

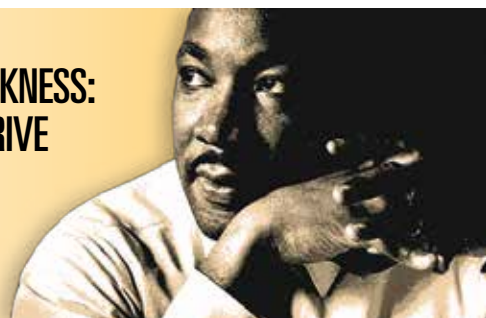


Cool Cats at NatureFest

PAGE 8

“DARKNESS CANNOT DRIVE OUT DARKNESS: ONLY LIGHT CAN DO THAT. HATE CANNOT DRIVE OUT HATE: ONLY LOVE CAN DO THAT.”

— MARTIN LUTHER KING, JR., A TESTAMENT OF HOPE: THE ESSENTIAL WRITINGS AND SPEECHES



Carmichael Times

VOLUME 38 • ISSUE 02

Serving Carmichael and Sacramento County since 1981

JANUARY 12, 2018

SMUD CREWS AND EQUIPMENT HEAD TO PUERTO RICO



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BABY BASKET DRIVE RAISES MOST FUNDS EVER



PAGE 10

STUDENT DEBT SLAVERY ON THE BACKS OF THE YOUNG



PAGE 2



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Thera-Poodle at Work

Sir Winston Interns at Carmichael Dentistry



Open wide. Dr. Rasi and Sir Winston demonstrate examination etiquette for two-year-old patient Lillian Kavanagh. Mom Angela and dental technician Lindsay LaMantain (right) look on.

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Carmichael Chamber of Commerce president Gabrielle Rasi and her staff have the glorious smiles of dental professionals. From one employee, however, flashes a bonus grin. Poodle Sir Winston Churchill's white canines are truly canine. "I brush his teeth every day," says Dr. Rasi. "Puppy breath is lovely. Doggie breath isn't. That can mean dental disease."

Sweet-breathed Winston has critical employment in Rasi's Coyle Avenue dentistry. Salaried with love and treats, the three-year-old is comforter-in-training. "People are sometimes stressed at the dentist," explains Rasi. "Winston's still working for his therapy diploma, but he already helps anxious patients. He leans against them or puts his head in their laps. He's a big, fluffy, teddy bear."

Named for the legendary British Prime Minister, the doggie diplomat is latest in a series of pooches at the practice. Rasi is

married to fellow dentist Dr. Kevin Tanner and for 13 years, the couple's Labrador Hudson welcomed patients to Rasi's surgery. When Hudson retired, poodle Lola succeeded him. Eventually, when Lola followed Hudson to doggie heaven, Rasi and Turner adopted Winston. "Standard poodles are smart," she explains. "They're also hypo-allergic. They don't shed or affect people with allergies. They love and protect."

Sir Winston started therapy internship at two years old. All Stage Canine Development consultant Miranda Viani regularly schools the wooly student. Beyond nursing-home visits, dog and trainer haunt busy places to desensitize the intern among moving objects and loud noise. "He still gets excited when he sees kids," notes his trainer. "He's learning the difference between play time and work time."

"Winston lives for love," observes Rasi. "He just can't get enough of kids. We recently had a three-year-old who was scared and crying when she arrived for her

examination. Soon as she saw Winston, she started laughing and petting his poufy head. With a loving friend beside her, she knew no one would harm her."

Winston's meal breaks are supplied from his own shelf in the office fridge. He heads purposefully for patio doors to indicate bathroom needs. "He sits outside my examination room door when I'm working," says his boss. "He knows he's not allowed in during procedures. But he's ready to spoil people with love as they leave. My patients ask for Sir Winston by name. Some visit — without appointments — just to bring him treats or toys. He shakes hands. He takes center-stage in the lobby. Without Winston, work would be much less fun."

"He's also king of the castle at home," confirms Rasi. "He knows when it's Saturday and he sleeps in with us. When I get up Monday morning, he waits for me at the garage door. If I tell him he must stay home — sometimes I have meetings he can't attend — I feel I've ruined his whole day." ★

Senator Gaines Introduces Taxpayer Refund Bill

Proposes Returning \$7.5 Billion Budget Surplus Directly To Taxpayers

SACRAMENTO, CA (MPG) - Senator Ted Gaines (R-El Dorado) today announced legislation that will give the \$7.5 billion budget surplus back to hard-working California families and businesses in the form of a refund check.

"While California taxpayers continue struggling to make ends meet, the Legislative Analyst's Office reported that the state is sitting on a budget surplus of an additional, unexpected \$7.5 billion," said



Senator Ted Gaines

Senator Gaines. "The reason there is a surplus is because Legislative Democrats have continued to over-tax Californians and it's time to send that money right back to taxpayer pocketbooks."

The legislation will take the state's \$7.5 billion surplus and return it to the taxpayers. Every Californian who filed taxes for 2016 will get their share of that surplus back in a refund check from the government that could amount to hundred dollars per taxpayer.

"I know the legislature will be tempted to continue the tax-and-spend cycle by sinking every extra dollar into expanding an ever-growing list of government services and projects, like granting more rights to undocumented immigrants and funding the boondoggle that is High-Speed Rail.

"But we cannot continue to price families and small businesses out of the state, sending them to neighboring states where the tax burden is much lower. We can't keep fixed-income seniors teetering on the edge of poverty. That's why I'm carrying a bill to get every single tax filer a refund of the money they overpaid to the government. It's their money and it's our obligation to return it."

Senator Ted Gaines represents the 1st Senate District, which includes all or parts of Alpine, El Dorado, Lassen, Modoc, Nevada, Placer, Plumas, Sacramento, Shasta, Sierra and Siskiyou counties. ★

Carmichael Improvement District Hires Management Team

Story and photo by Jacqueline Fox

CARMICHAEL, CA (MPG) - The board of directors for the Carmichael Improvement District (CID) for Fair Oaks Boulevard, has signed a contract with a Sacramento-based management firm to, in part, oversee all financial and contractual agreements with its members and service providers, as well as the crafting of the CID's long-range strategic plan.

Jenifer McDonald, founder of McDonald Association Management Company, Inc., is a long-time resident of Carmichael. Her company has been delivering association management services to trade organizations and nonprofits, among other entities, since 2004. This will be its first foray into the business of managing the administrative processes for a Public Business Improvement District or PBID, which involves a collective of roughly 437

commercial property owners operating within the 410-acre Fair Oaks Boulevard Business Improvement corridor, as well as contracted service providers overseeing security and street clean up.

"I'm very excited to be able to roll up my sleeves and get down to work with our board of directors to ensure the longevity and vitality of the CID," said McDonald. She brings more than two decades of experience in the California State Legislature, as well as executive management for some of the state's largest trade associations, including the California Dental Hygienists' Association, the California/Western States Chapter of the ESOP Association, the Association of California Healthcare Districts/ALPHA Fund.

