500 hrs. See you all on the 10th of Oct.

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CHEERS & JEERS

By Damian Holbrook

Cheers to The Bachelor

for delivering its most diverse group of contestants ever. TV's greatest comedy-disguised-as-a-dating show has killed it with a very impressive group of possible paramours for Pilot Pete including Alexa Caves, Eunice Cho and Jasmine Nguyen in Season 24.

Jeers to Modern Family

for offing more kin off camera. First, they killed Shelley Long's Mama Pritchett without even a farewell episode and now, they've gone and done the same to Fred Willard's Frank Dunphy, who deserves so much more than an off-screen death

after raising a great guy like Phil (Ty Burrell).

Jeers to Homeland

for testing our loyalties. As much as we love Claire Danes, the idea that her Carrie Mathison would be allowed anywhere near a new CIA mission after being held captive for so long is almost as baffling as the fact that this deeply compromised character has even survived eight seasons.

Cheers to Dare Me

for bringin' it. Darker than your typical cheerleader tale, the USA drama based on Megan Abbott's novel gives #squadgoals a demented twist by turning the lead pom-pom shaker (Marlo Kelly) into



TV's greatest comedy-disguised-as-a-dating show has killed it with a very impressive group of possible paramours for Pilot Pete in Season 24.

a potentially homicidal and definitely damaged mean girl – one you'll hate rooting for. ★

ASK MATT

BY MATT ROUSH TV Guide Senior Critic

Will Jeopardy! Be Back In Prime Time?

Question: I was caught up in the excitement of the *Jeopardy!* *The Greatest of All Time* tournament. Do you see a future for *Jeopardy!* in prime time, or for other game-show events like this? – Brad

Matt Roush: Isn't it great when something lives up to the hype, while earning terrific ratings to boot. I'm sure every network is spinning its wheels to try

to capitalize on this frenzy. There are reports that ABC could bring these high-profile players back in another format, maybe even to test their wits in another game – although there's truly no better quiz show than *Jeopardy!* – and already, ABC is planning a comeback of *Who Wants to Be a Millionaire* in prime time, while CBS is reviving celebrity prime-time editions of *The Price Is Right* after having some success over the holidays. Regarding the

actual tournament, I was bowled over by how hard Jennings was playing, and winning, by large enough margins in the first game to seal the deal for each match. The combination of luck (landing on Daily Doubles and answering correctly, and keeping them away from Holzhauer) and skill was awfully impressive. And while it wouldn't have mattered on the last night, because Holzhauer missed the Shakespeare clue (a really good one) in the second Final Jeopardy, I was floored when he didn't bet it all in the final of the first game, which would have kept him and Jennings closer.

To submit questions to TV Critic Matt Roush, go to: tvinsider.com ★

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Nora O'Brien is CEO of Connect Consulting Services, a healthcare emergency management and business continuity planning firm. She is a contributing writer for *Emergency Management Magazine* and has served as an Instructor for FEMA's Center for Domestic Preparedness. Ms. O'Brien received the Certified Emergency Manager designation from the International Association of Emergency Managers and serves as chair of the IAEM Healthcare Caucus.

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