



**“Hands to Serve,  
Hearts to Love”**

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**PLUS: “For the First  
Time in My Life God had  
100% of My Attention”**

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# Carmichael Times

Volume 32 • Issue 49

*Serving Carmichael and Sacramento County since 1981*

December 5, 2012

## Whitney Avenue Elementary School Cashes in on Recyclables



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## When Storm Repairs Become Costly Headaches



Contractors State License Board Reminds Storm Victims to Check the License First Before Making Repairs

SACRAMENTO, CA – (MPG) The Contractors State License Board (CSLB) is urging California home owners to be vigilant when it comes to contracting for clean-up or repairs

from this weekend’s heavy rain and high winds. Sometimes what appears to be the cheapest solution to repair flood damage, remove a fallen tree, fix a downed fence, or patch a leaky

roof may not be the best choice.

“Anyone who needs to repair post-storm damage should be looking for a legitimate, qualified tradesperson—especially in an urgent situation,” said

CSLB Registrar Steve Sands. “A licensed contractor who is skilled in the specific trade you’re seeking is insured and bonded, and is not likely to leave you in the lurch when it comes to properly completing the job at a fair price.

“Consumers can use CSLB’s online resources, available at [www.cslb.ca.gov](http://www.cslb.ca.gov) or [CheckTheLicenseFirst.com](http://CheckTheLicenseFirst.com), to review the license status of a contractor they plan to hire, and to get tips on the best approach to home repair projects. Any construction job valued at \$500 or more in labor and materials must be done by a state-licensed contractor. California Business and Professions (B&P) Code requires licensees to carry workers’ compensation insurance coverage for their employees, and to be bonded.

For tree trimming and removal jobs where the tree is 15 feet or higher and the job is more than \$500, the contractor must be state-licensed. The B&P Code allows a gardener who does not have a state license to work on incidental tree pruning if the tree is less than 15 feet and the job costs less than \$500. State law requires all Roofing (C-39) contractors to carry workers’ compensation insurance, even if they do not have employees, to ensure that consumers are protected in the event of an accident or injury on the homeowner’s property.

CSLB urges consumers to follow these tips when soliciting bids from any home improvement contractor:

*Continued on Page 4*

## Slaton Elected SMUD Board President



Bill Slaton

SACRAMENTO COUNTY, CA - (MPG) Sacramento Municipal Utility District (SMUD) Director Bill Slaton was elected President of the SMUD Board of Directors. His term as President will run from January through December 2013. Slaton was first elected to the SMUD Board of Directors in November 2002 and represents the customers of Ward 7, which includes North Highlands, Carmichael, Antelope and Foothill Farms. He served as Board President in 2005.

A Sacramento-area resident since 1974, Slaton lives with his family in Carmichael. He is active in community and religious affairs throughout the region. Slaton is a former chairman of the board of KVIE-Channel 6, Sacramento’s public television station. He is the current Audit Chair for the station. Slaton is the former president of the Jewish Federation of the Sacramento Region and is a co-founder of the Jewish Community Foundation of the West.

Slaton graduated from the University of Texas with a bachelor’s degree in business administration. He has 25 years of experience in arranging financing for public agency information technology projects. He also formerly served on the board of directors of two community banks, Sacramento Commercial Bank and Placer Sierra Bancshares. Director Genevieve Shiroma was elected Vice President. As the nation’s sixth largest community-owned electric service provider, SMUD has been providing low-cost, reliable electricity for more than 65 years to Sacramento County (and a small portion of Placer County).

SMUD is a recognized industry leader and award winner for its innovative energy efficiency programs, renewable power technologies, and for its sustainable solutions for a healthier environment. SMUD is the first large California utility to receive more than 20 percent of its energy from renewable resources. For more information, visit [smud.org](http://smud.org).

## RT Offers Free Rides on the Holiday Bus

SACRAMENTO COUNTY, CA – (MPG) The Sacramento Regional Transit District (RT) will usher in the holiday season with free rides on the RT Holiday Bus. As a thank you to riders, the bright and festive Holiday Bus will travel on a different route each day from Saturday, December 1, 2012 through Sunday, January 6, 2013.

In the spirit of giving, passengers will have the opportunity to place a monetary donation in the farebox or contribute a non-perishable food item. All donations will benefit River City Food Bank, a non-profit organization that provides emergency food and housing assistance to over 40,000 clients annually in Sacramento County.

Continuing a 20-year tradition, RT employees and their families painted the exterior of the Holiday Bus with colorful



poinsettias, ornaments, snowmen and candy canes. Rick Sloan, retired RT graphic designer and long-time Holiday Bus artist, outlined the design on the bus,

which allowed participants to each paint individual sections in bright colors.

For Holiday Bus route and schedule information, call 916-

321-BUSS (2877) or visit [www.sacrt.com](http://www.sacrt.com).

*Source: Regional Transit*

## Two-Alarm Apartment Fire Accelerated by Strong Winds

**From Sacramento Metropolitan Fire District**

CARMICHAEL, CA (MPG) - November 30 - just after 5:30pm, Metro Fire units responded to 5101 Hackberry Lane for a report of an apartment fire. Multiple units were found heavily involved in fire, with the breezeway between apartments completely engulfed in flames. Front doors to four apartments were contained within this breezeway, making it impossible for residents to get in or out using their doors. Strong winds pushed the fire from the unit of origin to



**Aggressive firefighting operations saved property owners and residents roughly \$400,000 in personal property.** Photo courtesy of Sac Metro Fire.

nearby units, as well as to two

vehicles in the parking lot. Initial reports included two children possibly trapped in a downstairs unit. A second alarm was quickly called.

Simultaneously, first arriving crews began attacking the fire while numerous firefighters searched for victims. Search teams entered through windows, rapidly looked for occupants, exited and moved on to the next unit. The two children were quickly located outside the apartments, unharmed. Ladders were placed to upstairs windows to enable firefighters access to search; no victims were found.

Crews from 9 engines, 5 trucks, 2 medics, and 4 battalion chiefs worked for nearly 35 minutes to knock down the fire and ventilate the structure. Eight units in the building suffered fire damage, one unit suffered cosmetic damage, and seven units were saved from any fire damage.

Aggressive firefighting operations saved property owners and residents roughly \$400,000 in personal property. Damage to the nine units is estimated at \$425,000. The fire started as a cooking fire in the kitchen of a downstairs unit. An adult man was injured in the blaze and was

transported to the hospital by ambulance. One firefighter was transported to a local hospital where he was treated and later released.

Cooking remains the number one cause of house fires, resulting in more injuries than any other type of fire. Knowing what to do can make all the difference. Never leave food cooking on the stove, unattended. If you encounter a grease fire, putting water on it will make it worse. Leave the pan where you find it, turn off the heat and put a lid on it. Use a fire extinguisher if needed or call 911.

