



Sac Society for the Blind Receives \$20K from Wells Fargo

PAGE 6

Student Debt Slows Growth After Greater State Investment

PAGE 2



Carmichael Times

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SEE INSIDE

JOIN A VOTING ACCESSIBILITY COMMITTEE



PAGE 2

STUDENTS CAN RIDE SacRT FARE-FREE



PAGE 3

MARCONI DENTAL GROUP INTRODUCES THE HEALTHYSTART™ SYSTEM



PAGE 15



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Change Service Requested

Tails Wag for Café Doggie Menu



Cathy Cook treats golden-doodle Tory to breakfast at Carmichael's Lido Café.

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Many eateries accommodate pets at outdoor tables. Taking pooch appreciation a lick further, Carmichael's Lido Café offers a la carte for canines. Owner Shawna Rivera long ago noted that many customers were empty-nesters who'd replaced their kids with pets. "They brought them to the café and I saw so many puppy-dog eyes looking up longingly at the food," she recalls. "I

got the idea of a doggie menu." A two-decade success, menu items are priced between \$1 and \$2.50. Beef patties, chicken, scrambled eggs and a beef bone have been the extent of Lido Fido fare for years but furry guests don't demand greater variety. Indeed, a thumping tail equals four doggie Michelin stars.

"Many Saturdays, we have a whole row of customers and dogs enjoying breakfast outside," says Rivera. "Sometimes they have to wait for a table. They're all well-behaved. I

don't mind a little barking if a dog sees a good buddy – that's just being friendly."

Canine meals are served at ground level on a frisbee and good dogs get to take platters home. Big bowls of slurpable water are included; server gratuities include toothy grins. On weekly visits with airline pilot Cathy Cook, golden-doodle Tory rejoices in scrambled eggs. "She cleans her plate and then drinks her water like a good little person," approves her

Continued on page 3

Officer Involved Shooting in Carmichael

By Sergeant Tess Deterding, Sacramento County Sheriff's Department

CARMICHAEL, CA (MPG) - On October 27, 2019 at approximately 12:30 a.m., the Sacramento County Sheriff's Office Communication Center received a call from the 5800 block of Angelina Avenue in Carmichael. The caller indicated there was a vehicle that had crashed into a tree at that location and a male was waving a gun around a female. Multiple additional callers stated a male and female were in a verbal altercation and had walked back and forth to a nearby apartment complex.

At approximately 12:40 a.m., deputies arrived on scene and attempted to make contact with a female standing near an apartment. As they approached the female, a male began shooting at the female, striking her. Three (3) deputies fired their weapons at the male suspect, who was struck by the deputies' gunfire. Fire personnel responded and pronounced the female victim and male suspect deceased at the scene. A gun was recovered from the male suspect.

Detectives believe the suspect and victim are known to each other; however, the nature of the relationship is not known. No motive is known at this time.

The identity of the suspect and the victim in this case will be released by the Sacramento Coroner's Office after notification has been made to next of kin.

The investigation into the incident will be conducted by the Sheriff's Homicide Bureau and Professional Standards Division, which is standard practice for any officer-involved shooting that occurs in the Sheriff's Office jurisdiction. An independent review of the incident will be conducted by the Sacramento County District Attorney's Office. The deputies involved in the shooting are 4 year, 21 year and 12 year veterans of the Sheriff's Office. In accordance with the Sheriff's Office policies and procedures, the deputies involved in the shooting will be placed on paid administrative leave pending the investigation. ★

San Juan Seconds, Please

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Last week San Juan High School students of Citrus Heights provided a tasty luncheon for Carmichael Chamber of Commerce members. The meeting spotlighted their school's culinary arts school program, a course that preps teenagers for food industry careers.

The junior chefs offered meat and vegetarian lasagnas with salad and green beans. Dessert was a classic Brown Betty bake with dollops of cream. Led by teacher Brent Boultinghouse, the teens train between one and two hours daily at their school. They run an on-campus cafe and have won California Restaurant Association-sponsored contests.

Twenty years since launching the course, San Juan now boasts a state-of-the-art teaching facility and trains more than 80 students per year. The school partners with the National Restaurant Association to offer curricula covering food safety, kitchen equipment, menu planning, cost and profitability and customer service. Students increase experience on field trips – including tours of Sacramento hotels and restaurants – and get visits



Culinary teacher/chef Brent Boultinghouse (back row, in red, left) supervised luncheon service by San Juan High School students at a recent Carmichael Chamber of Commerce luncheon.

from pro-chefs. Class training qualifies them for paid internships. After the three-year program, they graduate with California food handler certificates and professional portfolios (in addition to regular high school diplomas).

"The course is popular," considers Boultinghouse. "The kids love seeing the pleasure on people's faces when they eat food they've prepared. Some have parents who cook proper meals; some only get fast food at home. I like teaching kids how to fend for themselves and I want them to have a healthy relationship with food. Learning to cook is a life

skill; especially in a nation where so many people are eating themselves to death.

"We're also trying to have kids understand there are tremendous jobs in the restaurant industry if they work hard. Even if they don't all end up as career chefs, they'll be able to keep themselves and their families healthy – and they'll give fabulous dinner parties."

The junior chefs will host a Nov 20 fundraiser dinner to benefit their competing ProStart team. A sampler menu will feature five courses of their acclaimed recipes, including entrees of lobster, duck egg

ravioli, mushroom risotto, sea scallops, and a smoked duck and foie gras stack. Sticky toffee pudding and caramelized pineapple crepes will follow. The school's Thermopylae Café (7551 Greenback Lane) will host the event from 6:30 pm. The cost is \$50 per person. For reservations, E mail Brent. boultinghouse@sanjuan.edu. "The evening will allow my students to offer dishes that have impressed judges at state-level competition," says instructor Boultinghouse. "They'll feel the pride of serving dishes they've created to customers, friends and family." ★



Student Debt Slows Growth After Greater State Investment

Special Report From The Institute for College Access & Success Press Release

OAKLAND, CA (MPG) - New data show that about two in three (65 percent) college seniors who graduated from public and private nonprofit colleges in 2018 had student loan debt. These borrowers owed an average of \$29,200, 2 percent higher than the 2017 average of \$28,650, according to a report released by The Institute for College Access & Success (TICAS).

After many years of growth in college graduates' average student debt, debt loads have continued to climb but they are climbing at a slower pace. One important factor in the slower growth of student debt appears to be greater state and local support for public colleges, which enroll three-quarters of undergraduates.

"The growth in student loans has slowed in recent years as states have invested more in public colleges, but millions of students continue to struggle with their debts," said executive vice president Debbie Cochran. "Colleges, states, and the federal government all have an important role to play in reducing the burden of student debt to increase equity in college opportunity."

