



Annual Wildlife
Photo Contest
Takes Flight
PAGE 2



Citrus Heights Messenger

"Written by the people, for the people"

VOLUME 8 • ISSUE 21 Serving the City of Citrus Heights & Sacramento County NOVEMBER 2, 2018

HAWAIIAN CHIEFTAIN RETURNS TO SACRAMENTO



PAGE 11

CURL UP WITH A GOOD BOOK



PAGE 2

GEORGIA'S TREASURES OPENS SECOND STORE



PAGE 3



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

**GOT MORE
LOCAL
NEWS?**
CALL 773-1111

**LEGAL ADS FOR
SACRAMENTO
COUNTY?**
We Can Do That!
MPG
To place your legal
advertising, go to
CarmichaelTimes.com

Rebuilding Together Enhances Veterans Community Center

With Backing from Genovese, Burford and Brothers



Rebuilding Together Volunteers joined in and got the job done. Upgrades included new flooring, fencing and storage facility. Photos courtesy Rebuilding Together

**By Sandy Econome,
Rebuilding Together**

CITRUS HEIGHTS, CA (MPG) - Volunteers can really get a lot done when they work together for a great common cause. On Friday, October 26, from 9:00 a.m. to 4:00 p.m., approximately 40 volunteers coordinated by Rebuilding Together Sacramento (RTS), with backing from Genovese, Burford and Brothers, gathered to provide needed upgrades to enhance the safety and functionality of the Veteran's Community Center (VCC). Upgrades to the center, located at 6921 Sylvan Road in Citrus Heights, included a full replacement of all flooring in the building, which was deteriorated with cracks, a security fence and a new storage shed and shelving to house donations. Rugs were being used to cover the cracked flooring and posed safety hazards, while the lack of a security fence had led to an average of one vandalism incident per month.

In addition, while the VCC receives numerous donations, it has limited storage space; a new, secure shed and shelving will help the VCC continue to collect donations and fill its mission. While the VCC building has been renovated numerous times over the years, RTS is looking to continue that legacy by preserving and enhancing the space that offers all members of the United States Military Services, past and present, an opportunity to come together and support each other. "The Veteran's Community Center

works every day to provide support to veterans," said Carrie Grip, executive director, Rebuilding Together Sacramento. "We've identified several projects that can improve both the safety and usable space in the building, and we're pleased to have this opportunity to support the Center and those it serves." The VCC building has a storied history. Originally built in 1862 as a schoolhouse, it was converted years later and served as a central meeting

Continued on page 12

City Council Approves Rental Inspections and New Smoking Restrictions

**Story by
Shaunna Boyd**

CITRUS HEIGHTS, CA (MPG) - When Mayor Steve Miller opened the floor to public comments during the City Council meeting on October 25, community members from the area of Holly Drive and Cherry Glen Avenue requested that speed bumps to be installed on their streets. One resident explained that cars are racing down the residential streets in order to

avoid traffic on Auburn Boulevard. Signatures were submitted from numerous residents who agree that speed bumps are a necessary safety measure in their neighborhood. The Council then heard updates to the proposal for the Rental Housing Inspection Program, which would be a special unit of Code Enforcement focusing on inspecting rental properties. Regular inspections will protect citizens by revealing safety hazards

and allowing for timely repairs. Inspections would also reveal any health or safety violations that tenants might not report due to fear of retaliation in the form of rent increases or eviction. The program would allow existing Code Enforcement staff to focus on non-investment and owner-occupied residential properties, which would increase their ability to be proactive instead of reactive. The program would

benefit the city by decreasing blight, improving the quality of life in area neighborhoods, increasing property values, and improving risk management for property owners. Some local property owners voiced concerns about this program and said they worry it will increase their costs as landlords. But another community member spoke in support of the program, stating that it will protect owners and

Continued on page 3

DMV Must Get Out of the Business of Registering Voters

**From the Office
of Senator Nielsen**

SACRAMENTO REGION, CA (MPG) - Given the fiasco of botched voter registrations at the California Department of Motor Vehicles (DMV), Senator Jim Nielsen (R-Tehama) will introduce legislation to get the DMV out of the voter registration business so it can focus on issuing licenses and car registrations.

"Voter registration is the cornerstone of our democracy," said Senator Nielsen (R-Tehama). "It must be done correctly by people who understand its importance to our republic."

In recent months, the DMV has mishandled thousands of California voter registrations. The following are some news reports detailing its mistakes: 100,000 registration errors, as reported by CalMatters; 23,000 erroneous voter registrations transmitted, as reported in the Sacramento Bee; Another 1,500 people wrongly registered to vote by the DMV, as reported by the Los Angeles Times; The State's top elections official unable to confirm whether or not non-citizens voted in the June primary, according to the Associated Press.

"These are not small mistakes that can be ignored; legislators must fix this egregious error," Senator Nielsen continued. "Registering voters and handling sworn affidavits are not the proper functions of the DMV."

DMV officials are struggling to perform their key responsibilities. Californians are waiting in hours-long lines to register vehicles or renew licenses. Some have spent an entire day waiting in line, often having to take vacation time or unpaid days off from their jobs simply to comply with California's laws.

Senator Nielsen added, "Reaching out to potential voters and registering them to vote is the job of California's Secretary of State and local elections officials. Therefore, this responsibility must be returned to election experts."

Senator Jim Nielsen (R-Tehama) represents the Fourth Senate District. ★

Leaders you trust most, trust Treston for City Council

Treston SHULL
CITY COUNCIL
WWW.TRESTONSHULL.COM

PAID POLITICAL AD. Treston Shull for City Council 2018 ID#1408533



Please join Supervisor Sue Frost, Howard Jarvis Taxpayers, & Sacramento County Probation Officers in supporting Treston Shull for Citrus Heights City Council.

The Soldiers Project

Providing Service to Those Who Have Served

Story by Shaunna Boyd

SACRAMENTO REGION, CA (MPG) - Founded in 2004 by Dr. Judith Broder, The Soldiers Project was created to help a new generation of service members reintegrate into the community. The Soldiers Project offers free, confidential, and unlimited mental health services for post-9/11 veterans and active duty service members all across California. Since its inception, The Soldiers Project has provided treatment and assistance to thousands of military service members and their families.

The Soldiers Project originally began as a sponsored project of the Los Angeles Institute and Society for Psychoanalytic Studies Trauma Center and was operated by volunteers. In 2010, The Soldiers Project became a 501(c)(3) non-profit organization. Funding for the project comes from grants and donations, which cover the program's operating costs. All the mental health services are offered pro bono by licensed therapists and social workers.

The organization is unique because they will provide treatment to any service member, regardless of their branch of service, combat experience, or discharge status. The United States Department of Veterans Affairs only offers benefits to those who are discharged under honorable conditions, but that leaves those who were discharged under other conditions in a vulnerable and potentially untenable position. So The Soldiers Project steps in to assist those who might otherwise fall through the cracks in the system.

The Soldiers Project helps service members deal with an array of mental health issues, such as PTSD, survivors guilt because they are alive while their friend isn't, substance

abuse, marital issues, and reintegrating into civilian life. Shing Long, the Northern California Chapter director of The Soldiers Project, said, "Transitioning can be hard. Some are on the verge of homelessness. So we help them become self-sufficient. During intake, we find out what kind of help they need, and then we can direct them to the appropriate agencies" for job placement, housing assistance, and pursuing veterans benefits.

The pro bono therapists who donate their time to The Soldiers Project come from a variety of backgrounds and have diverse specialties. "We allow them to use their own tools, so treatment is not cookie cutter. They are able to choose what works best for each client," said Long.

Long joined The Soldiers Project three years ago. She is a military spouse, and her husband, Daniel Long, was an E6 and Linguist in the Navy for 12 years. During that time, they were stationed in Hawaii, Japan, and Fort Meade in Maryland. After spending so many years among military families, Long realized "this is my passion. Vets are so important to me, and especially helping those who don't have the right paperwork... Because of my husband's experience, and seeing the people he worked with, helped me want to get involved."

