

Guiding Veterans
in Tough Times

PAGE 2

Thank a Veteran Today

Carmichael Times

VOLUME 37 • ISSUE 45

Serving Carmichael and Sacramento County since 1981

NOVEMBER 10, 2017

CALIFORNIA'S
TAX-AND-SPEND
CYCLE CONTINUES



PAGE 5

COMMUNITY UPDATE
WITH SUSAN PETERS



PAGE 4

ENVIRONMENTALIST
OF THE YEAR
JENNIFER WOOD



PAGE 10



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

PRESORTED STD.
US POSTAGE
PAID
PERMIT 350
Carmichael, CA
Change Service Requested

Community Unites for Fallen Heroes



The wall's plaques named individuals who shared one commitment. "They put service above self."

Story and photos by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Carmichael and Fair Oaks stalwarts gathered in last Saturday's rain to recall fallen heroes of nation and community. The annual "Wall of Honor" ceremony was observed at Patriots Park.

Built in 2008, the reserve's stone monument is dedicated to 13 local men -- from military, police, CHP and fire-fighting forces -- who died in service during Carmichael Park District's 55-year existence. Their sacrifice unites surrounding neighborhoods each November. The 13 named heroes fell in uniforms of the U.S. Army, Marines, Air Force, Navy, CHP, police and firefighting services. Plaques recall sacrifice from the Vietnam War years until the present time.

Ceremony attendees included bereaved families;

Continued on page 3



Full STEAM Ahead at Barrett School



Propeller and wind power (provided by electric fan) were harnessed to raise weights at Barrett Middle School. The experiment was among many projects that challenged the Wright family from Fair Oaks during the school's annual "S.T.E.A.M. Night."

Story and photo
by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Nerds rule. Or at least they were in powerful majority during an annual Science, Technology, Engineering, Art and Math night recently hosted by Barrett Middle School in Carmichael. A brain-child of science teacher Dr. Cindy Book, the three-year-old event aims to open young eyes to myriad applications of technology.

Science and engineering graduates from UC Davis annually partner with the school to set two dozen experimental projects for families to complete. Challenges include oxidizing titanium wire for jewelry-making; harnessing alternative energy to lift weights; making milk tie-dyes and floating pennies on foil.

Children and parents can also talk technology with working engineers, scientists and former Barrett students who now have jobs in these fields. Graduates from the University of Washington are also on hand to represent the Clean Energy Institute.

More than 100 Carmichael and Fair Oaks families enjoyed the program. "When we started it," said Dr. Book,

Continued on page 3

Local Leaders Take Dam Advocacy Efforts to D.C.

SACRAMENTO REGION, CA (MPG) - Senator Jim Nielsen (R-Tehama), Assemblyman James Gallagher (R-Yuba City) and representatives from the Oroville Dam Coalition will be traveling to Washington D.C. next week to seek federal assistance with outstanding issues relating to the spillway crisis.

"My constituents living downstream of the Dam are appreciative of the relentless efforts to re-build the spillway in advance of the upcoming storm season. But too many issues remain unresolved," said Gallagher. "Most obvious is the massive sediment buildup in the Feather River. We don't need studies and talk, we need to see action."

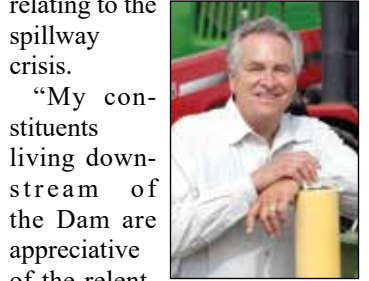
The group will be attending a series of meetings with Commissioners and staff from the Federal Energy Regulatory Commission (FERC). The schedule also includes briefings with the Federal Emergency Management Agency, the United States Army Corp of Engineers, as well as meetings with the Federal Highway Administration regarding Highway 70 improvements.

"Since February, we've been told by DWR and other state agencies that 'everything is on the table' when it comes to the future of the Oroville Dam complex," said Nielsen. "We are hopeful that our federal partners will help us get the answers we need and ensure that our communities are given a seat at the table as long-term plans are being developed. This trip is another step to ensure that our community's voice is heard."

Butte County Supervisor Bill Connelly, Oroville Chamber of Commerce President Sandy Linville, and Darin Gale with the City of Yuba City will be in attendance representing the Oroville Dam Coalition.

The Oroville Dam Coalition was established to ensure a united voice from downstream communities in the aftermath of the evacuation on February 12th.

Source: Office of Senator Nielsen ★



Senator Nielsen (above) said "Since February, we've been told by DWR and other state agencies that 'everything is on the table' when it comes to the future of the Oroville Dam complex." Nielsen represents the Fourth Senate District, which includes the counties of Butte, Colusa, Glenn, Placer, Sacramento, Sutter, Tehama and Yuba.

WE
SUPPORT
OUR
MILITARY

Guiding Veterans in Tough Times

Story and photo by Jacqueline Fox

FAIR OAKS, CA (MPG) - Ed Outland is not a veteran. As a young man, however, he planned to serve his country, as did his father, a career serviceman. But those hopes were dashed when he developed an illness that disqualified him for enlistment.

"I was drafted in 1969 and I wanted to be a pilot," says Outland, founder

and CEO of Family Heritage Group, LLC in Fair Oaks. "I found out I had a form of spina bifida and that was it. I didn't get to go."

Flash forward several decades (and careers) later and Outland, 71, heads up a company offering financial estate planning and related services for individuals and their family members. He's found a circuitous but important way to serve his country by providing pro-bono financial services

to aging, sick and injured veterans to ensure they receive, at minimum, access to a little known government entitlement benefit that a vast majority of his clients don't even know they qualify for.

Sure, Outland has to keep the lights on, so his core company, which currently carries a portfolio of roughly \$11 million, centers on financial and estate planning services for the elderly, helping them navigate the wildly complicated qualification process for Medi-Cal benefits, the state's Medicaid program for low-income individuals, and guiding clients on the purchase of life insurance, annuities and other investment and retirement vehicles.

But Heritage Group has a niche market serving veterans with critical medical issues, ensuring they and or their spouses receive assistance through the Aid & Attendance program (A&A) offered through the US Dept. Of Veteran's Affairs (VA). The

benefit, which can be combined with social security and Medi-Cal, can be used to pay for non-service related medical expenses, including long-term care fees and other expenses due to a catastrophic illness.

Outland does not charge for helping veterans get this benefit. For those veterans who may have assets exceeding qualifying levels, Outland works with them to redirect their assets in order to meet the requirements.

“Many of our veterans come in the door with \$50 in their savings accounts. Getting these benefits is life-changing for them.”

ED OUTLAND
FOUNDER AND CEO OF
FAMILY HERITAGE GROUP, LLC

"Roughly 96 percent of the financial services and catastrophic illness planning we do with veterans is pro-bono work," says Outland. "We help them or, if need be, the spouse, apply for the A&A benefit so they can deal with medical expenses with dignity and not have to go broke doing it."

There are fewer and fewer financial advisors willing to dive into the tangled web of entitlement benefits, according to Outland, who has been working with veterans for about 11 years. Over that period, he's established good relationships with the skilled nursing facility community, working with staff and ensuring residents are signed up for and receiving the full range of government entitlements needed to pay for their care and board.

"This work is not for the weak willed or faint of heart," says Outland. "Believe me, the VA doesn't like us very much."

To qualify, a veteran must have served at least 90 days of active duty with one day during a time of war and a clean discharge from service between Dec. 7, 1941 and Dec. 31, 1946 for WWII; June 27, 1950 to Jan. 31, 1955 for the Korean Conflict, and between Aug. 5, 1964 to May 7, 1975 for the Vietnam War. Veterans with at least two years of active duty service during the Persian Gulf War from Sept. 2, 1990 up to present day, also qualify.



There are fewer and fewer financial advisors willing to dive into the tangled web of entitlement benefits, according to Ed Outland (above), who has been working with veterans for about 11 years.

While most of his VA pro-bono clients do not have much money saved, Outland works to help all who apply for the A&A benefit to qualify. The VA stipulates applicants can have only a maximum \$30,000 in assets if single, \$50,000 if married.

But for most, the A&A benefit represents the last option for financial aid to cover medical care costs. Few have wealth management portfolios to break apart and redirect.

"Many of our veterans come in the door with \$50 in their savings accounts," says Outland. "Getting these benefits is life-changing for them."

Part of Outland's work with others also involves dispelling myths, the biggest one being that if you have money you can't qualify for Medi-Cal. And that myth is widely prevalent among a good majority of WWII veterans and their family members who are struggling to balance paying for medical care without depleting their assets and robbing their children of an inheritance.

"The greatest generation of veterans is dying off," says Outland. "So our job is to make sure that the \$10 trillion that roughly comprises their total wealth is passed on to their families and not sucked up by the ever-increasing

costs of long-term medical care and expenses."

Outland said of the roughly 16 million veterans who served in WWII there are roughly 750,000 still living. He estimates there also are roughly 2.5 million WWII widows still living who are entitled to the benefit and can apply for it. They just need to know it's there.

"That's a lot of veterans and widows out there and most of them don't have a clue the benefit is there for them," Outland says.

Receiving the Aid & Assistance benefit has made it possible for veterans from all backgrounds to fill the gap between Medi-Cal coverage, Social Security and pension payments and costs of long-term care, among other things, which amounts to an average of close to \$7,000 a month in many places. As of January 2015, a veteran and spouse could qualify for as much as \$2,126 a month through the program. The A&A benefit for single veterans is currently set at \$1,794 a month, and for surviving spouses the benefit is \$1,156 a month.

"It truly can mean that someone can age with dignity in a good facility and pay for it without having to lose everything they've spent their lives saving up," Outland said.

Outland also has an hour-long, weekend radio program offering listeners financial and estate planning guidance. He's successfully parlaying a long, first career in radio advertising sales and station management into a passion helping people manage their money, preserve their family's wealth and plan for the future.

"I'm self-taught," said Outland. "I got tired of doing radio sales day in and day out. I have been doing this for 28 years now and I guess you could say it really is a second career."

Outland said when he "discovered" the Aid & Assistance benefit was available there were reportedly roughly 400 recipients in the Sacramento County region signed up for and receiving it. As of January of this year, he estimated his firm had successfully completed roughly 6,000 A&A cases for veterans.

"It was like the sky opened up," Outland said. "We've got to get the word out there that these benefits are available." ★

Sacramento CHORAL SOCIETY & Orchestra

Donald Kendrick, Music Director

SEASON 22

WELLS FARGO
Home for the Holidays

Back by popular demand—
Matt Hanscom and the Grinch Puppets!