Between 2008 and 2012, during the budget crises caused by the Great Recession, state and local appropriations fell by \$2,000 per student. At the same time, student borrowing rose by nearly \$1,100 per student. More recently, as state spending partially rebounded, the student debt situation has improved. With state funding increasing by \$1,150 between 2012 and 2016, average student borrowing fell by \$500. Other potential factors in changing borrowing over time are discussed in the report.

Student Debt and the Class of 2018, TICAS' 14th annual report on debt at graduation, finds wide variations in debt levels across states as well as colleges. Average student debt at graduation in 2018 ranged from \$19,750 in Utah to \$38,650 in Connecticut, and new graduates' likelihood of having debt ranged from 36 percent in Utah to 76 percent in New Hampshire. High-debt states remain

concentrated in the Northeast and low-debt states are mainly in the West.

The average debt held by four-year college graduates is an important benchmark for college affordability over time and across states because it measures debt levels for students at a comparable point in their academic careers. However, it does not tell the whole story on student debt. The burden of student debt is disproportionately borne by Black students, first-generation college students, and students from low-income families. For example, graduates from lower income families are five times as likely to default as their higher income peers, and 21 percent of Black college graduates defaulted within 12 years of entering college.

This report uses private data that is the only type of data currently available to gauge cumulative student debt for bachelor's degree recipients each year, including both federal and nonfederal loans. While federal data on student loan debt has improved in recent years, little of it includes nonfederal loan debt from private lenders, states, or schools. As documented in the report, college-reported data on student debt levels show that 31 percent of student loan debt in high-debt states is nonfederal debt, underscoring the need for more comprehensive, federally collected debt data.

With far too many Americans continuing to carry the weight of burdensome student debt, the report puts forward a series of policy recommendations for the federal government, states, and colleges. Among those: the federal government should increase and strengthen Pell Grants, make it easier to repay student loans, and make new investments that supplement - not supplant - state funding for public higher education. The federal government should also collect private student loan data to ensure comprehensive data on debt balances and burdens. States should shift merit-based aid to need-based aid, and improve data systems. Colleges can help by examining debt data across demographic groups of students, set aside funds for student emergencies, and set clear, reasonable student budgets. For more information see www.ticas.org ★

Join a Voting Accessibility Committee

By Jenna Haynes, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - As Sacramento County continues to be a leader in voting systems, security, technology and convenience, the Department of Voter Registration and Elections also strives to ensure every eligible voter has the opportunity to vote independently, privately and in a language that provides them with full understanding.

Are you interested in having input into accessibility options for voters that may need language or disability assistance? Join one of the established committees to improve current policies!

The County of Sacramento Voter Registration and Elections department established a Language

Accessibility Advisory Committee (LAAC) in 2017 to assist and advise county elections officials on existing programs to reach voters with limited-English proficiency, including:

- Recruitment and staffing of bilingual Election Officers;
- Providing feedback on election and voter education materials;
- Enhancing website usability;
- Providing expertise on language accessibility issues;
- Promoting language accessibility initiatives;
- Responding to the County's questions regarding language accessibility issues.

For more information on Sacramento County's Language Accessibility Advisory Committee, please email LAACinfo@sacounty.net or call Benjamin Phillips-Leseña, LAAC Chair, at (916) 875-5750.

Sacramento County Voter Registration & Elections department has also established a citizen advisory committee to make recommendations for improving access to voting and election materials. This Voting Accessibility Advisory Committee, or VAAC, is designed to advise and assist in ensuring all voters in Sacramento County can vote independently and privately.

For more information on Sacramento County's Voting Accessibility Advisory Committee, please email VAACinfo@sacounty.net or call Courtney Bailey-Kanelos, VAAC Chair, at (916) 875-6558.

Don't forget, the Presidential Primary is March 3, 2020. To register or update your registration visit the Secretary of State's website. ★

New Nonstop Sacramento to Palm Springs Available

By Samantha Mott, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Contour Airlines launched seasonal daily service from Sacramento International Airport (SMF) to Palm Springs International Airport that will run through May 14, 2020. The inaugural flight departed SMF on Sep. 16, at 10:45 a.m. for Palm Springs and returned back to SMF at 2:30 p.m.

In addition to the new daily nonstop to Palm Springs, Contour Airlines launched a second daily nonstop to Santa Barbara.

"We are thrilled to add new nonstop service to Palm Springs and a second daily nonstop to Santa Barbara," says Cindy Nichol, Sacramento County Department

of Airports Director. "The addition of the flights to these two very popular destinations from Sacramento highlights the region's demand for more intra-California service."

The Palm Springs region is a golfer's paradise with more than 120 golf courses to choose from. Temperate weather attracts players to the green fairways despite the desert landscape.

Whether travelers are looking to relax on the beach or indulge in a delicious Pinot Noir, Santa Barbara offers plenty of attractions and activities from outdoor recreation to seaside art and culture.

For information on flight schedules and ticket prices, visit the Contour Airlines website. ★

KP

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Food Court - 7 days, 11am - 2:00pm
(Chinese: 11:30am - 9:30pm)

PRICES EFFECTIVE OCTOBER 30 - NOVEMBER 5, 2019

WED 30 31 1 2 3 4 5

FROZEN & FISH DEPT

\$14.99

REG. \$19.99/EA

Frozen Salted Brown Croaker
Gutted & Cleaned
3 lb Box

\$3.99

REG. \$6.99/EA

Cut Pollack
w/Hot Sauce
1.1 lb

WEEKLY MEAT SPECIALS

\$6.99

Beef Filet Mignon Steak
Filet Mignon Steak

\$2.99

Beef Rump/Bottom Round Roast
Pulpa Contra en Trozo de Hueso

\$3.29

Beef Bottom Round Steak - Boneless
Pulpa Contra en Trozo de Hueso

99¢

Pork Loin Roast - Boneless
Lomo & Orzo Asado en Hueso

\$1.69

Pork Loin Chops - Boneless
Chops en Trozo de Hueso

\$1.89

Pork Loin Chops - Boneless
Chops en Trozo de Hueso

\$9.99/lb

Lamb Shoulder Chops

\$5.99/lb

Lamb Rib Chops

\$7.99/lb

Lamb Neck Steg

Advertised items good at KP International Market - Rancho Cordova location ONLY. We reserve the right to LIMIT QUANTITIES. Not responsible for TYPOGRAPHICAL OR PICTORIAL ERRORS. All advertised items are SUBJECT TO AVAILABILITY. Sorry NO RAINCHECKS. PRICES EFFECTIVE OCTOBER 30 - NOVEMBER 5, 2019.