Veterans Day on November 11 is a reminder to honor those who have served, but Long explained that for some veterans the day is a painful reminder of some of their worst experiences. Some don't feel worthy of the day, and a day designed to celebrate them can make them feel even more alone.

"There's such a stigma behind seeking services. They feel like they're alone. And they feel like they have to be strong, [especially if] they are male, and because they are service members. I want

them to feel like they can reach out for help," said Long.

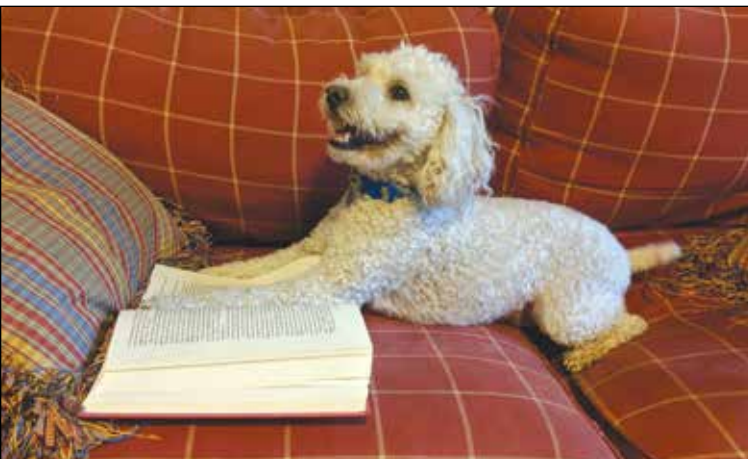
In 2016, Long said that there were five veteran suicides in a matter of weeks, between October and November, just in the Sacramento area. With the holiday season fast approaching, Long stated that there is an even greater need for mental health services among the veteran population. The holidays are a wonderful time for families to spend together, but it can also cause additional stress, which can in turn increase the risk of suicides.

There are approximately 95,000 veterans in the Sacramento area, and in addition to providing mental health services, The Soldiers Project also offers education and training opportunities to the community so they can learn how to interact with members of the military and recognize signs that someone may be in need of assistance. "As with any special population one has to serve, cultural competence can go a long way in being more effective. So, we offer free trainings to the community as well as mental health professionals who are interested in learning more. Topics include Military Culture, Moral Injury, [and] Suicide Prevention in the Military Population," said Long.

The community can help The Soldiers Project by volunteering at community events or donating to the organization. If you know licensed social workers or therapists who would like to volunteer as counselors for The Soldiers Project, "we are always looking to recruit more therapists," said Long. If you know any service members or their loved ones who could benefit from these programs, please refer them to The Soldiers Project. For more information, visit www.TheSoldiersProject.org. ★

Curl Up with a Good Book

Proceeds from Fall Book Sale to Benefit Sacramento SPCA



Dashy Piper, a rescue poodle, curls up with a book on the couch in his forever home.

Story and photo by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - The Sacramento SPCA (Society for the Prevention of Cruelty to Animals) is holding their annual Fall Book Sale fundraiser at Sunrise Mall. The sale begins on Thursday, November 8 and runs through Sunday, November 11.

"Sunrise Mall is a big charitable partner for us for this sale," said Kristi Maryman, special events manager for Sacramento SPCA. Sunrise Mall donates an open store front so that Sacramento SPCA doesn't have to rent space for the sale. This year the sale location will be inside Sunrise Mall next to Macy's North, Men's & Home. The sale will run from 11:00 AM until 5:00 PM each day.

Sacramento SPCA has been hosting Book Sale fundraisers twice each year, in the spring and the fall, for more than 20 years. The Book Sale is one of Sacramento SPCA's top fundraisers, bringing in much-needed revenue to enable the organization's core mission: "To foster a loving and compassionate community for animals and people by providing assistance, creating lifelong relationships, and saving lives."

Sacramento SPCA is an open-admission shelter, so they accept surrendered animals regardless of their age, breed, and health or behavioral issues. Sacramento

SPCA strives to save as many animals as possible by providing medical care and facilitating adoptions. They also work hard to develop community partnerships and coordinate with rescue groups.

All the books available at the sale have been donated to Sacramento SPCA, and 100% of the proceeds from the sale go the shelter's general fund. Maryman said the proceeds help "fund low-cost spay and neuter clinics, low-cost vaccinations, basic animal care in the shelter, and other community programs."

Maryman said that the first and last days of the sale are usually the biggest, and the last day all the books are 50% off. Many categories of books will be available, including history, mystery, fiction, science fiction, adventure, romance, biographies, cookbooks, and books for the kids. Adoptable animals will also be on-site each day during the sale to mingle with the book lovers and help sniff out the best deals.

If you would like to donate books to the Sacramento SPCA Fall Book Sale, you can drop off gently used books at the Adoptions Building (located at 6201 Florin-Perkins Road), which is open Wednesday through Sunday from 11:00 AM through 6:00 PM.

For additional information about Sacramento SPCA, visit www.sspca.org. ★

CHECK BEFORE YOU BURN

IT'S THE LAW

Sacramento County • Citrus Heights
Elk Grove • Folsom • Galt • Isleton
Rancho Cordova • Sacramento

NOVEMBER – FEBRUARY

GET THE DAILY BURN STATUS

DOWNLOAD THE FREE SACRAMENTO REGION AIR QUALITY APP OR CALL 1-877-NO-BURN-5 (1-877-662-8765).

SACRAMENTO METROPOLITAN AIR QUALITY MANAGEMENT DISTRICT AirQuality.org

Annual Wildlife Photo Contest Takes Flight



2015 Fall Photo Contest Winner from Sacramento County.

By Rick Reed

SACRAMENTO REGION, CA (MPG) - One picture. That's all it takes to be a winner. Take your mobile or camera outside and give us your best shot of a bird or birds in your backyard, local park or other wild location! It's easy.

Submit your picture on the Wildlife Care Association Facebook page as a message with photo attachment. Contest is open through December 31, 2018. Entries can be made in two categories- Under 12 years old you can enter FREE! Those over 12 are asked to include a minimum \$5.00 donation to WCA on the Facebook donate link for each entry. (Under 18 years old? Ask your parents to help!)

Each photo may be entered once, but individuals may submit more than one. Enter often and donate to help the WCA heroes of nature save thousands of injured, orphaned and displaced wildlife every year.



2017 Fall Photo Contest Winner from El Dorado County.

The non-profit wildlife rehabilitation volunteers depend on the community for their support giving wildlife a second chance to live.

The WCA Photo Contest winner will be awarded a special prize including a guided tour of the Dome at McClellan Park, their photo featured in the newsletter, posted at the rescue facility and on Facebook/Instagram as a hero of nature!

Submissions should include your email, the location photo was taken,

and your best guess what type of bird this might be. Enter @wildlifecareassociation on Facebook.

One picture will be chosen from submissions to determine a winner. WCA staff reserves the right to select a winner from content and other factors including artistic merit. All photos submitted become the property of WCA for its use in outreach, education and fundraising.

Snap some shots, submit them and let's see if they fly! For more information call 916-965-WILD ★

Citrus Heights Celebrates Howl ‘O Ween

Story and photo
by Shaunna Boyd

CITRUS HEIGHTS, CA (MPG) - Crowds gathered in Rusch Park on Saturday, October 20 to attend the 7th annual Howl ‘o Ween event. The festivities, which feature a parade and Harvest Festival, are hosted by the Citrus Heights Community Marching Band (CHCMB).

It was a beautiful fall day, and throngs of people turned out to enjoy the festival. Costumed kids jumped in a bouncy castle and played Halloween-themed games in the Kids Zone. Shoppers browsed through an extensive array of booths offering craft items, jewelry, books, toys, and more. In the picnic patio, families enjoying an early lunch were charmed by an impromptu song by Sacramento Capitolaire Barbershop Chorus.

