



# Carmichael Times

Volume 36 • Issue 49

Serving Carmichael and Sacramento County since 1981

December 2, 2016

**LIVE NATIVITY  
ENCOURAGES THE  
SPIRIT OF CHRISTMAS**



Page 10

**H2OLIDAY WATER  
SAVING IDEAS**



Page 4

**STAYING ON  
TRACK DURING  
THE HOLIDAYS**



Page 12



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

PRESORTED STD.  
US POSTAGE  
PAID  
PERMIT 350  
Carmichael, CA

Change Service Requested

## Survivor Recalls the Day “When Boys Became Men”

*Story and Photos  
by Susan Maxwell Skinner*

**SACRAMENTO REGION, CA (MPG)** - Bomb smoke over Pearl harbor cleared three quarters of a century ago. But for WW II veteran Samuel E. Clower, memories are clear as yesterday. “When I read names of the dead, I see their faces,” says the Rosemont resident. “I remember them as kids who never had a chance to grow old.”

The nonagenarian is among dwindling witnesses to the surprise attack that precipitated America’s entry into WW II. He was 21. Now 97, he considers December 7, 1941 the day “when boys became men.” As war in the Pacific continued, he took part in the New Guinea invasion and earned a Purple Heart medal for injuries. He later endured hungry months as a Japanese prisoner. He would



Rosemont resident Colonel Sam Clower (97) is among few remaining witnesses of the Pearl 1941 Harbor attack. The Army/Air Force veteran holds plaques from the Pearl Harbor Survivors Association.

*“I saw aircraft coming from the north,” Clower recalls. “They were miles away; I thought they were our guys coming in to play golf.”*

**Samuel E. Clower**  
Colonel, Army/Air Force

serve in Korean and Vietnam conflicts before retiring as an Air Force Colonel in 1974.

Raised on a Texas cattle ranch, Clower had a creamery job when he decided to enlist. “I’d read what was happening in Europe,” he explains. “I wanted to be prepared for what might come. I figured after a few years in the Army, I could return to my creamery job and get promoted...”

After training at Fort Bliss

TX, the 19-year-old spent months patrolling the US/Mexican border on horseback. “In our barracks, I saw an Army poster promoting Hawaii as a place to serve,” he says. “I thought: that’s for me. Six weeks later, I was at Schofield Barracks (Oahu) learning weapons and administration with the infantry. The weather was great; duties were easy; people were friendly. On \$21 a month, Hawaii was paradise.”

By December, 1941 he was due for Mainland leave. Intelligence indicated a Japanese attack -- somewhere in the Pacific -- was imminent. Sergeant Clower volunteered to lead a December 6 detail guarding a dam near Wheeler Air Field. At sunrise on December 7, he surveyed the sky. “I saw aircraft coming from the north,” he recalls. “They were miles away; I thought they were our guys coming in to play golf.”

Soon Japanese emblems were visible. One wing of the massive attack headed toward Honolulu. The other wing bombed Wheeler Field, 600



Days before Pearl Harbor, First Sergeant Sam Clower was due for Mainland leave. After the attack, he served in Australia, New Guinea and the Solomon Islands. Five months as a POW preceded his return to USA. Family photo

yards from where Clower watched.

The sergeant witnessed the air strip’s destruction as 233 US aircraft went up in flames. “How helpless can you feel?” he asks. “We couldn’t know the magnitude of the attack or what to expect next.” In distant Pearl Harbor, dozens of US Navy vessels were sunk or damaged. At Hickam Field, 188 planes were wiped out. US casualties included 2,400 dead and 1,000 wounded.

At Wheeler, Clower helped bring local families to safety. “We waited for news from Schofield Barracks,” he recalls. “All radio communication was gone. I’d have given a million bucks and 10 years for a cell phone. After two hours, our relief arrived in taxi cabs; all other transportation was knocked out. We learned what happened at Pearl Harbor and tried to figure what to do. For seven days, we lived on our nerves, guarding the coast in fear of another attack. Our ships, our airfields and heavy guns were gone -- the Japanese could have landed in rowboats and taken over. We were desperate for the US Navy to get aircraft carriers over to protect us. Of course, all leave was cancelled. No question, we were at war.”

Within months, Clower was dispatched to Perth, Australia, to train for allied invasion of Japanese-occupied New Guinea. After that action, duty took him to the Solomon Islands. “Three hundred of us made camp on a supposedly uninhabited atoll,” says Clower. “We woke up surrounded by Japanese. They’d been stranded by our blockades and were starving. Their commanding officer was Harvard-educated and I guess

*“For seven days, we lived on our nerves, guarding the coast in fear of another attack. Our ships, our airfields and heavy guns were gone -- the Japanese could have landed in rowboats and taken over.”*

**Samuel E. Clower**  
Witnessing Japanese attack

we were as well-treated as any POWs could be. But I went from 150 to 128 pounds. We ate rodents; seaweed; bark off trees. We had faith -- it helped that our captors were almost worse off than us.” After five months, the ailing Americans were rescued and shipped to San Francisco. “We sailed under the Golden Gate,” says the survivor. “We were all in tears.”

Health problems dogged the remainder of his war years. But Mainland duties enabled the Sergeant to meet and marry Pauline Wiopious from Capay, CA. His bride is now 96 and has supported him through 73 years of Army -- then Air Force -- service. Based all over the world, the Clowers raised three children. After retirement from Yokota Air Base in Japan, Colonel Clower began a civilian career in the hotel industry. Leisure was much spent with the Pearl Harbor



After service in the Pacific, Sam Clower met Pauline Wiopious. The daughter of Greek immigrants wed her war hero within three months. They will mark their 74th anniversary next year. Family photo

Survivors Association until, in 2014, only a few hoary survivors actually survived. As a rare Greatest Generation pillar, Clower is now much celebrated and feted, especially on sponsored trips to Oahu.

“I enjoy telling others how things used to be at Schofield,” says the former barracks resident. “Hawaii really was paradise for a young man. Until December 7, 1941. Then, overnight, we all quit being youngsters.” ★



Sam Clower (center) joins a salute on Memorial Day 2016.

# Capitol Pops Ring in the Season at Rusch Park

CITRUS HEIGHTS, CA (MPG) - The Capitol Pops Concert Band nears the end of its 19th season with a free, open to the public holiday concert at 7 p.m. Saturday, Dec. 3, 2016, at the Rusch Park Gym, 7801 Auburn Blvd., in Citrus Heights.

Under the baton of Director Kurt Pearsall, CPCB will once again play traditional holiday favorites, seasonal musical hits and carols. Voice and instrumental soloists also will be featured. This performance is family friendly and a great way to usher in the holiday season. The two-hour concert includes a 20-minute intermission.

Various prizes will be on display for the raffle ticket drawings, and the public will have the opportunity to purchase decorative poinsettia plants after the concert concludes. Longtime CPCB supporter Eisleys Nursery of Auburn



Director Kurt Pearsall, CPCB. Photo courtesy Capitol Pops

has donated a large poinsettia plant as a grand prize in support of the band's student scholarship fund.

Attendees also can participate in a silent auction for a wide variety of baked goods, perfect for a family gathering or a holiday party. A portion of raffle and silent auction

proceeds will go to support the general expenses of the band.

The "Royal Court" of regional pageant winners will return again this year as concert assistants. The concert is sponsored by the City of Citrus Heights and the Sunrise Recreation & Park District.

Started in 1997, the CPCB has performed a diverse portfolio of high-quality, well-prepared music heard by thousands of concert-goers throughout Northern California. Based in Citrus Heights, the self-supporting, non-profit community band of about 65 musicians represents a wide cross-section of the Sacramento area. For more information on the Capitol Pops, visit [www.capitolpops.org](http://www.capitolpops.org) or its Facebook page, or call (916) 725-5214.

Source: Capitol Pops Concert Band ★

# Women's Empowerment Changes Lives



CARMICHAEL, CA (MPG) - At a recent Chamber of Commerce luncheon, Kristina Calderon and Kate Towson of Women's Empowerment, here with Linda Melody, Executive Director of the Chamber, provided a powerful presentation talking about the

impact their program has had on many formerly homeless women's lives. If you are considering donating to any local charity this year, please seriously consider this one. They are 100% privately funded and receive no government assistance for their

programs. They do remarkable work assisting homeless women to get back on their feet and to train for and gain new employment. You can reach them at 916-669-2307, or visit [www.womens-empowerment.org](http://www.womens-empowerment.org). Staff photo ★

*Save the Date*

## CHAMBER OF COMMERCE HOLIDAY MIXER & TOY DRIVE

**Oakmont of Carmichael**  
4717 Engle Rd, Carmichael, CA

**December 14th**  
5:00pm - 7:30pm

Come Mingle & Jingle at our Holiday Mixer & Toy Drive.  
Enjoy hors d'oeuvres, cocktails and music.  
Please bring an unwrapped toy for Angel Project.