McDonald also has provided executive management services for the California Association of Joint Powers Authorities (CAJPA) and The California

Professional Association of Specialty Contractors of Northern California.

McDonald's contract with the Carmichael Improvement District is for three years. Her appointment completes a short list of contractual agreements between CID board members and outside agencies hired to oversee different components of the CID's infrastructure and services to its stakeholders.

In July, CID board members awarded contracts to Matt Carroll, owner of Sacramento-based Paladin Private Security, and Hilary Gould, owner of Fair Oaks-based Gould Electric and PBID Maintenance to provide armed security patrol and street maintenance services respectively to the roughly 437 commercial businesses located within the CID's 2.5 mile boundary lines.

McDonald's role will be to ensure the viability of those and future contracts with the CID, as well as the facilitation of the

Continued on page 3



Jenifer McDonald, founder, McDonald Association Management Company, Inc., and newly appointed Carmichael Improvement District administrative manager.

Student Debt Slavery: Bankrolling Financiers on the Backs of the Young



Commentary by Ellen Brown

The advantages of slavery by debt over “chattel” slavery—ownership of humans as a property right—were set out in an infamous document called the Hazard Circular, reportedly circulated by British banking interests among their American banking counterparts during the American Civil War. It read in part:

Slavery is likely to be abolished by the war power and chattel slavery destroyed. This, I and my European friends are glad of, for slavery is but the owning of labor and carries with it the care of the laborers, while the European plan, led by England, is that capital shall control labor by controlling wages.

Slaves had to be housed, fed and cared for. “Free” men housed and fed themselves. For the more dangerous jobs, such as mining, Irish immigrants were used rather than black slaves, because the Irish were expendable. Free men could be kept enslaved by debt, by paying wages insufficient to meet their costs of living. The Hazard Circular explained how to control wages:

This can be done by controlling the money. The great debt that capitalists will see to it is

made out of the war, must be used as a means to control the volume of money. ... It will not do to allow the greenback, as it is called, to circulate as money any length of time, as we cannot control that.

The government, too, had to be enslaved by debt. It could not be allowed to simply issue the money it needed to meet its budget, as Abraham Lincoln’s government did with its greenbacks (government-issued U.S. notes). The greenback program was terminated after the war, forcing the government to borrow from banks—banks that created the money themselves, just as the government had been doing. Only about 10 percent of the “bank notes” then issued by banks were actually backed by gold. The rest were effectively counterfeit. The difference between government-created and bank-created money was that the government issued it and spent it on the federal budget, creating demand and stimulating the economy. Banks issued money and lent it, at interest. More had to be paid back than was lent, keeping the supply of money tight and keeping both workers and the government in debt.

Student Debt Peonage

Slavery by debt has continued to this day, and it is particularly evident in the plight of students. Graduates leave college with a diploma and a massive debt on their backs, averaging more than \$37,000 in 2016. The government’s student loan portfolio now totals \$1.37 trillion, making it the second highest consumer debt category, behind only mortgage debt. Student debt has risen nearly 164 percent in 25 years, while median wages have increased only 1.6 percent.

Unlike mortgage debt, student debt must be paid. Students cannot just turn in their diplomas



Students take on a huge debt load with the promise that their degrees will be the doorway to jobs that allow them to pay it back, but for many the jobs are not there or are not sufficient to meet expenses. Nearly one-third of borrowers today have made no headway in paying down their loans five years after leaving school, although many of these borrowers are not in default.

and walk away, as homeowners can with their keys. Wages, unemployment benefits, tax refunds and even Social Security checks can be tapped to ensure repayment. In 1998, Sallie Mae (the Student Loan Marketing Association) was privatized, and Congress removed the dischargeability of federal student debt in bankruptcy, absent exceptional circumstances. In 2005, this lender protection was extended to private student loans. Because lenders know that their debts cannot be discharged, they have little incentive to consider a student borrower’s ability to repay. Most students are granted a nearly unlimited line of credit. This, in turn, has led to skyrocketing tuition rates—because universities know the money is available to pay them—and that has created the need for students

to borrow even more.

Students take on a huge debt load with the promise that their degrees will be the doorway to jobs that allow them to pay it back, but for many the jobs are not there or are not sufficient to meet expenses. Nearly one-third of borrowers today have made no headway in paying down their loans five years after leaving school, although many of these borrowers are not in default. They make payments month after month consisting only of interest, while continuing to owe the full amount they borrowed. This can mean a lifetime of tribute to the lenders if the loan is never paid off, a classic form of debt peonage to the lender class.

This has made student debt a very attractive asset for investors. Student loans are pooled and repackaged into student loan asset-backed securities (SLABS), similar to the notorious mortgage-backed securities through which homebuyers were caught in a massive debt trap in 2008-09. The nameless, faceless investors want their payments when due, and the strict terms of the loans make it more profitable to force a default than to negotiate terms the borrower can actually meet. About 80 percent of SLABS are backed by government-insured loans, guaranteeing that the investors will get paid even if the borrower defaults. The onerous federal bankruptcy laws also make SLABS particularly safe and desirable investments.

But as economist Michael Hudson observes, debts that can’t be paid won’t be paid. As of September, the default rate on student debt was more than 11 percent at public colleges and 15.5 percent at private for-profit colleges. Defaulted borrowers risk damaging their credit and their ability to borrow for such things as homes, cars and furniture, reducing consumer demand and constraining economic

growth. Massive defaults could also squeeze the federal budget, because taxpayers ultimately cover any unpaid loans.

Investing in Human Capital: Student Debt and the GI Bill

It hasn’t always been this way. Until the 1970s, tuition at many state colleges and universities was free or nearly free. Education was considered an obligation of the public sector, and costs were kept low.

After World War II, the federal government invested heavily in educating the 15.7 million returning American veterans. The goal of the Servicemen’s Readjustment Act of 1944, or GI Bill, was to facilitate their reintegration into civilian life. By far its most popular benefits were financial assistance for education and housing. More than half the veterans took advantage of this educational provision, with 2.2 million attending college and 5.6 million opting for vocational training. At that time there were serious shortages in student housing and faculty, but the nation’s colleges and universities expanded to meet the increased demand.

The GI Bill’s educational benefits helped train legions of professionals, spurring post-war economic growth. It funded the education of 450,000 engineers, 240,000 accountants, 238,000 teachers, 91,000 scientists, 67,000 doctors and 22,000 dentists, 14 future Nobel laureates, two dozen Pulitzer Prize winners, three Supreme Court justices and three presidents of the United States. Loans enabled by the bill also boosted the housing market, raising home ownership from 44 percent before the war to 60 percent by 1956. Rather than costing the government, the GI Bill turned out to be one of the best investments it ever made. The legislation is estimated to have

cost \$50 billion in today’s dollars and to have returned \$350 billion to the economy, a nearly sevenfold return.