Attendees admired the vintage vehicles as they strolled through the car show sponsored by the Nor Cal Cruisers Car Club and the Citrus Heights Police Department. And everyone



Marcia Ledoux volunteers as the Cat in the Hat at the Citrus Heights Community Marching Band booth.

was provided by members of Citrus Heights Kaia Fit, who performed a zombie dance to Michael Jackson’s Thriller.

Amber Joe, independent consultant with Usborne Books & More, had a booth at the festival for the first time this year. “I liked that there was a good turnout. And that vendors were asked to help participate in the stamp activity for the kids; that was a good way to increase foot traffic through the booths,” said Joe.

Mary and Ron Hill of Roseville participated in the parade as part of the Spyder Ryders of America, Sacramento Chapter. Spyder Ryders are motorized tri-cycles, and the Hills just recently bought their riders and joined the local chapter. “This was our first year. The group has been riding in the parade for a few years, and it looks like we’ll be coming for many years to come,” said Ron.

The Sacramento SPCA (Society for the Prevention of Cruelty to Animals) hosted an Adoption Area at the Harvest Festival. Some spooky entertainment

was provided by members of Citrus Heights Kaia Fit, who performed a zombie dance to Michael Jackson’s Thriller.

Amber Joe, independent consultant with Usborne Books & More, had a booth at the festival for the first time this year. “I liked that there was a good turnout. And that vendors were asked to help participate in the stamp activity for the kids; that was a good way to increase foot traffic through the booths,” said Joe.

Mary and Ron Hill of Roseville participated in the parade as part of the Spyder Ryders of America, Sacramento Chapter. Spyder Ryders are motorized tri-cycles, and the Hills just recently bought their riders and joined the local chapter. “This was our first year. The group has been riding in the parade for a few years, and it looks like we’ll be coming for many years to come,” said Ron.

The Sacramento SPCA (Society for the Prevention of Cruelty to Animals) hosted an Adoption Area at the Harvest Festival. Some spooky entertainment

Heights know what kinds of programs and services we can offer them.”

Kathy Cook, co-program director of CHCMB and coordinator of Howl ‘o Ween, said “We were very happy with the attendance at both the parade and festival.” The attendance at this year’s Harvest Festival was over 4,000 people, easily

topping last year’s attendance of approximately 3,000.

Local unicorn Emma Lyn Eutsey attends Howl ‘o Ween every year with her parents, Jennifer and Jeff Eutsy. Jennifer said, “He loves the car show, and I love the entertainment and everything about this great free event.” ★

Local unicorn Emma Lyn Eutsey attends Howl ‘o Ween every year with her parents, Jennifer and Jeff Eutsy. Jennifer said, “He loves the car show, and I love the entertainment and everything about this great free event.” ★

Georgia’s Treasures Opens Second Store

Citrus Heights, CA (MPG) - Georgia’s Treasures 2 held their grand opening ribbon cutting for their second location in Citrus Heights. The address is 6026 San Juan Avenue, Suite A & B. Owner Georgia Kringlie, surrounded by her team, Citrus Heights Chamber representatives and Citrus Heights Police Department Officers, cut the ribbon. Photo courtesy Citrus Heights Chamber of Commerce



California
MENTOR
Family Home Agency

Ask about
our Referral
Program!

Everyone *deserves a family* like yours
BECOME A MENTOR

California **MENTOR** is seeking loving individuals/families with a spare bedroom to support adults with special needs.

Receive ongoing support and \$1075-\$3820 per month to help cover the cost of care.

Call Jackie Today!
916-383-9785 ext.41

www.MentorsWanted.com



City Council Approves Rental Inspections and New Restrictions

Continued from page 1

tenants while improving the overall appearance and safety of properties in the city. Representatives from the California Apartment Association and the Sacramento Association of Realtors also spoke in support of the updated proposal.

Council member Bret Daniels shared his concerns about the program: “I don’t know how we got here. There’s been no public outcry for these inspections... It seems that the focus is missing from where the problem is.” Daniels is concerned that the inspections might be too subjective regarding what is considered “good condition” and that an unintended consequence could be an increase in rental costs.

Council member Jeff Slowey stated that this program will address a major problem: absentee landlords who don’t live in the area and don’t care about maintaining the property and ensuring tenant safety as long as they continue getting rent checks. While Slowey believes this is an aggressive program, he thinks the city can always make adjustments after the initial round of inspections. He said he views the program as “an investment in our future.”

Council member Al Fox agreed that the program will bolster safety for the residents and stated that he is glad the program includes a cap on

potential rental increases (from \$6.66 per month for a single unit, to \$0.53 per month in buildings with 100 or more units).

Mayor Miller called for a vote and the motion passed 4 to 1, with Council member Daniels casting the “No” vote.

Proposed amendments to the smoking ordinance within the city were presented to the Council. The ordinance proposes the following areas be completely smoke free: hotels and motels, outdoor dining patios, areas within 20 feet of primary entrances to businesses, and outdoor recreation areas. Recreation areas are defined as outdoor areas open to the public for recreation purposes including parks, athletic fields, gardens, nature preserves, disc/golf courses, swimming pools, skate parks, and trails. Smoking is defined as all tobacco products including vape pens and includes both medical and recreational marijuana.

Dave Mitchell, District Administrator of Sunrise Recreation and Park District, spoke in support of the amendments to the smoking ordinance. Mitchell cited specific concerns potential fire danger from people smoking in the city’s open nature areas, and stated that the proposed ordinance would alleviate those dangers.

Council member Jeannie

Bruinns asked Mitchell what the park district plans to do to enforce the new ordinance since the parks would be the first line of defense. Mitchell explained that they plan to update their signage to make it clear that all smoking is prohibited, and they will implement general education outreach programs and utilize social media. They will also work with Citrus Heights Police Department to address problem areas.

Representatives from Breathe Sacramento, SOL Project (Saving Our Legacy, African Americans for Smoke-Free Safe Places), and the American Cancer Society spoke in support of the amendments. They listed the many health hazards of second-hand smoke and explained that the new ordinance would protect the health of Citrus Heights citizens.

Council member Slowey said he supported 99% of the proposal but would vote no unless the amendments were updated to remove “disc/golf courses” from the language. He explained that although he is a non-smoker himself, he does not want his name associated with restricting smoking on private golf courses. The other members of the council agreed to strike golf courses from the amendment and the motion passed unanimously. ★

ELECT

COUNCILMEMBER

AL FOX



Citrus Heights City Council

**PUBLIC SAFETY.
NO NEW TAXES!**

Political ad. paid for by Al Fox for Citurs Heights City Coucil 2018 ID#1399542

A Bipartisan Way to Reduce Healthcare Costs



Commentary
by Sally C. Pipes

In one fell swoop, incumbent members of Congress could save consumers money, drive down healthcare costs, and burnish their bipartisan credentials before the midterm elections.

How? By scraping a provision within Obamacare that prohibits 3 million people from opening health savings accounts, which can save patients hundreds or even thousands of dollars a year.

Expanding access to HSAs should be one of Congress's top priorities.

HSAs are "triple tax-advantaged." Savers don't pay tax on money they deposit into the accounts. If they invest that money, they pay no tax on capital gains or dividends. Withdrawals are tax-free, too, as long as they're spent on qualified medical expenses. This year, individuals and families can contribute up to \$3,450 and \$6,900, respectively, to HSAs.

But only certain people can open them. This year, individuals must be enrolled in a health plan with a minimum deductible of \$1,350 and an out-of-pocket maximum of no more than \$6,650. For family plans, those

figures double.

People have an incentive to spend HSA funds wisely. It's their money, after all. This thriftiness forces providers to compete for patients' business. Costs decline as a result. Families who switched to HSA-eligible plans spent 21 percent less in their first year covered by the plans than families who remained in traditional plans with lower deductibles.

A 2015 National Bureau of Economic Research paper found that workers who switched to HSA-eligible plans spent 15 percent less on health care in each of the next three years. They didn't use additional emergency or inpatient care, which suggests they cut spending without endangering their health.

It's no wonder, then, that HSAs have become increasingly popular. In 2017, more than 22 million Americans had HSAs -- an 11 percent increase from the previous year.