GUEST CHORUS Sacramento Children's Chorus
Alexander Grambow, Director

Puppets provided by Green Valley
Theatre Company, Christopher Cook, Designer
Lobby Entertainment featuring
Vibrance Barbershop Quartet

Get your tickets early!

Saturday, December 9, 2017
at 2:00 pm and 7:30 pm
Sacramento Memorial Auditorium

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

Matt Hanscom

TICKETS CCT BOX OFFICE | 916.808.5181 or TICKETS.COM
SACRAMENTOCHORAL.COM

EAST LAWN
CEMETERIES • MORTUARIES • CREMATION • PREPLANNING

Special Offer: **CEMETERY PROPERTY**

No Opening & Closing Fees on Pre-Arranged Cemetery Property!

It is standard practice that each time a memorial space is physically opened or closed, families are charged a fee for this service.

For all pre-arranged cemetery property purchased between **11/20/2017 through 12/31/2017**, East Lawn will waive this fee.

This is up to a \$895 per person value.
Call East Lawn today to make an appointment!

Note: This offer cannot be combined with any other discounts

The Privilege of Planning
A 25-minute free presentation. We'll serve you with a *Catered Meal!*

Make Sure Those You Care About Are Always Cared For

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

Wed., Jan. 10
Wed., March 7
11:30 am to 12:30 pm

Sierra Hills Memorial Park & East Lawn Mortuary
5757 Greenback Lane, Sacramento, CA 95841
To RSVP or More Info: 916.732.2020

Reservations Required. Please RSVP your choice of date. Seating is limited to 30 attendees per seminar. If you prefer to RSVP via email, log onto our website and go to the seminar registration page.

www.EastLawn.com

Del Campo High School Students Gala Supports "Kids Helping Kids"

By Lindsey Terra

SACRAMENTO, CA (MPG) - Tickets are now on sale for Kids Helping Kids Sacramento's Sixth-Annual Benefit Gala, with a concert headlined by Grammy nominated band NEEDTOBREATHE. Known for their incredible live performances, NEEDTOBREATHE'S most recent album H A R D L O V E debuted at #1 on the Billboard Top Albums, Top Current Albums, Top Rock Albums and Top Alternative Album charts, as well as #2 on

the Billboard 200. Kids Helping Kids is an entirely student-run, non-profit organization made up of juniors and seniors from Del Campo High School. They put on their Signature Gala, along with several other events, to raise money and fund their projects. They distribute their funds across 4 main populations: elementary students, at-risk and foster youth, pediatric cancer, and global populations. These high school students have raised over half a million dollars within their last 5 years of operations. This spectacular event will

take place on the evening of Thursday, January 11th at The Harris Center in Folsom. Along with the benefit concert, the gala includes a premium silent auction with items such as tickets to popular sporting events and once-in-a-lifetime vacation experiences. Proceeds raised by this event will go towards improving conditions for children within the various populations they serve, both locally and globally.

For more information on Kids Helping Kids, go to www.kidshelpingkids.org ★

Community Unites for Heroes

Continued from page 1

elected representatives and park district leaders. Congressman Ami Bera and County Supervisor Susan Peters were among last Saturday's speakers. Dr. Bera said the nation should "stop and consider values that bring us all together." The best way we can remember our heroes, he suggested, "is to continue the service that they began."

Supervisor Peters noted that the wall's plaques named individuals who shared one commitment. "They put service above self," she said. "regardless of whether they wore a Sheriff's uniform or that of the Highway Patrol or a branch of the armed services or of fire protection, each was dedicated to the common good."

"It is fitting that today we continue to remember each honoree's service and sacrifice."

A new name will soon be added to the wall. In August, Deputy Robert French -- a former member of the Sheriff's local Problem-Oriented team in the North Division -- died in an August shootout on Fulton Avenue. The tragedy will be recalled next year when Deputy French's plaque joins those on the Wall of Honor.

Heroes commemorated by the recent ceremony were:

CHP Officer Ronald E. Davis

Army Specialist James E. Schlottman

Army Lieutenant Robert S. Byrnes

Airforce Captain Olin E. Gilbert Jnr

Army Sergeant Larry H. Morford

Firefighter Dean W. Rhoades

US Navy pilot Lieutenant J. G. David A. Warne

Marine and firefighter

Sergeant Brian E. Dunlap

Sheriff's Deputy Kevin P. Blount

Sheriff's Deputy Joseph M. Kievernagel

Army Sergeant Ronald L. Coffelt

Army Specialist Raymond N. Spencer Jnr

Deputy Sheriff Danny P. Oliver

Anyone may visit Patriots Park at 6825 Palm Avenue, Fair Oaks. ★

Full STEAM Ahead at Barrett School

Continued from page 1

"some kids weren't interested because they thought science wasn't cool. Then they heard how much fun the evening was. Now we have people -- including many immigrant families -- who come back every year. It's

exciting to hear them communicate in their own languages as they do the projects. It's always been my dream to have people come together and work with science -- and enjoy themselves. Some girls still think they can't be scientists. We show them they

can. The program also encourages kids to stay in school, work hard and keep their career options open."

To learn about the annual event, email Dr. Book: cbook@sanjuan.edu ★

Carmichael Chamber Welcomes New Members



Carmichael, CA (MPG) - The Carmichael Chamber welcomed new members at their recent luncheon: Daniel Dondov of Wave Fish & Chips; Bobby Ruiz of Steams Lending; Brian Kropp of Fair Oaks Family Taekwondo; John Foderaro of Guild Mortgage; Maria Benjamin of H & R Block; Janet Kelly of Housing Options Made Easy and Lee Mahla of Coldwell Banker and her second business, Right Size Your Move. Photo courtesy of Chamber of Commerce.

IT'S A GERMAN CHRISTMAS MARKET!

Ein Deutscher Weihnachts Markt

American River Community Church

3300 Walnut Ave., Carmichael - Next to the DMV

Fri. Nov. 17th • Sat. Nov. 18th

9AM - 3PM

CRAFTS • FOOD • GIFTS

It's a time to greet your neighbors, sample many exquisite foods and select gifts in a festival atmosphere.

Event Coordinator: Heidi Cadena 916-483-3465 info@arconline.org

JOIN US ON THIS SPECIAL OCCASION

VETERANS DAY

— HONOR AND REMEMBER —

SATURDAY, NOVEMBER 11, 2017

10:00 a.m. to 2:00pm
11:00 a.m. Colors Presented

★★★

LA SIERRA HIGH SCHOOL

Vietnam Veterans Memorial
Earl J. Koobs Nature Area
East Parking lot La Sierra Community Center
5325 Engle Road, Carmichael

www.carmichaelkiwanis.org
www.calcadetcorps.org www.lasierraonline.com

★
Call Linda Jones 916.944.2393 for more information.
Carmichael Recreation and Park District 916.485.5322

CRAIG DIEZ TEAM
BRINGING YOU HOME

2501 11th Avenue, Sacramento | \$509,000

From its charming storybook exterior to its polished interior, this timeless Curtis Park home captures the best of cuteness and functionality. Enjoy 2 bedrooms, 1 bathroom and a detached one-car garage with storage space. Other highlights include original hardwood flooring, newer dual pane windows, a cozy living room with a fireplace, a kitchen nook looking out to the tree-lined neighborhood, light-filled rooms and a private backyard. Just steps away from Curtis Park!

6608 Stanley Avenue, Carmichael | \$409,000

Situated on a fantastic half-acre lot in a desirable area of Carmichael, this original farm house is truly one-of-a-kind. With just the right blend of character and space, the possibilities for this 2 bedroom and 1 bath home are endless. Enjoy a private backyard and lot, spacious floor plan and a lovely neighborhood close to Ancil Hoffman park and top-rated schools.

6485 Brando Loop, Fair Oaks | \$409,000

Tucked away inside the gated Marquee community, this stunning KB home captures the best of beauty and functionality. Built in 2015 with over \$50K in upgrades, this 4 bedroom, 3 bath residence features a gorgeous kitchen with custom cabinetry and granite countertops, beautiful hardwood flooring, updated bedrooms and bathrooms, custom lighting, and a freshly painted interior. Enjoy a downstairs bedroom and full bath, a loft/game room, and a large kitchen/family room concept.

2110 Cascade Road, Sacramento | \$395,000

Located in a fantastic neighborhood just steps away from Arden Oaks, the possibilities for this 3bedroom, 2 bath home are endless. The home's generous floor plan, charming backyard, and welcoming outdoor patio provide plenty of room for relaxing and entertaining. You'll also find spacious living areas, possible RV access, an inviting bay window looking out to the front patio, and a roomy front yard set on a large corner lot.

3620 Scorpio Drive, Sacramento | \$279,000

From its welcoming entryway to its polished interior with high-end finishes throughout, this 3 bedroom and 2 bath home captures the best of fine living. Enjoy an open-concept floor plan with an inviting great room, a newer kitchen, updated bathrooms with gorgeous custom marble finishes and detailing, and newer central heat and air. This home rests on a corner lot in a cul-de-sac in a walk-friendly neighborhood.

1424 Rene Avenue, Sacramento | \$169,000

This well-priced investment property rests on a large 25 acre lot. Enjoy 2 bedrooms, 1 bath, a kitchen with a built-in stove and dishwasher and a light-filled living room. Room for additions. This home is perfect for first-time buyers or investors.

For exceptional representation of your real estate needs, contact **The Craig Diez Team** today.

7144 Fair Oaks Blvd., Suite #7 Carmichael, CA 95608

craigdiezteam.com
cdiez@cbnorcal.com

916.425.5884

CARMICHAEL COMMUNITY UPDATE



By County Supervisor Susan Peters

Through the generosity of The Carmichael Times this column serves to provide an update about matters affecting the unincorporated communities of Carmichael and Arden Arcade.

Law Enforcement at Community Coffee Meeting

The recent FBI crime statistics show violent crime was reduced significantly in 2016 in the unincorporated area. Sheriff Scott Jones attributes that reduction in part to the implementation of "Intelligence Led Policing" and the Sheriff's North Division (which includes Arden Arcade and Carmichael) was one of the first commands integrating that approach. Captain Kris Palmer was in charge of that effort at the time and he subsequently has been promoted to Chief Deputy Sheriff and will be the guest speaker at this month's Community Coffee Meeting on Wednesday, November 15, at 7:30 am in nearby Fair Oaks.

Chief Deputy Sheriff Kris Palmer has held a number of leadership positions in the Sheriff's Department before

his most recent promotion. This meeting will be held at the Fair Oaks Water District's conference room, 10326 Fair Oaks Blvd. near Winding Way. As usual, I will give a brief update on what is going on with Sacramento County then introduce our guest speaker followed by questions and answers.