**Sponsored by**  
Oakmont of Carmichael & Carmichael Chamber

[www.carmichaelchamber.com](http://www.carmichaelchamber.com)



**"I will list your house for 1.5% for the best price."**


• Just Pay buyer's agent only 2.5%, and Save Big!

**Office -916-339-0300**

**Victor Demchuk**  
REALTOR / BROKER  
Lic# 01269014

7144 Fair Oaks Blvd # A  
Carmichael, CA 95608

**CAPITOL CITY REAL ESTATE**  
[capitolcityre.com](http://capitolcityre.com)



## Sacramento Fine Arts Center



**San Juan Unified School District K-12 Art Show**  
December 6-17, 2016  
2nd Saturday Reception, Dec. 10, 5:30 pm  
Closing Reception Dec 17th, 1-3pm. Music by the Children.

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](http://www.sacfinearts.org)



**Mission Oaks Recreation & Park District**

## MISSION OAKS COMMUNITY CENTER Holiday Lunch

Thursday 12 noon  
December 15  
\$5 per person

**Travel the Region!**

**FORT BRAGG**  
*Where Redwoods Meet the Sea*  
Two Nights Harbor Lite Lodge, Skunk Train Ride, Mendocino Botanical Gardens Tour, Free Time in Mendocino, Dinners at Silver's on the Wharf & North Coast Brewing Company  
March 27-29

\$558 per person Double

details at MORPD.com



**Big Winners every week!**

**Give Aways every week!**

## Oakmont Performing Arts SATURDAY MORNING BINGO

Grand Oaks Bingo Center 7919 Auburn Blvd, Citrus Heights  
(916) 723-2840

**SPEEDGAMES/EARLY BIRDS/REGULAR SESSION/ELECTRONIC AND PAPERGAMES/ FLASH AND STRIPS!!!! \$1199.00!!!!**

Oakmont will not be holding a session on 12/24 so that you and our volunteers can enjoy time with friends and family.

We will be back for very special SESSION ON 12/31! Don't miss out!

Doors will open at 8am with games beginning shortly after 10am.

No points or coupons will be accepted at this session.

The buy-in will be \$30 (but a \$36 VALUE) And consist of Long Strips, Short Strips, All Plays, and some paper games.

We will host a toast at Noon with lots of fun giveaways.

Bring friends and family and ring in the New Year with Oakmont!!!!!!

**We can't wait to see you !!!!**



## SWANSTON COMMUNITY CENTER Ceramic Ornament Painting

**Mondays**  
December 5, 12 and 19  
11am - 12pm  
\$30 for session \$10 per class  
\$5 Class Materials  
Register online MORPD.com

**LEARN THE ART OF SOAP & LOTION MAKING**  
Saturday Classes  
December 3 or 17  
Soap 8:30am or Lotion 4pm  
\$48 per class & \$10 material fee  
for more info 333-6464

**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





## Fear Not! I Bring You Good News

Christian Religion and those who claim to be Christians.

*“How can you cope with the end of a world and the beginning of another one? How can you put an earthquake into a test-tube, or the sea into a bottle? How can you live with the terrifying thought that the hurricane has become human, that fire has become flesh; that Life itself came to life and walked in our midst? Christianity (Christmas) either means that, or it means nothing. It is the most devastating disclosure of the deepest reality in the world, or it's a sham...”*

*NT Wright For All God's Worth, pg. IX, 1997*

We have so cheapened the celebration of Christmas by commercial gift giving, decoration and parties. Let us celebrate the truth that the God of the Bible is by nature a “giving” God. On the day we call Christmas we celebrate a incomprehensible act of giving – God taking to his Divine Being a human nature and body and then appearing on the earth as a baby in a stable! God didn't do this because He was incomplete or some other selfish reason. God

lowered himself to our time and space, to our human limitations because of another essential character quality – LOVE. We all know that “love” isn't “love” until you give it away, until you bestow it on something or someone. For God to fulfill his essential character of love then God must express it for it to be authentic. That is what Christmas is about. The God who is love demonstrating that love to his creation by becoming like us in the person of Jesus. This is the message of the Christian community and we must proclaim it especially during this season but more importantly we must practice this type of self-giving love all year long in our daily relationships and by caring for other human beings.

For Christians, Christmas giving is something to be practiced all year long! Let's not wish each other a Merry Christmas! Let's Be Christmas!

*Reverend Richard Reimer,  
Lead Pastor  
American River  
Community Church  
3300 Walnut Ave., Carmichael  
916-483-3465  
Facebook.com/ARCCOnline ★*

**By Pastor Rich Reimer**

**FEAR NOT!** I bring you good news of great joy that will be for all the people. Today in the town of David a Savior has been born to you; He is Christ the Lord.  
~Luke 2:10

The season of Advent and Christmas has arrived! Advent means “coming” and it signals a time of anticipation leading up to Christmas Day. Starting Sunday, December 4th, I will explore several reasons for people not to succumb to fear because of what happened on that climatic day when this announcement was made by an angel to stunned shepherds. Please make up your mind to attend church services during advent so as to fill your soul with the reasons to “fear not”.

Here is a quote I found recently that speaks deeply to me about how utterly significant Christmas is to the



## SMUD's Energy Efficiency Financing is the smart choice.

Save hundreds of dollars!

Ask your contractor about SMUD financing before you invest in energy-efficient home upgrades. We'll walk you through the whole process and help you qualify for all available SMUD rebates.

Powering forward.  
Together.



©SMUD 1387-16 \_ MessengerPub\_5.79x10.2

**Elementary Basketball Leagues**

**Register Today!**

- Season starts 12/9
- 3rd-6th grade
- \$95R/ \$100NR

**(916)-483-7826**  
carmichaelpark.com

**Northminster Presbyterian Church**  
INVITES YOU TO JOIN US AND  
**CELEBRATE CHRISTMAS**

**ADVENT CELEBRATION  
WORSHIP AND MUSIC**  
December 4, 11, 18 at 10 A.M.  
With special music, celebration fun for all, and God's Word, “Jesus is Our...Hope, Peace, Joy and Love.”

**SPECIAL FAMILY EVENT**  
Sunday, December 11, 3 P.M. Brother Heinrich  
A charming mini-musical fantasy for all ages about a monk and his donkey who celebrate Christmas in a special way; followed by a Christmas carol sing-along.

**BEL TEMPO HANDBELL  
CHRISTMAS CONCERT**  
Sunday, December 18, 4 P.M.  
Benefit for St. John's Program for Real Change.

**CHRISTMAS EVE SERVICES**  
5 P.M. Family Service  
Family worship with carols, candles and a special message and gift for the children.  
10 P.M. Candlelight Service  
Traditional Candlelight service with special choir and bell music with lessons and carols of the night.

**CHRISTMAS DAY WORSHIP**  
Sunday, December 25 at 10 A.M.  
An informal service of carols, sharing in the celebration of Jesus' birth. Come as you are and enjoy worship with your family and friends.

Worshipping with the community since 1955  
3235 POPE AVENUE  
(between Watt and Fulton)  
487-5192  
[www.NorthminsterOnline.org](http://www.NorthminsterOnline.org)  
Pastor Jack F. McNary

**Bringing You Home**  
Your Carmichael Realtor for over 28 years  
(916) 425-5884

**CRAIG DIEZ TEAM**

**CURRENT LISTINGS**

**854 Piccadilly Cir., Sacramento, CA 95864**  
3143 sqft, 4-5 Beds  
2.5 Baths, 3 Garage  
open single story floor plan walking distance to Jesuit and Rio Americano

**PENDING**  
**3304 Inverness Ct., Sacramento**  
2691 sqft., 4-5 Beds, 2.5 Baths  
Private .34 acre cul-de-sac lot

**NEW**  
**4171 Dena Way, Sacramento**  
3,033 sqft., 5 Beds, 4 full Baths  
fully remodeled home, guest house

**SOLD**  
**4537 Barrett Rd., Carmichael**  
2664sqft., 4 Beds, 2.5 Baths  
Built-in pool, 2 Car garage

**PENDING**  
**5322 Kenneth Ave., Carmichael**  
1125 sqft., 3 Beds 1 full Baths  
.29 acre lot, large 2 car garage

**COLDWELL BANKER**  
RESIDENTIAL BROKERAGE

**7144 Fair Oaks Blvd., Suite #7  
Carmichael, CA 95608  
(916) 425-5884  
cdiez@cbnorcal.com**

**CRAIG DIEZ TEAM**

Craig Diez

Mike Giancanelli

New Directions  
**Screenprintit.com** EST. 1982

**SAVE 20% off**  
Prices shown includes discount

Screenprinting

PRICE INCLUDES  
PRINTING  
1 COLOR, 1 LOCATION

Qty.	S-XL
12	\$23.92
48	\$17.19
72	\$15.94
144	\$15.18



P170-HANES Pullover Hooded Sweatshirt

Only \$4.51 Printed  
1 Color  
1 Location

Qty.	S-XL
12	\$8.44
48	\$5.50
72	\$4.89
144	\$4.51

Gildan 100% Cotton T-Shirt



GILDAN 100% Cotton Pique Sport Shirt

Embroidered  
PRICE INCLUDES  
EMBROIDERY 1 COLOR,  
1 LOCATION\*

As low as  
**\$14.32**  
ea.