This growth may soon slow. Many Obamacare-compliant plans aren't HSA-eligible. The average 2018 individual "bronze"-level plan features an out-of-pocket maximum of nearly \$7,000. That's more than the \$6,650 cut-off for HSAs.

That makes little sense. Patients with the highest out-of-pocket spending would benefit most from HSAs.

The Health Savings Act, formally known as H.R. 6314, would allow bronze plan enrollees to open HSAs. The bill should be a lay-up for lawmakers looking for a quick win before the midterms.

Congress shouldn't

stop there. The Senate has a Health Savings Act of its own, S. 403. The bill would expand access to HSAs to those on Medicare. Beneficiaries don't have to pay premiums for hospital or skilled nursing coverage. But they are responsible for a \$1,340 deductible and a co-insurance payment of at least \$335 per day for hospital stays longer than 60 days.

Allowing seniors to put money away in HSAs would help them afford future hospitalizations. The bill would also raise HSA contribution limits to the sum of a plan's deductible and the level of out-of-pocket expense legally permitted for a high-deductible health plan. And it would allow all people to pay insurance premiums with HSA funds.

Expanding access to HSAs would inject consumerism into the healthcare marketplace -- and thus drive down healthcare costs. If half of the 150 million Americans with employer-sponsored coverage switched to HSA-eligible plans, annual healthcare spending would drop by \$57 billion, according to a RAND study.

Lawmakers on both sides of the aisle say they want to slash healthcare costs. Expanding access to HSAs would do just that.

Sally C. Pipes is president, CEO, and Thomas W. Smith Fellow in Health Care Policy at the Pacific Research Institute. Her latest book is The False Promise of Single-Payer Health Care (Encounter). Follow her on Twitter @sallypipes. ★

Dedicated To Local Charities

The Lakeview Village Ladies Club

Craft Fair

Cafe and Bake Sale

Jewelry, Linens, Art, Toys, Books, Christmas Items, and much more!

Saturday, November 3rd

9:00 a.m. to 2:00 p.m.

Lakeview Village Clubhouse
6211 Summerset Lane, Citrus Heights
Near Auburn Blvd. & Van Maren Lane

916-725-0223

Bauer's

Full Service

Car Wash

Only full Service

Car Wash in Fair Oaks

& Citrus Heights

- Friendly
- Gift Shop
- Clean Waiting Area
- Family Owned & Operated
- In Business for 20 Years

Detailing Available

5927 San Juan Ave
Citrus Heights, ca
(916) 967 3083

www.bauerscarwash.com

Call ahead or come by for valuable offers & special discounts!

5 Year FIXED RATE

Home Equity Line of Credit Loan

4.50%

Initial APR*

CHECK THE EL DORADO ADVANTAGE:

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

EL DORADO SAVINGS BANK

Serving our local communities since 1958

www.eldoradosavingsbank.com

CITRUS HEIGHTS • 7895 Lichen Drive • 729-1100
Se Habla Espanol • 800-874-9779

*The initial Annual Percentage Rate (APR) is currently 4.50% for a new Home Equity Line of Credit (HELOC), and is fixed for the first 5 years of the loan which is called the draw period. After the initial 5 year period, the APR can change once based on the value of an Index and Margin. The index is the weekly average yield on U.S. Treasury Securities adjusted to a constant maturity of 10 years and the margin is 3.50%. The current APR for the repayment period is 6.625%. The maximum APR that can apply any time during your HELOC is 10%. A qualifying transaction consists of the following conditions: (1) the initial APR assumes a maximum HELOC of \$150,000, and a total maximum Loan-to-Value (LTV) of 70% including the new HELOC and any existing 1st Deed of Trust loan on your residence; (2) your residence securing the HELOC must be a single-family home that you occupy as your primary residence; (3) if the 1st Deed of Trust loan is with a lender other than El Dorado Savings Bank, that loan may not exceed \$200,000 and may not be a revolving line of credit. Additional property restrictions and requirements apply. All loans are subject to a current appraisal. Property insurance is required and flood insurance may be required. Rates, APR, terms and conditions are subject to change without notice. Other conditions apply. A \$475 early closure fee will be assessed if the line of credit is closed within three years from the date of opening. An annual fee of \$50 will be assessed on the first anniversary of the HELOC and annually thereafter during the draw period. Ask for a copy of our "Fixed Rate Home Equity Line of Credit Disclosure Notice" for additional important information. Other HELOC loans are available under different terms.

FINANCIAL Peace UNIVERSITY

Start winning WITH MONEY

Learn the step-by-step plan to take control of your money and your future. Sign up today!

more info

What if you could be debt-free with an emergency fund of 3 – 6 months of expenses saved, all the while investing for retirement and planning for your family's future? Sound impossible? It's not! With Dave Ramsey's Financial Peace University, you CAN Take control of your money. If you're interested in learning more, join us for a free live stream event Thursday, November 15th, 2018 at 6:45 p.m.

Location: Grace Baptist Church of Fair Oaks
6724 Palm Avenue
(916) 967-3915

financialpeace.com

Senior Health & Fitness Fair

INFORMATION & ENTERTAINMENT

FOR SENIORS, THEIR FAMILIES AND FRIENDS

FREE Parking

FREE Admission

Saturday, November 17

10 am to 4 pm

Crowne Plaza Hotel Northeast 5321 Date Avenue

Off of Highway 80 at Madison Sacramento, CA 95841

• **FREE EXHIBITS!** • **FREE ENTERTAINMENT!**

• **HEALTH SCREENINGS!** • **SAMPLES & PRIZES!**

VETERANS INFORMATION PAVILION FOR VERY IMPORTANT PEOPLE

Are you a veteran over 50 or have family in the Service?

Visit the Veterans Information Pavilion and find the many Benefits available to you now!

Housing • Education • Health Care • Finance • Insurance • Pension • Military Memorabilia • and More!

Whether you're 50 or 80, a "Bobby Soxer" or a "Baby Boomer," you'll love the Senior Health & Fitness Fair. Come enjoy the exhibits, services and music from the 50s, 60s and 70s. Learn hundreds of ways to improve your health and extend your life. Walk through the exhibit hall and learn more about:

- Nutrition & Health Foods
- Sports & Fitness
- Anti-Aging Programs
- Home & Garden
- Vacations & Travel
- Military Benefits
- Financial & Retirement Planning
- Natural Healing
- Medicare Updates
- Physical & Mental Health

Great Entertainment & Live Music

Hear old time rock n' roll, cruising songs, surfer songs. It's the music you grew up with!

sponsored by

www.SeniorHealthFair.com

To Exhibit: 916.910.9499 or events@premier2000.com

A Message to Our Readers

With this week's issues produced by Messenger Publishing Group you will see a change in the format. For many years we stayed with the larger web size broadsheet newspaper. It has always proven to be the most popular with readers, but the industry has now almost completely changed. The smaller web size is the industry standard and it is nearly impossible to find a printer with the proper presses to print the larger format.

Just a few weeks ago our printer of many years informed us that they would be closing down their presses. We have had to completely redesign our products in the last ten days to convert to the new size with all six of our newspapers to accommodate our new printer's requirements.

We appreciate all of our readers and hope you understand that we work hard to bring you a quality local newspaper that is interesting, informative, fun to read and represents the community that it serves.

Thank you for being one of our many loyal readers.

Paul V. Scholl, Publisher ★



LEGAL ADS FOR SACRAMENTO COUNTY?
We Can Do That!
Call to place your legal advertising
916-483-2299

All Legal Ads Published by Messenger Publishing Group **MPG**

Join a Shoe Drive to Help Others

SACRAMENTO REGION, CA (MPG) - Welcome Home Housing needs your help. Not money! We want your shoes. Yes! Your shoes! The ones you bought and never wore, or wore a couple of times and didn't like, or wore a lot but are still in good condition.

And why are we collecting gently used shoes? We're collecting them for Welcome Home Housing, a non-profit which provides permanent housing for 24 individuals with serious mental illness. See welcomehomehousing.org

This fundraiser is in collaboration with Funds2orgs. For every 2500 pairs of shoes we collect, Welcome Home Housing will receive \$1,000 to use toward the maintenance and administration of our housing properties.