And coffee, of course, will be provided!

Sac International Airport Update

Do your holiday travel plans involve going to the airport? A new map on the Sacramento International Airport parking webpage can show you what parking spaces are available -- and where. Check it out by going online to sacramento.aero.

This parking page graphic uses a green-yellow-red scale, with green indicating ample availability, yellow showing limited availability and red indicating almost full. And the map shows the number of spaces available at each parking facility. When a lot or the parking garage fills and closes, the map shows it as closed. Plus these maps are updated dynamically on the website and are refreshed every five minutes.

There is no app available but you can access the information through the airport website via a smart phone or tablet.

And remember you can avoid circling around the terminals to pick up passengers by using the Free Waiting Area -- also known as the Cell Phone Lot. Located near the Interstate

5 entrance/exit, this lot has convenient access to both terminals so once your intended arrival is ready all they have to do is call you on your cell phone and you can proceed to pick them up at curb side.

Get Emergency Notifications

There is no better time to prepare for a disaster by registering to receive notifications from the Sacramento County Office of Emergency Services. Please go online to Sacramento-Alert.org and register now before a disaster hits so public safety officials can contact you via telephone call, text or email.

The recent wildfires show sometimes a warning can come in a matter of seconds. Our regional mass notification system is a critical link for you to immediately learn of required actions like forced evacuations, shelter in place orders and road closures.

The unique feature of Sacramento County's system is the ability to handle more than one contact method for residents including cell phones, alternate numbers, text, email and even landlines. You choose the best notification method or chose them all. You can also register multiple locations, such as your work address, your parent's address or your children's school, in order to get alerts about the places that mean the most to you.

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

Kiwanis Club of Carmichael

See's CANDIES

Nov. 24 - Dec. 24
9am-5:30pm Daily
(916) 717 1731

•Proceeds Support•
San Juan Unified School District
Visual and Performing Arts

A public Charity 501(c)3

See's Candies Sale
is located in the
Bel Air Shopping Center
at 4005 Manzanita Ave Ste #9
(H&R Block office near Starbucks)

PRE-SALE
SAVE \$1.00 Per Box
Purchase before Thurs, Nov 23
Pick up at See's Candy store after Nov 23

Effie Yeaw Nature Center

Holiday Sale

Saturday, December 2nd
9am to 4pm

Members save 20% on gift shop purchases

Handmade goods by local artisans:
ceramics, jewelry, art, winter wear

Kids' books, toys & science kits

Festive food & drink

www.SacNatureCenter.net (916) 489-4918

Thank A Veteran Today

Business Luncheon

Tuesday 28 NOV

Caterer: Carmichael Cafe & Deli

Come and Enjoy!

Senator Jim Nielsen

New Mayor Revealed!
Vote for next year's Board of Directors
Veterans Wear Your Uniform
Come at 11:00 AM to Network

\$20/\$23
Members / Guest
Christ Community Church
5025 Manzanita Ave

11:30
Lunch Served

Noon - 1:00pm
Program

Raffle
Bring plent of business cards and a raffle Prize!

RSVP at carmichaelchamber.com

Carmichael Cafe & Deli

FROM DELI TRAYS TO HOT BUFFET

Order Your Thanksgiving Pies ahead of time!

Come Try Our Shrimp Scampi Only \$14.99

We are looking forward to your visit

50% Off

2nd Entree
Breakfast, Lunch or Dinner

*2nd entree of lesser value. Excludes Senior Menu items, other restrictions may apply. One coupon per visit. Must present coupon. Exp 11/30/17

FREE COFFEE

with Breakfast
6-9am only

*Must present coupon. Excludes Senior Menu items, other restrictions may apply. One coupon per visit. Exp 11/30/17

FREE

Ice Cream Sundae
on your Birthday

*Must present ID. One coupon per visit. Must present coupon. Exp 11/30/17

4314 Marconi Ave (S.E. corner of Marconi & Eastern) • carmcafedeli.com
481- 5000 • M-th 6am - 8pm, Fri-Sat 6am- 9pm • To-Go Orders Available

MISSION OAKS COMMUNITY CENTER

Thanksgiving Lunch

Everyone Welcome

Wednesday, November 15

12 noon

\$7 per person, purchase tickets by Monday, November 13th

Doors open at 11:30 am

Turkey Lunch catered by Sundance Catering

SWANSTON COMMUNITY CENTER

MISSION OAKS RECREATION & PARK DISTRICT

Office Hours: 8 am-5 pm
Registration Hours:
8:30 am- 4 pm Monday-Friday

MORPD.com

DISTRICT OFFICE
(916) 488-2810 • Fax (916) 488-4349
3344 Mission Ave., Carmichael, CA 95608

MISSION OAKS COMMUNITY CENTER
(916) 972-0336 • Fax (916) 972-7371
4701 Gibbons Dr., Carmichael, CA 95608

SWANSTON COMMUNITY CENTER
(916) 333-6464 • Fax (916) 488-4349
2350 Northrop Ave., Sacramento, CA 95825

California's Tax-and-Spend Cycle Continues



Senator Ted Gaines (R-El Dorado)
Commentary
by Senator Ted Gaines

The California legislature has descended into policy madhouse where decisions defy every bit of fiscal and economic common sense and serve to put working class people in the poorhouse.

Case in point is this year's tax-heavy legislative session, where the ruling party took breaks from abusing President Trump only long enough to pass bills making California unlivable. In a state with the highest poverty level in the nation, legislators inexplicably set out to make absolutely everything more expensive.

California already has some of the highest gas taxes in the country, so what do the legislative Democrats do? They start by imposing a new gas and car registration tax, which added twelve cents to every gallon of

gasoline starting November 1, and increases vehicle registration fees by \$25-175 per car. And that twelve-cent tax will go up starting in 2021, adjusted for inflation, forever and ever.

This tax was sold as a way to repair our roads but we already have money for that and have simply not made the commitment to spend those funds where needed. California general fund spending increased by around \$25 billion over the past five years, but transportation spending stayed flat. Tell me why those funds could not have paid for roads?

Every year a billion dollars in truck weight fees are diverted away from transportation where they belong and into the general fund. California has the money! By putting this new tax on every mile regular people drive for work, for school, for family, the dominant party is simply charging you twice for road construction and repair. Would you rather see our road money spent where it belongs before paying new and higher taxes?

But even that was not enough. The big bamboozle came in the extension of the state's cap-and-trade scheme, which is alleged to fight "climate change" but really fights against prosperity in the working class. If you were angry over the 12-cent gas tax, how do you feel about the 73-cent increase on every gallon of gas due to cap-and-trade? And, the money raised by cap-and-trade will go to subsidize

California's legendary money burning High Speed Rail, which most ordinary Californians will only ever see from their cheaper, faster, more convenient seats on Southwest Airlines.

Lastly, in a state where housing prices are eating up 50- or 60-percent of many people's income, the legislature saw it fit to make housing even more expensive with a host of new fees and mandates that will add hundreds of dollars in costs to many real estate transactions, but many tens of thousands in costs for some new construction.

These housing taxes are not without consequence. For every \$1,000 increase in the median price of a home, an additional 15,000 Californians are priced out of the market. The legislature is creating a permanent renter class by making housing and staple goods unaffordable, cutting off a traditional lifeline to a middle-class life for too many in our state.

California seems as though it has many problems – budget deficits, unfunded pensions, bad roads, high taxes – but it really has just one: Politicians. Until Sacramento's tax-and-spend pirates change their ways, it's higher taxes from here on out.

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. ★

Unclaimed Checks Listed on SMUD.org

SACRAMENTO REGION, CA (MPG) - SMUD has posted the names of customers and vendors who have not yet cashed checks dated between October 1, 2013 and September 30, 2014. The list of names will remain online until December 22, 2017. Each year SMUD posts this information in an effort to locate the money's rightful owner.

Claims for these uncashed checks should be filed on or before December 22, 2017 with SMUD Unclaimed Monies, 6201 S Street, Mail Stop K109, Sacramento, CA 95817-1818 or by calling (916) 732-7440.

Replacement checks will be issued only to the payee whose name is on the list, or upon proof of death, to the

payee's beneficiary. The claimant's name must be included on the list of unclaimed checks for the claim to be considered valid. Checks not claimed by December 22, 2017 become SMUD property under California Code Section 50050-50057.

Source: SMUD ★

Be a part of something important Local Writers Wanted

We are looking for local Freelance Writers to provide great coverage.

Jobs@mpg8.com

Call us today at 916-361-1234



GENTLY USED BOOKS IN OVER 40 CATEGORIES



FALL BOOK SALE

NOVEMBER 9th - 12th

Proceeds to benefit the Sacramento SPCA animals.

LOCATION
3430 El Camino Ave.
Sacramento, CA 95821

THURS - SAT | SUN
10am to 6pm | 11am to 5pm

SSPCA.ORG/FALLBOOKSALE

Earn \$200 per month for just a few hours delivery work per week!

CALL 773-1111

Chili Smith Family Foods

5907 Fair Oaks Blvd., Carmichael CA

800-434-2929

Ready to Heat and Eat chili, soups and beans
"We do the work – YOU take the credit!"

Organic Wheat & Pastas, Olive Oils, Local Honey

New Hours!

Thursday 4 – 7 pm
Friday 11 am – 7 pm
Saturday 10 am – 3 pm
Sunday Noon – 3 pm

HEIRLOOM BEANS



All-natural
Farm Fresh
Nutritious
Locally Grown



COOKING CLASSES!

Browse our store
and sign up!

Visit our website for current specials!

Deliciously Healthy Foods www.chilismith.com



Enjoy a
2.99% APR
for 3 months

Get One of the Lowest Payment Equity Lines

Prime + 0%

No Annual Fees

FIRST US
Community Credit Union

firstus.org

2150 Watt Avenue
Sacto., CA 95825 (corner of Watt & Maryal)

Annual Percentage Rate (APR) and offer effective 11/1/2017 and subject to change without notice. APR is variable and based on Prime Rate as published in The Wall Street Journal (currently 4.25%), maximum APR 15%. \$499 opening fee (for 2nds waived if \$5,000 initial advance taken and account open for 36 months). Certain restrictions apply. Appraisal fee may be required. Owner-occupied, CA properties only. \$200,000 maximum loan amount. Not available for home purchases. Payment example: 3 monthly payments of \$5.54 for each \$1,000 borrowed during intro period, then 237 monthly payments of approximately \$6.25 for each \$1,000 borrowed. If only minimum payments are made, a balloon payment will result. Cannot be used to refinance an existing First U.S. loan.