Qty.	S-XL
12	\$19.20
48	\$15.96
72	\$14.94
144	\$14.32

\* Price is based on 8000 Stitches.

**NEW! PRINT EDGE TO EDGE**



Qty.	S-XL
1	\$36
6	\$30
12	\$26
48	\$20

Printed front and back.

Aprons  
Single Sided

Qty.	S-XL
1	\$20
6	\$16
12	\$14.40

Great Last Minute Gifts

3" Porcelain Snowflake

Aluminum Star

3.75" Aluminum Printprint

Pillowcases  
Ray & Duane

Qty.	S-XL
1	\$16
6	\$12
12	\$10.40

Design & Order Online

\*20% off applies to list price of selected items only. Not valid with any other offers or discounts. Standard lead time is 10 working days. Prices are based on sizes S-XL. Tax not included. Does not include art or set-up charges. ND reserves the right to substitute items. Offer expires in 2 weeks.

**916-971-3939**

Visit Our Showroom  
2328-2 Auburn Blvd.  
Sacramento, CA 95821  
Behind AMERICAN FURNITURE GALLERY

**H2oliday  
Water  
Saving  
Ideas**



And if you're searching for holiday gifts make sure to look for WaterSense-labeled products. They are certified to use less water and work as well or better than similar appliances and fixtures.

by Sacramento  
Suburban Water District

Are you having a bunch of houseguests over the holidays or hosting a big party or dinner? Sacramento Suburban Water District (SSWD) has ideas on how you can have a fun and water-efficient h2oliday season.

- 1) Spread the word about using water wisely by posting a little note on the mirror in the guest bathroom reminding your guests to turn off the water when brushing their teeth or shaving, to limit their showers to five minutes or less, and to collect shower water in a bucket as it warms. SSWD has free buckets and shower timers available at their office.
- 2) Save water and energy by letting your frozen food thaw in the microwave or overnight in the fridge, instead of running hot water over it.
- 3) Wash fruits and vegetables in a small pan instead of rinsing under running water.
- 4) After the big meal scrape the plates into the trash instead of using the sink's garbage disposal. And if you want to really make a difference, compost the vegetable waste and use the compost in your yard.
- 5) A full household means extra laundry and dishes. Remember to run your clothes washer or dishwasher only when full.
- 6) Water your poinsettias, Christmas tree and potted plants with shower water or water from the drinking glasses.
- 7) If you're using the good china or silverware that requires hand washing, fill one basin with soapy water and the other with rinse water.
- 8) And if you're searching for holiday gifts make sure to look for WaterSense-labeled products. They are certified to use less water and work as well or better than similar appliances and fixtures.

You can find WaterSense certified washing machines, dishwashers, toilets, showerheads, faucets and sprinkler controllers online or at your local hardware or appliance store and online. There are even rebates available for WaterSense-labeled weather-based sprinkler controllers from SSWD.

Happy H2olidays from SSWD!

Molly's Revenge  
**WINTERDANCE**  
11th Annual Celtic Christmas Celebration



with Irish Dancers



and vocalist  
**Christa Burch**



**Fri, Dec. 2, 2016 7:30 PM  
In Carmichael**

St. Michael's Episcopal Church

2140 Mission Avenue, Carmichael, CA

\$10 kids 13 and under, \$20 advance, \$25 door.

[brownpapertickets.com](http://brownpapertickets.com)

[mollysrevenge.com](http://mollysrevenge.com)

Conveniently Located on Auburn Blvd. Between Manzanita & Garfield

**NEED STORAGE?  
ARMOR  
MINI STORAGE**

**Since 1980**

BEST of 2015  
Citrus Heights Chamber

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](http://www.armorministorage.com)

# Healthy, Wealthy & Wise



**Fair Oaks Sunset Farmers Market**  
**WEDNESDAY, 3 PM - 7PM**  
 8101 Sunset Ave, Fair Oaks  
**OPENS MARCH 16**  
 Seasonal, Rain or Shine

**Sunrise Mall Farmers Market**  
**SATURDAYS, 8 AM - 1PM**  
 6196 Sunrise Blvd., Citrus Heights  
 (Behind Sears)  
 Year Round, Rain or Shine

**Historic Folsom Farmers Market**  
**SATURDAYS, 8 AM - 1PM**  
 915 Sutter Street, Folsom  
 Year Round, Rain or Shine

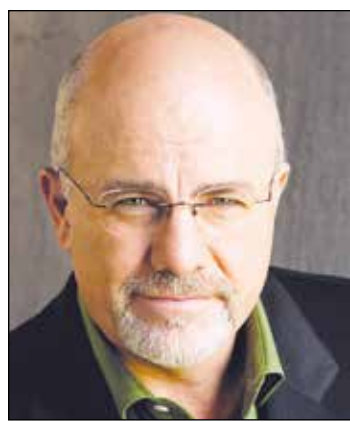
**SUNDAY, 9AM-2PM**  
**Carmichael Park Farmers Market**  
 5750 Grant Ave., Carmichael  
**Year Round, Rain or Shine**

- ⇒ Live Music & Entertainment
- ⇒ Certified Farmers & Organic Producers
- ⇒ Specialty Gourmet Foods
- ⇒ Chef Demos
- ⇒ Artisans/Crafters
- ⇒ EBT/WIC & SNAP Accepted
- ⇒ FREE PARKING



Bring this flyer with you to any market location and receive **FIVE raffle tickets** to enter to win our **Monthly Farmers Market Gift Basket!!** (mpg)

**ILoveMyFarmersMarket.com**



# Dave Says

## Funding a new business

Dear Dave,  
 We're completely debt-free with a fully funded emergency fund, and we have \$350,000 sitting in the bank from a land sale a couple of months ago. My wife and I would like to buy a chicken farm with two houses and upgrade it to contract standards. This — plus the stock — would cost around \$290,000. I would keep my regular job, and my wife would run the farm. An investor friend of mine said I should finance the entire business purchase. What do you think about this scenario?  
 - Darryl

Dear Darryl,  
 Either do the deal with cash, or don't do it at all. Your investor friend is full of crap, and there's a good chance he doesn't have nearly as much money as you do. He's probably got more bad opinions than dollars.

Now, the pro formas on the kind of thing you're talking about are incredible. They can make a ton of money, but they're

a lot of work — I mean real, hard work. Some are more high-tech than others, and that can mean a little less work, but someone's got to be out there every day with their hands on this thing or you're going to be in trouble. I don't know the ideas you have for divvying up the work, but I'm afraid it would just be too much for one and a half people.

I don't mind you doing the deal, as long as you pay cash for it. But if you're looking to invest, there's always real estate — it seems like you've done pretty good there — or maybe another small business idea. Whatever you do, you need to stop listening to your friend about borrowing money. You're liable to turn what was a blessing into a curse if the two of you go borrow money on a chicken farm.  
 —Dave

## Micro investing apps?

What is your opinion on micro investing apps?  
 - Tammy

Dear Tammy,  
 Honestly, I'm not a big fan of micro investing apps. As you probably know, the word "micro" means small. So why would you want to mess with something like that? Are you going to have a micro retirement? Do you want

to be micro wealthy? I don't. I want to be really wealthy with a big retirement and a big life full of outrageous giving.

It's fine if you want to give micro investing apps a try. I'm not going to be mad at you or anything like that. But these things function kind of like deals where the marketers say you get one percent back. It's like credit cards, where silly people spend \$100,000 in order to get \$1,000 in brownie points.

You've got to do more than micro, because micro means what it says — small. I guess you could argue that at least you're doing something, but if that's your only plan you should prepare to be pretty hungry during retirement.

When it comes to investing, why not go big? Go big, or go home!  
 —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, Entrepreneurship 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.* ★

**LEGAL ADS FOR SACRAMENTO COUNTY?**  
**We Can Do That!**  
 Call to place your legal advertising **483-2299**  
 All Legal Ads Published by Messenger Publishing **MPG**

# Golden Pond

SENIOR LIVING

*Your Neighborhood Extended Family*



All Day - Every Day Activities

Flexible Dining

Compassionate Staff

Personal Move Manager

We're Pet Friendly

Free VA Benefits Assistance

**Now Providing Independent Living, Assisted Living and Memory Care**

**AFFORDABLE ♦ QUALITY ♦ FAMILY**

*Call Today 916.369.8967*



**FREE LUNCH**  
 Bring in this coupon and Have Lunch on Us!  
 Call ahead for Reservations

RCFE #347000985

# NOW FLOWING.

40 years of brewing experience goes into every beer we make.