That educational feat could be repeated today. The government could fund a public education program, as Lincoln did, by simply issuing the money or having the central bank issue it as a form of “quantitative easing for people.” Infrastructure funded with government-issued U.S. notes in the 1860s included not only the transcontinental railroad, but also the system of free colleges and universities established through federal land grants.

The exponential rise in college costs occurred only after the government got into the student loan business in a big way. The Higher Education Act of 1965 was part of President Lyndon Johnson’s Great Society agenda, intended “to strengthen the educational resources of our colleges and universities and to provide financial assistance for students in postsecondary and higher education.” The act increased federal money given to universities, created scholarships, provided low-interest loans for students, established a National Teachers Corps, and included a PLUS loan program that allowed parents of undergraduate and graduate students to borrow up to the full cost of attending college. Unfortunately, the well-intended act had the perverse effect of driving up tuition costs. The availability of federally guaranteed loans allowed colleges and universities to raise their prices to whatever the market would bear. By the mid-1970s, tuition was rising much faster than inflation. But costs remain manageable until the late 1990s, when the federal student loan business was turned over to private banks and investors with aggressive collection practices, converting federally guaranteed student loans from a public service into a private investor boondoggle.

Meanwhile, university tuition is still free in many countries in Europe, including Denmark, Estonia, Finland, Germany, Norway, Slovak Republic, Slovenia, Sweden and Turkey. But providing an affordable education for the next generation is evidently not a priority with our government. Only 3 percent of the federal budget is spent on education—not just for college loans, but for school programs of all sorts, from kindergarten through graduate school. Compare that with the outlay for military spending, including the Veterans Affairs and other defense-related departments, which consume more than half the federal budget and is an obvious place to cut. But there are no signs that our government is moving in that direction.

What then can be done to relieve the student debt burden? Stay tuned for Part Two. ★

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CID Hires Management Team

Continued from page 1

collection of property assessments, which fund the CID's budget of just under \$302,000. She will be working closely with CID board members to craft its strategic plan, further develop CID policies, complete build out of its member database and pushing to bring in new members.

"One of my first orders of business is already in progress," said McDonald. "That is to

take the CID member database and really get to know who our members are, reach out to them and then start working on developing relationships with the rest of the area business and property owners to begin building up our membership."

The PBID for Fair Oaks Boulevard, or the CID, was approved by just under 70 percent of local property owners in the fall of 2016. Its renewable, five-year agreement with

the county may be expanded to include a wider tax base and coverage area over the next five years. ★

CID Meeting Information:

CID Board meetings are held at the Carmichael Library meeting room at 5605 Marconi Ave. on the fourth Thursday of each month from 1 p.m. to 2:30 p.m. These meetings are open to the public.

Sacramento County Adds 110,000 New Credit Union Members

'Individual Ownership' Model Fuels Local Economy

By Matt Wrye, CCUL.org

SACRAMENTO COUNTY, CA (MPG) - More than 110,000 consumers over the past year chose to become members of a local credit union headquartered in Sacramento County as of Sept. 30, 2017 (third quarter), according to the 3rd Quarter Credit Union Trends Report for Sacramento County.

Sacramento County now boasts 1.35 million individuals who are "member-owners" of 10 locally headquartered credit unions — a record high (the last historical peak was 1.05 million in 2009). Each person owns an equal share of his or her respective credit union, with all profits reinvested to benefit every member in the form of better interest rates and lower or no fees.

How these credit union members are spending their money on homes, remodeling projects, new and used automobiles, higher education, surviving life events, and other big-purchase items provides a key barometer into what's happening across the local economy.

This news release reflects year-over-year trends in local loans and deposits and is published by the Ontario, CA-based

California Credit Union League. Local consumers who are members of Sacramento County-based credit unions continue taking on first-mortgages to purchase or refinance homes. First-mortgages rose 11 percent, hitting a record \$3.96 billion. (This may include fixed-rate, adjustable-rate, purchase, traditional refinance, and cash-out refinance mortgages). They are turning home equity into cash for remodeling or other large purchases. Home Equity Lines of Credit (HELOCs) and second-mortgages combined increased 5 percent, reaching \$557 million — an amount not seen since 2015.

Credit union members have slid into the driver's seat of a newer car or truck more often. New auto loans rose 31 percent, hitting a record \$3.6 billion. Used auto loans rose 22 percent, hitting a record \$3 billion. They remain true to the habit of paying for life through credit cards. Credit card lending increased 6 percent, hitting a record \$628 million.

Members are also trying to save more money and increasingly using credit unions to transact purchases/bill-pay. Total deposits rose 9 percent, hitting

a record \$15.1 billion (including record individual amounts in checking, savings and money market accounts).

"These credit union trends will continue as long as the economy continues to perform well," said Dwight Johnston, chief economist for the California Credit Union League.

He noted some areas of concern. Employers are having increasing difficulty finding workers in a tight labor market, which will limit economic growth "to some degree." He also has concerns the economy may start running out of steam by late 2018. Consumer spending might be "good" by then, but its growth rate could still disappoint. If Wall Street reacts negatively to consumer spending numbers versus expectations, businesses could somewhat pull back on spending and hiring plans.

However, "There is nothing that suggests an economic slowdown is imminent, which makes the overall picture for credit unions bright," Johnston said. "In fact, the business-skewed tax bill Congress recently passed should accelerate economic growth through at least the third quarter of this year." ★



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Water-wise Resolutions for 2018

By SSWD staff

SACRAMENTO COUNTY, CA (MPG) - It's the start of a new year and the perfect time to make resolutions for things you want to accomplish in 2018. Sacramento Suburban Water District has some helpful ideas on ways you can resolve to use water wisely all year long.

- 1) Check your toilets on a regular basis for leaks or worn toilet flappers. A leaky toilet can waste thousands of gallons of water a month. You can easily check if there is a problem by adding a few drops of food coloring to the tank. If the colored water appears in the bowl within 15 minutes, you have a leak in the toilet flapper.
- 2) Install WaterSense-labeled low-flow showerheads and faucet aerators to save water every time you turn on the tap.
- 3) Upgrade your



Sacramento Suburban Water District has some helpful ideas on ways you can resolve to use water wisely all year long.

sprinkler system by adding a WaterSense-labeled weather-based irrigation controller, drip irrigation and high-efficiency rotator sprinklers. You can save 30 percent or more every time you water. *SSWD has rebates available.*

- 4) Set up a complementary

Water-Wise House Call to discover more ways you can save and find out if you have any leaks. Call SSWD at 916.972.7171 to schedule yours today.

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SMUD Crews and Equipment Head to Puerto Rico to Aid Hurricane-Related Power Restoration

Sacramento's Electric Company Committing Lineworkers, Trucks and Equipment to Help Get the Lights Back On

SACRAMENTO REGION, CA (MPG) - SMUD shipped 15 utility trucks to Lake Charles, Louisiana recently where they will be loaded onto a barge for the voyage to Ponce, Puerto Rico, which is expected to take about 10 days.