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**Friday, Dec. 14 — Jesus' Birthday Party** 7 p.m.  
Celebrate the birth of Jesus with cake, ice cream, games and a short skit, "A Prime Time Christmas", presented by our Youth Group and Youth Praise Band. Join this free family event and, if able, bring an unwrapped toy.

**Sunday, Dec. 16 — Festival of Carols** 4 p.m.  
Everyone is welcome, especially the children, to join us for an old-fashioned sing along of Christmas carols! Sing all your favorites and learn the origins of many of these timeless classics as we make a joyful noise to the Lord.

**Monday, Dec. 24 — Christmas Eve Services** 5 p.m. / 10 p.m.  
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**Publisher, Paul V. Scholl**

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# School Cashes in on Recyclables



Nearly 300 Whitney Ave. Elementary School pupils scored a giant check and pizza for their recycling contest win. Contest co-sponsor Assembly Member Dr. Richard Pan (holding check, left) joined the celebrations. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - Pizza and a check for \$1500 rewarded Whitney Ave Elementary pupils for a recent recycling project. The junior conservationists were among students from six Sacramento schools who collected plastics, glass, aluminium and paper in

contest for the recycling award.

Contest sponsors included Assemblyman Dr Richard Pan, the American Chemistry Council the Sacramento Regional Conservation Corps and Keep America Beautiful.

The 300 Carmichael pupils took five weeks to collect 1124 pounds of paper, plastic and aluminium. Their haul represented

almost half the materials gathered by five other San Juan and Natomas District schools. Witter Ranch Elementary took the prize for competing Natomas schools.

"The students should be proud," said Assemblyman Pan. "By recycling, they are connected to a larger effort to protect our environment, creating a healthy planet and healthy futures."

# "Hands to Serve, Hearts to Love"

By Julie Parker

CARMICHAEL, CA (MPG) - The school motto of Our Lady of the Assumption (OLA) is "Hands to Serve, Hearts to Love." For the last four years, Pauline Gilmour's seventh grade class has followed that creed by putting together a Thanksgiving dinner package for six families. This year, her class decided that dinner wasn't enough, and included breakfast and lunch into the mix, for a full day worth of meals.

The class of thirty-five earned a combined \$640, which was used to plan and purchase meals for six families that frequent OLA's St. Vincent de Paul Food Locker. The food locker supplies the turkey, and the children purchase non-perishables for all the trimmings.

The students performed household chores, such as washing dishes, mowing the lawn, raking leaves, and taking out the garbage. Holly Coffman detailed her grandmother's car, and Lauren Brothers helped her aunt (a teacher) correct papers.

"They do every step themselves," says Gilmore, "including planning what can be purchased with their limited budget, making cards, decorating the bags, and carrying them to our food locker. Then, the food locker will pick six families, and hand it to them."

"They even had extra money,



Boys in food locker. Front row: A.J. De Cristophoro, Casey Gilles, Matthew Sweeney. Back row: David Ryan, Luke Chandler, Shane Fernandez, Will Roberts, Finlay Thomson, Tom Agos, Rob Ellison. Photo by Robert Love.

so they bought toiletries as well, such as toothbrushes, and diapers."

Gilmour, who has taught at OLA for thirty-six years, and previously served as Honorary Mayor of Carmichael, is very proud of her students. Winco is impressed as well.

At the end of their shopping trip, Winco surprised each student with a \$25 gift card.

The students will now decide which charities to use those gift cards to pay it forward. For example, the SPCA could buy dog food.

Student Natalie Sanfilippo says, "When I think about all the

families who are not nearly as fortunate as us, it makes me want to help them."

"It made my heart feel good," says Jillie Kate Randle, "knowing that their hearts will feel good on a special holiday."

Grace Hause agrees. "Doing this makes me feel like I'm walking up to them, and giving them a huge hug, and saying, 'Happy Thanksgiving.'"

If you would like to donate to the future needs of the food locker, please contact Celeste Depner at 489-8958.

Says student A.J. Cristophoro, "We're kids. If we can do it, why can't you guys do it?"

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Pastor Rich Reimer

Are you fed up with how consumerism has stolen the soul of Christmas? Are you outraged that Thanksgiving Day was run over by "Black Friday"? Then, this advent season, take a stand! Join the growing number of Christ-followers who are choosing to make Christmas what it

should be — a joyous celebration of Jesus' birth, not a retail circus.

In four compelling messages, starting December 2nd, I will invite individuals, families, groups in our church and in our community to substitute compassion for consumerism by practicing four simple but powerful countercultural concepts.

- LOVE ALL – The poor, the forgotten, the marginal, the sick, in ways that make a difference.
- GIVE MORE – Of your presence: your hands, your words, your time, your heart.
- SPEND LESS – And free your resources for things that truly matter.
- WORSHIP FULLY – Because Christmas isn't your birthday. Christmas begins and ends with

Jesus!

These biblical topics will make you think and help you change the way you experience Christmas this year by substituting compassion for consumerism. That's why I call it a conspiracy.

Please plan to attend worship every Sunday during December to gain the full spiritual benefit of the ADVENT CONSPIRACY series.

Rev. Richard P. Reimer,  
Lead Pastor  
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# Kiwanis Club Continues Giving



CARMICHAEL, CA – (MPG) The Kiwanis Club of Carmichael continues to serve the community by donating food and funds throughout the year. For example, funds are donated monthly to local food closets and other non-profit groups receive financial and volunteer help throughout the year. The Club meets at 7am every Wednesday at the Carmichael Elks Lodge on Cypress Avenue. Visitors are always welcome.

More information about the Carmichael Kiwanis Club activities can be found on their website www.carmichaelkiwanis.org



Carmichael Kiwanis Club enjoyed delivering 70 turkeys to the Advent Lutheran Church food closet. Pictured are Bill Olsen (left) of the Carmichael Kiwanis Club and Rocky Peterson, volunteer at the Advent Lutheran Church food closet. Photo courtesy of Carmichael Kiwanis.

# Storm Repairs: Costly Headaches

Continued from Page 1

- Hire only licensed contractors, and ask to see the license and photo identification.
- Don't rush into repairs, no matter how badly they're needed.
- Be careful when using online bulletin boards like craigslist.org. Unlicensed operators may try to mislead you into thinking they are licensed.
- Don't pay more than 10 percent or \$1,000, whichever is less, as a down payment.

- Don't pay in cash, and don't let the payments get ahead of the work.
- Get at least three bids, check references, and get a written contract.
- Contact CSLB if you have a complaint against a contractor.