Available at select retailers and fine beer-drinking establishments everywhere.



Follow the River...

**Brewery & Tasting Room**  
**Wed - Fri | 4:00pm - 8:00pm**  
**Sat | 2:00pm - 7:00pm**

American River Brewing Company  
 11151 Trade Center Drive, Suite #104  
 Rancho Cordova, CA 95670  
 (916) 635-2537  
 www.AmericanRiverBrewCo.com








# Effie Yeaw Nature Center's Holiday Sale

Handmade goods by local artisans and expanded merchandise selection in our Discovery Shop!

Art • Pottery • Toys • Garden Décor  
 Explorer Kits • Books • Jewelry

**FREE Hot Cider!**

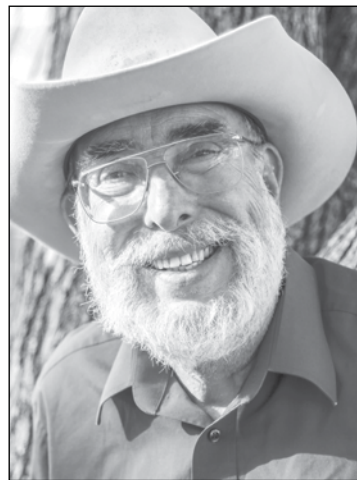
## saturday, Dec. 3 9:00-4:00

2850 San Lorenzo Way, Carmichael • Inside Ancil Hoffman Park  
 www.SacNatureCenter.net • (916)489-4918





# Slim Randles' HOME COUNTRY



## A 19-Year-Old Cowboy Couldn't Have Done It Any Better

perked ears for cattle. That's what Snort does for a living. Those ears worked back and forth like radar, searching through trees and behind logs for the tell-tale movement or color of range cattle.

And Steve just grinned. How many horses has he ridden on a morning like this? A hundred? Well, fifty, anyway. And the mornings all stay the same in his memory even if he doesn't stay the same. On a morning like this, his daily dose of "cowboyitis" lets itself be felt. That aching hip? Oh, he remembers when that colt dumped him into the rockpile, putting him on crutches for two months.

The shoulder ache? Too many years with a rope in his hands.

But he also knows when the fall sun gets a little higher, he'll stretch and suddenly get younger. His gray mustache will, in his mind, turn brown again, and once

more that young cowboy who terrorized stray cattle so many years ago will come back to life.

He began kicking cows out and heading them back to the home pasture, and both he and Snort watched and waited for that one rogue that would make the morning complete.

It was a black baldy cow who made a dash for the high-ups and Steve and Snort were flying through trees and over rock piles and finally headed her and turned her back with the others. A 19-year-old cowboy couldn't have done it any better.

Steve smiled and reached down to pat ol' Snort on the neck.

Thanksgiving can be more than turkey and cranberry sauce.

*Straight-from-the-shoulder advice: "A Cowboy's Guide to Growing Up Right." Go to LPDpress.com.* ★

Steve slowly saddled his horse, Old Snort, and climbed stiffly aboard in the cold snap of morning. He pulled his hat down a little lower and pulled the wild rag up to cover his nose and mouth from the morning chill.

How many mornings had he done this?

As Snort trotted out into the meadows of the hills surrounding our valley, he looked with

## 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*

2016-2017 Concert Series **SOUNDSCAPES**  
 Timothy M. Smith, Music & Artistic Director

## The Gift of Melody

- ☞ Midnight Sleighride
- ☞ Greensleeves
- ☞ Russian Christmas Music
- ☞ A Christmas Festival
- ... and more!

**Sunday, December 11, 2016 - 2:30pm**  
**\*\* Doors open 2:00 pm \*\***  
**Crowne Plaza Sacramento Northeast**

General Admission \$15 5321 Date Ave, Sacramento 95841  
 Student 11-17, Sr 65+ \$10 www.sacwinds.org for map  
 Tickets at the door - Free parking - Info: (916) 489-2576

**Contact Ph. (916) 489-2576 • www.sacwinds.org**

**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.drbethblakely.com

# FIXED RATE LOANS

PURCHASE • REFINANCE

TERM	RATE	APR
<b>10YR</b>	<b>2.500</b>	<b>2.91</b>
120 Monthly Payments of \$9.43 per \$1,000 Borrowed		
<b>15YR</b>	<b>2.625</b>	<b>2.90</b>
180 Monthly Payments of \$6.73 per \$1,000 Borrowed		

**Check the El Dorado Advantage:**  
 ✓ No Application Fee ✓ No Prepayment Penalty ✓ Local Processing and Servicing

## EL DORADO SAVINGS BANK

*Serving our local communities for over 58 years*

**www.eldoradosavingsbank.com**  
**CARMICHAEL • 4701 Manzanita Ave. • 481-0664**  
 Se Habla Espanol • 800-874-9779

Maximum loan \$417,000.00, primary or vacation residence. 20% minimum cash down payment on purchase. 25% equity required on refinance. Other loans available under different terms.

LOAN TERMS SUBJECT TO CHANGE WITHOUT NOTICE

## WIDOWED PERSONS ASSOCIATION OF CALIFORNIA

The Widowed Persons Association of California encourages men and women to come to Sunday Support each Sunday from 3:00pm - 5:00pm. The Widowed Persons Association is designed to be of help to recently widowed men and women, but any and all widows and widowers are welcome as a community service. Participants do not need to be members and there is no charge.

**OFFICE HOURS 10:00am - 3:00pm**  
**Monday - Friday (916) 972-9722**  
 In the meeting room of the WPAC office. Enter from the back parking lot at 2628 El Camino Ave., Ste D-18

**Sunday Support - Any and all widows or widowers are invited.**  
 Every Sunday from 3:00pm - 5:00pm

## Watch Batteries Installed for \$5.00

Some models cost more

## Frank's Jewelry Shop

**7319 Fair Oaks Blvd.**  
**Carmichael, CA 95608**  
**916-481-0176**

# A-TEK GLASS CENTER

**Your One Stop Local Glass Shop**

**AUTO ■ HOME ■ BUSINESS**

Serving Carmichael Community for 20 Years

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**

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

**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](mailto: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.

## Carmichael Times

*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 \$39 per year within Carmichael, \$49 within Sacramento County. The *Carmichael Times* is published weekly. Call (916) 773-1111 for more information. (ISSN # 1948-1918).

**MPG**

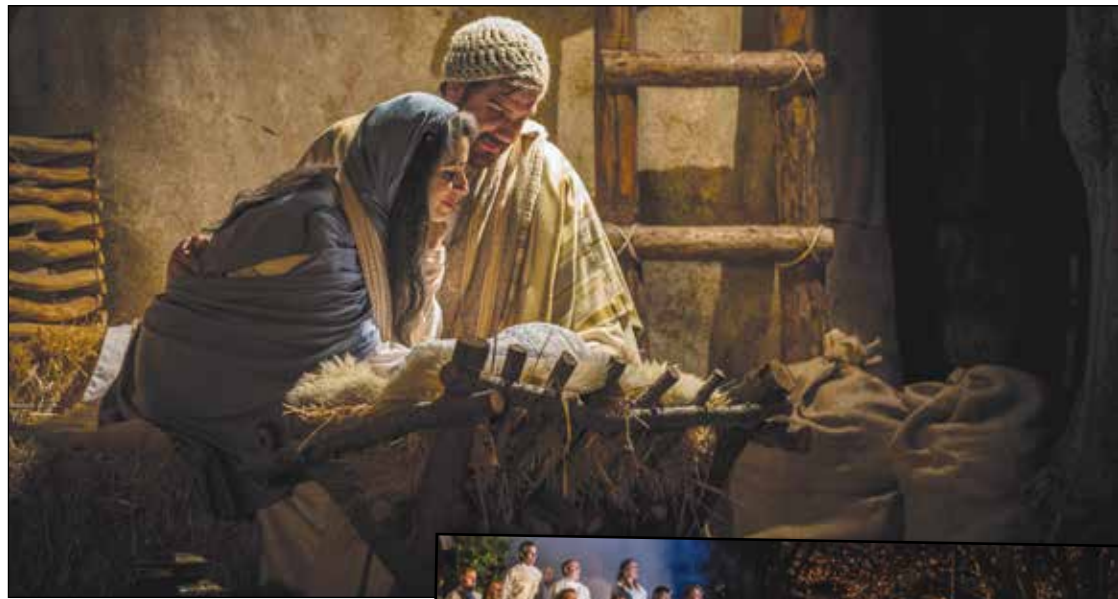
*We are proud members of these newspaper associations.*





# A Reason for the Season

## Live Nativity Encourages the Spirit of Christmas



The Live Nativity, depicting the first Christmas, presents an "opportunity for a meaningful spiritual experience," said Daniel Harrison, president of the Folsom Stake of The Church of Jesus Christ of Latter-day Saints. Featuring four half-hour performances each night from Thursday, December 8, through Sunday, December 11, admission is free. Photography courtesy Ron Aguilar, 2015



**RANCHO CORDOVA, CA (MPG)** - The Live Nativity, admission free, returns this year after an enthusiastic response from the public in 2015. Like last year, visitors pass shepherds in the fields, see the Three Kings arriving from afar, and enter Bethlehem, where the marketplace bustles around them complete with census takers and Roman guards. Mary, Joseph, and the Baby enter, all accompanied by music and narration. Six babies will make their acting debut as the newborn Christ during the four-day run from Thursday, December 8, through Sunday, December 11. The show has four presentations per night: 6:30, 7:00, 7:30, and 8:00, at 2100 California Circle in Rancho Cordova.