Adoption

PREGNANT? CONSIDERING ADOPTION? Call us first. Living expenses, housing, medical, and continued support afterwards. Choose adoptive family of your choice. Call 24/7. 1-877-879-4709 (Cal-SCAN)

Announcement

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

KC BUYS HOUSES - FAST - CASH - Any Condition. Family owned & Operated. Same day offer! (951) 805-9661 WWW.KCBUYSHOUSES.COM (Cal-SCAN)

Antiques Wanted

Buying Watches Will Pick-up Rolex, Omega, Hamilton, LeColtre -Private Party- All wind ups Running or not. Will buy watch parts Also buy Gold Rings & Chains, Silver Dollars, Antiques (916) 607-7890 CASH for Watches

Autos Wanted

DONATE YOUR CAR, TRUCK, OR BOAT TO HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care Of. 800-731-5042. (Cal-SCAN)

Got an older car, boat or RV? Do the humane thing. Donate it to the Humane Society. Call 1- 800-743-1482 (Cal-SCAN)

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

Bathroom or Kitchen Remodeling ?

WAIT! Before You Spend MORE to Get LESS Call (916) 798-8388 License No. 998108 (MPG 10-27-17)

Business Opportunity

OWN YOUR OWN DOLLAR, DOLLAR PLUS, BIG BOX, MAIL/ PACKSHIP, OR PARTY STORE. 100% FINANCING. OAC FROM \$65,900. 100% TURNKEY. Call 1-800-518-3064 or www.dollar-storebusiness.com/start

Cable/Satellite TV

DISH Network. 190+ Channels. FREE Install. FREE Hopper HD-DVR. \$49.99/month (24 mos). Add High Speed Internet - \$14.95 (where avail.) CALL Today & SAVE 25%! 1-855-734-1673. (Cal-SCAN)

Cut the Cable! CALL DIRECTV. Bundle & Save! Over 145 Channels PLUS Genie HD-DVR. \$50/month for 2 Years (with AT&T Wireless.) Call for Other Great Offers! 1-888-463-8308 (Cal-SCAN)

CONCRETE WORK

Driveways - patios - walkways. All types finishes. Steve Wiezorek. 530-300-2766. Lic# 797744

Financial Services

Social Security Disability? Up to \$2,671/mo. (Based on paid-in amount.) FREE evaluation! Call Bill Gordon & Associates. 1-800-966-1904. Mail: 2420 N St NW, Washington DC. Office: Broward Co. FL, member TXNM Bar. (Cal-SCAN)

Fitness/Yoga

Your Fitness Genie Allow Your Fitness Goals to Come True! FREE Fitness Goal Planner 17 Years of Experience Holiday Jumpstart, 3 Sessions for \$99 • Weight Loss • Injury Recovery • Senior Fitness • Yoga • Pilates • Affordable Group Training! Be Active, Call Today!

Handyman

QUALITY LABOR & MAINTENANCE Yard Clean-ups, Hauling, Gutter Clean, Odd Jobs You Name It! (916) 613-8359

CARPENTER DAVID MACK

Handyman • 25 Years Experience Bus. Lic. # 636425 Honest Man • Quality Work Doors Specialist • Dry Rot Roof Repairs • Painting Sheet Rock • Texture All Floors, Windows, Decks, Tiles, Patios A to Z Exterior Sidings Not a Licensed Contractor 916-548-8249

Health & Medical

Got Knee Pain? Back Pain? Shoulder Pain? Get a pain-relieving brace -little or NO cost to you. Medicare Patients Call Health Hotline Now! 1- 800-796-5091 (Cal-SCAN)

Stop OVERPAYING for your prescriptions! SAVE! Call our licensed Canadian and International pharmacy, compare prices and get \$25.00 OFF your first prescription! CALL 1-855-397-6808 Promo Code CDC201725. (Cal-SCAN)

OXYGEN Anytime. Anywhere. No tanks to refill. No deliveries. Only 4.8 pounds and FAA approved for air travel! May be covered by medicare. Call for FREE info kit: 844-359-3976. (Cal-SCAN)

Weight loss/ sleep/mood issues. Consultant/ educator. Small reading and discussion group. See truehope.com and or youngevity.com. Call Tim B. 503-460-7149 12-31-17

ELIMINATE CELLULITE and Inches in weeks! All natural. Odor free. Works for men or women. Free month supply on select packages. Order now! 1-844-703-9774. (Cal-SCAN)

Help Wanted

Retired Persons. Small Consignment Store. Sundays only. 916 965-4685. (MPG 11-3-17)

Help Wanted

Now hiring for PT/FT and Holiday positions. Notary/Finger Printer wanted. Benefits Available w/ FT position. Bring resume to 7405 Greenback Lane Corner of San Juan & Greenback Lane. 916-725-1345

Home

A Quality Home Maintenance Gutters Cleaned By Gutter Dog (916) 613-8359

Insurance/Health

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

Landscaping

CREATE YOUR PARADISE Winter Yard Cleanups, Complete Landscape Design/ Installation, Sprinkler System Installs/Repairs, All Types Concrete Work, Fence Installation, Retaining Walls- All Types, Drainage Systems-all types, Landscape Lighting, Residential/ commercial American Landscape Design & Installation, Est 1987 American Construction & Property Maintenance Company WE ACCEPT VISA & MASTER CARD (916)612-0776 Lic#690968

Lawn / Yard Care

JOHN WILLIAMSON LAWN & YARD. Res/comm. Wkly services, cleanups, pruning, gutters. Riding mower prop. ok. 916-508-2158 BizLic 836256 Not serving Gold River/ Rancho

Medical Supplies / Equipment

Safe Step Walk-In Tub Alert for Seniors. Bathroom falls can be fatal. Approved by Arthritis Foundation. Therapeutic Jets. Less Than 4 Inch Step-In. Wide Door. Anti-Slip Floors. American Made. Installation Included. Call 800-799-4811 for \$750 Off. (Cal-SCAN)

Miscellaneous

SAWMILLS from only \$4397.00-MAKE & SAVE MONEY with your own handmill- Cut lumber any dimension. In stock ready to ship! FREE Info/DVD: www.NorwoodSawmills.com 1-800-578-1363 Ext.300N (Cal-SCAN)

Music Lessons

Guitar Lessons - Beginner to Advanced. \$10/half hour. \$15/hour. freddiebbalbert1@yahoo.com. 530-263-6926 (MPG 12-30-17)

Classified Advertising 773-1111

Pets/Animals

Professional, Loving PET CARE Established Reputation Kennel Free Environment Lots of TLC Call Madeline (916) 723-1608

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

PLUMBING French Connection

Plumbing (916) 833-7618 If your husband did the job, call me! • Emergency Plumbing • New Construction • Gasline Repipe • Sewer Inspection 40 YRS Experience Contractor Lic.#936953

Roofing

BERNARDINO ROOFING Repairs, Repairs, Maintenance, Dryrot, Gutters, Family Operated. BBB MEMBER! ***FREE ESTIMATES*** SENIOR DISCOUNTS Lic.#817945 35 Years Experience 916.920.0100 www.bernardinoroofting.com

RV Sales

Bill Eads RVs Buy, Sell, Trade & Consign "Results....not Promises" Number 1 Consignment Lot in Northern California We Pay Top \$\$ for clean RVs! Great, Secure I-80 Freeway Location. Lic & Bonded - 29 Years Exp! Check out BillEadsRV.com 4409 Granite Dr. Rocklin, CA Office 916-624-7600 Bill 916-878-0273

Real Estate Loan

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

Senior Living

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

Tax Services

Do you owe over \$10,000 to the IRS or State in back taxes? Our firm works to reduce the tax bill or zero it out completely FAST. Call now 855-993-5796 (Cal-SCAN)

Tree Service

BP TREE SERVICES TREE & STUMP REMOVAL TREE TRIMMING/ SHAPING FREE ESTIMATE 10% OFF WITH THIS AD Insured. Workman's comp. Arborist 916-722-6321 bptreeservices.com VISA / MASTER CARD California Contractors Lic #931766

Work Wanted

I do pruning, weeding and planting, interior painting, garage and house cleaning. And de-cluttering and organizing. I transport to medical, other appointments, shopping etc. and errands. No job too small. Health and Security background. References. College grad. Tim, 503-460-7149. (MPG 12-31-17)

WANTED to BUY

Willing to buy GE Washer and Dryer from new Rancho homes. Please contact Rob at 916 899-6089 or gerig@surewest.net.

EARN \$200 per month for just a few hours' delivery work per week CALL 916-773-1111

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

Crossword Puzzle on Page 9 B A L S A S I B B R A T A M O N G E K E P O O C H G O G O L W E E E N T R Y K O R E A N F R A N C E T A B C Y A N H A Y M E S A T U N E U P A C E S T H R U T E M P O I O T A S A L S A W I S P K R I L L G O A L S T E P U N S E A L A F A R S T Y D E E D M E N B E R L I N P O W E L L E E R I E T W O I V I E D B L I N D E W E N E R V E B L E D R I M D R A I N

Estate Sale

Stunning ESTATE SALE JEWELRY vintage to new. Large selection of unique fine and fashion items, something for everyone. Beautiful rhinestone, gem, silver, gold, pearls, diamond. Arden Arcade Area. for appointment Email mitsuko112312@yahoo.com

Sudoku Puzzle on Page 9

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

RETIRED COUPLE

Has \$\$\$ to lend on California Real Estate* V.I.P. TRUST DEED COMPANY OVER 35 YEARS OF FAST FUNDING Principal (818) 248-0000 WWW.VIPLoAN.COM

Donate A Boat or Car Today! Boat Angel "2-Night Free Vacation!" 800-700-BOAT (2628) www.boatangel.com sponsored by boat angel outreach centers STOP CRIMES AGAINST CHILDREN

Land For Sale

NORTHERN AZ WILDERNESS RANCH \$215 MONTH - Quiet secluded 42 acre off grid ranch set amid scenic mountains and valleys at clear 6,500'. Borders hundreds of acres of BLM lands. Near historic pioneer town and large fishing lake. No urban noise & dark sky nights amid pure air and AZ's best year round climate. Evergreen trees/meadow blends with sweeping views across uninhabited wilderness landscapes. Self-sufficiency quality loam garden soil, abundant groundwater and free well access. Maintained road to property. Camping & RV's ok. \$25,900, \$2,590 down. Free brochure with additional property descriptions, maps photos, weather chart & area info. 1st United Realty 800.966.6690. (Cal-SCAN)

CALL A PROFESSIONAL Business & Service Directory

LANDSCAPE SERVICES Superior Landscape Services Landscaping and Maintenance • Sprinkler Repair/Install • Pruning • Mowing/Trimming • Fertilizing Insured Lic#794551 (916) 728-5812 • Cell (916) 761-0999 Dave Cochran Owner • dave_SLS@surewest.net