SMUD, along with the American Public Power Association, is working with other public power utilities to send crews to restore power in Puerto Rico as the island U.S. territory continues to rebuild after Hurricane Maria hit last September. SMUD is a not-for-profit public power electric utility and a member of the APPA.

The trucks will be off-loaded at Ponce's port and then more than a dozen SMUD lineworkers will fly to Puerto Rico, gather their trucks and tools, and head into the island interior to begin restoration work.

While most of the power outages in the island's largest city, San Juan, have been restored, SMUD, along with Richmond (Indiana) Power and Light, Norwich (Connecticut) Public Utility and Commonwealth Utilities of the Northern Mariana Islands will be doing power restoration work in the territory's suburban and rural areas. SMUD and the other utilities' work is expected to take two months or more. SMUD will rotate its crews after about 30



SMUD personnel load heavy duty line trucks, tools and equipment onto trailers for shipment to Puerto Rico. SMUD line crews along with other public power utilities will assist with power restoration efforts in Puerto Rico to restore power that has remained out since Hurricane Maria hit the island territory on September 20.

days and replace them with fresh personnel.

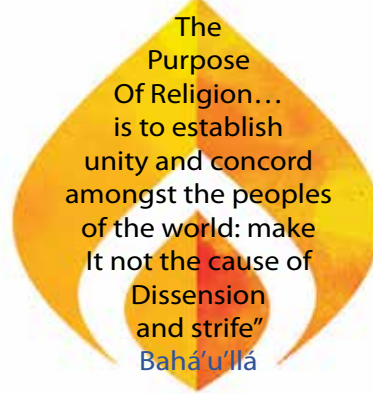
SMUD's involvement is part of the utility industry's ongoing response as several electric companies have signed onto a memorandum of understanding (MOU) to work with the Puerto Rico Electric Power Authority (PREPA), the electricity provider on the island, as well as the U.S. Army Corps of Engineers in ongoing efforts to restore power to the people of Puerto Rico. The MOU was developed by the APPA, the Edison Electric Institute (EEI) and the National Rural Electric Cooperative Association (NRECA). It serves as a plan that allows electric companies on the mainland (that are members of APPA, EEI, or

NRECA) to enter into emergency agreements to provide resources and workers to PREPA on a not-for-profit basis.

SMUD is community-owned and has a long history of providing utilities outside its Sacramento County service territory with mutual-aid assistance. SMUD's labor, materials and other costs for the effort, which are expected to be about \$5 million, will be reimbursed by the Federal Emergency Management Agency, so SMUD customers won't be impacted financially. SMUD will also have plenty of crews and equipment to respond to any power outage issues locally.

Source: SMUD media ★

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Dare to Live Without Limits

Faultfinders

by Bryan Golden



The world abounds with faultfinders. They are the naysayers who constantly criticize, seek out problems, ridicule, blame, and always have a reason why you will fail. Regardless of how positive a situation may be, faultfinders have the ability to always conjure up difficulties. They have a consistently negative outlook.

Although they typically lack experience, knowledge, or understanding, they claim to speak with authority. In actuality, their foundation is one of ignorance. The information they offer is usually wrong.

Faultfinders are constantly attempting to influence you. They are often close family or friends. Even strangers who are faultfinders can impact your actions. Faultfinders become dangerous when you are concerned with changing your behavior because of their views.

The root of this scenario lies in one's seeking or needing acceptance or approval from others. A faultfinder's criticism causes you to doubt yourself and feel rejected. Adjusting your thoughts or actions in order to mollify faultfinders diverts you from your path.

Regardless of what you do, faultfinders are never satisfied. Their nature is to always find fault. Therefore, all of your efforts to please them will be in vain. No matter what you do, it's never good enough. The only result is the compromising of

your goals.

You are the only one who can determine the appropriate path to take. Your goals must be your own. How you attain them is based on who you are.

No one has the right to sit in judgment of your life. As long as you are acting honestly and ethically, you are free to determine where you are headed and how to get there. Faultfinders should be as concerned about their own lives as they are about yours.

It doesn't matter what other people say, think, or do. What you do is the issue. You must condition yourself to ignore the faultfinders. Respond to their criticism and you live life based on their terms, not yours.

Knowing yourself is a prerequisite to following your own path. Do you know your strengths? How can you use them to your advantage? Can you identify your weaknesses? What steps can you take to overcome them? What are your likes? Your dislikes?

Identify the goals most important to you. Paint a detailed mental picture of each goal. Formulate a step by step plan to achieve each goal. Now you are ready to take action by implementing the first step.

Instead of paying attention to faultfinders, look for people who are where you want to be. If you can speak with them in person, their advice is priceless. If you can't, study what they have done

and learn from their approach to overcoming obstacles.

Not only is it impossible to please everyone, you shouldn't even try. You are the one who must be satisfied with your direction. A constant barrage of criticisms, suggestions, guidance, and ridicule is part of life. Learn to tune it out.

Some faultfinders are well intentioned. Others may be jealous of your success. And then there are also those who are malicious. Never be rude to faultfinders. You don't need to convince them what's right for you. Simply thank them for their input and move on.

Being your own faultfinder is not good either. You are just as capable of formulating a list of why something cannot, will not, or should not work. Combining this with negative self-talk provides you with a potent formula for sabotaging success.

Focus on reasons to succeed, not excuses for failure. It's up to you to do whatever it takes to attain your goals. Ignore all of the faultfinders. Keep to your path.

NOW AVAILABLE: "Dare to Live Without Limits," the book. Visit www.BryanGolden.com or your bookstore. Bryan is a management consultant, motivational speaker, author, and adjunct professor. E-mail Bryan at bryan@columbian.com or write him c/o this paper. © 2011 Bryan Golden. ★

Cool Cats at NatureFest



Californian Wildlife scientist Justin Dellinger displayed a stuffed mountain lion at the Effie Nature Center's NatureFest open day. Junior visitors John and Gabriella Philip enjoyed an up-close view. Other animal ambassadors at the annual education event included an alligator, a baby beaver, a kinkajou and a lemur. Native American culture was also demonstrated. Learn About the nature center at www.sacnaturecenter.net Photo by Susan Maxwell Skinner

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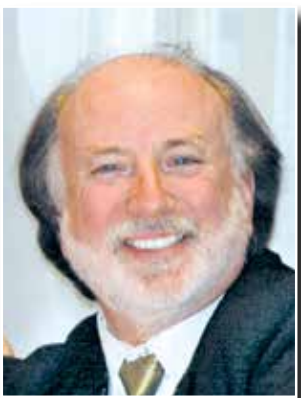
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Carmichael Times

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Subscriptions should be mailed to Carmichael Times, 7144 Fair Oaks Blvd. Suite 5, Carmichael, CA 95608. Subscription rate is \$42 per year within Carmichael, \$52 within Sacramento County.

The Carmichael Times is published weekly. Call (916) 773-1111 for more information. (ISSN # 1948-1918).