"The baby is real!" is a common reaction we've had," said Heather McCauley, who is in charge of casting and direction, as well as numerous other logistical matters. "(Visitors) felt like they were going back in time and being a part of the

first Christmas." McCauley, who lives in El Dorado Hills, is a music and drama teacher.

Manned by an all-volunteer cast and crew, one set of 100 actors perform on Thursday and Saturday, and another, different set of 100 on Friday and Sunday. There are also numerous behind-the-scenes workers taking care of costumes, lighting, sound, and such things as parking, check-in, and ushering, for a total of around 300 volunteers per night.

McCauley said that it is amazing to see so many people come forward and give so much of their time to make this event happen. "It is such a special gift that we're giving to the community, that people love, all different religions, and it's something that people are looking for at this time of the year."

Last year the count of visitors attending the presentations reached 7,400, several thousand more than expected. Because of that, this year's organizers have added a reservation process,

more seating, and have made other arrangements for the convenience of the patrons.

The Live Nativity is presented by the Folsom Stake of The Church of Jesus Christ of Latter-day Saints. The Stake president, Daniel Harrison, presides over congregations of the Church in the Folsom/El Dorado Hills area. "The goal is to try to help people feel that they are actually in Bethlehem and that they have a meaningful Christmas experience remembering the birth of Christ, which is the reason why we celebrate," Harrison said.

This year reservations are recommended, but no one will be turned away. For reservations, directions, photos, and more information about the performance, see [www.LiveNativity.org](http://www.LiveNativity.org). The presentations are located at 2100 California Circle, off of Folsom Boulevard near Folsom Auto Mall, turning south onto Birkmont Drive, then left on California Circle. ★

# Become a Sustainable Business Today

## Certification is Free and Easy

Is your business taking steps to prevent pollution and conserve resources, would you like to and need free help? The Business Environmental Resource Center's (BERC) Sustainable Business (SB) Program is here to certify and promote businesses within Sacramento, Placer, Yolo, and El Dorado Counties that pledge to adopt environmentally friendly practices as well as conserve resources.

- Free advertising and promotion – searchable database by industry type
- Cost savings through improved efficiency, energy and water conservation, and waste reduction
- Community recognition of your voluntary efforts to improve our environment
- The opportunity to gain recognition through SB annual awards ceremony



Paladin Private Security was the 2016 recipient of the 'Transportation and Air Quality' Award. Paladin is one of the top private security organizations in the Sacramento community. Along with keeping the community safe, this 24/7 fleet also practices drastically reduce its contribution to air pollution.

- 2007 fleet fuel switched to Compressed Natural Gas(CNG)

- 90% or 70 Ford Crown Victoria's in their fleet are 100% operating on CNG

- CNG fueling is done on-site to reduce pollution during transportation to fueling source

- Vehicle monitoring is key to pollution reduction. Paladin practices tire pressure checks, and has developed a system to monitor and minimize multiple outings

A Sacramento Sustainable Business protecting the community and the environment.

## Becoming certified as a Sustainable Business is as easy as 1-2-3!

- 1) Complete Business Application Checklist: ([www.sacberc.org/sasb/Pages/checklist-and-publications.aspx](http://www.sacberc.org/sasb/Pages/checklist-and-publications.aspx))
- 2) Schedule a site visit to review and verify checklist
- 3) Your business is certified!

## Sustainable Business Categories:

- Pollution Prevention
- Water Conservation
- Solid Waste Reduction
- Green Building
- Energy Conservation
- Transportation & Air Quality

## Sustainable Business Spotlight

The "Transportation and Air Quality" category certification is important especially in California where enhancing air quality is vital. The Sacramento Metropolitan Air Quality Management District has made great strides to improve air quality within the region, yet it is incredibly important for businesses and the community to take the initiative to improve air quality on their own accord to make Sacramento even more beautiful and sustainable.

## Paladin Private Security

A local Business excelling in sparing the air quality is, Paladin Private Security.

## Benefits to being a Sustainable Business:

- A certificate and window decal to highlight your environmentally friendly
- Free assistance in making sustainable changes to your business



SACRAMENTO AREA  
**Sustainable Business**

Contact Us: (916)874-2100

[BERCadmin@saccounty.net](mailto:BERCadmin@saccounty.net)

[www.SacBerc.org/SASB](http://www.SacBerc.org/SASB)



# Lisa D.

— presents —

Tickets  
Only  
\$60



Sacramento Kings vs Miami Heat

Wednesday, January 4, 2017

Community Night

At Golden 1 Center

Order Online Today!

[lisadpresents.com/product/kings-basketball-tickets/](http://lisadpresents.com/product/kings-basketball-tickets/)








Call For More Info

Lisa D. Taylor

(916)856-4536





Donald Kendrick, Music Director

21<sup>ST</sup> CONCERT SEASON

2016-2017

## Wells Fargo Home for the Holidays

2 SHOWS!  
NEW TIME


TWO performances of this ANNUAL SACRAMENTO HOLIDAY TRADITION that guarantees merriment with full orchestra, candlelit procession and audience sing along.

Guests: Sacramento Children's Chorus  
Lynn Stevens, Director

SATURDAY, DECEMBER 10

AT 2:00 PM AND 7:30 PM

Sacramento Memorial Auditorium



Guest Artist  
Matt Hanscom,  
Baritone

TICKETS CCT BOX OFFICE | 916.808.5181 or TICKETS.COM

SACRAMENTOCHORAL.COM

**Wizard of Id** by Parker, Mastroianni & Hart



**Hole Molé** by Rick Hotten



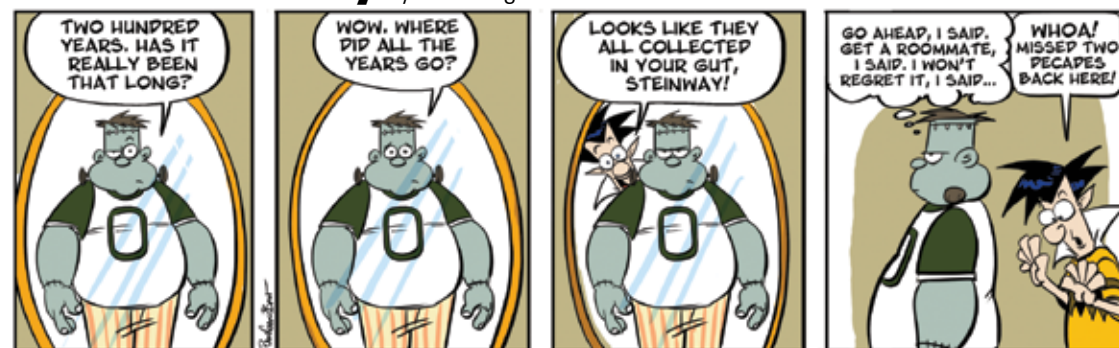
**BC** by Mastroianni & Hart



**Cranky Girl** by Crystal Jones



**Frank and Steinway** by Wil Panganiban



**Tundra** by Chad Carpenter



**Friday Morning** by Brad Diller

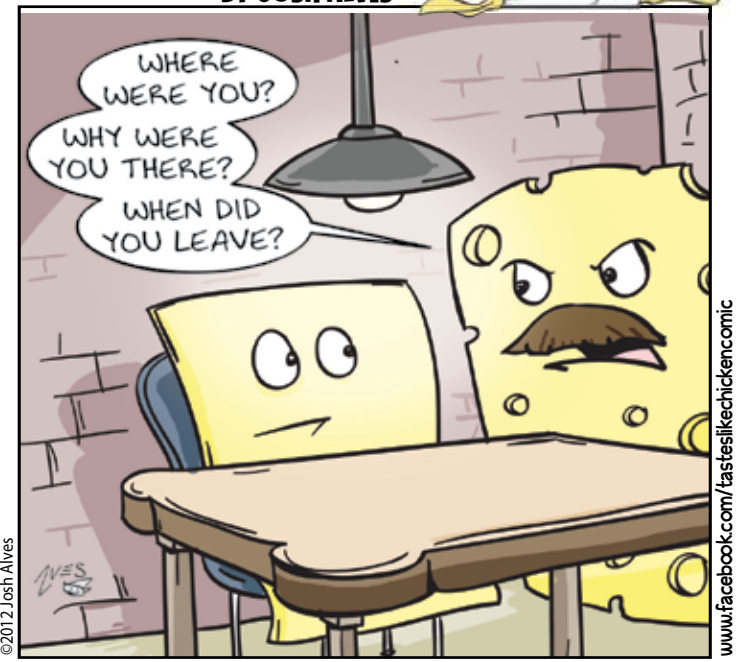


**Speckticles** by Bill Abbott



"My name is Bacchus, Roman God of Wine...and I'm an alcoholic."