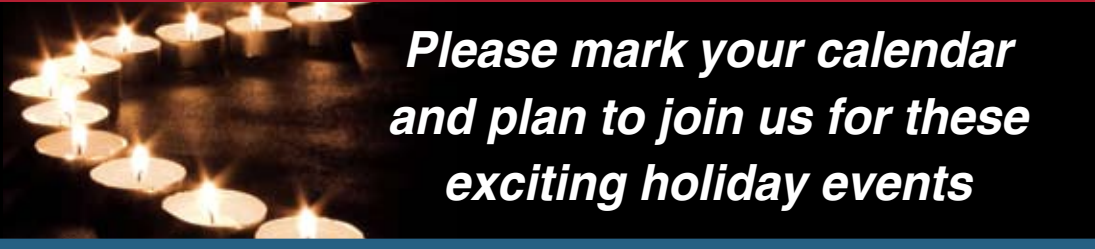
The Contractors State License Board licenses and regulates California's 300,000 contractors, operating under the umbrella of the California Department of Consumer Affairs. It is regarded

as one of the leading consumer protection agencies in the United States. In fiscal year 2011-12, CSLB helped recover nearly \$36 million in ordered restitution for consumers. More information and publications about hiring contractors are available on CSLB's website or by calling (800) 321-CSLB (2752). You also can sign up to receive automatic CSLB email alerts.

Source: Contractors State License Board

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- Sunday December 23rd at 6:30 pm  
Annual Christmas Candle Light Service
- Sunday December 30th at 6:30 pm  
New Year's Burning Bowl Service

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## Local Cadet Joins Marathon Team to Run Army-Navy Game Ball to Philadelphia

WEST POINT, N.Y. – The U.S. Military Academy's Marathon Team will run the ceremonial game ball from West Point to Philadelphia for the 113th Army-Navy football classic scheduled for December 8 at Lincoln Financial Field, Pennsylvania.

The 19-member cadet team will accept the game ball at approximately 7 p.m. during the bonfire activities December 6. The team will depart West Point, passing through several towns and cities during the two-day run to deliver the game ball for opening ceremonies at 2 p.m. December 8.

At approximately midnight, December 7, the team will pass through Suffern, N.J. along Route 202 to Route 32 into New

Hope, and King of Prussia, Pa. The final portion of their journey will lead them to Route 63 West, Old Welsh Road, to 611 South, Old York Road, to Broad Street.

This year marks the 84th time the cadets and midshipmen have met head-to-head in Philadelphia for this long standing rivalry.

Marathon team members and their hometowns include **Cadet Colin Chapman Carmichael, California, as well as**

Cadet Meg-Ann Braun Lawrenceburg, Ind.  
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Cadet Benjamin Shields Boise, Idaho  
Cadet Mackenzie Vaughn Olalla, Wash.

## Two More Residential Fires Brings Storm Total to Six

**From Sacramento Metropolitan Fire District**

CARMICHAEL, CA (MPG) – At 6:40 on the morning of December 2, Metro Fire crews were called to a house on West 2nd Street in Rio Linda for a report of a garage fire with a possible victim. Metro units, arriving three minutes after dispatch, found a garage heavily involved in fire, with extension into the house. Crews began an aggressive fire attack while simultaneously searching for victims and ventilating the structure. No victims were found in the garage or the interior. The fire was contained just seven minutes later. Arson Investigators were on scene and the cause of the fire is undetermined at this point. No firefighters or civilians were injured in the fire.

Just after noon December 1, Metro Fire responded to the Rancho Cordova Apartments for a report of fire in an apartment. Units arriving to 10685 Coloma Road found heavy smoke and light fire in a garden style apartment complex. The fire, which started in the kitchen of a downstairs unit, had already extended into the common wall of an adjacent apartment and both units had fire activity. Crews worked to contain the fire, focusing on searching for victims while stopping the fire spread to neighboring units.

Six engines, three trucks, one medic and two battalion chiefs were able to quickly contain the main body of fire, but it continued to burn inside the common wall and hidden spaces. Crews performed extensive overhaul to locate and extinguish all

concealed fire, protecting residents from any further fire activity.

The fire appears to be accidental in nature, due to unattended cooking. Firefighting efforts saved approximately \$150,000 in personal property. No firefighters or civilians were injured in the fire.

Metro Fire crews have responded to a total of six residential fires since Thursday. In Carmichael alone, a two-alarm fire destroyed 8 apartments on Hackberry, and an exterior fire damaged a house on Sutter. In South Sacramento, a vacant house on Gardner was destroyed early Friday morning while a duplex on Sky Parkway was badly damaged in a fatal fire on Thursday.

For more information, check out [www.metrofire.ca.gov](http://www.metrofire.ca.gov) and sign up for our E-newsletter.

## 11 Critical Home Inspection Traps to be Aware of Before Listing your Home for Sale

Carmichael - According to industry experts, there are over 33 physical problems that will come under scrutiny during a home inspection when your home is for sale. A new report has been prepared which identifies the eleven most common of these problems, and what you should know about them before you list your home for sale.

Whether you own an old home or a brand new one, there are a number of things that can fall short of requirements during a home inspection.

If not identified and dealt with, any of these 11 items could cost you dearly in terms of repair.

That's why it's critical that you read this report before you list your home. If you wait until the building inspector

flags these issues for you, you will almost certainly experience costly delays in the close of your home sale or, worse, turn prospective buyers away altogether.

To help home sellers deal with this issue before their homes are listed, a free report entitled "11 Things You Need to Know to Pass Your Home Inspection" has been compiled which explains the issues involved.

To order a FREE Special Report, call 1-800-280-3932 and enter 1003. You can call any time, 24 hours a day, 7 days a week.

Get your free special report NOW to learn how to ensure a home inspection doesn't cost you the sale of your home.

This report is courtesy of DRE#01897202. Not intended to solicit buyers or sellers currently under contract.

## Voters Should Not Be Ignored on Legal Reform



Commentary by Tom Scott, CALA

The Great Election of 2012 is over and now we all need to get down to business. Washington has its problems with a fiscal cliff and California has serious financial and unemployment issues. The voters want leadership and results and they really do not want to have to deal with

it every other year on the ballot. They want it now.

Our leaders need to understand how lawsuit abuse is hurting our economy, and how legal reform is part of the solution to get help the economy grow and create jobs. We need to create a business climate where businesses can thrive and investors can feel confident. This is certainly not the present situation in California.

I have no doubt that the trial lawyers in California are going to be ready to push an ambitious agenda in 2013. The Consumer Attorneys of California will have a new president, Brian Kabateck, who is not exactly timid. I know Brian does not tend to believe that our legal climate is particularly bad, but then again he does not regularly speak with small business owners like I do, he just ensures they are served with

lawsuits. Lawsuits and litigation remain a major concern to the public, according to an exit poll of voters released by the Institute for Legal Reform the day after the election. It asked about voter attitudes towards lawsuit abuse and the impact that it has on our economy. Nine out of ten voters surveyed feel there are too many meritless lawsuits.

In addition, a resounding 83% of those surveyed feel the next Congress should reform the lawsuit system. Only 10% stated they did not feel Congress should pass further reforms.