FRESH PRODUCE

SALES FOR PRODUCE WILL BEGIN ON WEDNESDAYS @ 12:00PM

89¢

Papaia

2lbs \$1

White Jumbo Onions

2/\$3

White Mushrooms 5 oz

79¢

Aloe Vera

69¢

Fuji Apples

79¢

Mexican Squash

1.59

Keylimes 2 lb Bag

19.99

Peeled Garlic 5 lb Bag

14.99

Young Thai Coconut

1.99

California Purple Yam

AMERICAN/HISPANIC GROCERY

\$1.49

SUNNYL
CIV
Tasty Original
Juice 64 oz

2/\$3

El Mexicano
Mexican Pasa
Beans 29 oz

\$4.99

Puritos
Corn Family
Soy 20.5 oz

\$4.99

Nixtamal
Nixtamal Case
12 x 2.25 oz

\$1.99

Jamaica
Bonito Chips
15.5 oz

ASIAN GROCERY

\$1.99

Soybean
132 fl oz

\$1.99

Bany
Brand

\$1.99

Clover
Chips

\$1.49

Leah's
Brand

\$3.99

King Flat
Bread

EUROPEAN GROCERY

\$3.29

President
Butter
195 gr

\$2.99

Polon Dill
Pickles w/
Sweet Peppers
540 gr

\$4.29

Harika
Whole Black
Olives 1.25 kg

\$2.19

Zerpet
Cucumber in
Brine 23 oz

\$3.99

Zerpet
Cranberry
Syrup 1 ltr

KOREAN/JAPANESE GROCERY

9.99

42 Brown Rice
4 Brown Soybean
Rice Mix 15 lb

7.99

Joy One
Extra Soft Tofu
2 Kinds 12.34 oz

\$3.99

Eze Chikara
Flower Ramen
5 x 150 gr

4.99

Silent
Absorbent
Soy 1.57 oz

2.99

Wang 130
Soy 2 Kinds
296.5 oz

9.99

Danish
Garden
2 Kinds 500 g

7.99

Soybean
42 Brown Rice
Rice Mix 15 lb

4.99

Joy One
Extra Soft Tofu
2 Kinds 12.34 oz

\$9.99

Eze Chikara
Flower Ramen
5 x 150 gr

\$7.99

Silent
Absorbent
Soy 1.57 oz

\$5.99

Wang 130
Soy 2 Kinds
296.5 oz

\$2.99

Danish
Garden
2 Kinds 500 g

FROZEN & FISH DEPT

\$2.99

Cooked
Sweet Brans
2.29 oz

\$6.99

Seven Seas
Seafood Mix
735 g

EUROPEAN DELI

\$4.99

Lovers
Lettuce
Cores

\$4.49

Lovers
Lettuce
Cores

\$6.99

Lovers
Lettuce
Cores

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Lovers
Lettuce
Cores

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11.9.19 SATURDAY 4PM

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Students Can Ride SacRT Fare-Free

San Juan Unified School District

SACRAMENTO REGION, CA (MPG) - San Juan Unified has partnered with Sacramento Regional Transit (SacRT) to offer free transit through SacRT for San Juan Unified students.

The program, Ryde Free RT, provides fare-free access for TK through 12th-grade students to SacRT transportation services seven days a week and during all SacRT service hours. The program is set to run for one year from Oct. 1, 2019, through Sept. 30, 2020.

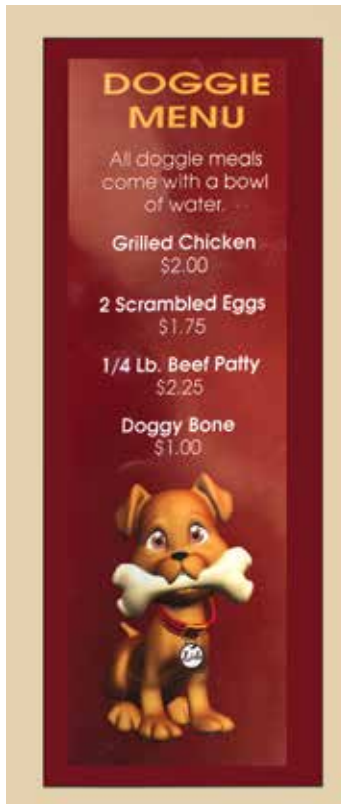
For students in grades 6-12, sticker passes will be available for pick-up starting the week of Oct. 8 and stickers will

be placed on student ID cards. Exact pick-up locations will be shared by each school site in a separate communication. Parents/guardians of students in grades TK-5 can request a pass at their school site's front office beginning the week of Oct. 8.

Parents/guardians who would like to opt-out their student from this program can direct their student not to pick up a sticker, or they can remove the sticker from their student's ID.

For more information, visit SacRT's website at www.sacrt.com/rydefreert or contact your school's front office. Transit schedules can be found at <https://www.sacrt.com/schedules/>. ★

Tails Wag for Café Doggie Menu



Continued from page 1

mom. Leisurely dining makes no sense to mom's best friend. Tory's serving is woofed down before Cook can sniff her veggie omelet.

Canine trainer Carol Kracht runs "Because of Dogs" coaching academy in Carmichael and suggests prep before owner-pet dinner dates. "Visit the restaurant at a quiet time," she advises. "Get your dog used to lying at your feet for short periods at first. When you go for your meal together, take something to occupy him once he's eaten. Otherwise he'll get bored. A chewable bully stick soothes a dog like a child's pacifier."

"It might seem like I'm spoiling Tory," considers Cathy Cook. "But we do everything together, so why not eat out, too? The servers treat her like a regular customer. She gets her water bowl when I get my glass. Her eggs come at the same time as my omelet. When I park outside the restaurant, I see Tory's big smile. She knows I've brought her to the place where we both get to eat."

Host Shawna Rivera welcomes well-behaved doggie friends to the Lido Café patio at 7907 Fair Oaks Blvd. ★

Public Health to Host Free Flu Clinics

By Andrea Sandoval, Sacramento County

SACRAMENTO COUNTY, CA (MPG) - Sacramento County Public Health urges everyone to prioritize getting the flu shot this flu season to protect you and your family from the deadly virus. Cases of influenza can show up as early as October and the flu season continues through May. From the end of September through December the Sacramento County Immunization Assistance Program is hosting free Adult and Family Flu Clinics throughout the Sacramento area.

"Everyone in the community, who can get vaccinated, should get vaccinated. Vaccination is the best protection against the flu and is a preventable illness," Sacramento County Public Health Officer Dr. Olivia Kasirye said. "As the number of vaccinated individuals in a community increases, it decreases the transmission of the flu virus to those who

have not, or cannot be vaccinated resulting in fewer hospitalizations and deaths."