**Tastes Like Chicken** BY JOSH ALVES



Grilled cheese.

**California MENTOR Family Home Agency** | Share your heart. Share your home. Become a **Mentor** today.

California MENTOR's Family Home Agency is seeking adult foster families with a spare bedroom to support an individual with special needs. Receive up to \$3,800 a month and ongoing support.

Information Sessions held:  
 Tuesdays at 4 p.m. and 7801 Folsom Blvd. | Suite 375  
 Thursdays at 11 a.m. Sacramento | CA 95826

We provide education, multiple supports, monitoring and the opportunity to work independently from home.

Contact a Recruiter today at (916) 383-9785 ext.15  
[www.MentorsWanted.com](http://www.MentorsWanted.com)

**Senior Special Discount Living Trusts**

If you have real estate, you need a Trust.

Our Senior Special Discount for revocable trusts includes the following:  
 Revocable Living Trust • Power of Attorney for Financial and Healthcare matters  
 Wills • Advance Directives • Trust Transfer Deed for your residence

Probate of Estates if there is no Trust  
 Protecting Assets from the costs of long-term care: qualifying your loved ones for long-term care government benefits

**WILL ASSOCIATES**  
 Richard H. Will  
 ELDER LAW ATTORNEY  
 Serving Seniors Since 1975

Serving Seniors Since 1975  
 Avoid Probate Call Today!  
**(916) 482-8897**

1337 Howe Avenue, Suite 103 • Sacramento • [www.willassociates.com](http://www.willassociates.com)

**AMERICAN EAGLE BODY SHOP**

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

"We Meet By Accident"

up to **\$500<sup>00</sup>** Instant Rebate towards your DEDUCTIBLE  
 Some restrictions apply - call for details. Limit 1 coupon per customer. Not valid with any other offer. Expires 12/31/16.

**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 12/31/16.

**Before** **After**

6801 Fair Oaks Blvd • Carmichael, CA 95608  
 Phone 916-339-1776 • Fax 916-339-1700  
 Email: [info@aebodysshop.com](mailto:info@aebodysshop.com) • [www.aebodysshop.com](http://www.aebodysshop.com)

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

**Union Gospel Mission Sacramento**

For more than 50 years, Union Gospel Mission has been serving Sacramento's homeless with shelter, meals, clothing, a rehabilitation program and a life-changing Gospel message. Founded in 1962 by concerned Christians for men in need, the Mission also serves women and children. The Mission is an amazing testament to the good that comes with committed volunteers, inspired leadership and the community's support.

Matthew 25:40  
 "Caring for the Least"

50+ Years of Service  
 We accept donations, clothing and goods, 7 Days a week... and prayers always!

**(916) 447-3268**  
 400 Bannon Street • Sacramento, CA 95811  
 Exec. Director, Pastor Tim Lane • P.O. Box 1108, Sacramento, CA 95812  
 Tune in our Radio Program: KFIA 710 AM, Sun & Mon 3 PM  
 listen online & visit us at: [www.ugmsac.com](http://www.ugmsac.com) Facebook.com/UGMSAC



## Make It Fun and It Will Get Done!

The Secret to Being Organized

### Pam Young's Corner

#### Staying on Track During the Holidays

The holidays definitely impact SHEs (Sidetracked Home Executives). Because we're creative, we can go into OPM (Over Production Mode). Our perfectionism kicks in and we want to recreate the magic we see on glossy magazine covers without thinking about how fake it all is.

We SHEs love the holidays, and since we're easily distracted throughout the year, this time of year can pitch us over the festive edge.

The holidays don't let us off the hook when it comes to the work involved in running a household. Imagine that you have a half hour specifically slotted for housework. You've got four 3x5 cards with specific chores on each to direct your work (if you're on the SHE system). There's an estimated time telling you how long each task will take written on each card. You're dressed for housework, so you won't wreck your good clothes and you've got sensible shoes on.

According to your math, you can do the tasks on the cards in half an hour, but what has happened to your good intentions when you find yourself at the mall buying Christmas presents?

You can find that out by thinking backward until you come to the point in your housecleaning that prompted the diversion. Maybe you were innocently dusting the dining room table with a couple weeks' worth of mail stacked on it and when you went to move the mail to dust you saw the coupon for 25% off Christmas pajamas at Nordstrom, and the sale ends today! So much for housecleaning, but at least you

have some gifts to wrap.

If you are a champion at getting sidetracked read on, because there is a wonderful anti-sidetracking tool you can use and it's located in your head (well actually in your throat). You can read all about it at the end of this essay.

If you're tired of being a victim of distractions here are ten you need to be aware of before you start any housework whether it's during the holidays or any time.

1. Cell phone
2. Door bell
3. Pet
4. Refrigerator
5. Sun
6. Mailman or UPS guy
7. Physiological interruptions: bathroom, thirst, hunger
8. Computer games/ Face Book/ Twitter
9. Child or husband
10. Your amazing mind

If you've been sidetracked in the past by any of these distractions, here's what you can do. When you set your timer for 15 minutes and plan to clean the refrigerator for example, promise yourself you are going to **stay on task short of an emergency like a broken arm, a fire in the next room or a drone takes the top of your roof off.** Once the vow is made, work fast and play with your time constraint. (Seeing how much you can get accomplished in 15 minutes will engage your inner child who loves races against time.)

There's no guarantee that one of the distractions won't occur, in fact, most likely one or more of

them will crop up especially if the job at hand starts to get boring. No worries, you'll be ready!

So, let's say something in the fridge speaks to you, like a left-over chicken leg and the thought comes to your amazing mind, 'I'm kinda hungry.' Speak to the chicken part and say, "Shut up! It's not time to eat! I'll eat you later." If that dialogue works, keep cleaning the refrigerator. If it starts to nag you or another food item tempts you, **it's time to bring out the big gun.** The ultimate and tried and true solution is the air horn (you know the sound of the horn at a basketball game). Now in the course of the 15-minute fridge clean-out you may have to use that obnoxious horn more than once, but it's such a brutal sound and it's hard on your vocal chords, so your sweet soul probably won't want to hear it more than once.

You can also use the air horn while at the grocery store when you're tempted to put a package of Christmas ginger snaps in your cart for example. (If there happens to be someone in the cookie aisle when you blast the horn, just touch your throat and say, "I hate it when that happens," and continue shopping.

Happy Holidays!

For more from Pam Young go to [www.cluborganized.com](http://www.cluborganized.com). You'll find many musings, videos of Pam in the kitchen preparing delicious meals, videos on how to get organized, ways to lose weight and get your finances in order, all from a reformed SLOB's point of view. ★

## United Way Offers Holiday Donation, Volunteer Opportunities



"The Sacramento region is filled with generous people wanting to give back during the holidays, so we've gathered numerous opportunities in our online Volunteer Center to make it easy to choose the project you're most passionate about," said Stephanie Bray, president and CEO, United Way California Capital Region.

**SACRAMENTO REGION, CA (MPG)** - Local residents looking for holiday donation and volunteer opportunities can visit United Way California Capital Region's online Volunteer Center at [www.yourlocalunitedway.org](http://www.yourlocalunitedway.org) to find more than a dozen needs in one place. Holiday volunteers and donors are encouraged to post photos of their work on social media using #happy2help.

"The Sacramento region is filled with generous people wanting to give back during the holidays, so we've gathered numerous opportunities in our online Volunteer Center to make it easy to choose the project you're most passionate about," said Stephanie Bray, president and CEO, United Way California Capital Region.

Anyone can sign up to volunteer or donate, and most nonprofits across the region are eligible to add their volunteer opportunities, and can do so through the website. For questions, contact [volunteer@uwccr.org](mailto:volunteer@uwccr.org).

United Way launched its online Volunteer Center in 2014 to provide an organized, community-wide portal that connects the Sacramento region's volunteer and donor base with United Way's 160 local nonprofit partners and other local organizations. The center is designed to connect individual donors and volunteers, as well as corporate or group volunteers, with opportunities of all sizes and commitments throughout the year. Community members can log onto the website and create a profile that lists their interests, become fans of participating nonprofits, join volunteer groups, donate unused materials and household items to nonprofits in need, learn about upcoming special events and fundraisers, and advocate for causes. The center was partly launched in response to United Way's 450 corporate partners looking for a coordinated way to engage employees in

corporate social responsibility through volunteer work, donation opportunities and events.