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Baby Basket Drive Raises Most Funds Ever



Ana Alvarado receives a baby basket from Sacramento Life Center, thanks to the group's Baby Basket Drive held each December. Photo courtesy Sacramento Life Center

By Kristin Thébaud

SACRAMENTO REGION, CA (MPG)

The Sacramento Life Center's fourth annual Baby Basket Drive for new moms raised the most funds of all four years, totaling \$13,746, which will buy 275 baskets in 2018. The drive is held each December to kickstart the 500 baby baskets needed so that every Sacramento Life Center patient who gives birth in the coming year can receive a basket of needed items, including formula, diapers, newborn clothes, pacifiers and more. Last year's drive raised \$8,470, which bought 170 baskets.

Donations will be accepted throughout 2018 and can be made online at www.saclife.org by writing Baby Basket Drive in the message box on the donation

page. Gifts can be made in any increment, but a donation of \$50 buys one basket.

"We were thrilled at how many people stepped up to be a baby's first Santa this holiday season by donating to our Baby Basket Drive," said Marie Leatherby, executive director, Sacramento Life Center. "Many of our patients come in scared that they might be pregnant, and it's our job to provide them with a warm, caring support system and resources that will sustain them long after the baby comes. These baskets give new parents a boost of confidence along with much needed supplies."

The Sacramento Life Center's mission is to offer compassion, support, resources and free medical care to women and couples facing an unplanned

or unsupported pregnancy. The Sacramento Life Center's licensed Sac Valley Pregnancy Clinic includes a primary clinic and two Mobile Medical Clinics that provide all services for free, including pregnancy tests, STD tests, ultrasounds, peer counseling for men and women, education and resource referrals. The nonprofit also offers a school-based teen education program, a 24-hour hotline and a program for women seeking support after having an abortion. For more information about the Sacramento Life Center's Sac Valley Pregnancy Clinic, visit www.svpclinic.com. For more information about the Sacramento Life Center or to make a donation, visit www.saclife.org.

Source: Kristin Thébaud Communications ★

Gas Prices Expected to Drop In Coming Weeks

As Travel Demand Decreases After a Busy Holiday Travel Season, Prices at the Pump Should Decrease as Well

By AAA Reports

SACRAMENTO REGION, CA (MPG) - Californians will kick off 2018 with the most expensive gas to begin a year since 2014, according to AAA, but prices are expected to fall in coming weeks as travel demand subsides after a busy holiday travel season.

At \$3.10, California's average price for a gallon of regular unleaded gasoline today is 33 cents more than drivers paid in January, 2017. At nearly \$3.23 per gallon, San Francisco residents are paying the highest prices for gas in Northern California -- 3 cents more than motorists in South Lake Tahoe, which normally tops the charts for the region.

"Last year was a historic travel season, with AAA forecasting record travel numbers for nearly every holiday, but prices historically will drop after the ball drops on New Year's Eve," said Michael Blasky, a spokesman for AAA Northern California. "Californians today are paying about 60 cents more than the national average, which AAA attributes to the state's strong economy, higher taxes on gasoline and stricter environmental regulations."

The last time Californians started a year paying more than \$3 for gas was in 2014, when the average price in January of that year was \$3.62. Gas prices rose above \$4 that summer.

Still, January prices don't

always indicate how prices will move throughout a year. Motorists in California paid just \$2.55 for regular unleaded gas to begin 2015, but by May were paying above \$3.70 per gallon.

Oil prices were more stable in 2017, with prices for a barrel hovering around \$50 much of the year. Prices rose late in the year and began 2018 over \$60 a barrel, a 2-year high.

"With global oil producers trying to scale back their production, supply could drop while demand for energy remains high," Blasky said. "If they're successful in cutting back oil production, gasoline prices will likely rise as well to meet the demand." ★