The bottom line is that voters should not be ignored when it comes to their views on legal reform. It has been shown that legal reform can create jobs. Voters understand this, and want their leaders to deliver

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### MONTHLY MILITARY RETIREE/ SPOUSE MEETING

Our first meeting for the New Year will be held on 8 JAN 2013 at the North Highlands Park and Recreation District on 6040 Watt Ave. Meeting time is 1030 hrs. As a change of pace, instead of a Guest Speaker, we will be entertained by the Sacramento Banjo Group. Also, it will give you the opportunity to meet our new BX Manager, Charlyn Morganfield who recently arrived from Dover AFB, Delaware. If you have any questions, contact our volunteer staff at 923-4979, Mon thru Thurs from 0900 to 1500 hrs.

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Allen Treadwell is a member of the RedHead® Pro Hunting Team

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## You're invited to join us at a Novartis MS Education Link

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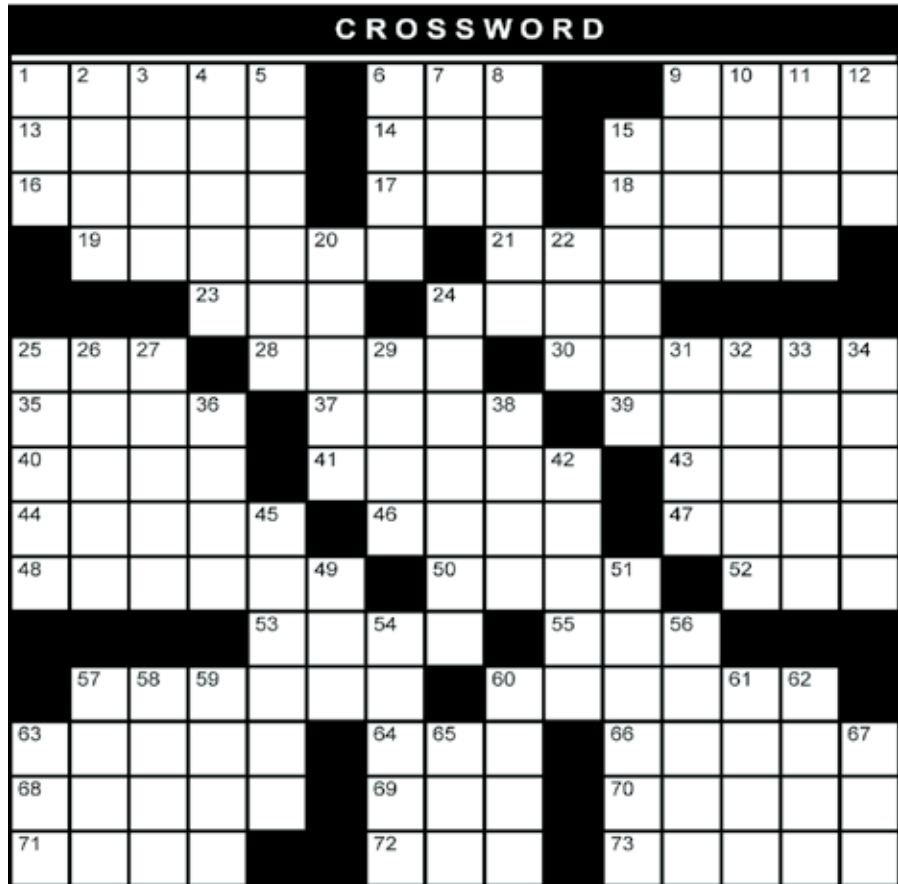
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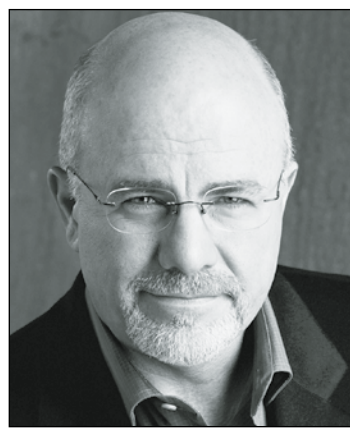
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CLUES

- ACROSS**
- 1. Muslim woman's headscarf
  - 6. Found on a keyboard
  - 9. "What mommy gave Santa"
  - 13. Idealized image
  - 14. Beatle bride
  - 15. "Saturday Night Fever" music
  - 16. Yo-Yo Ma with a cello, e.g.
  - 17. Like sashimi
  - 18. Team event in track
  - 19. "Away in a \_\_\_\_\_"
  - 21. Number of football players on field per team
  - 23. Zeus, e.g.
  - 24. Dog pest
  - 25. Boozer
  - 28. Red Cross supplies
  - 30. Like Tinkerbell
  - 35. Absent soldier
  - 37. Like Civil War reenactment battle
  - 39. "\_\_\_\_\_ Baby"
  - 40. Down in the dumps
  - 41. Up and about
  - 43. Tranquil scene
  - 44. Officially allowed
  - 46. Hokkaido people
  - 47. Calm by deception
  - 48. Like Thai cuisine, e.g.
  - 50. Eye amorously
  - 52. Bro's sibling
  - 53. Used for drying
  - 55. Inflated feeling
  - 57. Cream cheese on a bagel, e.g.
  - 60. "Pipe smoker"
  - 63. Fictional cemetery dweller
  - 64. Be in the red
  - 66. In an unfriendly manner
  - 68. "Seen with Santa"
  - 69. "Given name of famous crooner"
  - 70. Raneé's wrap
  - 71. Blouses
  - 72. Ottoman officer title
  - 73. Heavy walk
- DOWN**
- 1. That guy
  - 2. Mosque V.I.P.
  - 3. Cup of Joe
  - 4. Maturing
  - 5. Double-drums
  - 6. Millimeter of mercury
  - 7. RN's org.
  - 8. B in IBS
  - 9. Chicken \_\_\_\_\_
  - 10. \_\_\_\_\_ of Man
  - 11. PET or CAT
  - 12. \_\_\_\_\_ sauce
  - 15. "I'll be home for Christmas, if only in my \_\_\_\_\_"
  - 20. Swelling
  - 22. "Mele Kalikimaka" wreath
  - 24. Dissenting clique
  - 25. "Santa Baby, slip a \_\_\_\_\_ under the tree, for me"
  - 26. Young hooter
  - 27. Often describes luck
  - 29. Parks on a bus
  - 31. Jack and Jill's water jug
  - 32. River in India
  - 33. Credit card reader writing tool, pl.
  - 34. "They are decked"
  - 36. With little fat
  - 38. "Wenceslas" title
  - 42. Olden days disciplinary tool
  - 45. Probable
  - 49. Jason Bourne's enemy
  - 51. Altruist's opposite
  - 54. Parkinson's drug
  - 56. Grouchy Muppet
  - 57. Used to frighten something away
  - 58. Partner of circumstance
  - 59. Goes with eggnog, pl.
  - 60. Greek salad cheese
  - 61. Novice
  - 62. Original matter
  - 63. Greenwich time
  - 65. Tail move
  - 67. Uh-huh

For Solution See Page 7



Dave Ramsey is America's most trusted voice on money and business. He's authored four New York Times best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover* and *EntreLeadership*. The Dave Ramsey Show is heard by more than 5,000,000 listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

**Why You Shouldn't Cash Out**

Dear Dave,

Is it a good idea for a married couple in their early thirties, who have a lot of student loan debt, to cash out one of their 401(k)s to pay it off?