The shoes will be sent to developing countries to help local entrepreneurs set up small businesses selling shoes. Selling? Yes! Selling shoes to support their families. These are areas where walking is the main form of transportation.

So, clean out your closets! Drop your unused or gently used shoes off at any of the addresses listed below. Just put them on the front porch. Or if you can collect 25 or more pairs, we'll pick them up. Call Lynn for pick-up. 530-666-0202.

Remember to ask neighbors, friends and families to donate their shoes too! We will collect until November 15.

Contact Lynn Smith at 530-666-0202

Please drop off your shoes on the front porch at any of these addresses:

3401 Spartan Way, Rosemont, 9317 Americana Drive, Rosemont, 3159 Bertis Drive, Arden Arcade / Carmichael 5086 Rhode Island Drive Unit 1 (front unit), Citrus Heights / Carmichael, 6480 Woodhills Way, Citrus Heights, 2686 Los Amigos Drive, Rancho Cordova

For more information please contact Lynn Smith at 530-666-0202. ★

Sacramento County Introduces Vote Centers!



Did you know?

Sacramento County will be offering Vote Centers in place of traditional polling places!

What does this mean?

- Voters can now vote at ANY Vote Center in Sacramento County
- Vote Centers will open beginning October 27, 2018, giving voters more days to vote
- At a Vote Center, you can
 - Drop off your mail ballot
 - Vote in person
 - Request a replacement ballot
 - Vote using accessible voting equipment
 - Receive voting assistance in multiple languages
 - Register to vote or update your registration

A full list of Ballot Drop Box and Vote Center locations will be available in your County Voter Information Guide, in your mail ballot packet, at www.Elections.SacCounty.net, and on the SacVote App.

Learn more at www.Elections.SacCounty.net Call Toll Free (800) 762-8019



PAID POLITICAL ADVERTISEMENT

Assemblymember Ken Cooley

Thoughtful leader. Committed to the community.

Sacramento Bee says – Vote for Cooley.

“Cooley, a Democrat, has deep ties in the district, which covers eastern Sacramento County. He served as mayor and councilman in Rancho Cordova for a decade before winning the seat in 2012.”

On November 6, **Vote Ken Cooley** for State Assembly



Paid for by re-elect Ken Cooley for Assembly 2018

Announcement

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

Antiques Wanted

Buying Watches
Will Pick-up
Rolex, Omega, Hamilton, LeColutre
-Private Party-
All wind ups Running or not. Will buy watch parts
Also buy Gold Rings & Chains, Silver Dollars, Antiques, and Other Collectibles
(916) 607-7890
(916) 991-7850
CASH for Watches

Autos Wanted

DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE BLIND. FREE 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care of. Call 1-844-491-2884 (Cal-SCAN)

Got an older car, boat or RV? Do the humane thing. Donate it to the Humane Society. Call 1- 844-335-2616 (Cal-SCAN)

WANTED! Old Porsche 356/911/912 for restoration by hobbyist 1948-1973 Only. Any condition, top \$ paid! PLEASE LEAVE MESSAGE 1-707-965-9546. Email: porsche restoration@yahoo.com. (Cal-SCAN)

CARS/TRUCKS WANTED!!! 2002 and Newer! Any Condition. Running or Not. Competitive Offer! Free Towing! We're Nationwide! Call Now: 1-888-416-2330 (NANI)

Donate Your Car to Veterans Today! Help and Support our Veterans. Fast - FREE pick up. 100% tax deductible. Call 1-800-245-0398 (NANI)

Bathroom or Kitchen Remodeling ?

WAIT! Before You Spend MORE to Get LESS Call (916) 798-8388 License No. 998108 (MPG 10-19-18)

Cable/Satellite TV

DISH TV \$59.99 For 190 Channels \$14.95 High Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply. 1-844-536-5233. (Cal-SCAN)

DIRECTV CHOICE All-Included Package. Over 185 Channels! ONLY \$45/month (for 24 mos.) Call Now-GetNFL Sunday TicketFREE! CALL 1-866-249-0619 Ask Us How To Bundle & Save! (Cal-SCAN)

Career Training

AIRLINES ARE HIRING - Get FAA approved hands on Aviation training. Financial Aid for qualified students - Career placement assistance. CALL Aviation Institute of Maintenance 888-686-1704 (NANI)

Financial Services

Over \$10K in Debt? Be debt free in 24 to 48 months. No upfront fees to enroll. A+ BBB rated. Call National Debt Relief 866-243-0510 (NANI)

Unable to work due to injury or illness? Call Bill Gordon & Assoc., Social Security Disability Attorneys! FREE Evaluation. Local Attorneys Nationwide 1-844-879-3267. Mail: 2420 N St NW, Washington DC. Office: Broward Co. FL (TX/NM Bar). (Cal-SCAN)

Do you owe more than \$5000 in Tax Debt? Call Wells & Associates INC. We solve Tax Problems! Personal or Business! IRS, State and Local. 30 years in Business! Call NOW for a free consultation at an office near you. 1-877-746-4933 (NANI)

For Rent

House for Rent. Catta Verdera Community in Lincoln. \$2500 5bd/3bth. 916 276-0541

For Rent

2bd 1 bth. Biggs. Fenced yard front & back. Carport & garage. Non-smoking. \$895, \$895 sec deposit. 530 518-7346 or 530 321-0496.

Fitness/Yoga

Your Fitness Genie
17 Years of Experience
FREE Fitness Goal Planner
Grandchildren?
No Energy? Afraid of the Floor?
Improve your Balance
Get Stronger
Keep Bone Density
*Local Med.
Be Active, Call Today!
Jenn@YourFitnessGenie.com
(916) 768-3767

Family Tree

Family Trees
By Jackie

Do you know your ancestor's history?
Jackie Cetnar
904-252-6860
info@familytreesbyjackie.com
www.familytreesbyjackie.com

Landscaping

CREATE YOUR PARADISE

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

Miscellaneous

SAWMILLS from only \$4397.00-MAKE & SAVE MONEY with your own bandmill- Cut lumber any dimension. In stock ready to ship! FREE Info/DVD: www.NorwoodSawmills.com 1-800-567-0404 Ext.300N (Cal-SCAN)

DIATOMACEOUS EARTH-FOOD GRADE 100% OMRI Listed-Meets Organic Use Standards. BUY ONLINE ONLY: homedepot.com (Cal-SCAN)

INVENTORS - FREE INFORMATION PACKAGE
Have your product idea developed affordably by the Research & Development pros and presented to manufacturers. Call 1-888-501-0236 for a Free Idea Starter Guide. Submit your idea for a free consultation. (NANI)

STOP STRUGGLING ON THE STAIRS Give your life a lift with an ACORN STAIRLIFT! Call now for \$250 OFF your stair-lift purchase and FREE DVD & brochure! 1-855-388-6710

Spectrum Triple Play! TV, Internet & Voice for \$29.99 ea. 60 MB per second speed No contract or commitment. More Channels. Faster Internet. Unlimited Voice. Call 1-877-338-2315 (NANI)

Stay in your home longer with an American Standard Walk-In Bathtub. Receive up to \$1,500 off, including a free toilet, and a lifetime warranty on the tub and installation! Call us at 1-855-534-6198 (NANI)

SAVE ON YOUR NEXT PRESCRIPTION! World Health Link. Price Match Guarantee! Prescriptions Required. CIPA Certified. Over 1500 medications available. CALL Today For A Free Price Quote. 1-866-293-9702 Call Now! (NANI)

BATHROOM RENOVATIONS. EASY, ONE DAY updates! We specialize in safe bathing. Grab bars, no slip flooring & seated showers. Call for a free in-home consultation: 888-912-4745 (NANI)

Real Estate Loans

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

Searching for A Real Estate Investment Loan? Get connected to 150+ lenders. Flexible Terms on Rehab loans. Get Matched At: info.BridgeLoanNetwork.com (NANI)

Roofing

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

RV Sales

Bill Eads RVs
Buy, Sell, Trade & Consign

"Results.... not Promises"
Number 1 Consignment Lot in Northern California

We Pay Top \$\$ for clean RVs!
Great, Secure I-80 Freeway Location.
Lic & Bonded - 29 Years Exp!
Check out **BillEadsRV.com**
4409 Granite Dr. Rocklin, CA
Office 916-624-7600
Bill 916-878-0273

Senior Living

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

Tax Services

ARE YOU BEHIND \$10k OR MORE ON YOUR TAXES? Stop wage & bank levies, liens & audits, unfiled tax returns, payroll issues, & resolve tax debt FAST. Call 855-970-2032. (Cal-SCAN)

Tree Service

BP TREE SERVICES LLC.