"Those who cannot receive the vaccine, including infants under six months of age, seniors and individuals with a compromised immune system such as those living with diabetes, HIV, or going through chemotherapy, rely on others being vaccinated to help protect them," Kasirye said. "The earlier people get vaccinated, the better. It takes two weeks for the protective properties of the vaccine to take effect."

Flu clinics are open to all who are over six months of age and are without medical contraindication to receive the vaccine. If you cannot attend a flu clinic, low-cost immunizations are also available for those who qualify.

A free flu clinic will be open on Wednesday, Nov. 6 at 10 a.m. - 1 p.m. at:

**Mission Oaks Comm. Center
4701 Gibbons Drive
Carmichael, CA 95608** ★

Motorcyclist Killed In Collision on I-80 Westbound

By Mike Zervas, California Highway Patrol

SACRAMENTO REGION, CA (MP) - On October 22, 2019 at approximately 4:32 am, The California Highway Patrol (CHP) received a call of a multiple vehicle traffic collision involving a motorcycle on I-80 westbound near the Antelope Scales. CHP officers responded to the collision scene and learned that a 38-year old man out of Los Angeles had been riding his 2009 Kawasaki motorcycle westbound on I-80 and was approaching the Antelope Scales when he collided into the rear of the sedan (2012 Ford Fusion) that was driving in front of him. This caused the motorcyclist to be fully ejected from his motorcycle. Both the rider and the bike were sliding on the roadway and came to rest in the #4 westbound traffic lane directly in the path of a big rig (2019 Peterbilt with box trailer). The driver of the big rig was unable

to stop or avoid the rider and collided with him. The motorcyclist was pronounced dead on scene at 4:42 am.

The #2 thru #5 traffic westbound lanes were closed until 6:20 am while CHP officers conducted their on-scene investigation. The cause of this 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.

The drivers of both the sedan (a 58-year old woman from Citrus Heights) and the big rig (a 64-year old man from Granite Bay) were not injured, remained on-scene, and cooperated with the investigation. Any persons who may have witnessed this collision or who can provide any additional information regarding this collision should call Officer Mike Zervas at the North Sacramento Area CHP office at (916) 348-2300 or Officer Amy Walker by cell phone at (916) 798-0975. ★



Volunteer for Carmichael

Interested in meaningful service to impact the future of our Carmichael community? Has your business and leadership experience equipped you to offer real solutions that you would enjoy contributing somewhere? Join with others in a service corps with the Carmichael Improvement District helping to advance business progress for all. Areas of your service could include:

- Statistic identification, research, and application
- Property condition assessments and guidance
- Data entry, analysis and report preparation
- Relationship building and resource connection
- Internet research and telephone verifications
- Meeting and event support

If serving half or full days of flexible regular hours to leverage and support the work of our cooperative would interest you, we would love the opportunity to talk further. Work space can be available in our offices near the post office. Please send an e-mail to info@discovercarmichael.com or call Rachael at (916) 481-3015. Thank you for your interest in our work.

The District is an IRS-recognized 501(c)6 not-for-profit that intentionally creates economic vitality and works toward a Carmichael that is comfortably safe and invitingly clean through broad property and business community engagement.

Carmichael Improvement District
www.discovercarmichael.com

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*The initial Annual Percentage Rate (APR) is currently 4.25% 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 5.25%. 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 \$525 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 \$75 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.



Join



Carmichael Parks Foundation

and



November 8th, 9th & 10th
for an Honorary Mayor Fundraiser

Fundraiser for Carmichael Parks Foundation

Vampire Penguin Carmichael
6428 - A Fair Oaks Blvd
— Shaved Snow & Desserts —

Mention **"Annalisa"** and 20% of proceeds go to her mayor campaign



6476 Chiquita Way, Carmichael | \$949,000

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.



705 La Leita Circle, Sacramento | \$924,500

This timeless 4 bedroom and 3 bath single-story home is tucked away in one of Wilhaggin Estate's premier neighborhoods on a cul-de-sac street. The great room offers plenty of space for entertaining and has fantastic natural lighting. The large kitchen features granite counter tops, a dining bar, breakfast nook and plenty of storage space. The exquisite master invites total relaxation with a sitting area, soaking tub, walk-in shower and his-and-her sinks. Enjoy a private backyard with a shaded patio and low maintenance landscaping. Fantastic location near top-rated schools, Loehmann's Plaza and the Pavilions shopping center.



8651 Bader Road, Elk Grove | \$899,000

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!



2304 Cathay Way, Sacramento | \$385,000

From its adorable storybook porch to its fantastic curb appeal and beautiful backyard, this three bedroom and two bath home has it all! Enjoy thoughtful updates in the kitchen and bathrooms. There is gorgeous hardwood flooring throughout. Additional highlights include a 6 year old HVAC with all new ducting, 5 year old water heater, newer dual pane windows, new driveway with fenced-in RV access, and electrical service underground. The private backyard is an entertainer's dream with beautiful landscaping, mature trees, a covered patio and plenty of space to relax and unwind.



9061 Tuolumne Drive, Sacramento | \$359,500

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!



9960 Westminster Way, Elk Grove | \$565,000

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Photo by Susan Maxwell Skinner

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Questions?
Contact Mary at mrunion@pacbell.net

El Camino Senior Class of 2020 Wins Float Build



El Camino High School Class of 2020 senior class wins first place in this year's Homecoming theme of Mythical Lands. Float was designed and built by the student government class. The El Camino Eagles varsity football team was victorious over Del Campo Cougars 28 to 17. Photo by Joe Seither

American River College Offers Free Visual Assistance Service

By Scott Crow, American River College

SACRAMENTO REGION, CA (MPG) - American River College (ARC) is providing a revolutionary visual assistance service for the blind and visually impaired on campus in partnership with AIRA, Artificial Intelligence Remote Access, a San Diego based company. Real time agents, or a voice-activated AI interface, assist individuals through visual obstacles, such as maneuvering through campus and reading written information. People who need the service at the college can connect through the AIRA Access service for free.

Funding for the service was gained through the efforts of ARC employee

Tiffany Manosh, who is visually impaired and works in the college's Computer Science Department, and Randy Schuster, Chair of the ARC Design Hub. The funding was earned through a competitive grant program organized by the college's Office of Philanthropy. The \$15,000 grant provides several pairs of smart glasses and allows students at ARC to utilize AIRA for no charge during the academic year.

Manosh and other students have been using the glasses and app to maneuver throughout the school while it is undergoing construction work. Manosh has also used them to fly drones, print 3D items, and other activities.

For more information on AIRA, please visit www.aira.io ★

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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.