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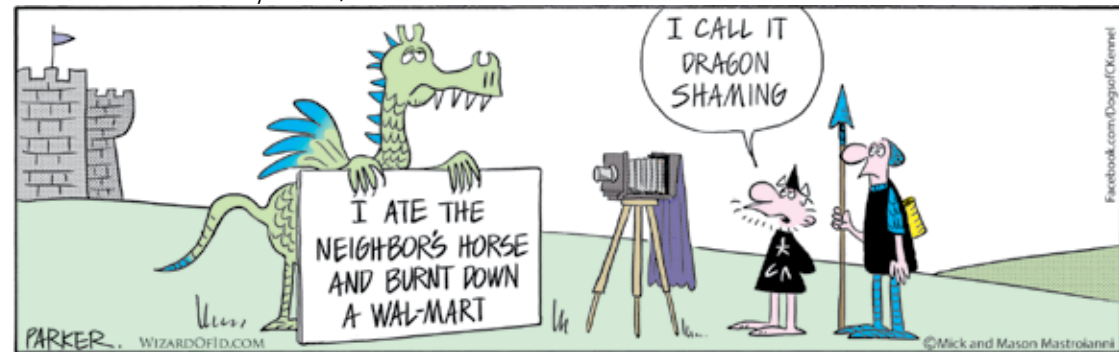
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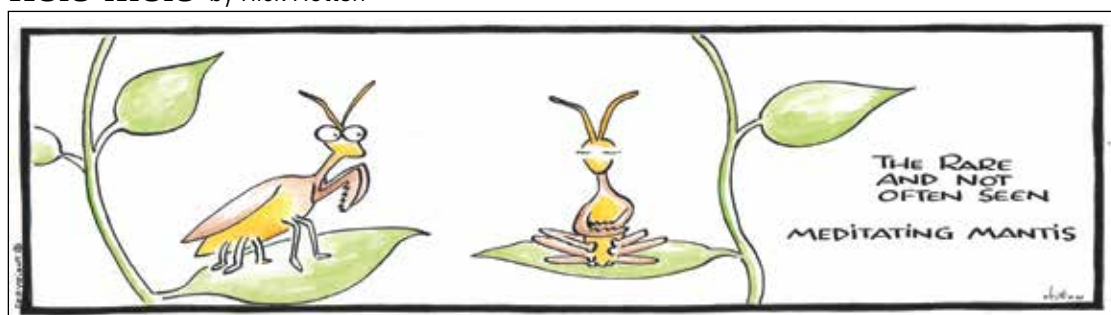
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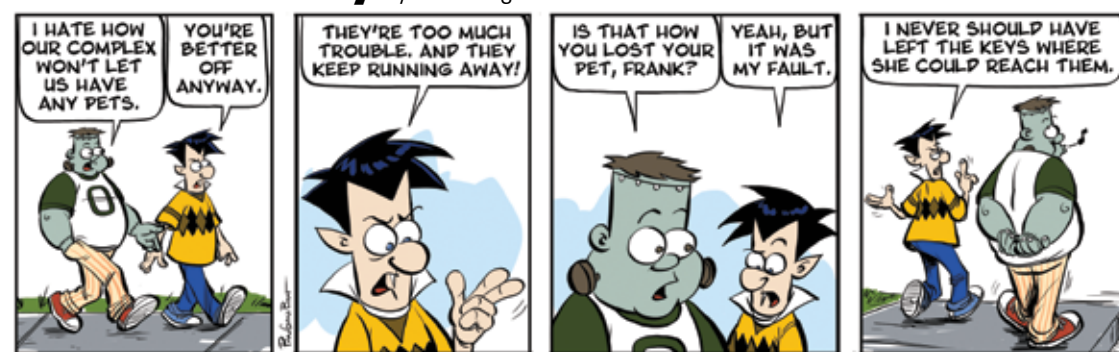
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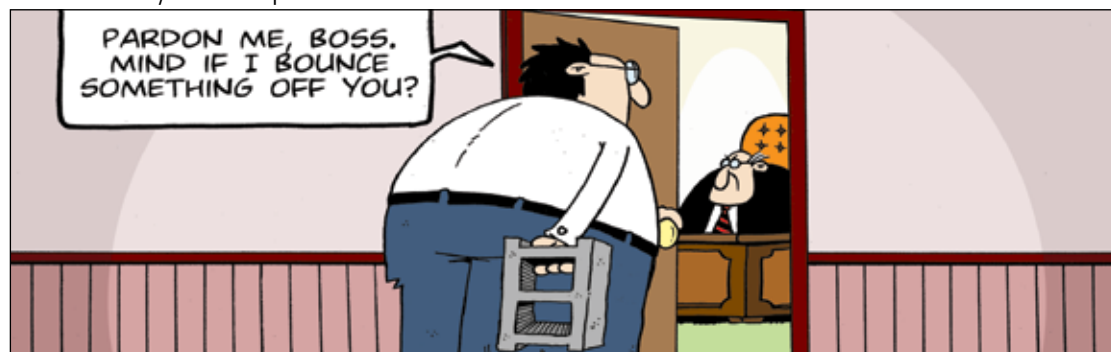
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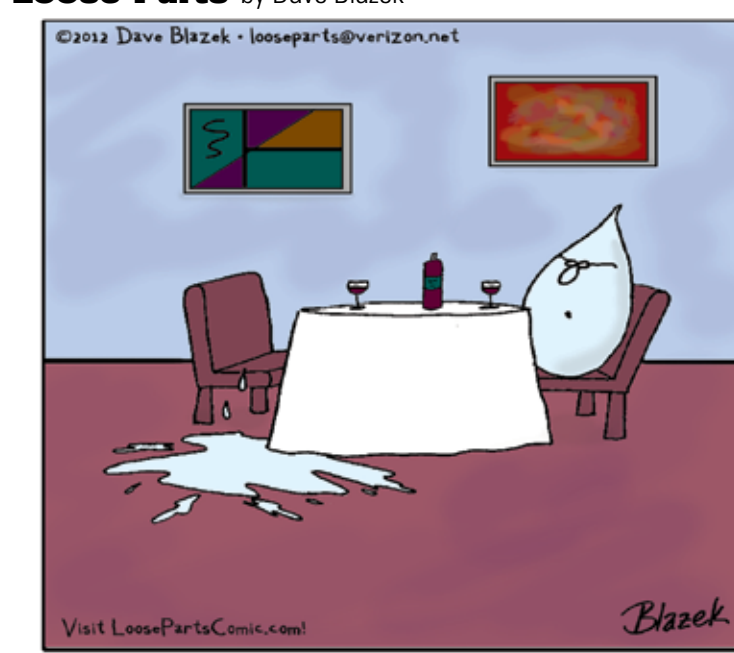
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EVENTS CALENDAR



VA Mather Farmers' Market

Date: Wednesdays
Time: 9am-1pm
Place: Sacramento VA Medical Center, 10535 Hospital Way Mather, CA
Contact:
Info: The VA Mather Farmers' Market occurs year-round every Wednesday and offers special deals for veterans.

Free Plant Workshop

Date: 1/20/18
Time: 9-12pm
Place: Horticulture Center, 11549 Fair Oaks Blvd Fair Oaks, CA 95628
Contact: 916-875-6913
Info: Master Gardeners will demonstrate winter pruning of deciduous fruit trees, blueberries, caneberries, grape vines and landscape trees plus how to construct a worm bin, Learn tips for bare root fruit tree planting, citrus frost protection, pruning salvias, planting and tending winter herbs. Bring your gardening questions to the Ask the Master Gardener table.

Best of Fair Oaks

Date: 1/25/18
Time: 5:30pm - 7:30pm
Place: North Ridge Country Club, 7600 Madison Ave Fair Oaks, CA 95628
Contact:
Info: Raffle, Appetizers and awards.

Silent Movie Night

Date: Wednesdays
Time: 7pm-8:30pm
Place: Fair Oaks Community Clubhouse 7997 California Ave. Fair Oaks, CA 95628
Contact: 916-966-1036
Info: Join the Fair Oaks Recreation & Park District & the Sierra Chapter American Theatre Organ Society for a trip back in time. The night will feature silent film Peter Pan(1924), along with LIVE theatre organ accompaniment featuring Dave Moreno at the mighty Wurlitzer. Popcorn, hot dogs, and drinks will be available for purchase, cash only. Doors open at 6:00pm.

1st Annual Scottish WhiskeyTasting

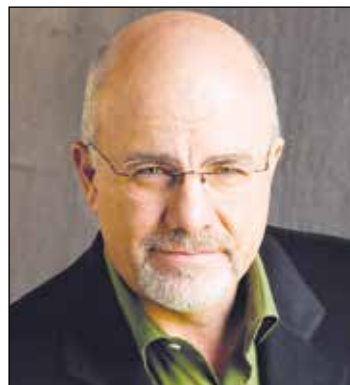
Date: 1-13- 18
Time: 1:00pm-4:00pm
Place: Oak Event Center, 4366 Auburn Blvd Sacramento, CA 95821
Contact: 916-259-9908
Info: Kilwinning Lodge #203 invites you to a Robert Burns Afternoon Celebration. Burns Readings, ode to the Haggis, The Toasts Lads & Lassies, Trivia all about Burns & Scotland, Drawings with great prizes. Scottish Music, Abroath, Piper Chuck Jamison, and Singer Sean Bush. General Admission \$15.00 Whisky Tasting \$15.00 Tickets can be purchased via eventbrite.com

Sacramento Sports Hall of Fame

Date: 1-27- 18
Time: 7:30pm
Place: Thunder Valley Casino and Resort Pano Hall
Contact:
Info: Established in 2012, The Sacramento Sports Hall of Fame honors and celebrates our regions greatest athletes, at both professional and amateur levels. The organization has grown dramatically over the years and continues to spread awareness of the incredible athletic talent grown right here in our own backyard. Enthusiastic sports fans vote to determine the years five exceptional athletes from a list of outstanding nominees, and the celebration reaches its high point here at Thunder Valley as we host this exciting and inspiring event

24th Annual Crab Feed

Date: 1/20/18
Time: 5:30pm-8:30pm
Place: La Sierra Community Center, 5325 Engle Rd Carmichael, CA 95608
Contact:
Info: Enjoy good food and drink, raffle prizes, and a silent auction. Proceeds from this fundraiser benefit community projects and youth.