- Marcy

Dear Marcy,

No way! You never cash out a 401(k) or IRA to pay off debt, unless it's to avoid a foreclosure or bankruptcy. Let's say you take \$50,000 out of your 401(k). Do you know what happens next? They're going to charge you a 10 percent penalty, plus your tax rate. If you make \$75,000 a year, that puts you in a 25 percent tax rate, plus the penalty. That's a 35 percent hit, and that's how much of your money is going straight down the toilet.

Look at it this way. You wouldn't ask me if it's okay to borrow money at a 35 percent interest rate to pay off your school loans, right? That would be ridiculous, and this is just as dumb.

There are no shortcuts when it comes to getting out of debt, Marcy. Roll up your sleeves and get on a beans and rice budget where every dollar has a name. This will enable you to save money and pay off that debt!

- Dave

**Paying for the Classes?**

Dear Dave,

My wife and I have our fully funded emergency fund in place,

**Dave Says**

and we're debt-free, except for the house. She wants to return to school to get a master's degree and change careers. She'll be reimbursed up to \$7,000 a year. Can we use some of our emergency fund to get things started?

- Kevin

Dear Kevin,

I've got a better idea. Save up the money!

You guys are in great shape already. And to me, this opportunity seems like a small investment with a fabulous return. I really like the idea. But you have to be careful when it comes to things like this. You don't want to get into the habit of calling things emergencies when they're not emergencies. It's a great thing, but it's nowhere near an emergency.

I know she's excited about the possibilities, but I'd just roll up my sleeves, save a little extra for a while and cash flow the classes. She'll probably get reimbursed for the first classes right after she gets her grades, then you can use the reimbursement check to pay for the next classes, and the next check the next classes. Make sense?

I love the school idea, and I'm

glad your wife has such a great opportunity. But I don't want you to take a chance on messing up the progress you've made in taking control of your finances. Just take your time and save for those first classes. You'll be glad you did!

- Dave

\*For more financial help, please visit daveramsey.com.

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

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

**Come back every week for Sudoku!**

For Solution See Page 7.

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## Announcements & Events

### Skate Park Rummage Sale

There has been a change in date!! Due to the weather the Skate Park Rummage Sale has been postponed to December 8th! The sale begins at 7am and will be held at the La Sierra Skate Park, 5325 Engle Rd (near the baseball fields).

### Holiday Food Drive

Starting December 4 we are holding a Holiday Food Drive! All items will be donated to Sacramento Food Bank & Family Services. Our goal is to fill 3 bins so please help us out by donating canned or dry goods. If you donate 10 or more items you will receive a free reusable tote bag!

### Holiday Tree Lighting

Come join us for our annual Tree Lighting in December 6 at 6pm. There will be live entertainment, refreshments, crafts and a special visit from Santa! Pictures with Santa will be \$1 per child or bring a canned food item and it's free. All canned food will be donated to Sacramento Food Bank & Family Services.

For more information visit us online or call 483-7826.

For registration & other information call the District at (916) 483-7826 or visit our web page at www.carmichaelpark.com.



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### Current and Upcoming Events



#### Annual Holiday Arts & Craft Show

December 7, 8, 9, 2012  
11am-5 pm  
2nd Sat. Dec. 9th  
5-8:30 PM

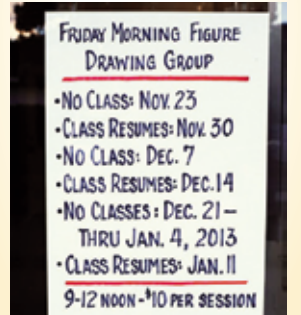
Sacramento Fine Arts Center is Open for a 2nd Saturday Reception Every Month of the Year - 5:30-8:30pm.

San Juan Unified School District K-12 Arts Show  
December 11-22, 2012



#### American Watercolor Society Traveling Show January 2-26, 2013!

Dick Cole Watercolor Workshop  
January 19th & 20th from 9:00 am to 4:00 pm. Cost of the workshop: Members \$130 Non-member \$160 \$50 Deposit holds your space. Deposit is non refundable after January 1.



"Shining Hour", by Dick Cole  
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#### Art/Craft Vendors Welcomed Quarterly

Check our schedule at our website for special events at our weekly Farmers Markets. These might be contests, demos, special guests, and more! Don't miss anything fun... Sign up for the newsletter which will remind you of fun things going on at the Markets!



By Karen Anderson

# Soar With Eagles

time I really thought that I was the problem...I must deserve this. God has shown me that this is not true. I know now that it is not with me, but with them. Their words and actions are a choice they make. It has nothing to do with me.

Many times, I have had to rely on this verse as a reminder of how God feels about me. He says, "Who stood up for me against the wicked? Who took my side against evil workers? If GOD hadn't been there for me, I never would have made it. The minute I said, 'I'm slipping, I'm falling,' your love, GOD, took hold and held me fast. When I was upset and beside myself, you calmed me down and cheered me up." It is important to know, without a doubt, that you are special to God. He says so!

For me, personally, I'm okay because I now wear the "Armor of God" to protect me. Remember, I have said before that I do not deserve this treatment, and you do not either. God has helped me to be strong enough to fight back, not physically, but through my words and actions. Walking away is always a good start. What happens, though, when you come back and it picks up where it left off? This is where God has given me the strength and the words to defend

myself. I wear a cross everyday to remind me of how much God loves me. I am in His Word daily to strengthen my spirit. Spending time with God is like preening my feathers as the eagles do to be prepared for the day. I speak to Him every day, and wait for His direction...when to walk away and when to say something. I know the strength and power of the eagles and I use that vision anytime I need it. The verse that gives me power is, "...but those who hope in the Lord will renew their strength. They will soar on their wings like eagles; they will run and not grow weary, they will walk and not be faint."

Be an eagle-Christian, and continually look to the Heavens for God is there waiting for your call. He is like the daddy eagle who swoops down to catch the eagle when it fails to fly on its own. Take wings my friends, and know He is there with you...just cry out!