COMMERCIAL JANITORIAL SERVICES FRANCHISE OPPORTUNITIES AVAILABLE Anago Commercial Janitorial Service OF SACRAMENTO The Superior Choice for Commercial Cleaning Call to schedule your FREE Quote 916.782.3300 • www.ANAGOSAC.COM

PSYCHIC CONSULTATION PSYCHIC SISTERS PSYCHIC CONSULTATIONS PAST PRESENT FUTURE LOVE FAMILY BUSINESS • Tarot Readings • Palm Readings • Energy Readings • Chakra Alignment • Aura Cleanses • Spiritual Healings Call to book your appointment (916) 532-5647 (201) 466-8807 www.mysticalvisionsbygina.com Open 7 days a week 9am-9pm Email to book private event mystical.visions@outlook.com

DRUG AND ALCOHOL REHABILITATION CLEAN & SOBER LIVING CSTL, Inc. HELPING PEOPLE AND THE COMMUNITY WITH THE ALCOHOL AND DRUG PROBLEM! 18 YEARS IN BUSINESS! DETOX (916) 965-3386 SOBER LIVING (916) 961-2691

Painting Services QUALITY A PAINT SERVICE 24 Years Experience ♦ Testimonials Available ♦ Bonded & Insured Prefer Small Jobs to 900sf Interior / to 500sf Exterior Interior, Also, wood Fence & Pressure washing All Seniors get 20% off 916-967-0763 State Lic. 646386

COMPUTER SERVICES Zinsky's PC Configurations "Don't replace it - REPAIR IT!" Custom Desktop Computer Configurations • PC Repair • Home Wireless Networking • Installations • Viri & Spyware Eradication Alan Zinsky Phone: 916-622-2269 Zconfig@sbcglobal.net Bus. Lic. # 305312 • B. E. A. R. Reg. #84416 www.zinskyspcrepair.com

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

IF YOU'RE READING THIS SO ARE YOUR CUSTOMERS Advertise Your Business Here CALL 773-1111

Print Your Flyers With Us! Low Cost • High Volume • Quick Service Specialties Plus • Machine Repairs (all makes and models) • Toner Cartridge Refills • FREE Cleaning (with our cartridge) (916) 723-8430 specpluscopiers@gmail.com



ANNUAL TREE Lighting

THURSDAY, DECEMBER 7 • 5PM-8PM
AT CARMICHAEL PARK 5750 GRANT AVENUE

**SANTA VISITS, FOOD TRUCKS
LIVE MUSIC & MORE!**

For more info:
Call 916.485.5322 or visit carmichaelpark.com

5 Year FIXED RATE Home Equity Line of Credit Loan

4.25% Initial APR*

CHECK THE EL DORADO ADVANTAGE:

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



EL DORADO SAVINGS BANK
Serving our local communities since 1958
www.eldoradosavingsbank.com
CARMICHAEL • 4701 Manzanita Ave. • 481-0664
Se Habla Espanol • 800-874-9779

*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 5.875%. 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.

Please Join Us For



Craft Fair

Saturday, November 11th
9am - 5pm

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

SHARING THE BLESSINGS AND LOVE OF GOD



BEST OF CARMICHAEL 2017 WINNER

Complete Collision Repair
Free Estimates
24 Hour Towing
We Work with All Insurance Companies

"We Meet By Accident"

up to **\$500⁰⁰** Instant Rebate towards your DEDUCTIBLE
Some restrictions apply - call for details. Limit 1 coupon per customer. Not valid with any other offer. Expires 12/31/17.

FREE LOANER CAR WITH ANY REPAIR
Present this coupon and receive a free loaner car for the duration of your repairs after authorization. Some restrictions apply - call for details. Coupon must be presented upon authorization. Limit 1 coupon per customer. Not valid with any other offer. Expires 12/31/17.

6801 Fair Oaks Blvd • Carmichael, CA 95608
Phone 916-339-1776 • Fax 916-339-1700
Email: info@aebodyshop.com • www.aebodyshop.com

Monday - Friday: 8:00 a.m. - 5:00 p.m.
Saturday: By appointment • Sunday: Closed

DON'T SUFFER FROM PAIN, STRESS OR FATIGUE ANY LONGER

The Rewards: By removing undetected nerve damage, eliminating the harmful effects of stress and reducing chemical toxicity, we often get results from problems no one else has helped.

Stop Suffering From:

- Stress
- Neck or back pain
- Numbness/tingling
- Fatigue
- Sleep problems
- Joint pain
- Allergies/asthma
- Headache
- Dizziness
- Digestive problems
- Irritability
- Weight problems
- Hormonal imbalance

→ Medicare provider
→ Auto accidents covered 100% with your med-pay or attorney lien
→ Cash plans

\$49 - Consultation, Chiropractic & Orthopedic Exam, Functional Medicine Testing, Spinal x-rays (if necessary) & Report of any findings (a \$128 value).



Blakely Health and Wellness
Dr. Beth Blakely, DC.
3928 California Ave.
Carmichael, CA 95608
Female Chiropractor, Owner/Practitioner

Call us today to schedule your appointment!
916-944-1444
www.drblakely.com

Grace Baptist Church

Come and Experience God's Amazing Grace


Come grow with us at Grace Baptist Church where the Old Time Gospel Message is still preached and God-Honoring music is still sung.

Grace Baptist still stands on the Principles, Doctrines and Separation, found and taught in The Bible

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

6724 Palm Avenue, Fair Oaks, CA 95628
(Located one block South of Madison; just East of Dewey)
Pastor Charles Carter (916) 967-3915

Call for more information




Serving Carmichael and Sacramento County since 1981



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

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

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).



We are proud members of these newspaper associations.

Publisher, Paul V. Scholl

Carmichael Times is a member of Messenger Publishing Group

To submit your articles, information, announcements or letters to the editor, please email a Microsoft Word file to: Publisher@mpg8.com. Be sure to place in the subject field "Attention to Publisher". If you do not have email access, please call us at (916) 773-1111.

A-TEK GLASS CENTER

Your One Stop Local Glass Shop

Serving Carmichael Community for 23 Years

AUTO ■ HOME ■ BUSINESS

- Free Windshield Chip Repair with Insurance Coverage
- Auto Glass
- Windshields
- Power Windows
- Truck Slider
- Sunroofs
- Single & Dual Pane Glass
- Store Front Windows
- Mirror & Screen
- Glass Shelves
- Table Tops
- Shower Door

Fast, Professional Glass Repair ■ Direct Approved Insurance Billing

Factory Direct New Vinyl and Aluminum Windows

Call 7 Days a Week - **916-481-9966**
Located at the corner of Fair Oaks Blvd. & Sutter, next to La Bou

Environmentalist of the Year Award Goes to Citizens' Climate Volunteer Jennifer Wood

By Lori Morales, CCL

SACRAMENTO REGION, CA (MPG) - Jennifer Wood received the Environmentalist of the Year Award from the Environmental Council of Sacramento (ECOS) November 8th. Jennifer is a volunteer with the Sacramento Chapter of Citizens' Climate Lobby (CCL), and she was honored along with other champions of the environment at the annual awards ceremony.

Jennifer Wood founded the Sacramento Chapter of CCL in January of 2013 because of CCL's emphasis on citizen engagement and its focus on bipartisan national policy. She began as the volunteer Group Leader for the Sacramento Chapter and is now a volunteer Chapter Coordinator, focusing on groups in the Central Valley and Sierras. Jennifer stated: "CCL has an approach that can bridge the political divide and bring many voices into the conversation. We advocate for national climate policy that is equitable, effective, and efficient."

CCL, which has 84,000 members globally and chapters that cover every Congressional District in the U.S., trains volunteers in the skills of citizen engagement and helps members exercise their political voice. The Sacramento CCL chapter has grown to over 800 members and has developed relationships with Representatives Doris Matsui



Jennifer Wood. Photo courtesy CCL

and Ami Bera, demonstrating community support for common-sense national climate policy.

Members meet with local elected officials and community leaders and educate the public about national climate solutions. Last June, seven chapter members traveled to Washington, D.C. for CCL's annual conference, and joined 1,000 volunteers as they lobbied every member of Congress about the need for national climate action. "It was a life changing experience to participate in grassroots organizing," said Edith Thacher, Sacramento chapter co-lead,

"Imagine hundreds of volunteers walking the halls of Congress, meeting with each representative or their staff, expressing a unified message, and respectfully discussing the congressperson's perspective on climate action."

Commenting on the award, Jennifer said, "This award belongs to my Chapter's members as much as it does to me. There is no CCL without the volunteers and there is no political will for change unless citizens speak out and become active".

For more information see the CCL Sacramento Chapter website: <https://www.sacramentoccl.org/> ★

Sacramento County DA Reports



Defendant Sentenced for Murder of Disabled Man

DATE: October 30, 2017

CASE: Joshua Lowery (Case # 14F01574)

PROSECUTOR: Deputy District Attorney William Satchell, Homicide Unit

The Honorable Steve White sentenced Joshua Lowery to 16 years to life in prison. On August 16, 2017, a jury convicted Lowery for the second-degree murder of Christopher Sorgani. The jury also found true the allegation that Lowery personally used a deadly weapon.

On October 23, 2013, Christopher Sorgani took light-rail and a bus home from work. Mr. Sorgani was physically disabled and often walked the last stretch of his trip home for exercise. As Mr. Sorgani walked down Greenback Lane, Joshua Lowery approached him from behind and struck him in the head with a hammer multiple times, killing him. Mr. Sorgani and Lowery had no connection with each other and there was no apparent motive for the murder.

Defendant Convicted of Child Sexual Assault Charges

DATE: October 31, 2017

CASE: Peter Nicholas (Case #16FE016102)

PROSECUTOR: Deputy District Attorney TeriAnn Grimes, Special Assault & Child Abuse Unit

Peter Nicholas pled no contest to two counts of sexual assault of a child 10 years old or under, and admitted to a 2003 prior strike for sexually assaulting a child under 14 years of age.

Nicholas was a friend of the victims' family and would often stay at their house on weekends. Nicholas would sexually assault the two girls who lived in the house whenever he had the opportunity. The assaults occurred over a seven-year period when the victims were between the ages of 3 and 12. Neither victim knew the other was also being assaulted. The oldest victim disclosed her abuse to her mother after receiving encouragement from her friend.

Nicholas faces a maximum sentence of 60 years to life in prison. Sentencing is set for November 17, 2017, at 1:30 p.m. in Department 24 before the Honorable Shelleyanne Chang.