Dave Says

If you want to get more intense, you could make an extra house payment each quarter, or go the route of bi-weekly payments. To do this, simply make half a monthly payment every two weeks. By the end of the year you'll have made 13 payments instead of 12. This will knock years off the length of your loan.

Mortgage ratios

Dear Dave,
 Do you have a guideline ratio for mortgage debt to income?
 - Levon

Dear Levon,
 When it comes to buying a home, I always tell people to get a 15-year, fixed rate mortgage, with monthly payments that are no more than 25 percent of their take home pay. This type of mortgage is the only debt I don't beat up people for having. Still, I urge folks to pay off these loans in less than 15 years.

The average person following my plan pays off this type of loan in about seven or eight years. That's a pretty big deal in terms of your financial security. And paying extra on your mortgage doesn't have to be a strain. You can start by simply rounding up your payments. If the payment is \$770, make it \$800 instead, and apply the extra to the principal balance.

Remember, your income is your largest wealth building tool. It's so much easier to save, invest, and give when all your money isn't flying out the door to make payments!
 —Dave

No commodities

Dear Dave,
 Do you recommend having gold and silver as part of your investment portfolio?
 -Don

Dear Don,
 No, I do not. I also don't recommend oil or corn futures. All of these are examples of commodities, and the commodities market is extremely volatile. In addition to the market being wildly volatile, the prices on commodities isn't based on actual production. It's based largely on a supply and demand

curve. If there's a shortage on one of them, the price shoots up. For example, when you're talking about gold and silver, there's more demand than supply when the economy is bad. In this kind of scenario, people are fearful and lots of them run to buy gold. This drives up the price to unrealistically high levels.

Again, the price on a commodity isn't based on anything other than fear or greed, and a supply and demand curve. The prices aren't based on an actual production of income, like it is with stocks or real estate. I don't buy commodities at all, especially gold and silver. I don't recommend you buy them, either.
 —Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover*, *EntreLeadership* and *Smart Money Smart Kids*. The *Dave Ramsey Show* is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com. ★



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EUROPEAN GROCERY

\$9.99	\$3.49	\$1.69	\$1.99	69¢
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KOREAN/JAPANESE GROCERY

18.99	2.99	7.99	99¢	1.99	99¢
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HOUSEWARES

\$4.99	\$109.99
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FROZEN DEPARTMENT

\$4.99	\$4.99	\$14.99
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EUROPEAN DELI

\$4.99	\$6.49	\$7.49	\$5.99
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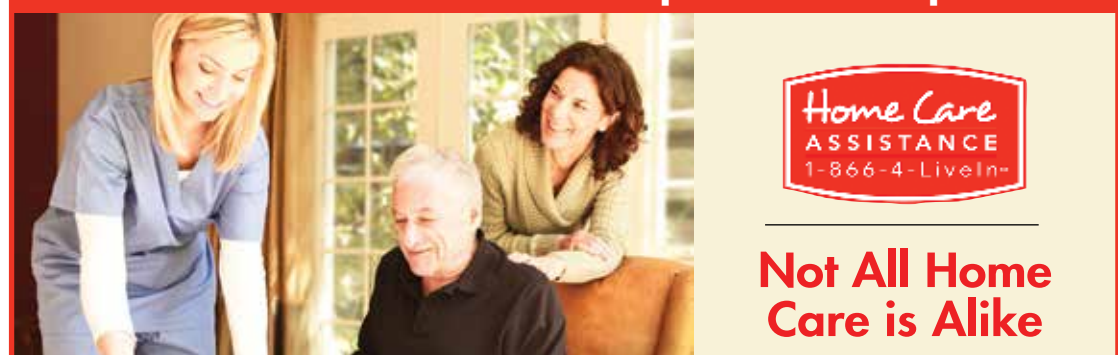
HAPPY HOURS KARAOKE SPECIAL

Come before 6pm (Valid Time)

\$1 FOR 6 PEOPLE \$60.00 3 Hours Karaoke • Pizzas • Pitcher Soda • 2 Main Dishes (Small Room) (12 inch) (Up to 3 pitchers) (10 Dishes To Choose From)	\$5 FOR 28 PEOPLE \$280.00 3 Hours Karaoke • 4 Pizzas • Pitcher Soda • Fruit • 7 Main Dishes (Party Room) (14 inch) (Up to 14 pitchers) (Unlimited) (10 Dishes To Choose From)
\$2 FOR 8 PEOPLE \$80.00 3 Hours Karaoke • Pizzas • Pitcher Soda • 3 Main Dishes (Medium Room) (14 inch) (Up to 4 pitchers) (10 Dishes To Choose From)	10 DISHES TO CHOOSE FROM Hamburger, Cheese Burger, Club Sandwich, Chicken Nuggets, Spiced Edamame, Fried Dumplings, Korean Meatball
\$9 FOR 14 PEOPLE \$140.00 3 Hours Karaoke • 2 Pizzas • Pitcher Soda • 5 Main Dishes (Family Room) (14 inch) (Up to 7 pitchers) (10 Dishes To Choose From)	OPEN 7 DAYS A WEEK Mon-Thru 4PM-2AM / Fri-Sat 2PM-2AM / Sun 2PM-12AM 10947 OLSON DRIVE, RANCHO CORDOVA, CA 95670 916-853-2006 • WWW.KP-KARAOKE.COM
\$4 FOR 18 PEOPLE \$180.00 3 Hours Karaoke • 3 Pizzas • Pitcher Soda • 7 Main Dishes (Large Room) (14 inch) (Up to 9 pitchers) (10 Dishes To Choose From)	

DRAFT BEER \$2.00
Mon-Thru 4:00PM-9PM
Fri-Sat 2:00PM-9PM

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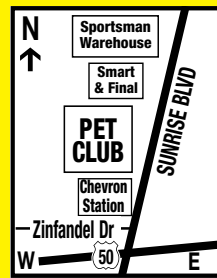
*The initial Annual Percentage Rate (APR) is currently 4.25% for a new Home Equity Line of Credit (HELOC), and is fixed for the first 5 years of the loan which is called the draw period. After the initial 5 year period, the APR can change once based on the value of an Index and Margin. The Index is the 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 6.00%. The maximum APR that can apply any time during your HELOC is 10%. A qualifying transaction consists of the following conditions: (1) the initial APR assumes a maximum HELOC of \$150,000, and a total maximum Loan-to-Value (LTV) of 70% including the new HELOC and any existing 1st Deed of Trust loan on your residence; (2) your residence securing the HELOC must be a single-family home that you occupy as your primary residence; (3) if the 1st Deed of Trust loan is with a lender other than El Dorado Savings Bank, that loan may not exceed \$200,000 and may not be a revolving line of credit. Additional property restrictions and requirements apply. All loans are subject to a current appraisal. Property insurance is required and flood insurance may be required. Rates, APR, terms and conditions are subject to change without notice. Other conditions apply. A \$475 early closure fee will be assessed if the line of credit is closed within three years from the date of opening. An annual fee of \$50 will be assessed on the first anniversary of the HELOC and annually thereafter during the draw period. Ask for a copy of our "Fixed Rate Home Equity Line of Credit Disclosure Notice" for additional important information. Other HELOC loans are available under different terms.