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MPG

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Sac Society for the Blind Receives \$20K from Wells Fargo

By Kristin Thébaud,
Kristin Thébaud Communications

SACRAMENTO REGION, CA (MPG) - Wells Fargo recently awarded Society for the Blind in Sacramento a \$20,000 grant to provide education, training and assistive devices to 500 Sacramento-area seniors who are blind or have low vision. The funding will support the group's Senior IMPACT Project that empowers people age 55 and older who have vision loss with alternative non-visual techniques and skills that enable them to perform daily tasks and activities so they can maintain or increase independence.

"With Sacramento's rapidly growing senior population, requests for our services are higher than ever," said Shari Roeseler, executive director, Society for the Blind. "Thanks to Wells Fargo's generous funding, we can provide even more seniors who are blind or have low vision with the support they need to age safely, preserve their independence and connect with their community."

Society for the Blind is the sole provider of comprehensive rehabilitative services for people who are blind or have low vision throughout 27 counties in northern California. The group's Senior IMPACT Project includes a monthly eight-day retreat that gives seniors an immersion experience to learn alternative techniques and skills to travel safely, efficiently and independently. They practice alternative techniques and use adapted tools to perform tasks of daily living including cooking, cleaning, shopping, home maintenance, organization, personal finance and more. They learn how to use the latest in assistive technology to operate computers and mobile devices for home, school and work, and they learn Braille. Participants receive individualized attention from instructors and mentors who are blind or low vision, and they have the opportunity to join discussion groups with peers on issues around vision loss and participate in community activities.

For those unable to attend retreats, Society for the Blind sends instructors

to their homes to teach skills and offer resources. The project also includes monthly peer support groups for English and Spanish speakers and workshops throughout the year. The project recently expanded services to the Asian community, offering a monthly support group for Asian language speakers.

"As our loved ones age, one of the highest priorities is to ensure they can navigate the world around them with dignity, even if they experience declines in health or mental and physical agility," said Kären Woodruff, community relations associate manager, Wells Fargo. "Wells Fargo is proud to continue support for Society for the Blind's Senior IMPACT Project, which provides tools for seniors facing changes in their vision or vision loss, allowing them to remain self-sufficient and independent into their golden years."

Celebrating its 65th anniversary this year, Society for the Blind has created innovative ways to empower individuals living with low vision or blindness

to discover, develop and achieve their full potential. Society for the Blind has grown from a dedicated group of volunteers to a nationally recognized agency and the only comprehensive rehabilitative teaching center that provides services for a 27-county region of northern California. The nonprofit provides low-vision eye care, life and job skills training, mentorship, and access to tools to maintain independence for more than 5,000 youth, working-age adults and seniors experiencing vision loss each year. For more information or to make a donation, visit SocietyfortheBlind.org.

The Wells Fargo Foundation is the company's primary philanthropic funding arm. As part of Wells Fargo's long legacy of investing in community impact, the company has increased its philanthropic giving 25 times over the past 28 years. In 2018, Wells Fargo reached a new milestone of donating \$444 million to directly benefit nearly 11,000 nonprofit organizations. To learn more, visit WellsFargo.com. ★



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MODEL.....TANK.....	PET CLUB SALE	MODEL.....TANK.....	PET CLUB SALE										
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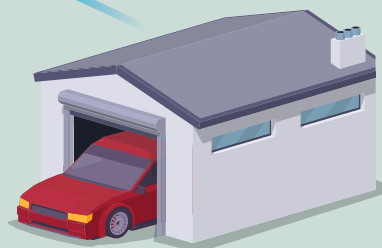


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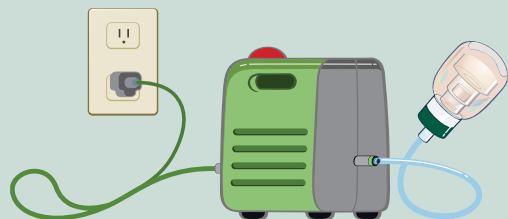
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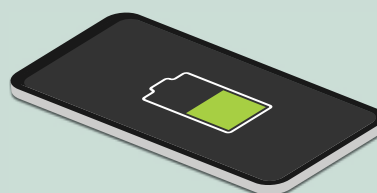
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Make It Fun and It Will Get Done! The Secret to Being Organized Pam Young's Corner

Sidetracked Home Executives Celebrating 42 Years!

Sidetracked Home Executives has been in business for 42 years! That means there are thousands of women out there who have used the 3x5 card file system for organizing their homes and families that is explained in the book. One of the best parts of the system is that it's flexible and easy to pick back up if, in the course of life, it was abandoned for a few months, years or decades. Here's a neat letter from one such woman!

Dear Pam,
Wow! 42 years! I think it was about 1995 (just guessing since it's been so long ago!) when I found you and started using the file system. You saved my sanity, and probably the sanity of my 5 children and husband.

We were a poor military family and I discovered yard sales. I thought I'd died and gone to heaven, because now I could actually buy clothes for my children without making them myself. I was a pretty good seamstress but even that was expensive. But of course that backfired on me, and I became addicted. I started to get my life under control and started clearing things out. Not very efficiently, though, because my kids had by then also become my accomplices at yard sales.

Anyway, many years have gone by and now the kids are all grown with kids of their own. I'm cured of my addiction, but some of my kids aren't. I have one son, a stay-at-home dad with 4 children, ages 2-12. His wife is a doctor so she's WA Y too busy to help. He's on his own with the house. He's pretty overwhelmed, but he's NOT a clutter bug, so he's wearing himself out trying to keep the house clean. He's usually making excuses that he's too busy picking up after everyone to get them to help, or teach them better habits.

They're moving from the east coast to the west coast, (I live in Oregon and also have a part-time home in Washington. Do you have any suggestions about how he could help his family? I think he might be interested in

the card system. It might be simpler for him, and for the kids. Do you still have the "House Fairy" for the kids?

Sorry to talk your ear off, but I've wanted to tell you for years how much I appreciate you and all you do!

Take care,
Lisa

This book is now available as an E-book! Just click on the cover to purchase.

I told Lisa the 3x5 card file system would be perfect for her son! For one thing, it's the best delegating tool around! And the House Fairy is still flying high helping parents inspire their little ones (ages 3 to 9) to keep their rooms neat and clean and help around the house. The House Fairy's motto is, "She flies, she spies, she leaves a surprise." To sign up for the House Fairy video program just go to www.house-fairy.org and you'll see how to get her program.

When you think about it, one thing hasn't changed in 42 years! We still have homes that get messy. One big thing that has changed is our society is that it has put homemaking on a back burner. Being a homemaker is no longer looked up to as the most important job on the planet. Our kids don't have role models of happy homemakers. Even the curriculum for Home Economics has its emphasis on economics outside the home.

I'm most proud that my three adult children, two daughters and one son, put being a stay-at-home presence ahead of economics. My first granddaughter has chosen to stay-at-home to raise her baby making her a fourth generation stay-at-home parent. Way to go kids!