TREE & STUMP REMOVAL
TREE TRIMMING/ SHAPING
FREE ESTIMATE
10% OFF WITH THIS AD
Insured. Workman's comp. Arborist.
916-722-6321
BPTreeServices.com
VISA / MASTER CARD
California Contractors Lic #0360331

Work Wanted

I do garage and house organizing, cleaning, and de-cluttering. Pruning and weeding. I will juice fruit and vegetable juices in your home. **Have Juicer will Travel.** Health background. References. College grad. **Tim, 916-370-0858.** (MPG 12-31-18)

Wanted

KC BUYS HOUSES - FAST - CASH - Any Condition. Family owned & Operated . Same day offer! (951) 777-2518 **WWW.KCBUYSHOUSES.COM** (Cal-SCAN)

Cash for unexpired **DIABETIC TEST STRIPS.** Free Shipping, Best Prices & 24 hr payment! BBB Rated A+. Call 1-855-440-4001 www.TestStripSearch.com.

COMPUTER SERVICES

Zinsky's
PC Configurations
"Don't replace it - REPAIR IT!"
Custom Desktop Computer Configurations
• PC Repair • Home Wireless Networking
• Installations • Virus & Spyware Eradication
Alan Zinsky
Phone: 916-622-2269
Zconfig@zsbglobal.net
Bus. Lic. # 325312 • B. E. A. R. Reg. #B4616
www.zinskyspcrepair.com

Crossword Puzzle on Page 7

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

FREE ITEMS

FREE : Jenn Air gas grill, Metal work bench, Metal bike rack. 307-684-7654

Yard Sale

BUTTE COUNTY SURPLUS GIGANTIC SALE!!!
Friday, Nov. 2nd, 2018
9:00 am – 1:30 pm
14 County Center Dr.
Oroville, CA
Monitors \$10-\$15
File Cabinets & Bookcases- (\$5 per drawer or shelf)
Chairs \$10, \$5, \$1
Desks \$5
Phones, Speakers, Office Supplies
Tons of \$1 items!
Don't Miss This Sale!

BUTTE COUNTY SURPLUS DONATIONS TO NONPROFITS

Monday, Nov. 5th, 2018
10 am-12 pm
14 County Center Dr.
Oroville, CA

Desks, Chairs, Bookcases
File Cabinets, Tables
Modular Furniture Panels
Phones, Office Supplies and Accessories
Available Only for Nonprofits
Bring Proof of Nonprofit Status
Items must be taken at time of selection

For Solutions see Page 7

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

Lodge Coffee Shop
Family Owned 40 Years

8191 Auburn Blvd.
Citrus Heights
(916) 725-7165

Get 10% off any order

Dine at the Lodge
Mon-Friday and take
10% off your entire meal ticket

Blondies Pizzeria
Lori Wojdan
6916 Sunrise Blvd #H
Citrus Heights, CA 95610
(916) 560-9546
20% off any one (1) Large Pizza
M-T 3-9pm
F-S 11:30-10pm
Sunday Noon-7pm
Offers Military Discount

HELP WANTED

Utility Solutions Partners, a Rancho Cordova, CA company, is looking for a Senior Design Specialist with:

- Master's degree in Computer Science, Computer Engineering, Computer Applications or Computer Information Systems.
- 5 years' experience in Oracle Utilities Customer Care and Billing (CC&B), Oracle Utilities Application Framework development (Microfocus COBOL/ Oracle Java/Oracle SQL), Eclipse Software Development Kit (SDK), Oracle Utilities Application Framework Config tools (Scripts, Business Objects, Business Service) and Oracle Utilities Application Framework Integration tools and Architecture (XAI/IWS/JMS)

May be asked to relocate to unanticipated worksites. Send resume to C. Novanowsky at Utility Solutions Partners, 10824 Olson Dr STE 305, Rancho Cordova, CA 95670. Refer to Job# SK18 in your cover letter.

Bob's BASEBALL TOURS

Attend games in New York (Yankees & Mets), Boston, Pittsburgh & Cincinnati. Also Pro Football, Baseball & Basketball Halls of Fame. Guided tour of New York City & Boston. May 25-June 2 \$2,150/person*
*Prices based on double hotel occupancy

See games in Phoenix & Denver, in addition to Grand Canyon. June 24-28 \$1,195/person*
See Midwest baseball in Kansas City, St. Louis, Chicago (Cubs & Sox) & Minnesota. July 31-Aug. 4 \$1,295/person*

Coach bus tours. Good game tickets. Quality hotels.
Free brochure: 507.217.1326 bobssbaseballtours.com

SCHOOL OF PUBLIC HEALTH
UNIVERSITY OF MINNESOTA

Do you have a family member with memory loss who lives in a care facility?

The University of Minnesota is examining the effects of an educational program to support family members with a loved one in a care facility. It will be led by a trained coach. Learn more about participating in this free study by contacting Professor Joe Gaugler at 612.626.2485 or gaug005@umn.edu.

Visit <http://z.umn.edu/transitionmodule> to learn more

Grand Alaskan Cruise & Tour
Departs Jan - Sep, 2019
12 days from "1,499"
Saves a cruise & tour between Seattle and Alaska including 7 nights aboard the Grand America (a 100+ year old ship) or the Grand Explorer (a 100+ year old ship) and the Alaska Passage - where you'll enjoy scenic views, snow-capped mountains, and lush forests, with stops in Denali, Fairbanks, and Anchorage. Includes 10 nights of accommodations, meals, and beverages. Also includes a 10-day tour of Alaska's Denali National Park, Fairbanks, Anchorage, and more. Alaska Wildlife Conservation Center.

Promo code N7017
1-866-792-8873

*Prices are per person based on double occupancy plus 21% taxes & fees. Single occupancy and optional upgrades may apply. All airfare is non-refundable. Offer applies to open bookings only, available 11/1/2018. Offer terms and conditions may apply. All paid travel insurance for details.

CALL A PROFESSIONAL Business & Service Directory

LANDSCAPE SERVICES

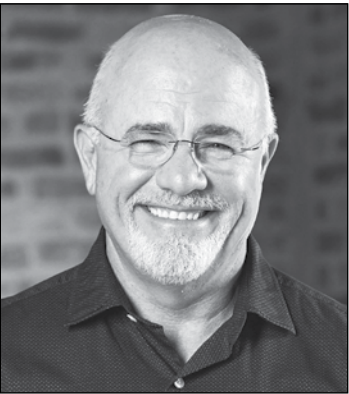
SLS Superior Landscape Services
Landscaping and Maintenance
• Sprinkler Repair/Install • Pruning
• Mowing/Trimming • Fertilizing
Insured
Lic#794551
(916) 728-5812 • Cell (916) 761-0999
Dave Cochran Owner • dave_SLS@surewest.net

Painting Services

QUALITY A PAINT SERVICE
Over 20 years Experience ♦ Testimonials Available ♦ Bonded & Insured
Especially on small kitchen cabinets
Ext & Int Paint on small homes & Mobiles
Ext Patio Furniture-A brand new look
We paint wrought iron gates
also, do power wash on drive ways etc.
916-967-0763 State Lic. 646386

DRUG AND ALCOHOL REHABILITATION

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



Dave Says

Pay it off!