PASSAGE: Psalm 94:16-19 (The Message) Isaiah 40:31 (NIV)

*Karen Anderson is an accomplished speaker, author, and chaplain and has a local TV show, Move Your Mountains. Contact Karen at [www.doab-lesteps.com](http://www.doab-lesteps.com), or 916-961-4765.*



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with Mary Jane Popp

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**4) Keep Your Body Hydrated.** Make sure you drink plenty of purified water every day--at least 6-8 large glasses, in-between meals. Water moisturizes your skin from the inside out and helps eliminate toxins through the skin. Lack of moisture in your skin creates wrinkles just like plums create prunes and grapes create raisins.

**5) Exercise Your Way To Radiance.** Exercise is also a natural and effective way to increase the health of the skin by increasing circulation, eliminating toxins through the skin and giving skin that healthy glow. After aerobic exercise, such as brisk walking, jogging, cycling, hiking, swimming, or aerobic classes, the skin takes on a beautiful natural glow that no makeup artist could duplicate.

**6) De-Stress In An Infrared Sauna.** An infrared sauna is the best kind for your body and skin. After only one use, your skin will glow. For more info on Dr. Jones favorite one, check her website, click on Favorite Products, and scroll down to Thermal Life Infrared Sauna or you They are just products she herself uses.

**7) Exfoliate With Dry Skin Brushing.** Dry brushing the body with a natural bristle brush or loofah mitt each day before bathing is very beneficial to your skin. Not only does dry brushing improve the appearance of your skin giving you a healthy glow, but it also helps your body eliminate toxins.

**8) Nourish With Flaxseeds.** Dry skin is a sign (among others) that one is deficient in omega-3 fatty acids. Flaxseed, an excellent source of omega-3 fatty acids, may be one of nature's greatest little health packages, especially when it comes to the skin.

**9) Catch More Zzzzs.** Sleep is when the body's "repair work" and maintenance are completed. In fact, Dr Jones thinks that there's nothing more restorative for our bodies and creating healthy skin than getting ample sleep, night after night after night.

**10) Say Goodbye To Constipation.** Chronic

constipation will preclude you from having beautiful, healthy skin. It's impossible to have beautiful skin all over your body if you are chronically constipated. Her favorite solution is the Squatty Potty. You heard me right! Dr. Jones says it is a natural and effective remedy for constipation and maintaining optimal colon health. Check out her website or [www.SquattyPotty.com](http://www.SquattyPotty.com). At their website, you can listen to Dr. Jones broadcast on "Colon Health and Detoxification" Getting in the Flow. To order the Squatty Potty, call 800-670-1130.

**11) Relax Through Meditation.** Scientists are finding that meditation helps keep us wrinkle-free and healthy. One study showed that people who had been meditating for more than five years were biologically 12-15 years younger than nonmeditators. To learn how to begin a meditation program or how to upgrade and existing program, please refer to he audio books "Wired to Meditate" and "Choose to Live Peacefully," both available at her website. You can get the set at a discount too.

**12) Lead A Joyful Life.** You've heard it over and over again... "stop and smell the roses." But Dr. Jones says research demonstrates time and again that simple pleasures can decrease our stress considerably and bring a youthful vitality such as listening to your favorite music, petting your dog or cat, taking a relaxing bath, and laughing often. Laughter is part of a joyful life. Research shows that laughter improves mood after high levels of daily stress and even boosts immunity. According to Dr. Jones, when you put on a "happy face," your skin takes on a youthful glow.

So there you have it. The twelve key ingredients to having healthy skin from Dr. Susan Jones. You are probably thinking...how can I get all of this done? Not to worry, just go to [www.SusanSmithJones.com](http://www.SusanSmithJones.com) It's all there in detail with lots of other important information about your life and lifestyle well-being! Just think, by the holidays, you can be well on your way to looking GOOOOOD!!! And don't forget the most important ingredient to a great life! BE HAPPY!!!

Join Mary Jane for the **KAHI Noon News Monday-Friday and then again for POPPOFF 10 PM - Midnight.**

The experience of being judged can be so damaging to your self-image. As I talked about judging in the article, "Unreasonable Expectations," it can create long-lasting emotional, spiritual, and even physical pain. My personal experience has been forced on me through people that are supposed to love and care for me; right. Not in my case. How ironic that someone you open your heart to can create such pain in your life. It has for me; if not for God, I would have ended my life, or at least be so ill that I would be useless to everyone. Don't get me wrong; we do have our good times and those are fun, but then boom, the harsh words start again. I don't believe they realize what they are doing to me. I go through my day so many times with a heavy heart, almost to the point of pain. This has been going on for many years. For the longest

## GLOW FOR THE HOLIDAYS

You know about the twelve days of Christmas, but do you know about the twelve secrets to radiant skin? You can look years younger in two months and have skin that glows with vitality...no matter what your age! Just think. By Christmas and New Years, you can look great! And it doesn't involve needles or surgery or even a visit to your dermatologist. These twelve tips come from holistic health and natural beauty educator **Dr. Susan Smith-Jones**, author of some 25 books...her latest "Walking on Air."

According to Dr. Jones, your skin will be the first to give away your deep dark secrets. If you've been neglecting your health or been under extra tension (like we're not during the holidays) or if you're not sleeping, your skin will let the world know. Weighing in at about six pounds, your skin is about one-eighth of an inch thick. Beauty is in the eye of the beholder and boy can they behold from your skin and hair...both essentially dead. The skin is continually growing from within, creating new cells that push their way outward. American Indians used to diagnose body ailments by the lines in the face. Let's face it, the face is one area of the body which is terrible at keeping secrets.

Dr. Jones has extensively studied the skin. She narrowed it down to these twelve steps to looking great. By the way, she has lived by these steps and she really does look years younger than her chronological age. So here goes.

**1) Protect From Too Much Sun.** Over exposure can break down the collagen and elastin components of the skin, causing less moisture, flexibility, and tautness.

**2) Eat Skin Enhancing Foods.** Your diet should incorporate lots of fresh fruits and veggies. These foods are high in water content to keep your body hydrated and bring glow to your skin.

**3) Fortify With Hawaiian Astaxanthin.** In one impressive scientific skin study, the powerful antioxidant, Hawaiian Astaxanthin, taken daily, reversed

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 The "Bird Man of Gold River", July 2011 Community Newspaper

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# A Celtic Christmas Celebration

CARMICHAEL, CA – (MPG) On Friday, Dec. 7 at 8pm at St. Michael's Episcopal Church, 2140 Mission Ave, Carmichael, Molly's Revenge and guest vocalist Christa Burch join with Irish dancers for an evening of music, song and dance of the festive season. Known for its unique and infectious on-stage enthusiasm with bagpipes, fiddle, whistle, guitar, bodhran, and mandola, the band has toured extensively in the USA, Australia, China and Scotland.

"There is an engaging freshness and yet an impressive maturity in their playing. There is also a lovely balance of repertoire..." — Mick Moloney, National Heritage Award recipient.

"Christa is a full-voiced, confident woman at the height of her powers." — The Irish American News.