Former High School Teacher Convicted for Sexual Relationships with Students

DATE: November 1, 2017

CASE: Byron Wallace (Case #15F06533)

PROSECUTOR: Deputy District Attorney Maria Wilson, Adult Sexual Assault Prosecution Unit

Byron Wallace was convicted by a jury of four counts of committing sex acts with a person under the age of 18, communicating with a minor with the intent to commit a sex act, molesting a child under the age of 18, three counts of unlawful sex with a minor, and dissuading a witness.

Wallace was a popular math teacher at Inderkum High School. He also ran the Christians in Action club as well as the HOPE program. A high school freshman met Wallace when she was a student in his geometry class. She got to know Wallace throughout her high school years from math classes and as an active member of the Christians in Action club. During her senior year, Wallace and the victim began exchanging flirtatious text messages. Eventually, they began meeting before and after school and became physically intimate. Over the course of their relationship, the victim spent more than \$3,500 on Wallace – buying him expensive shoes, belts and watches. Another student met Wallace her senior year when she asked him for help in math. She also became active in the Christians in Action club. Wallace and the victim began exchanging flirtatious text messages. Soon after, their relationship became physically intimate. Wallace also sent nude photos of himself to both victims.

Wallace faces approximately 8 years and 4 months in prison. Sentencing is set for December 15, 2017, at 9:00 a.m. in Department 10 before the Honorable Laurel White.

Marijuana Robbery Ends in Murder

DATE: November 3, 2017

CASE: Shaquille Huston & Dayvon Stroupe

(Case #14F07830)

PROSECUTOR: Deputy District Attorney Caroline Park, Homicide Unit

Shaquille Huston and Dayvon Stroupe were convicted by a jury for the first-degree murder of Vincent Amaya with a special circumstance of committing the murder during the course of a robbery.

On November 17, 2014, the victim met Shaquille Huston, Dayvon Stroupe and two additional unidentified assailants at the Florin Meadows Apartments to sell their marijuana. Huston, Stroupe and the two unidentified individuals attempted to rob the victim of his marijuana. During the course of this robbery, one of the four robbers shot and killed the victim.

Huston and Stroupe face a maximum sentence of life in prison without the possibility of parole. Sentencing is set for December 1, 2017, at 9:00 a.m. for Stroupe and December 19, 2017, at 4:00 p.m. for Huston in Department 33 before the Honorable Michael Savage. ★

★ Eagle Forum to Honor Veterans ★

Eagle Forum of Sacramento are holding their next meeting on **Wednesday, November 15 from 7:00 to 9:00 pm** at 1000 La Sierra Drive, Sacramento CA 95864



Speakers, Rinda Pope and Karen Meredith, President Northern CA Gold Star Mothers have turned their sorrow into service. They are raising funds to purchase wreaths to honor veterans at the Sacramento Valley National Cemetery in Dixon and to honor all veterans with "Wreaths Across America". Come hear their story and find out how you can help.

Contact: Karen Klinger, VP Eagle Forum of Sacramento CA, (916) 712-8889 or David Krive, President Eagle Forum of Sacramento, youngeaglesca@gmail.com

GENERATIONS MEMORY CARE



Come by for a Personal Tour Today

And See Why We Are Different....

- Private Suites with Oversized Bathrooms
- Resident-Centered Culture
- Gated Community and Secured Outdoor Courtyard
- Individualized Memory Enhancement Programs
- Management team has specialized in dementia and complex care needs
- Meals are home cooked made from scratch
- Family is included as care partners in the residents' journey



SAGEBROOK

SENIOR LIVING AT CARMICHAEL

7125 fair Oaks Blvd • Carmichael, CA 95608

(916) 481-7105

www.SagebrookCarmichael.com



Lic# 342700002



Healthy, Wealthy & Wise



Carmichael Park FARMERS MARKET

Every SUNDAY, 9AM - 2PM

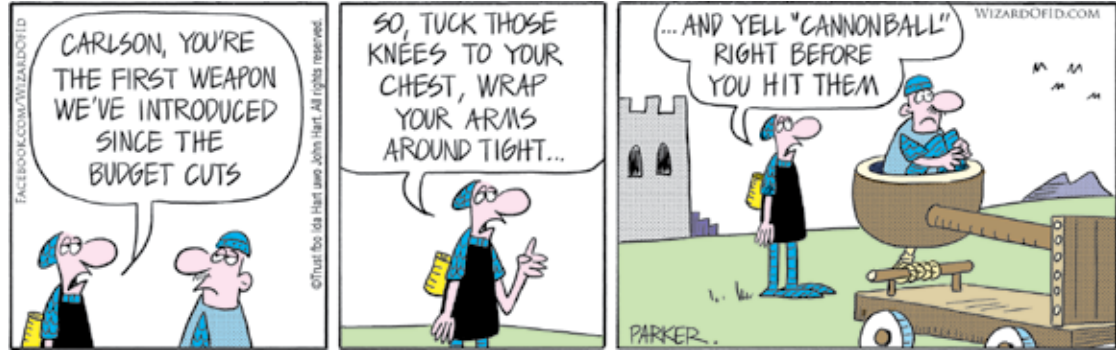
- ⇒ In the Park 5750 Grant Ave
- ⇒ Live Music & Entertainment
- ⇒ 80+ Certified Farmers & Organic Producers
- ⇒ Specialty Gourmet Foods
- ⇒ EBT/WIC & SNAP Accepted
- ⇒ FREE Parking



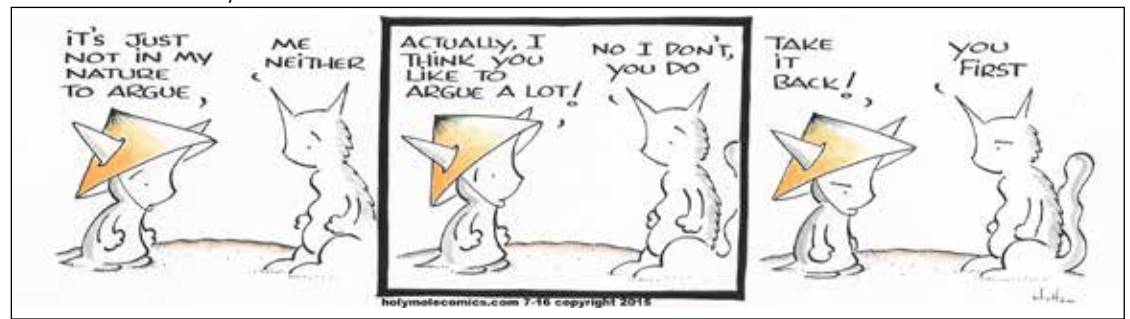
Redeem this coupon for 5 FREE Raffle tickets for a chance to WIN the monthly Farmers Market Basket.

ILoveMyFarmersMarket.com

Wizard of Id by Parker, Mastroianni & Hart



Hole Mole by Rick Hotten



BC by Mastroianni & Hart



Cranky Girl by Crystal Jones



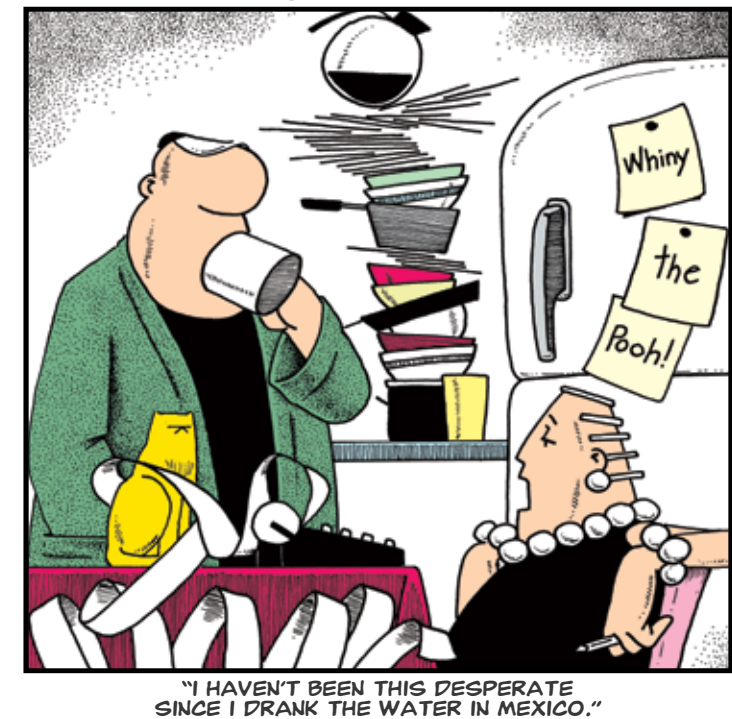
Frank and Steinway by Wil Panganiban



Tundra by Chad Carpenter



Funday Morning by Brad Diller



Loose Parts by Dave Blazek



Help People in Need

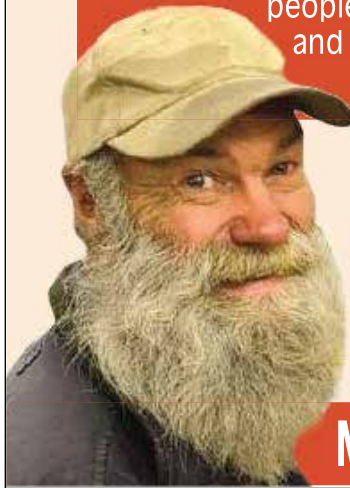
This Thanksgiving, your neighbors in desperate need won't have anything to celebrate. They will be searching for food, shelter and for hope.

Over the next two months, we will feed about 18,000 hungry men, women and children who come through our doors. And you can help your neighbor in need for just a \$1.92 a meal. With your support, we'll be able to serve every person who reaches out for help.



Help us feed and care for as many people as possible and send in your donation today.

\$1.92 Provides a Meal



Your Donation by **November 20th** will make a difference.

UNION GOSPEL MISSION
P.O. Box 1108, Sacramento, CA 95812
For more info go to www.ugmsac.com
Or call (916) 447-3268

NO ONE SHOULD GO HUNGRY ON THANKSGIVING!

CELEBRATE YOUR GOLDEN YEARS AT

Golden Pond

SENIOR LIVING

Now Providing Independent Living, Assisted Living and Memory Care



QUALITY ♦ AFFORDABLE ♦ FAMILY

- Purposeful living with independence and opportunities for socialization
- Spacious private apartments with patios
 - Flexible dining
 - Compassionate staff
- All day-every day activities

Call today to schedule your personal visit!