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. Pam's books are also available on Amazon. ★

Ask Toni

Medicare Rule . . . Married vs Domestic Partner And Delaying Medicare Part B



Toni,

My problem is different than most couples because now I am finding out that my company's group health plan is not paying for ANY Medicare Part B medical expenses since I am not married but am in a domestic partner relationship. We have been together for over 25 years but never officially married. Samuel is 70 and I am a 58-year-old female who now must learn the maze of Medicare.

Sam has serious health issues with 2 stents in his heart and a recent back surgery, which is now costing us thousands of dollars because my company's group health plan is not paying for his doctor's care. He has never enrolled in Medicare Part B because I have always been the "working spouse." Now I am discovering that the group health plan (the company's self-administered group health plan) does not recognize "domestic partners" as a married couple because we do not have a marriage license.

Now he needs to enroll in Medicare Part B and with

him being 70 if he doesn't do this wcorrectly the penalty will be over 5 years and from what I have read in your articles is that this could be a large penalty forever. The bottom line is ... We need HELP!! Thank You Sarah from Las Vegas, NV

Sarah:
This needs to be a rush job! Sam needs Medicare Part B immediately!

This is a new question that I had never thought about and everyone needs to know the rules of Medicare regarding delaying Medicare Part B, when there is an unmarried domestic partner situation (same sex or opposite sex) and they receive health insurance through their partner's employer.

Always discuss delaying your domestic partner's Medicare Part B with your company's HR department about what is in the company's handbook regarding unmarried domestic spouse Medicare rules.

Sarah you are in the middle of the maze of Medicare!

The size of the group makes a difference. When there are under 100 employees on your unmarried spouse's group health insurance plan, you should generally not delay the non-working domestic partner or common law spouse's Part B. When there are over 100 employees, then

consult your benefits or HR department about if your domestic partner can delay their Medicare Part B without receiving a late penalty when they need to enroll in Medicare Part B at a later date.

I have written about the Special Enrollment Period and having the Social Security for titled "Request for Employment Information" filled out by your HR or office manager. This should be done ASAP and Sam could have his Medicare Part B with an effective date of November 1.

Very Important... Sam will have to take the form down to your local Social Security office, meet with a Social Security agent in person and get copies of everything.

Don't mail it to Social Security or put it in the drop box. Always meet face to face with the Social Security person!

There are specific Medicare rules when changing from a Medicare Advantage plan to a Medicare Supplement. For help, call the Toni Says Medicare Hotline at 1/844-250-8664 or email info@tonisays.com.

Toni King, author of the Medicare Survival Guide® is giving a \$5 discount on the Medicare Survival Guide® Advanced book to the Toni Says Medicare column readers at www.tonisays.com. ★

Highway Patrol Concentrate Efforts on Impaired Driving

By Jaime Coffee, California Highway Patrol

SACRAMENTO, CA (MPG) - The California Highway Patrol (CHP) and the California Office of Traffic Safety (OTS) are partnering on a new campaign aimed at reducing the number of crashes caused by impaired drivers through enforcement and education efforts. The yearlong, California Impaired Driving Reduction (CIDR) campaign, which began October 1, 2019, continues through September 30, 2020.

The CIDR grant provides the CHP with funding to conduct additional driving under the influence (DUI) saturation patrols, checkpoints, and traffic safety education efforts throughout California. These efforts are designed to remove DUI drivers from the roadway and educate the public regarding the dangers of impaired driving. Additionally, the CHP will actively participate in California's Drive Sober or Get Pulled Over efforts.

According to the CHP's Statewide Integrated Traffic Records System data, in 2017, there were 594 deaths and more than 11,000 injuries due to DUI crashes within the CHP's jurisdiction. Each one of these injuries and deaths represents a preventable tragedy and a continued need

to focus efforts on reducing impaired driving.

"Reducing impaired driving through education and enforcement remains a high priority for the CHP," said CHP Commissioner Warren Stanley. "This campaign provides the CHP with additional resources to lessen the impacts of impaired driving, while continuing to make California's roadways a safer place to travel."

The CHP continues to encourage the public to have a plan before getting on the road. In addition to alcohol, driving under the influence of cannabis, medications, and/or drugs is illegal and dangerous. Always designate a sober driver, take public transportation, or ride-share. There is always a better option than getting behind the wheel while impaired.

The CHP would like to remind the public to call 9-1-1 if they observe a suspected DUI driver. Be prepared to provide the dispatcher a location, direction of travel, and vehicle description.

If you have questions regarding impaired driving, please contact your local CHP Area office.

Funding for this program was provided by a grant from OTS through the National Highway Traffic Safety Administration. ★

CHP Helps Young Drivers and Parents "Start Smart" and Stay Safe

By Clyde Holland, California Highway Patrol

SACRAMENTO, CA (MPG) - Within the first two years of driving, a teen's chance of being involved in a collision is at a lifetime high. To address the problem of motor vehicle collisions as the leading cause of death for teens in the United States, the California Highway Patrol (CHP) offers an educational program to help recognize and eliminate high-risk driving behaviors.

The two-hour Start Smart class engages newly licensed teen drivers and their parents or guardians, while addressing high risk driving behaviors observed every day by CHP officers. Start Smart is conducted throughout the state at no charge. "It is the CHP's focus to save young lives as they embark on their journey behind the wheel," CHP Commissioner Warren Stanley said. "Many of these traffic deaths are preventable, and we will continue to work toward the goal of eliminating them."

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The Start Smart curriculum is based on collision statistics, teen driver and passenger behaviors, Graduated Driver License (GDL) laws, cultural changes in society, and the need for strong parental involvement. Parents and guardians also learn of their responsibility to teach their new driver and model good driving behavior.

Parents and teenagers can register for a Start Smart class by contacting their local CHP office. Office locations are listed at www.chp.ca.gov. ★

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CLUES

- CROSS**
- Tetanus symptom
 - Giant bird of "One Thousand and One Nights"
 - Cooking grease
 - Home to Buccaneers
 - Major division of geological time
 - Dressmaker's measurement
 - Brown, Dartmouth and Yale, e.g.
 - "To _____ is human"
 - Provide, as with some quality
 - Brian Jacques's fictional world
 - "One of Mr. Popper's visitors"
 - Like a fox?
 - Play charades
 - International Monetary Fund
 - Reproductive structures
 - 7th planet from the sun
 - Arnold Lobel's "Mouse _____"
 - Approximately, two words
 - 50th state greeting
 - Cannonballs to cannon
 - Big Dipper shape
 - Niels _____ of quantum physics
 - Change the Constitution
 - Hugo Cabret's "wheel"
 - Arctic jaeger
 - a.k.a. Caroline Augusta Woodlawn
 - '70s hairdo
 - "Be quiet!" - onomatopoeically speaking
 - Like never-written story
 - Mining product
 - "Roar of _____, Hear My Cry"
 - "The _____ in Times Square"
 - A variety show
 - Peter Parker's Aunt