Dear Dave,
I can't decide what to do about my car. I owe \$8,000 on it, and I have the cash to pay it off with plenty left over. One of my co-workers said I shouldn't pay it off, because I have a very low interest rate on the loan. What do you think?
-Derricka

Dear Derricka,
What do I think? I think your co-worker is broke. Taking financial advice from broke people is like taking dieting advice from fat people. In other words, it's dumb.
Pay off your car, and never borrow money to buy a car again for the rest of your life. If you want to win with money, you have to get out of the land of car payments. The idea that you're stuck with car payments — that you're always going to have one — is the mantra of those who've given up hope. You are in charge of your life. You are in charge of your financial situation. Don't be like all those folks out there who whine about stuff like stagnant wages and are unwilling to get up off their stagnant butts to make their lives better.
Derricka, pay off your car today. And please, don't take any more financial advice from broke people!
—Dave

Emergency fund in cash?

Dear Dave,
My wife and I are completely debt-free. We would like to have

part of our emergency fund in cash inside a heavy duty safe at home. How should we document this cash in the event of fire or theft? Also, would our homeowners insurance policy cover cash?
- Will

Dear Will,
Typically, homeowners insurance policies have a limit as to how much cash they will cover. I'd advise re-reading your policy, and double checking with your insurance agent just to be sure. When it comes to documenting valuables, I'd suggest making a video or taking photographs. Just to be extra cautious, you could store these in a safe deposit box at your local credit union or bank.
Having some cash on hand is never a bad thing. When it comes to the portion of your emergency fund you keep at home, I'd recommend just being reasonable. If you've got \$10,000 set aside for emergencies, I'm okay with you keeping \$5,000 at home in a quality safe. I wouldn't put all, or even most of it, in a safe, though.
Again, just make sure your homeowners policy covers anything you might put in there. A strong, fireproof safe is a must!
—Dave

Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 12 million listeners each week on 575 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey. ★



Make It Fun and It Will Get Done!
The Secret to Being Organized
Pam Young's Corner
Your Summer of 2018

Looking back over your summer, can you think of at least five highlights? Maybe you went on a vacation or had people come and visit. Maybe you cleaned out the garage, basement or attic and you have that glorious feeling of freedom from stuff that no longer serves you. Perhaps you healed from an illness or accident and are feeling like yourself again. Maybe you had a baby or you invited a new pet into your home. Maybe your garden was the best it has ever been and you can see you'll be eating tomatoes that almost taste like candy, well into fall. Maybe you learned about something that has changed your life and set you in a different direction.
In the course of your Summer of 2018 there have been wonderful events, people and situations that have taken place. Take a few minutes and see how many highlights you can come up with.
The wonderful thing about doing a mental exercise like this is that it'll lift your spirit. This kind of exercise is as important as any exercising you do at the gym to strengthen your body. Your mind is such an incredible gift and you have control over it. But just like getting in shape physically takes repetitive exercises, so does exercising your mind.
When you ask your mind for a happy thought from your summer highlight file it'll mind you. When you sit with the thoughts that it comes up with you'll create a mental atmosphere around you and you'll open yourself up to have more highlights flow to you right now and into September and beyond.
At the end of every day, my husband and I talk about the highlights of our day and we can usually each come up with three or four and sometimes five. It's so fun for us to scan the day we've done and revisit the best parts of it. That got me to thinking about what the best

parts of our summer were.
Our first great grandchild was born in August. We had a bumper crop of wild blackberries and were able to pick 20 gallons. That led me to make wild blackberry jelly to use as Christmas gifts. Each gift will have a jar of jelly, dry muffin mix (just add egg and milk), muffin papers and directions for making the muffins. Our yard looks better than ever this summer. As more and more perennials keep their promises of colorful flowers and shades of green foliage and our trees, which I planted 15 years ago as babies, are now strong enough and big enough for me to climb in, our yard becomes more inviting and beautiful!
Your Summer of 2018 is over and Mother Nature, being very organized, has her decluttering plan in action. You'll notice leaves are flying in the wind, as She lets go of what is no longer serving her. By spending time remembering the joys of this summer, you'll get a very strong feeling of how good your life is and that each day is a gift given to you to enjoy to its fullest.
As Abraham Hicks says, "A happy life is just a string of happy moments. But most people don't allow the happy moment, because they're so busy trying to get a happy life." Enjoy the happy moment!
For more from Pam Young go to www.cluborganized.com. You'll find many musings, videos of Pam in the kitchen preparing delicious meals, videos on how to get organized, lose weight and get your finances in order, all from a reformed SLOB's point of view. ★

Open Enrollment is Underway NOW!

Worried about paying your Medicare costs?

We can help with **FREE** assistance at an office near you

Call HICAP at (800) 434-0222
Personal Medicare Counseling • Seminars • Drug Plan Finder Tool

AGENCY ON AGING AREA 4 HICAP with resources: Counseling & Advocacy ship LEGAL SERVICES NORTHERN CALIFORNIA

Supported by grants 1801CAMISH, 1801CAMIAA & 1801CAMIDR, U.S. Admin. for Community Living, Dept. of Health & Human Services

STATEPOINT CROSSWORD • WAR MOVIES

CROSSWORD

CLUES

ACROSS

1. Guns N' Roses guitarist
6. Pep rally syllable
9. Third H in 4-H, sing.
13. Conversation starter
14. Victorian period, e.g.
15. Dugout glider
16. Nun's attire
17. Winter condition
18. Mad hatter's act
19. *1970 biopic, winner of 7 Academy Awards
21. *Story of 1940 evacuation
23. Station wagon/off-road vehicle, acr.
24. Aware of
25. Busy airport
28. ***...How I Learned to Stop Worrying and Love the _____
30. Julian Barnes' "The Sense of an _____"
35. Double reed woodwind
37. Cleanse
39. Rope-making plant fiber
40. Traditional learning method
41. Willow twig
43. Choir voice
44. Sacred, in Italian
46. "_____ and hearty"
47. *Kurosawa's "Ran" based on this Shakespearean king
48. Ethanol, a.k.a. _____ alcohol, pl.
50. Russian autocrat
52. Stallone's nickname
53. Penny-farthing, e.g.
55. Variable, abbr.
57. ***All Quiet on the _____ Front
61. *Kelly's who?
64. Binary digits code
65. Lamb's momma
67. Master of ceremonies
69. Sudden growth
70. Canal locale
71. Unbroken
72. Jekyll's counterpart

73. Heavy-duty cleanser
74. You shall, contraction

DOWN

1. "Be quiet!"
2. Lambeau Field jump
3. "Fantastic Four" actress
4. Buttonholes, e.g.
5. Small pool
6. Bit attachment
7. _____ de Triomphe
8. Father of the String Quartet
9. Baseball's Hammerin' _____
10. Those against
11. Kind of film
12. 52 cards
15. Rules
20. Convex molding
22. Beehive State native
24. Render unnecessary
25. *Joey was a "War _____"
26. **"U-571" vessel
27. Mess up
29. *It lead to a popular wartime comedy series
31. Call, in the olden days
32. Keys
33. Birth-related

34. *Story of first African-American regiment
36. Inspiring fear
38. Aquatic snakes
42. Ransack or plunder
45. Even though
49. * _____ Richard Attenborough of "The Great Escape"
51. Make less dense
54. Rest on patellas
56. Young Montague
57. Done in loads
58. ESPN award
59. Gulf War missile
60. Michelin product
61. *From where to eternity?
62. Light beige
63. *Lone Survivor, e.g.
66. Path
68. Building extension

Save up to \$111/month* on your Medicare supplement insurance plan.

Call for a fast and free rate quote today. No cost. No obligation. Call 1-844-747-4868

Call Now! Annual Election Period October 15 to December 7

© StatePoint Media

SUDOKU

The support you need to find quality SENIOR LIVING SOLUTIONS

A Place for Mom has helped over one million families find senior living solutions that meet their unique needs.

There's no cost to you! CALL (855) 439-8734

aPlaceforMom.

7 8 4 6 8 4 5 7 9 1 1 4 7 9 5 6

© StatePoint Media

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.