3415 Mayhew Road Sacramento, CA 95827

916.369.8967

RCFE #347000985



Sacramento Fine Arts Center
VISIONS 2017 Photography Exhibit

October 31- November 19
2nd Saturday Reception
November 11
5:30-8:30 pm
Live Jazz by Clifford Lamb & Larry Douglas



"Bea of Show: 'A Rocky Shore', by Gary Hunter

Also Showing: Brandi Pfleider in the Foyer Gallery & Joyce Wilson, Kathleen Cox in Gallery3/Studio



galleries • classes • gift shop

Tues. 11 am-7 pm, Wed-Fri 11 am-3 pm, Sat-Sun 11am-5 pm
5330-B Gibbons Drive, Carmichael, CA 95608
916.971.3713 • www.sacfinearts.org

Have You Seen My Glasses? And Other Trick Questions

Dr. James L. Snyder

The only person who asks more questions than a lawyer is the Gracious Mistress of the Parsonage. I am not saying that questions are bad, at least not all of them. What I am saying is, some questions can be trick questions.

To know the difference between a legitimate question and a trick question takes years of practicing being a husband. If the husband learns anything in his marriage, it is this.

I know people ask questions in order to get information. Not all people ask a question in order to get information. Some people ask questions in order to trick somebody into saying something that is compromising.

Of course, we all know the old joke about Honest Abe and his wife when she asked him, "Does this dress make me look fat?"

What does a person do in a situation like that? If a person is honest and tells the honest truth, it may not fare too well with him. It is not so much the question being asked as it is the answer that goes along with that question.

It is the smart husband who is an expert in this "answer" scenario. How he answers his wife's questions will determine the quality of his life. To ignore the question is only going to induce more questions and what husband really wants that?

The art of answering a trick question is the only thing that keeps some people on the positive side of marital bliss. If, for one moment, the husband thinks his wife is simply seeking an answer, he is in for a lot of trouble and heartache.

I certainly would not have liked to have been in Honest Abe's shoes if he ever was presented with such a question from Mrs. Lincoln. Personally, I would

have loved to hear how he dealt with that question, after all he was known as Honest Abe.

This past week I was presented with such a question, it caught me a little bit off guard, and I did not know how to deal with it.

I noticed my wife was walking through the house looking at everything. It may be curious, but I tried to keep out of that situation.

Finally, she came to me and said quite sincerely, "Have you seen my glasses?"

It sounds like a very simple question and it should deserve a straightforward answer. But I did not know what to say. What kind of trouble would I be in if I told her where her glasses were?

I stuttered a little bit, and she being very nervous at the time, turned and started searching the house again. What do you do in situations like this?

I knew that her glasses were very important to her, but I was in a position where I did not know if this was a trick question or if I was in serious trouble.

Trying to do the right thing, I said to her, "No, I don't know where your glasses are? Where did you have them last?"

I thought if I said that it would solve the problem and I could go on with a very happy afternoon.

Looking at me, she said rather smartly, "If I knew that I wouldn't have to ask you where my glasses are."

That sorted me in to the reality of the situation. I was rather sure this was a trick question and I knew I needed to play this very carefully. One wrong word from me, and my boat was sunk for the day.

She came back into the room and I looked at her and smiled very cheerfully, hoping that that would kinda solve the problem. She looked at me and said, "What are you smiling about?"

Now I was a bit confused. Are

we facing a real situation here, or, is this a trick to see if I am really on board? I could not understand any of this at this point.

I thought to myself, "Can a person live with another person as long as we have and not know what's going on?"

Finally, I looked at her and rolled my eyes up and down, hoping that she would take the hint. However, it was a useless gesture.

"Have you seen my glasses? I need them right now."

At this point, it was all I could do to keep from laughing hysterically. I knew if I did that sort of thing, I would be in a lot of trouble. How can you keep from laughing when the situation before you is of hysterical proportions?

My wife stood in front of me both hands on her hips during me and then she lifted her right hand to scratch her head and discovered her glasses were on top of her head.

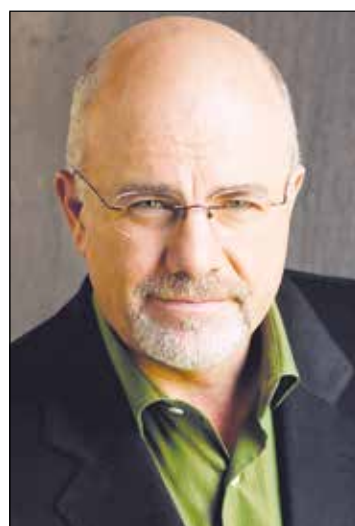
"Oh," she said as she spun around to leave, "here they are on the top of my head."

Now what do I do with that? Do I laugh or pretend I do not know what happened? Then, she turned around and looking at me said, "You better not laugh."

It reminded me of a verse in the Bible. "For now we see through a glass, darkly; but then face to face: now I know in part; but then shall I know even as also I am known" (1 Corinthians 13:12).

Sometimes what we are looking for is right in front of us, but we can't see it.

Dr. James L. Snyder is pastor of the Family of God Fellowship Ocala, FL where he lives with the Gracious Mistress of the Parsonage. Call him at 1-866-552-2543 or e-mail jamesnsnyder2@att.net. His web site is www.jamesnsnyderministries.com.



Dave Says

theirs.

I would encourage you to find giving experiences in which you can participate as a family. Volunteering for a day at a homeless shelter is a wonderful example of giving that requires absolutely no money. Or maybe you could pull out your wallet, and spend the day shopping for groceries and Christmas gifts for families who are financially less fortunate.

Make sure your kids are involved physically, mentally, and emotionally in the entire giving process. Let them experience the grateful, and sometimes ungrateful, responses that go along with giving. With a little thought and planning, you can create some incredible teaching and family bonding experiences that will change everyone's lives forever!

—Dave

Trust is trust

Dear Dave,

I have a medical condition, and I finally got an appointment with a specialist I'd like to see. The

office requires credit card, debit card, or bank account information to be kept on file. Having this kind of information out there with them makes me uncomfortable, but I really want to see this doctor. What should I do?

—Chelsey

Dear Chelsey,

If you're uncomfortable with this practice having your financial information, then you should also be uncomfortable with any medical opinions they would render. If you don't feel they're trustworthy enough to professionally handle something like a debit card or bank account number, then they're not trustworthy enough to treat you — period.

I hope that wasn't unclear.

—Dave

Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including *The Total Money Makeover*. The *Dave Ramsey Show* is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey. ★

Touching their hearts

Dear Dave,

What are some ways to teach pre-teens the value of giving versus getting during the holiday season?

—Phil

Dear Phil,

As a parent, one of the best things you can do is be a living, breathing example of the importance of giving and caring about others. There's nothing wrong with having some stuff, but many of today's marketing messages can lead kids to believe it's all about them. And the sad truth is advertising firms are often more aggressive with their teaching than parents are in

Earn \$200 per month for just a few hours delivery work per week! CALL 773-1111



Be a part of something important Local Writers Wanted

We are looking for local Freelance Writers to provide great coverage.

Jobs@mpg8.com

Call us today at 916-361-1234



Thank A Veteran Today

KP International MARKET
 FOOD COURT NOW OPEN
 Come Enjoy the Flavors of the World
 10971 Olson Drive · Rancho Cordova, CA 95670 · 916.853.8000

WEEKLY MEAT SPECIALS

USDA CHOICE Beef London Broil & Top Rnd Roast-Bnls Pulpa Para Hornear Roast sin Hueso \$2.79 /lb	USDA CHOICE Top Round Steak/Pulpa-Thin Sliced Pulpa Para Hornear Steak sin Hueso \$2.99 /lb	GREAT VALUE Beef Porterhouse Steak Filete de Porterhouse \$3.99 /lb
Tyson Chicken Thigh Meat Bnls & Skinless Carne de Muslo Deshuesada 40 lb Box..... \$63.99/ea	BONUS BUY Beef T-Bone Steak Filete de T-bone \$3.49 /lb	
SWIFT Pork Butt-Bone In Trozo de Puerco con Hueso \$1.39 /lb	SWIFT Pork Butt-Boneless Trozo de Puerco sin Hueso \$1.59 /lb	IBP Pork Neck Bones Huesos de cuello de Cerdo 99¢ /lb

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 RAUNCH CHECKS. PRICES EFFECTIVE NOVEMBER 8 - NOVEMBER 14, 2017. *RECALLED ITEMS ADVISORY: The following items have been recalled due to Proposition 65 guidelines. Night Diagonal Cutlery (InG-Nam Tang), Picos, Pod (InG-Dart Co.) and Happy Animal Tumbler (InG-Adena Glass). Please return these items to the store to receive a full refund.

HAPPY HOURS KARAOKE SPECIAL Come before 6pm (Valid Time)

\$1 FOR 6 PEOPLE \$60.00 3 Hours Karaoke • Pizza • 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) (10 Dishes To Choose From)
\$2 FOR 8 PEOPLE \$80.00 3 Hours Karaoke • Pizza • 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 Dumpling, Korean Meatball, Chicken Wings, Pork Lumpia, French Fries
\$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 4PM-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

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

Red Onions 59¢	Cilantro 3/\$1	American Cucumber 4/\$1	Pineapples 1.99	Roma Tomatoes 89¢	Honeycrisp Apples 99¢	Green Grapes 2lbs/\$3	Full Apples 3 lb Bag 1.99
Papaya 99¢	Chayote 69¢	Italian Squash 79¢	Fairytale Pumpkin 2lbs/\$1	Mini Carrots 1 lb Bag 79¢	Avocado 2 lb Bag 2.99	Navel Oranges 99¢	Tangerine Satsumas 1.29

AMERICAN/HISPANIC GROCERY

2/\$5	5.99	3.99	2.99	3.99
-------	------	------	------	------

ASIAN GROCERY

99¢	2/\$1	2/\$3	2/\$3	1.99
-----	-------	-------	-------	------

EUROPEAN GROCERY

9.99	5.99	7.99	5.49	1.49
------	------	------	------	------

KOREAN/JAPANESE GROCERY

6.99	1.99	99¢	1.99	1.99	99¢
------	------	-----	------	------	-----

HOUSEWARES

2.99	3.99	10.99	9.99	1.99	4.99
------	------	-------	------	------	------

FROZEN DEPARTMENT

1.99	6.99
------	------

EUROPEAN DELI

4.99	4.99	5.49
------	------	------

Conveniently Located on Auburn Blvd. Between Manzanita & Garfield

NEED STORAGE?