Crossword Puzzle Solutions on Page 9

1	2	3	4	5	6	7	8	9	10	11	12
13					14				15		
16					17				18		
19					20		21	22			
23					24						
25	26	27	28	29	30	31	32	33	34		
35		36		37		38		39			
40				41		42		43			
44				45		46		47			
48				49		50		51		52	
53				54		55		56			
57	58	59	60			61		62	63	64	
65				66	67			68			
69				70				71			
72				73				74			

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dish

- DOWN**
- Cookbook direction
 - Make way?
 - In the thick of
 - What Old Faithful does
 - Indian spice mix
 - Movie roll
 - Hockey legend Bobby
 - Plural of carpus
 - Carol on Christmas Eve
 - Pakistani language
 - Evening purse
 - "That Was _____, This Is Now"
 - Thal of Genus
 - Popular disinfectant
 - Second-largest bird in world
 - Error in a card game
 - Babel or Stern
 - _____ Beaumont in "Savvy"

- Was furious
- Rugged rock
- Priests' robes
- Located near crannies?
- Yeah or aye
- "Plain and tall one"
- "The Witch of Blackbird _____"
- "The Series of Unfortunate Events" villain
- Fielding mistake
- Type of semiconductor, pl.
- "But I heard him exclaim, _____ he drove out of sight"
- Bay windows
- Knight's shiny garb
- "Bravo! Bravo!"
- "Mother Goose's" "Dame _____ and Her Cat"
- Part of hemoglobin
- Iris holder
- "Miss Clavel and such"
- Benign lump
- Spiral-horned antelope
- Biblical paradise
- Backpacker's shelter
- "Ivan of 'The One and Only Ivan'"

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

Solutions on Page 9

WEEKLY COMICS

Amber Waves



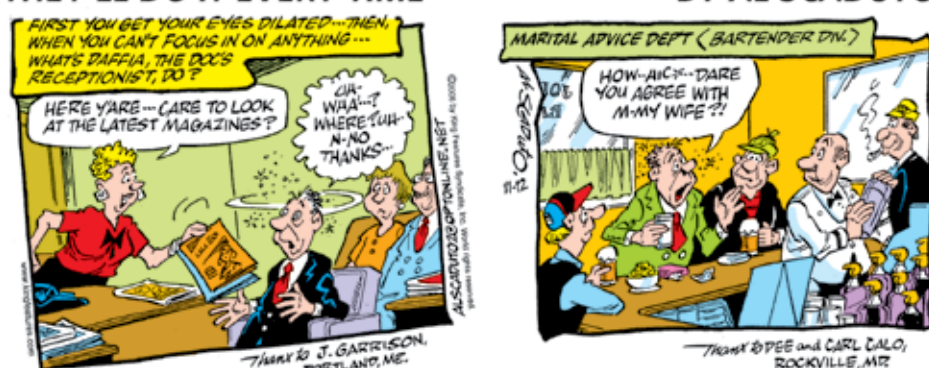
The Spats



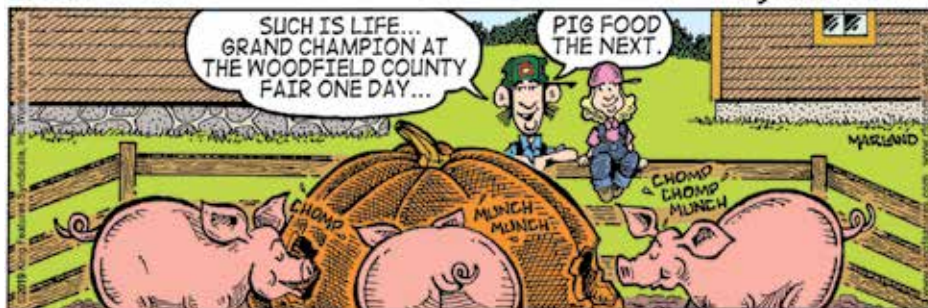
Out on a Limb



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GRIN and BEAR IT



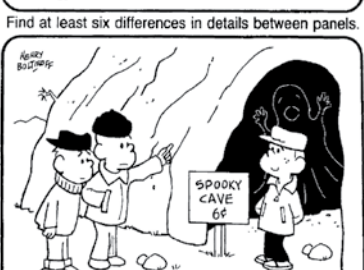
LAFF-A-DAY



Just Like Cats & Dogs



HOCUS-FOCUS



Differences: 1. Sign is different. 2. Boy's slacks are black. 3. Ghost is added. 4. Boy is pointing. 5. Sticking hat has been added. 6. Hocks are added in cave.

Crossword Puzzle on Page 8

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

Sudoku Puzzle on Page 8

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



COOKING TIPS FOR A SAFE THANKSGIVING

#1 THAWING

Thawing turkeys must be kept at a safe temperature in the refrigerator. The "danger zone" is between 41 and 135°F – this is the temperature range where foodborne bacteria multiply rapidly.

#2 PREPARATION

After working with raw poultry, always wash utensils and work surfaces, as well as your hands with soap and warm water for at least 20 seconds before touching other foods.

#3 STUFFING

For optimal safety, cook the stuffing outside the turkey in a casserole dish. However, if you place stuffing inside the turkey, do so just before cooking, and use a food thermometer. Make sure the center of the stuffing reaches a safe minimum internal temperature of 165°F.

#4 COOKING

Always thaw turkeys completely in the refrigerator. Set the oven temperature no lower than 325°F. Place turkey breast-side up on a wire rack in a shallow roasting pan. Check the internal temperature using a food thermometer – the center of the stuffing and meaty portion of the breast, thigh and wing joint must reach 165°F at a minimum.

#5 LEFTOVERS

Perishable foods should not be left out of the refrigerator for more than 2 hours. To reheat turkey, cut the meat into smaller pieces and keep legs and wings whole – before serving the turkey. Be sure to reheat all your leftovers to a minimum of 165°F.

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Trump Should Want a Rapid Impeachment

The Ukraine story hasn't been good for President Donald Trump, and there's only one way out -- to get impeached, and the sooner, the better.

Trump obviously hates the idea of being impeached. He thinks it's unfair, and is raging against the process with every political and legal argument his team can muster and every insult and countercharge he can make on Twitter. But he doesn't have any choice in the matter.

Impeachment is baked in the cake. There's no way that Democrats, having opened an impeachment inquiry (although without a vote), can pull up short now. How could they, after touting revelation after revelation, including a supposed "confession" by Trump's chief of staff?