Tickets are \$18 advance online at [mollysrevenge.com](http://mollysrevenge.com), \$20/door.



Molly's Revenge will perform Christmas songs both old and new, all given a Celtic twist. Photo provided by Mark Wiederanders.

# Reflections of 2012



By County Supervisor Susan Peters

During the year Sacramento County completed a number of public improvements aimed to make our roadways safer as well as friendlier for bicyclists and pedestrians. Plus several of these public works projects had the added benefit of making those areas more attractive with enhanced landscaping. Already we are seeing those efforts being complemented by private investment — hopefully a positive sign that our local economy is on a path to recovery for 2013.

### HWY 50 and Watt Interchange

In November work started to improve the Highway 50 and Watt Avenue interchange which will make it similar to what now exists on Highway 50 at Bradshaw Road, Sunrise Boulevard and Hazel Avenue. The improvements will eliminate the current "need to weave" that makes getting on or off a challenging experience for many motorists. And not only will the project improve traffic flow along the 50 corridor but provide a much need economic boost with construction jobs

— estimated 800 workers over two years.

### Arden Way

Last April Arden Way was improved from Eastern Avenue to Fair Oaks Boulevard by updating pedestrian and bicycle facilities as well as installing street lights and a traffic signal at Mission Avenue. Plus a welcome sign to Carmichael was added at that intersection. Now residents have improved connectivity to shopping centers at both ends of Arden Way.

### Fair Oaks Village

Progress is being made to improve Old Fair Oaks Village as part of a long-term vision developed by the Fair Oaks Village Enhancement Committee aimed to attract more local and regional visitors to the area. Work started in autumn that included new sidewalks, more parking spaces, a new mid-block crosswalk, installation of landscaping in new planter areas, and improved bicycle access. Decorative street lights are also scheduled to be installed soon. Most importantly -- the construction effort did not interfere with the annual December holiday parade.

### Carmichael's Main Street

The first phase to improve Fair Oaks Boulevard in Carmichael and turn it into a "main street" was completed last year — and the second phase is now in design.

The intersection where Marconi Avenue meets Fair Oaks Boulevard was re-configured to improve pedestrian safety with the addition of enhanced landscaping consisting of palm trees to

complement those flanking Palm Drive that once served as the entrance to the Deterding Ranch during the rural days of Carmichael. That effort was hoped to be a catalyst, which seems to be working since private investment led to the development of the new Auto Zone and the relocation of Naroe's Bakery into its new facility nearby.

The second phase for the boulevard will focus on the segment from Landis Avenue to Engle Avenue, which will be funded by a \$4 million grant. Construction for that phase is estimated to begin in 2014.

### Another Term & Taking the Gavel

Tradition dictates that I will assume the gavel on January 8 and take the position of chair for the Board of Supervisors having served as vice-chair during 2012.

Coinciding with accepting those additional duties will be my taking the oath of office for the third time as supervisor for District 3 as a result of my re-election in June. I appreciate very much that earlier vote of confidence that permits me to serve another term on the Board of Supervisors.

It has been an honor to be your representative on the Board since 2005 and I look forward to continuing to work on the challenges facing Sacramento County when my new term begins.

*Susan Peters represents the Third District on the Sacramento County Board of Supervisors. She can be reached at [susanpeters@sac-county.net](mailto:susanpeters@sac-county.net).*

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# For the First Time in My Life God had 100% of My Attention

**A true Story: Written by Mike Williams, while homeless at the Salvation Army Shelter.**

After taking care of my in-laws with Alzheimer's for six years in my home, losing my home and land to foreclosure, my kids finding my wife with another man, and then losing millions in a money scam, how was I to recover late in life? No matter what I did I couldn't stop it!

In less than two years my world just crumbled to nothing. I'm still in shock and keep asking God, "Why? I'm a good man, what did I do to anger You so much?"

I'm a proud father of three beautiful kids and grandfather to a five year old girl and loved my wife and life to the end. I'm a giver and freely gave to needy families, our church, friends and family. I prayed everyday thanking God for my blessings. I served my country and have never been arrested for anything.

As a seasoned educated business man, and a world famous medical / dental technology inventor, I would have never imagined that this kind of loss and destruction could ever happen to me and my family. Looking back on everything now I know that I had no control over the events that put me in the streets. It could happen to anyone!

My name is Mike Williams, the second oldest of four kids. I was born in San Diego in 1952 and we moved to Pollock Pines in 1959 after my father was killed in a construction accident. We all lived in a small 32ft. pink trailer and were raised very poor and didn't know it. I loved hunting and fishing and sports of all kinds. I graduated the 8th grade at Pine Wood School and high school in 1971 at El Dorado High in Placerville. It was the best time to be a teenager. All my friends and I loved to go on road trips to the lake or drive-in in my 1955 Chevy listening to Wolf man Jack on the radio.

I was very famous at one time. I'm the guy who invented all the tiny video cameras for dentistry and for viewing inside the heart and body. At one time I was worth millions! As a famous inventor and business man I traveled and lectured all over the world teaching doctors how to use my products. During my travels I saw allot of poverty and started helping the poor and feeding the homeless whenever I could. It was nothing for me to give \$1000's of dollars away to

people and families suffering in the streets.

But the tides have turned. Never in a million years did I think that someday I would be the homeless guy asking for help just like they did. It still seems like a bad dream I can't get out of. When I went homeless I was tired, broke, depressed, and heart-broken from losing my wife, my beautiful ranch and life's work in the blink of an eye.

I learned how to live in my car and survive on food stamps and doing odd jobs for cash that no one else wanted. I learned how to be homeless and asked a lot of questions from other homeless people I met along the way. Living in the streets and camping by the river in a survival mode, I suffered many hardships and got involved in some strange situations because of my innocence as a new homeless person.

To stay occupied when I wasn't looking for work I kept notes on my laptop so someday I could tell everyone my story. I learned that homelessness is an awful life and never understood how dangerous and lonely it could be until it happened to me. I cried allot and gave up many times and even thought about ending it all but I couldn't do that to my kids.

After a while I gave up my car because I was 5 months behind on my payments and didn't need any further troubles. This is when reality really set in! I'm alone with just a few things, scared dirty and weatherworn. I was constantly being moved by the park rangers and police day and night. I never could relax and was always on guard and never imagined how hard this kind of life could be. I was beaten-up and stomped upon at night in the streets many times but somehow made it through day by day.

My last beating wasn't so kind. Late at night in the State Capital Park I was resting under the rose garden fountain where I liked to sleep and smell the roses. On this night I was woken up at about 1 am by two guys kicking me as they tried to take my computer and back pack. I fought as best I could but they stomped me and kicked me in the stomach so many times I passed out. I remember waking up in gut wrenching pain only to find that I had lost everything, even my laptop with all of my notes and pictures of over a year's of work and stories.