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FREE
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with the purchase of pet, fish food or supply.
Limit 1 Lb PLU 332 CT
Limit 1 Coupon per family
Effective 1/10/18 - 1/16/18

\$5.00 OFF
ANY PURCHASE OF \$15.00 OR MORE OF PET OR FISH SUPPLIES (Excluding Pet Food or Litter) Cannot be used in conjunction with similar dollar or percentage off coupons & advertised sale items.
Limit 1 PLU 351 CT
Limit 1 Coupon Per Family
Effective 1/10/18 - 1/16/18

AVODERM NATURAL DRY DOG FOOD
24-26 Lb Bag Limit 2 Bags Per Family

- Chicken Meal & Rice... **\$31.99**
- Lite •Original **\$33.99**
- Large Breed Adult... **\$33.99**

Effective 1/10/18 - 1/16/18

DIAMOND NATURALS DRY DOG FOOD
40 Lb Bag

- Chicken •Lamb •Beef •Large Breed
- Senior 35 Lbs
- Lite 30 Lbs **\$29.99**
- Lrg Breed Lamb (\$31.99)
- (Ex Athlete \$36.99)

Effective 1/10/18 - 1/16/18

NUTRO WHOLESOME ESSENTIALS DRY DOG FOOD
•Chicken, Brown Rice & Oatmeal Formula
•Large Breed Adult Only •Senior 30 Lb Bag

Limit 2 Bags Per Family **\$35.99**

Effective 1/10/18 - 1/16/18

EARTHBORN HOLISTIC DRY DOG FOOD
Natural Grain Free
•Primitive Feast •Great Plain Feast •Meadow Feast •Coastal Catch (Reg. Price \$43.99)

28 Lb Bag Limit 2 Bags Per Family **\$39.99**

Effective 1/10/18 - 1/16/18

9 LIVES CANNED CAT FOOD
5.5 Oz All Varieties

Limit 1 Case Per Family **35¢**

Effective 1/10/18 - 1/16/18

FANCY FEAST GOURMET CANNED CAT FOOD
All Varieties except Elegant Medley 3 Oz

Limit 2 Cases Per Family **20/\$11.00**

Effective 1/10/18 - 1/16/18

PURINA CAT CHOW DRY CAT FOOD
•Regular •Indoor 16 Lb Bag

Limit 2 Bags Per Family **\$11.99**

Effective 1/10/18 - 1/16/18

SCOOPAWAY CLUMPING CAT LITTER
20 lb Box
•Multi-Cat •Unscented (Fresh Step Scoop, 20 Lb Box - \$7.49)

Limit 2 Boxes Per Family **\$5.49**

Effective 1/10/18 - 1/16/18

PURINA PRO-PAN CANNED FOOD SALE

Limit 2 Cases •Selected Varieties Dog Food 13 Oz **\$1.09** Cat Food 3 Oz **69¢**

NUTRO MAX GRAIN FREE ADULT RECIPE DRY DOG FOOD
•Chicken •Lamb •Salmon •Mini Chunk 25 Lb Bag Limit 2 Bags Per Family **\$24.99**

PEDIGREE DRY DOG FOOD
•Adult 50 Lb Bonus Bag Limit 1 Bag Per Family **\$21.99**

MEOW MIX DRY CAT FOOD
•Original Choice 16 lb Bag Limit 2 Bags Per Family **\$10.99**

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14 Lbs Limit 2 Bags **\$11.99** Original **\$12.99** Extra Strength

PRECIOUS CAT CLUMPING CAT LITTER
18 Lb Bag Limit 2 Bags Per Family **\$5.99**

JONNY CAT PREMIUM CAT LITTER
10 lb Bag Limit 2 Bags Per Family **\$1.69**

PREMIUM CHOICE "EXTRA" CLUMPING CAT LITTER
50 Lb. Bag Limit 2 Bags **\$12.99**

CANIDAE PURE GRAIN FREE ADULT DRY DOG FOOD
24 Lb Bag Limit 2 Bags •Lamb •Duck •Salmon only **\$10.00 OFF** (As Marked) OUR REGULAR LOW PRICES

WELLNESS CANNED CAT FOOD
Limit 1 •Selected Varieties Case •Grain Free 5.3oz. Core Signature Select **\$1.35** **\$1.39**

WILDERNESS DRY CAT FOOD AS MARKED \$5 OFF
•Chicken •Salmon •Duck •Indoor •Weight Control 100% Grain Free 11-12 Lb Bag Limit 2 Bags **\$5.00 OFF** OUR REGULAR LOW PRICES

PEDIGREE CANNED DOG FOOD
•Choice Cuts in Gravy •Chunky Ground Dinner •Chopped Ground Dinner All Varieties 13 Oz Limit 2 Case (12 ct) **69¢**

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Retriever Roll **\$10.99**

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•Regular (Clean-Step \$21.99) **\$14.99**

VOLKMAN Avian Science Bird Food & Small Animal Food
2 - 4 Lb Bag Selected Varieties **15% OFF** OUR DISCOUNT PRICE

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•Doggy •Eye •Kitty •Ear •Nch Stop •Tooth All Varieties **20% OFF** OUR SUPER LOW PRICES

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MODEL	TANK SIZE	PET CLUB SALE
CASCADE 100	20 Gal.	\$12.99
CASCADE 150	35 Gal.	\$20.99
CASCADE 200	50 Gal.	\$27.99
CASCADE 300	100 Gal.	\$27.99

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

KORDON WATER CONDITIONERS
Amquel 16 Oz **\$5.99**
Amquel Plus 16 Oz **\$5.99**
Novaqua Plus 16 Oz **\$5.99**

REEF CRYSTALS
50 Gal. Salt Mix **\$14.99**

BONUS COUPON FANCY FEAST ELEGANT MEDLEYS CANNED CAT FOOD
Selected Varieties - 3 Oz Limit 1 Case with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/10/18 - 1/16/18 **59¢** CT PLU 568

BONUS COUPON WHISKAS TEMPTATIONS CAT TREATS
•All Varieties Except Natural - 3 Oz Limit 2 Pkgs with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/10/18 - 1/16/18 **\$1.19** CT PLU 569

BONUS COUPON ARM & HAMMER CAT LITTER DEODORIZER
20 Oz Box Limit 2 Boxes with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 1/10/18 - 1/16/18 **\$1.49** CT PLU 422

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