As impeachment rumbles on, it puts every Trump lapse (Syria, Doral, etc.) in starker relief and places it in the context of the question of whether he should be impeached and removed.

Meanwhile, if support for impeachment is about 50 percent or a little higher, there's every reason for Democrats to stretch it out. The current process suits their purposes nicely. They interview officials in private and then leak the most damaging parts. There's no danger of public hearings bouncing the wrong way ... because there are no public hearings.

The impeachment inquiry also has the advantage of giving the Democratic base what it wants, and creating a strong sense of action against Trump. When Republicans took the House in the middle of Barack Obama's first term, they had trouble controlling the expectations of their own base, which wanted immediate results when the GOP had limited power. Impeachment allows Democrats to forestall such a feeling among their own voters, even though they, too, aren't getting anything substantive done.

This suggests that, as of this moment, House Speaker Nancy Pelosi looks to have judged the politics of impeachment shrewdly, holding off when it still seemed politically premature and striking when the prospect of moving the needle of public opinion presented itself.

Given how impeachment is playing, she should welcome the White House embracing the normal

strategy in these fights of attempting to frustrate and delay the inquiry. Not only is this standard approach not fully working -- former and current officials are talking to House investigators regardless -- at the margins it lengthens an inquiry that's working for the Democrats.

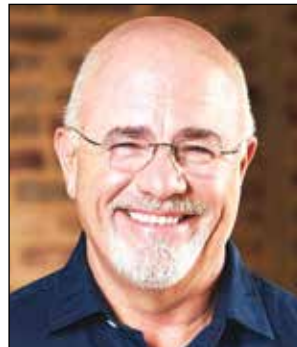
All that said, it's always possible the public will tire of the probe, especially if it reaches past the first month or two of an election year.

What can Trump do about any of this? Absent a mea culpa and promise of full transparency, which aren't in the cards for temperamental reasons if nothing else, Trump can't change the dynamic or the timing. But he should be secretly rooting for the rapid arrival of Impeachment Day (and the near-inevitable acquittal in the Senate).

It will be one of the biggest stories of the Trump presidency. Then, like everything else, it will grow old very fast. Impeachment won't be forgotten, but it will fade into part of the tapestry of endless Trump controversies and outrages, from Charlottesville to his Helsinki press conference with Vladimir Putin.

Democrats will believe they struck a decisive blow against Trump, when they really may have helped him turn the page.

Rich Lowry is editor of the National Review. (c) 2019 by King Features Synd., Inc. ★



Dave Ramsey Says

have five or six months of expenses set aside.

Of course, you can always compromise while leaving room for growth. There's nothing wrong starting out with three months of expenses saved, then adding more as time goes by. The main thing is that you're both in agreement, and you both feel safe with the amount of money in your emergency fund! -- Dave

Understand Your Investments Completely

I'm new to investing, and recently I began putting money into growth stock mutual funds inside a Roth IRA. On my last statement, it said that my investment had grown. Can you explain how it grew? -- Matt

Dear Matt, In most cases, you'll have anywhere from 90 to 200 different company's stocks in a growth stock mutual fund. Over a period of time, some of them will go up and some will go down. If the overall effect is that the group is worth more now than it was before, you made money. The value of that overall group of stocks went up, in other words. Okay, now pay close

attention to what I'm about to say next. I love the fact that you're investing and thinking about the future. It shows wisdom and maturity to be able to grasp the need for a good financial plan now and in the years ahead. However, I'd advise you to not put any more money into that investment until you understand exactly what it is and how it works. Talk to your financial advisor immediately, and let him or her know you're not clear on things. A quality investing professional has the heart of a teacher. Someone like this will take as much time as necessary to better explain your investment, your options, and answer other questions so you can become an informed investor and, over time, make your own wise investing decisions. Never put money into something you don't fully understand! 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. ★

How Much Emergency Fund?

Dear Erin, I know you talk about having an emergency fund of three to six months of expenses set aside. My husband and I are having a difficult time agreeing on exactly how much we should set aside for emergencies. How do you determine the exact amount? -- Erin

Dear Erin, The exact you amount you have in your emergency fund -- whether it's three, four, five, or six months of expenses -- is really more about peace of mind than anything else. Still, there are a few practical things to consider.

If you both have very stable jobs, you'd probably be okay saving three or four months of expenses. But if one of you is self-employed, makes most of their money through commissions, or only one of you works outside the home, it would make more sense to

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The Marconi Dental Group Introduces The HealthyStart™ System

Marconi Dental Group Press Release

SACRAMENTO COUNTY, CA (MPG) - The Marconi Dental Group is excited to announce that Dr. Maryam Saleh is now HealthyStart™ System certified and offering this amazing service to their young patients. The HealthyStart™ system addresses the root cause of sleep disordered breathing in children. Statistics show that 9 out of 10 children are suffering from one or more symptoms of sleep related breathing symptoms. Unfortunately, sleep disordered breathing can be easily overlooked, misdiagnosed, and mostly left untreated. This is a safe, pain-free and non-invasive method meant not only to straighten teeth without braces but also aid the child into proper growth and development.



HealthyStart™ System certified Dr. Maryam Saleh. Courtesy Marconi Dental Group

Young children's bodies are able to adjust and sculpt easily, especially in their mouth and bone structure. Crowded teeth may force the tongue forward against their teeth, creating narrow dental arches and constricting the airway. Breathing proper oxygenation is necessary for the health and well-being of a child. With all of this in mind, the HealthyStart™ removable appliances, which are BPA, silicone/latex free, and FDA cleared, help guide a child's teeth into the proper position while addressing the formation of a proper airway.

If your child suffers from tooth grinding, snoring/audible breathing, daytime drowsiness, headaches, open mouth breathing, bedwetting, restless sleep and nightmares, swollen tonsils and adenoids, irritability, anger, attention deficit, Healthy Start can help. An open airway and proper REM sleep and increase oxygen to the brain which helps the brain restore and function optimally.

Dr. Maryam Saleh has three young children herself and that has prompted her

passion in providing any and all services to help children live their best lives. She became certified in Healthy Start because her youngest of three children was suffering from many of the above-mentioned symptoms. With no solutions from the pediatricians and ENTs, she became motivated to find her own proactive and non-invasive approach. After learning about Healthy Start, Dr. Saleh now has all three of her kids using the appliances. She realized that although her youngest had the most severe symptoms, all her kids will benefit from this therapy. Dr. Saleh believes that every child deserves a Healthy Start and treats all her patients like her own family.

The HealthyStart™ method is a safe, effective, and non-invasive system to aid children in optimal growth and development. Contact Marconi Dental Group at 916-589-6462 today and schedule your child's free consultation. The office is located at the corner of Marconi and Fair Oaks Boulevard in Carmichael, California. ★

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