I laid there and just broke down for at least an hour. I didn't care anymore and just wanted to die. I kept thinking about my



The staff that made the difference in Mike's life. Dr. Chen (on right), the appreciative Mike Williams, (yellow tie), and Dr. Chen's staff, Eva Schenck (sitting), Charles Roland and Jenny Vo. Staff Photo

kids and asking God, "Why are you doing this to me?" In a great deal of pain, and with no help or place to go, I decided to get up and started walking in the dark to check into Sutter Hospital emergency room.

After I got there I went to the window and told the nurse that I was beat up and robbed in the streets and had no medical insurance and was in a lot of pain. She asked me a few questions and gave me some forms to fill and told me to have a seat. After returning the forms I sat down and waited, and waited, and waited to see the doctor.

The nurse was getting upset with me because I kept asking for help, was in severe pain and needed to be seen. I think they were waiting for me to give-up and just leave! After nineteen hours of waiting I soon realized that I was someone they didn't want to see. But refusing to leave the nurse and doctor finally checked me out and ordered some tests. They discovered that I was really hurt and needed a hernia surgery as soon as possible and after further blood work and tests also discovered that I had walking pneumonia. They had no choice but to admit me. After a full day of waiting and tests I was finally admitted for three days and then released back onto the streets.

I was still very sick and in a lot of pain and had no place to go and just walked and rested in the park in midtown. I remember not sleeping for over a week, suffering and I couldn't take it

anymore. I decided to go to the ER at the Mather VA hospital for more help. I was a veteran I had never used any of my VA benefits. During my exam at the ER the Doctor told me that I that I was very sick and needed surgery right away and to go over to the out-patient clinic and ask to see a surgeon, which I did.

As I waited in line holding myself from the pain, the man at the desk finally checked me in and then told me to come back in ninety days. Ninety days? I couldn't believe it! I think I went nuts and started to cry. I had no place to go and not knowing what to do next I decided to sit down to rest and make a new plan. I remember sitting in the corner crying in pain and asking God to forgive me for all of my sins and forgive me for all of my shortcomings. FOR THE FIRST TIME IN MY LIFE GOD HAD 100% OF MY ATTENTION.

As I was sitting and waiting to calm down, an old veteran sitting next to me asked me if I was there to get into a shelter? I said no and asked him why? He told me that he was homeless for over three years and finally got off the streets with help from a VA case worker named Kristine Flowers and she was going to be in all afternoon, but I needed an appointment.

I thanked him and told him that I will wait all day to see her if need be because I had to get off the streets and get my surgeries or I was going to die. I kept praying to God to help me as I waited to see Mrs. Flowers. I

noticed that she had many other people waiting to see her, so I just waited and waited until the end of the day.

I was the last one waiting, so as she was leaving and walking by me I stopped and told her my story and right in the middle of everything she grabbed my hand, sat down and told me not to worry any longer because I she had one more bed at the Salvation Army Shelter available. I started to cry and so did she! Don't tell me that God isn't real... Angels do exist you never know when God uses one to answer your prayers.

I never did get the name of the Veteran who told me about Mrs. Flowers but whoever you are I want to thank you for saving my life. I know now that God asked Mrs. Flowers to step in as part of His miracle to showing me His power. I'm not alone anymore. God is my Father and my best friend who really loves me.

Now let's see why I was saved?

I'm out of the streets now for one hundred days living at the Salvation Army Center of Hope. I finally got my hernia surgery at Mercy Medical center four weeks ago and was starting to feel better only to find out that I had a swollen prostate and needed another surgery.

I wish to thank Dr. Jong Chen for doing my prostate surgery and all of the staff at his office and Sutter Medical Center for fixing me and loving me when I needed it the most. The laser surgery on my prostate was painless

and successful, I've never felt better.

More to the story: A few weeks ago Dr. Chen called me at the shelter and asked me out to breakfast. I was surprised and had no idea what was on his mind, and of course I said yes. On the call he told me to bring some of my past work and patents because he wanted to talk to me about something. I told him I would bring everything I had and also wanted him to see my new invention and business plan about a system to house and shelter the homeless.

During the meeting I showed Dr. Chen my most famous patents and we talked about all of the famous doctors I used to work with that he also knew. I think he was surprised and impressed as to my knowledge about engineering everything from lasers to medical scopes and couldn't understand why I was homeless.

As I told him my disaster story I noticed a special look of concern of wanting to help me in his eyes, so with nothing to lose I thought I would show him my plan and ideas. As I started to fill him in, as he was reading my plan I noticed a calm peace filled the room like God was sitting at the table with both of us. I said nothing, and let Dr. Chen read and think! Then he looked up and asked me if he could be involved and partner with me?

I was shocked and lost my breath as I took a slow drink of my coffee. After about a minute of silence I looked at him shook his hand and said YES!

Little did I know that all those days ago when I was being beat up and robbed and left for dead, that it took those events requiring surgery in order for me to meet Dr. Jong Chen. Within a week Dr. Jong Chen and I became partners in a new company called Steps Housing Systems Inc.

On the 10th of October he took me out of the shelter and got me a new place to live down town. By the grace God, and His angels, I'm now the CEO and founder of a new company to build my new homeless sheltering housing survival POD.

Thank you for reading my story. My hope is that I can keep all of you updated as to our mission to shelter and care for the homeless grows. May God bless everyone during this holiday season!

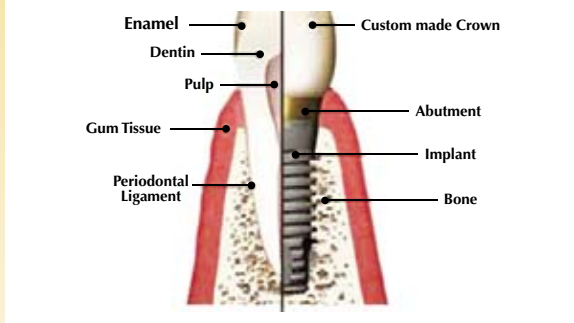
*Publisher's note: I have met with Mike Williams and Dr. Chen. We will be following their story and the goal to build the PODS, and to help reduce the homeless situation in Sacramento.*

## Carmichael Dental Group

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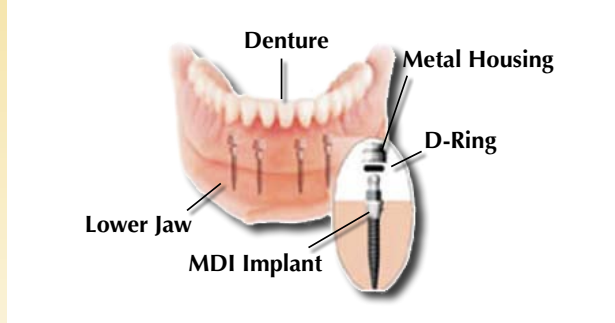
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