United Way's Volunteer Center is part of United Way's Square One Project, which recognizes the importance of volunteers in making sure nonprofits and schools are equipped to provide a full support system for kids. The Square One Project is a 20-year promise to significantly increase the number of local students who graduate from high school ready for success in college and beyond. Through nine decades of work and research across Amador, El Dorado, Sacramento, Placer and Yolo counties, the local United Way now believes ending poverty starts in school and is working to ensure kids meet important milestones for success in college. To donate or volunteer, visit [www.yourlocalunitedway.org](http://www.yourlocalunitedway.org).

Source: Kristin Thébaud Communications ★



## Special Offer: CEMETERY PROPERTY

No Opening & Closing Fees on Advance of Need Property

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

From 12/12/2016 through 1/15/2017, East Lawn will waive this fee on all purchases that are for advance of need cemetery property.

This is up to a \$795 per person value. Call one of our 3 cemeteries today to make an appointment.



Liz Gentile



Claudia Taylor



Jane Filetic



Brian Baker



Jeran Je



Stephanie Schaefer



Lori Osborne



Chris Gaisford



Lori Heald



Kim Matthews



Rick VandenHoek



Matthew DeGuero



Matt Brennan



Jerry Govier



Steve Moore



Kayla Delgado

EAST LAWN  
Memorial Park  
& Crematory

4300 Folsom Blvd.,  
Sacramento, CA 95819  
Tel 916.732.2000

EAST LAWN  
Sierra Hills  
Memorial Park  
& East Lawn Mortuary

5757 Greenback Lane,  
Sacramento, CA 95841  
Tel 916.732.2020  
Lic. #FD-1242

EAST LAWN  
Elk Grove  
Memorial Park  
& Mortuary

9189 E. Stockton Blvd.,  
Elk Grove, CA 95624  
Tel 916.732.2031  
Lic. #FD-1455



[www.EastLawn.com](http://www.EastLawn.com)

**River City Chorale**  
Directed By Richard Morrissey  
Presents

# The Many Gifts of Christmas



Hear a wonderful variety of Christmas music—exciting new songs as well as beloved favorites.  
**Begin the season with us!**

<p><b>Friday, December 2,</b> 7:30pm First Baptist Church of Fair Oaks 4401 San Juan Ave. Fair Oaks</p>	<p><b>Saturday, December 3,</b> 7:30pm Faith Presbyterian Church 625 Florin Road Sacramento</p>	<p><b>Sunday, December 4,</b> 4:00pm St. Mark's Lutheran Church 7869 Kingswood Dr. Citrus Heights (near Sunrise Blvd)</p>
---	---	---

**Advance tickets \$15.00 At the door \$20.00**  
**RiverCityChorale.org or call 331-5810**

# Double Play!

1. Guaranteed Delivery of the Carmichael Times
2. Guaranteed Delivery of The Sunday Sacramento Bee

Get a great deal on this three month subscription for only:

# \$15<sup>00</sup>



**YES! START MY SUBSCRIPTION NOW!**

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE (\_\_\_\_) \_\_\_\_\_ EMAIL \_\_\_\_\_ (OPTIONAL)

\* To opt-out of delivery of the Sacramento Bee, simply check this box

**MAIL YOUR PAYMENT TO:**  
MESSENGER PUBLISHING GROUP  
7144 FAIR OAKS BOULEVARD, SUITE 5  
CARMICHAEL, CA 95608

\*Some delivery restrictions may apply.

As a valued Carmichael Times subscriber, you receive the Sunday Sacramento Bee as part of your subscription. **BOTH NEWSPAPERS FOR ONLY \$15 FOR 3 MONTHS!**

## IT'S THE PERFECT COMBINATION!

Offer available to new and current subscribers. To take advantage of this unique opportunity please call (916) 773-1111.

# Frohe Weihnachten

## The German Deli

German Meats • Imported Beer & Wine • Catering

Our Traditional  
"German Christmas Goodies"  
Have Arrived!!



**HOLIDAY HOURS DECEMBER 1ST-24TH:**  
**"CALL FOR HOLIDAY HOURS"**

Ask about our Mail Order Service!  
**(916) 349-9493**  
sacgermandeli@sbcglobal.net

5859 Auburn Boulevard  
Sacramento, CA 95841

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



**EVERYDAY LOW PRICES**  
Super Discount Prices\* Hot Specials & Coupons  
(\*Short term promotions from vendors  
(No Membership Fees))

We Only Accept ATM, Cash, & Checks



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

Mon-Fri 9-8,  
SAT 9-7, SUN 10-7  
Effective 11/30/16 - 12/6/16

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

COUPON

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 11/30/16 - 12/6/16

COUPON

\$2.50 OFF

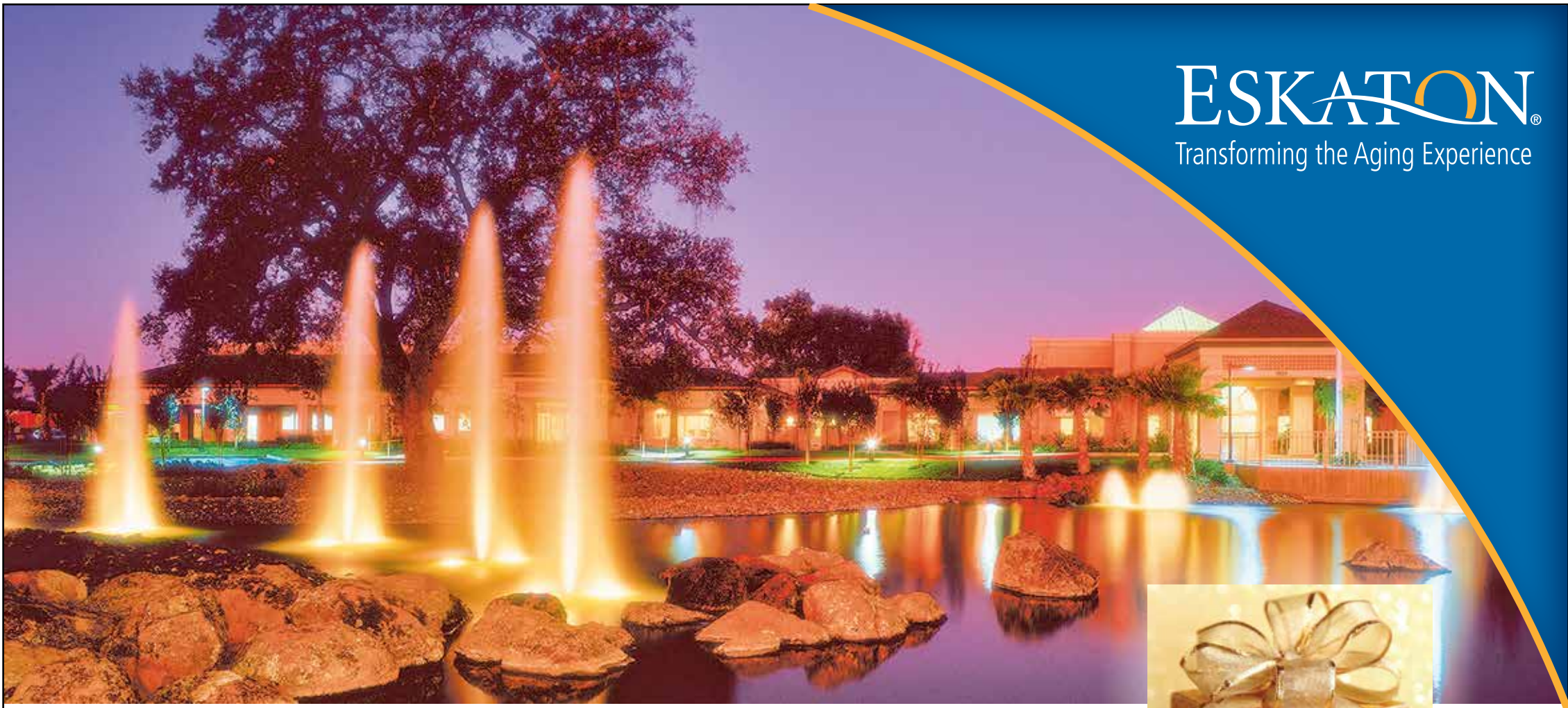
ANY PURCHASE OF \$7.00 OR MORE OF PET OR FISH SUPPLIES (Excluding Pet Food or Litter) Cannot be used in conjunction with similar dollar or percentage off coupons & advertised sale items.  
Limit 1 PLU 331 CT  
Limit: 1 Coupon Per Family  
Effective 11/30/16 - 12/6/16