ARMOR MINI STORAGE



Since 1980



Office Hours:
Mon-Sat 9-6 • Sun 9-4



Computer Gate Access
6am-9pm 365 Days A Year

- Award Winning Customer Service
- Digital Video Camera System
- Competitive Rates
- Daily / Monthly / Annual Rentals
- Easy Drive-Up Access
- Professional Resident Managers

916.332.6455

5714 Auburn Blvd., Sacto. 95841

www.armorministorage.com

Building Bridges Out of Walls That Keep us Apart

Across the millennia, there have been periods of sudden acceleration in the otherwise gradual progress of civilization. Times of explosive growth marked by intense cultural, social, and technological change. From the far reaches of early recorded history to recent centuries, the emergence of the world's great religions has driven leaps in human progress. These outpourings of creativity have resulted in some of humanity's most impressive and enduring achievements in the arts, architecture, governance, law, literature, and science.

Members of the Baha'i Faith, representing virtually every country and territory on the planet, see humanity as standing on the cusp of just such a great societal shift - one that will be global in scope.

The next and necessary stage in humanity's continuing ascent is the unification of all nations and peoples in a peaceful and just global civilization - one that welcomes and honors all, benefitting



BAHA'I FAITH
LIGHT OF UNITY FESTIVAL

Celebrating the Oneness of Humanity

from the unique cultural and religious heritage each brings to the whole.

Humanity has passed through the stages of its infancy and childhood and now stands at the threshold of its collective maturity. The conflict, turbulence, and confusion we are experiencing today are features of a transitional period that can be likened to adolescence. Old and outmoded attitudes and habits of thinking are being swept away and new patterns of thought and action are gradually taking root.

Baha'u'llah revealed a profound spiritual vision, revolutionary principles, and practical approaches to lead humanity through its treacherous adolescence into maturity. Centered on the fundamental principle of the oneness of humanity, His teachings offer us hopeful new ways to view our place and purpose in the world. Baha'u'llah's life and writings have given rise to a worldwide Baha'i community committed to learning how to put his teachings into practice.

Above excerpted from "The Baha'is," a publication of the Baha'i international Community.

The Baha'is of Carmichael invite you to learn more about how you can make a meaningful difference in your community through small study groups, devotional meetings, children's classes, and junior youth workshops. Email for information at www.carmichaellsa@gmail.com Online at: www.bahai.org you can explore more about Baha'u'llah's revelation and our global community.

Eskaton Village Carmichael



Complimentary professional unpacking service with memberships closing by 12-31-17.*

Discover the magic of the Eskaton Village Carmichael lifestyle

If you want luxury, comfort and service in a gated, country club-style retirement community offering exceptional value ... If you want the freedom of an independent lifestyle in a spacious apartment or cottage, plus the convenience of additional levels of care at your community should your health needs change ... Come to Eskaton Village Carmichael, the Greater Sacramento Area's only continuing care retirement community. Take in our beautiful 37-acre campus and imagine your life with so many exciting opportunities right outside your door. **Come to a Fall Home Tour to learn more. Call for dates. Lunch is on us. Reserve your spot today.**

Your community. Your life. **Your choice.**

* Some restrictions may apply. Call for details.

Monthly fees from \$3673



eskaton.org/evc

Eskaton Village Carmichael Continuing Care Community (CCRC): Independent Living with Services, Assisted Living, Memory Care and Skilled Nursing
916-967-1017
License # 340313383 | COA # 202



The Exciting New World of Snap On Dentures!



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

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

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

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

Carmichael Dental Group

www.YourCarmichaelDentist.com

916-944-1197

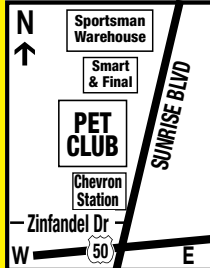
\$1,200.00 off
2 Implants with attachments to a Denture
Offer Expires 12/31/17

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

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

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

PET CLUB FOOD AND SUPPLIES
EVERYDAY LOW PRICES
Super Discount Prices • Hot Specials & Coupons
*Short term promotions from vendors (No Membership Fees)



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

Mon-Fri 9-8,
SAT 9-7, SUN 10-7
Effective 11/08/17 - 11/14/17



\$2.50 OFF
ANY PURCHASE OF \$7.00 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 331 CT
Limit: 1 Coupon Per Family
Effective 11/08/17 - 11/14/17

FREE PURE NESS PET BOWL
Sm. Size #00201 or #000A1 with any purchase of pet, fish food or supply. Limit 1. 99¢ Value PLU 338 CT
Limit: 1 Coupon Per Family
Effective 11/08/17 - 11/14/17

NATURAL BALANCE DRY DOG FOOD
•Lamb Meal & Rice •Sweet Potato & Fish •Sweet Potato & Venison •Sweet Potato & Bison •Sweet Potato & Chicken 26-28 Lb Bag
Super Buy \$5 OFF
Limit 2 Bags Per Family
Our Super Low Prices
Effective 11/08/17 - 11/14/17

NUTRO WHOLESOME ESSENTIALS DRY DOG FOOD
•Lamb Meal & Rice •Adult •Small Bite •Large Breed
30 Lb Bag **\$35.99**
Limit 2 Bags Per Family
Effective 11/08/17 - 11/14/17

IAMS DRY DOG FOOD
30 Lb Bag Only
•Lamb Meal & Rice •Weight Control •Mini-Chunk •Lrg Breed Adult
Limit 2 Bags Per Family **\$25.99**
Effective 11/08/17 - 11/14/17

FRISKIES TENDER & CRUNCHY COMBO DRY CAT FOOD
16 Lb Bag
Limit 2 Bags per Family **\$9.99**
Effective 11/08/17 - 11/14/17

FRISKIES BUFFET CANNED CAT FOOD
5.5 Oz All Varieties
Limit 2 Cases Per Family **20/\$9.00**
Effective 11/08/17 - 11/14/17

ARM & HAMMER SUPER SCOOP CLUMPING CAT LITTER
20 Lb Box •Unscented •Double Duty (Clump n Seal Regular 19 Lb \$8.99)
Limit 2 Boxes Per Family **\$5.99**
Effective 11/08/17 - 11/14/17

SCIENCE DIET CANINE MAINTENANCE CANNED DOG FOOD
13 Oz •Selected Varieties (Reg price \$1.59) NEW (Healthy Cuisine 12.5 oz \$1.59 Reg price \$1.75)
Limit 2 Cases Per Family **\$13.99**
Effective 11/08/17 - 11/14/17

SCOOPAWAY CLUMPING CAT LITTER
42 Lb Bag
•Multi-Cat Formula
Limit 2 Bags Per Family **\$9.99**
Effective 11/08/17 - 11/14/17

FANCY FEAST DRY CAT FOOD
(Purina One Dry Cat 3 lb. \$5.99)
3 lb Bag Limit 2 Bags **\$5.49**

BLUE BUFFALO NATURALLY FRESH CAT LITTER
14 Lb Bag Limit 2 Bags Pellet **\$5.99** Clumping **\$9.99** Multi-Cat Clumping **\$10.99**

PEDIGREE CANNED DOG FOOD
•Choice Cuts in Gravy •Chunky Ground Dinner •Chopped Ground Dinner 22 Oz Can Limit 1 Case **99¢**

NATURE'S MIRACLE PREMIUM CLUMPING CORN COB LITTER
Bio-Enzymatic Formula 10 Lb Bag Limit 2 Bags **\$7.99**

9 LIVES DRY CAT FOOD
•Grilled Tuna & Egg Flavor 12 Lb Bag Limit 2 Bags Per Family **\$7.99**

NUTRO MAX GRAIN FREE ADULT RECIPE DRY DOG FOOD
•Chicken •Lamb •Salmon •Mini Chunk 25 Lb Bag Limit 2 Bags Per Family **\$23.99**

SCIENCE DIET SMALL BITES DRY DOG FOOD
•Adult •Light •Mature 17.5 Lb Bag Limit 2 Bags Per Family **\$22.99**

FRESH STEP CRYSTALS CAT LITTER
8Lb Bag Limit 2 Bags **\$10.99**

New Formula MERRICK'S CLASSIC NATURAL DRY DOG FOOD
•Chicken/Green Pea/Ancient Grains 25 Lbs Limit 2 Bags •Beef/Green Pea/Carrots •Lamb/Green Pea/Ancient Grains **ON SALE**

PURINA BENEFUL DRY DOG FOOD
•Original •Healthy Weight 31.1 Lb Bags Limit 1 Bag Per Family (Selected Varieties, 15.5 Lbs.- \$13.99) **\$24.99**

PREMIUM CHOICE SCOOPABLE CAT LITTER
All Natural Unscented, 50 Lb Bag Limit 2 Bags **\$10.99**

WELLNESS DRY CAT FOOD
•Chicken (12 Lb) •Indoor (12 Lb) •Healthy Weight (11.5 Lb) (Salmon, 12 Lb - \$31.99) (3 Free Wellness Cat Can 5.5 Oz With Each Purchase) **\$30.99**

PET-MATE COMPASS PET KENNELS
19" (5.00 OFF) 32" (15.00 OFF) 24" (5.00 OFF) 36" (20.00 OFF) 28" (15.00 OFF) 40" (20.00 OFF)
OUR EVERYDAY LOW PRICE!

TETRA BOXED GLASS TANK WITH STARTER KIT
10 Gal Economy **\$36.99** 20 Gal LED Deluxe **\$91.99**
10 Gal LED Deluxe **\$53.99** 29 Gal LED Deluxe **\$112.99**
55 Gal LED Deluxe **\$187.99**

PET n SHAPE HEALTHY DOG TREATS
All Varieties Including: Natural Dog Treats **20% OFF**
OUR SUPER LOW PRICES

KONG PRODUCTS
•Classic •Dental •Air Dog •Chews •Wubba •Stuffin •Treats •Soft Toys All Varieties **20% OFF**
OUR SUPER LOW PRICES

MARINELAND POWER FILTER SALE
MODEL TANK SIZE PET CLUB SALE
PENGUIN 100B 20 Gal. **\$17.99**
PENGUIN 150B 30 Gal. **\$24.99**
PENGUIN 200B 50 Gal. **\$29.99**
PENGUIN 350B 75 Gal. **\$39.99**

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

BONUS COUPON FANCY FEAST GOURMET CANNED CAT FOOD
3 Oz - All Varieties Except Elegant Medley
Limit 1 Case Per Family
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 11/08/17 - 11/14/17 **53¢** CT PLU 361

BONUS COUPON FRISKIES PARTY MIX CAT TREATS
2.1 Oz •Selected Varieties
Limit 2 Pkgs with Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 11/08/17 - 11/14/17 **\$1.09** CT PLU 573

BONUS COUPON JONNY CAT PREMIUM CAT LITTER
20 Lb Bag
Limit 1 Bag With Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon
Effective 11/08/17 - 11/14/17 **\$3.29** CT PLU 362