<p><b>TASTE OF THE WILD GRAIN FREE DRY DOG FOOD</b> •Wetlands •Sierra Mountains •Pacific Salmon •High Prairie •Southwest Canyon</p> <p>30 Lb Bag <b>\$39<sup>99</sup></b> Effective 11/30/16 - 12/6/16</p>	<p><b>NUTRO MAX ADULT RECIPE DRY DOG FOOD</b> •Regular Max •Large Breed Adult •Beef •Senior •Lamb Meal &amp; Rice</p> <p>NEW SIZE 25 Lb Bag Limit 2 Bags Per Family</p> <p><b>\$22<sup>99</sup></b> Effective 11/30/16 - 12/6/16</p>	<p><b>PRO-PLAN DRY DOG FOOD</b> •Chicken &amp; Rice 30-35 Lb Bag •Beef &amp; Rice •Lamb &amp; Rice •Sensitive Skin &amp; Stomach •Lite•Bright Mind</p> <p>Limit 2 Bags per Family</p> <p><b>\$3 OFF</b> OUR SUPER DISCOUNT PRICES! Effective 11/30/16 - 12/6/16</p>	<p><b>FRISKIES DRY CAT FOOD</b> 16 Lb Bag •Surfing &amp; Turfing •Seafood •Indoor</p> <p>Limit 2 Bags Per Family</p> <p><b>\$9<sup>99</sup></b> Effective 11/30/16 - 12/6/16</p>
<p><b>9 LIVES CANNED CAT FOOD</b> 5.5 Oz All Varieties</p> <p>Limit 1 Case Per Family</p> <p><b>35¢</b> Effective 11/30/16 - 12/6/16</p>	<p><b>FANCY FEAST GOURMET CANNED CAT FOOD</b> All Varieties Except Elegant Medley 3 Oz Limit 2 Cases Per Family</p> <p><b>20/\$11<sup>00</sup></b> Effective 11/30/16 - 12/6/16</p>	<p><b>JONNY CAT PREMIUM CAT LITTER</b> 20 Lb Bag •Regular •Multiple Cat Formula</p> <p>Limit 2 Bags per Family</p> <p><b>\$3<sup>29</sup></b> Effective 11/30/16 - 12/6/16</p>	<p><b>FRESH STEP SCOOPABLE CAT LITTER</b> 42 Lb Bag</p> <p>Limit 2 Bags per Family</p> <p><b>\$12<sup>99</sup></b> Effective 11/30/16 - 12/6/16</p>

<p><b>NUTRO CANNED CAT FOOD SALE</b> Limit 1 Case • Selected Varieties 3 oz Max <b>59¢</b> Natural Choice <b>75¢</b></p>	<p><b>TIDY CAT LIGHT WEIGHT CLUMPING CAT LITTER</b> •All the Strength •Half the Weight 8.5 Lb Jug Limit 2 Jugs <b>\$8<sup>99</sup></b></p>	<p><b>BLUE BUFFALO WILDERNESS DRY DOG FOOD</b> 100% Grain Free •Chicken •Duck •Salmon •Large Breed Adult •Healthy Weight 24 Lb Bag Limit 2 Bags <b>\$49<sup>99</sup></b></p>	<p><b>CAREFRESH PET BEDDING</b> 60 Liter (Ultra Not Included) <b>\$12<sup>99</sup></b></p>
<p><b>NUTRO CANNED DOG FOOD SALE</b> Limit 1 Case • Selected Varieties 12.5 oz Max <b>99¢</b> Natural Choice <b>\$1<sup>39</sup></b></p>	<p><b>FELINE PINE HEALTHY CAT LITTER</b> 20 Lb Bag Limit 2 Bags <b>\$7<sup>99</sup></b></p>	<p><b>CHICKEN SOUP FOR THE SOUL DRY DOG FOOD</b> •Adult •Large Breed •Mature •Weight Care 30 Lb Bag Limit 2 Bags <b>\$7 OFF</b> OUR ORIGINAL LOW PRICES</p>	<p><b>NUTRO NATURAL CHOICE WILD FRONTIER DRY DOG FOOD</b> PALLET DEAL ON SALE •Real Chicken •Real Lamb •Real Salmon •Venison Meat •Grain Free •High Protein •Adult 24 Lb Bag Limit 2 Bags</p>

<p><b>CASUAL PET BEDDING PRODUCTS</b> •Loungers •Orthopedic Beds •Cat Beds <b>20% OFF OUR SUPER LOW PRICES</b> ALL VARIETIES EXCEPT: ORTHOPEDIC MAT 30"x 40" - <b>\$23.99</b> PILLOW BED (Small) - <b>\$18.99</b> PILLOW BED (Large) - <b>\$23.99</b></p>	<p><b>PENN-PLAX CASCADE POWER FILTER SALE</b> MODEL TANK SIZE PET CLUB SALE CASCADE 100 20 Gal. <b>\$13.99</b> Revolutionary Bio-Falls Quad Filtration System CASCADE 150 35 Gal. <b>\$17.99</b> CASCADE 200 50 Gal. <b>\$20.99</b> CASCADE 300 100 Gal. <b>\$27.99</b></p>
<p><b>TRUE CHEWS PREMIUM JERKY CUTS</b> All Varieties 12 oz Pkg 100% Natural Dog Treats <b>\$7<sup>99</sup></b></p>	<p><b>ZUKE'S NATURAL TREATS</b> All Varieties <b>20% OFF</b> •Z-Bones •Mini-Naturals •Power Bones •Hip Action •Jerky Naturals •Z-Files As Marked OUR SUPER LOW PRICES</p>
<p><b>NORTH STATES 20% OFF</b> PET GATES All Models OUR SUPER LOW PRICES</p>	<p><b>PENN PLAX BIRD LIFE BIRD PRODUCTS</b> All Varieties <b>20% OFF</b> •Regular &amp; Natural Toys •Ladders •Perches OUR SUPER LOW PRICES</p>

<p><b>FRISKIES BUFFET CANNED CAT FOOD</b> 5.5 Oz All Varieties Limit 12 Cans With Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 11/30/16 - 12/6/16 PLU 367 <b>41¢</b></p>	<p><b>WHISKAS TEMPTATIONS CAT TREATS</b> •All Varieties Except Natural - 3 Oz Limit 2 Pkgs with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 11/30/16 - 12/6/16 PLU 569 <b>\$1<sup>19</sup></b></p>	<p><b>JONNY CAT CAT LINERS</b> Jumbo Drawstring - 5 Ct Limit 1 Box with Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 11/30/16 - 12/6/16 PLU 449 <b>\$1<sup>89</sup></b></p>
---	--	--



**ESKATON**  
Transforming the Aging Experience

## Eskaton Village Carmichael Golden Opportunity Event



### Don't miss this Golden Opportunity!

For a very limited time, we invite you to take 1/3 off your membership fee (with savings up to \$50,000) on select apartments and cottages at our 37-acre resort-style retirement community. You must close on your selected residence by December 31, 2016.



**Come to a Fall Home Tour to find out more. Lunch is on us! Call now to reserve your spot.** Take advantage of your golden opportunity to save 1/3 on a lifestyle filled with choice, luxury, comfort and service, all at a price that's more affordable than you might think — with monthly fees from only \$3,566.

[eskaton.org/VC](http://eskaton.org/VC)

**Eskaton Village Carmichael**  
Continuing Care Community (CCRC):  
Independent Living with Services, Assisted Living, Memory Care and Skilled Nursing  
916-967-1017

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

Monthly fees begin when the unit is ready. For units that sell for a net amount of \$50,000 or less, the amortized contract option must be used.

License #340313383 / COA #202



A leading nonprofit provider of aging services in Northern California since 1968

## The Exciting New World of Implant Supported Dentures



- *Has the Security of a Fixed Bridge!*
- *Easier to Maintain Good Oral Hygiene*

There are millions of people in the U.S. who are edentulous (meaning without teeth) who struggle daily with dentures. A majority suffer from discomfort as a result of loose or illfitting dentures. Many prosthetic wearers simply withdraw from any type of social engagement as a result of having to wear their dentures.

Lower dentures almost never fit properly. They are loose fitting due to less surface area which can't create a suction, shrinking gum tissue and bone loss, which can cause irritation in the mouth, sores and pain. The only relief is using sticky dental adhesive to help it, but it is very messy, hard to clean off and needs multiple applications throughout the day.

Upper dentures are better than lower dentures due to a suction in the upper palate that keeps the denture in place. However, having the palate covered reduces the tastes of foods and the ability to tell the temperature of foods.

Partial Dentures can be a source of discomfort due to lack of supporting teeth or an illfitting partial. Partials also use clasps to secure to existing teeth which can be noticeable and can put added pressure to the existing teeth.



### 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. We make your denture or partial fit and function in harmony with the space available in your mouth, and give custom attention to the delicate fabrication of your snap on denture.

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**

**8329 Fair Oaks Blvd., Ste A • Carmichael, CA, 95608**  
**916 944-1197**

**\$1,200.00 off**  
**2 implants with 2 attachments to upper/lower denture**  
Offer Expires 12/31/16

[www.YourCarmichaelDentist.com](http://www.YourCarmichaelDentist.com)