Solutions on Page 6

Please Join Us For

MESSIAH LUTHERAN CHURCH

Worship 9:00 Sunday School 10:30

Craft Fair

Saturday, November 10th
9am - 5pm

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

SHARING THE BLESSINGS AND LOVE OF GOD

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).... 9:45 am
Sunday Worship..... 11:00 am
Sunday Evening..... 6:00 pm
Wednesday Evening..... 7:00 pm

6724 Palm Avenue, Fair Oaks, CA 95628
(Located one block South of Madison; just East of Dewey)

PASTOR CHARLES CARTER

CALL FOR MORE INFORMATION (916) 967-3915 WWW.GBCFAIROAKS.NET



By Marlys Johnsen Norris,
Christian Author

“IF” one is familiar with the stories and words of the Holy Bible *they know* the words they read are *the basis for all truth* from God! Truth does exist in our world. God has preserved His designed word and story to help us understand the meaning and purpose of life and how to live it. Plus, we learn by what people did in their lives of Old and the New Testament times to bring either destruction or blessings. Regardless of the name of any kind of “sin” (against God’s teachings) their result leads to a sad ending.

“Escape” is only found when faith and trust is birthed in God’s beloved Son. How can anyone make a decision to disregard the words of instruction from such a valuable book or discredit a single word written in it? From Genesis to Revelation the teachings

The Holy Bible and Truth!

of Scripture open doors of truth and understanding for our lives over and over again!

It is miraculous in the beginning God’s creation of all kinds of life began with each one having the ability to plant their “tiny little seed” to recreate their likeness! Each one uniquely different given special abilities with purpose to take care of all their personal needs! From a tiny ant or bird, to a huge bull or hippopotamus and also human beings designed by the Master Creator of all that is!

The beginning of our personal faith in God – it begins with a tiny seed. Even as tiny as it is, we are given the ability to “move mountains” when we offer the prayer of faith to do it. (Read my book titled “*God Moves Mountains, It was a Miracle*” and you will understand even more. At one time in my life that’s all I had and God miraculously moved to answer my prayers.)

God’s Holy Spirit is always available to help us! Often times we just are not ready to grasp the truth we need. He waits patiently for the perfect time when we are sincerely ready. He knows when we have a willing spirit. He is always so patient. He’s

never pushy or in a hurry about anything! He is a Jehovah God magnificent and He knows everything about every single one of us. *Possibly that’s why it takes mankind a lifetime to learn, accept and respond to the ways of God in our lives!* When we learn to be obedient to God’s Holy Words of Truth - is when His abundant blessings of His love truly do fall on our lives.

Just “Talk” to Him! Pray and listen to His still small voice! He is waiting “just for you!” Once you yield to His Will for your life, He will never leave or forget you, no matter what you do. A local Christian church will give you a Bible. Sunrise Community on Greenback is always ready to welcome you! Talk to someone there. Visit several churches and find the one where you really feel you can learn the words of the Bible. You will never be sorry and will begin a brand new life God has planned for you even before the foundations of the earth!

In His Matchless Love
Marlys Johnsen Norris
Christian Author of 7 Books
“Messages in the Dust for the Searching Soul” ★



By Pastor Ray Dare

God always answers prayer. But not in the way we always want Him to answer. God has not said, “I will answer your prayers any way you want Me to answer them.” God answers prayer in three ways; sometimes God says “Yes”, sometimes God says “No” and sometimes God says “Wait, I have a bigger plan”.

In the Old Testament, in the book of Daniel, there’s the story of three guys who are going to be thrown into a fiery furnace. I’m sure they prayed not to be put in that fire, yet God allowed them to go through the fire. And while in that fire a fourth man was seen with them (Jesus) and the ropes that were binding them were burned off. God is bigger than your problem and He wants to burn off the ropes that may be binding you.

God wants us to focus on

Pastor Ray's Encouraging Words

Your Prayers Are Always Answered

our character while we want to focus on comfort. What is God’s purpose in your problems? He has many of them. But one of them is this next verse... 1 Peter 1:7 “*The purpose of these troubles is to test your faith as fire tests how genuine gold is. Your faith is more precious than gold.*” God wants to test your faith. So sometimes He delays an answer to prayer and says, “Will you trust Me? I know more than you. I love you and I want what’s best for you. So, you need to trust me.” We, as imperfect parents do that as well. Certainly, we can trust a perfect heavenly Father who says that.

You may be discouraged about something in your life and God is saying, “Will you trust Me? Will you trust My timing? My love? My purpose? My plan? My perspective? Will you trust Me?” The antidote to discouragement is to look past your problems and realize that God is bigger than the problems. Realize that He has a bigger purpose and plan in it all.

If you want to be happy

in life and you really want to have less stress and more peace you’re going to have to come to grips with two fundamental truths. First, some things in life you’re never going to understand. You just need to accept it. There are some things you’re never going to understand until you get to heaven. Second, there are some things in your life that are never going to change no matter how much you pray because God has bigger perspective and a greater plan.

So, what do you do? Just give up praying? Of course not. You keep on praying but you live day by day saying, “God, I’m going to pray for this but if You choose not to give it I’m going to still trust You and I’m going to still love You. You are bigger than my problems and You have a bigger plan and purpose in it for me.”

Pastor Ray
New Beginnings Church
10am Sundays, You’re invited!
www.NBC4U.org ★

Fair Oaks EcoHousing

A Family-Friendly Green Neighborhood

- Safe and Supportive Community for People of All Ages
- Close to Fair Oaks Village
- Large Clubhouse and Gardens
- 30 Townhomes and Flats

Join us for a monthly site tour

For more information, visit FairOaksEcoHousing.org

YOU’RE INVITED!

Sundays 10:00a.m.

A Purpose Driven Church

“We do Church Differently”

www.nbc4u.org | (916) 992-1997

New Beginnings CHURCH

5510 Diablo Drive
Sacramento, CA

ARCADE CREEK Manor

6546 AUBURN BLVD; CITRUS HEIGHTS, CA

ANNUAL BAZAAR

SATURDAY, NOVEMBER 3
9AM TO 3PM

WHITE ELEPHANT • CLOTHING
CHRISTMAS DECORATIONS
BAKED GOODS • JEWELRY
HANDMADE CRAFTS • CAKE WALK
FLORAL • PRIZE DRAWINGS
BOOKS • SNACKBAR

CORNER OF AUBURN AND VAN MAREN LOOK FOR THE BALLOONS

EAST LAWN

CEMETERIES • MORTUARIES • CREMATION • PREPLANNING

Make your final arrangements, then go enjoy the rest of your life.

The Privilege of Planning

A 25 minute free presentation. We’ll serve you with a catered meal!

Make Sure Those You Care For About Are Always Cared For

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

CHOOSE ONE OF THESE SEMINARS

Thurs., Nov. 8

11:30am to 12:30pm

EAST LAWN

Elk Grove
Memorial Park & Mortuary
9189 E. Stockton Blvd,
Elk Grove, CA 95624
To RSVP or More Info:
916.732.2031
Lic.#FD-1455

Reservations requires. Please RSVP to the location of your choice. Seating is limited to 30 attendees per seminar.

If you prefer to RSVP via email, log onto our website and go to the seminar registration page.

www.EastLawn.com

Union Gospel Mission Sacramento

WE ACCEPT DONATIONS!
7 Days a week
8am - 8pm

(916) 447-3268

400 Bannon Street • Sacramento, CA 95811

Listen to “Voices from the Streets” on KFIA 710 AM, Sun at 2 pm, Mon at 3 pm
For Mission Updates, go to UGMSAC.COM and [Facebook.com/ugmsac](https://www.facebook.com/ugmsac)

Holiday Craft Fair

Hosted by the Citrus Heights Lions Club

Saturday, November 17th, 2018
9am - 3pm
at
Citrus Heights Community Center
6300 Fountain Square Drive, Citrus Heights

- Over 60 Handcrafted Vendors
- Raffle Prizes starting at 10:00
- Homemade Bake Sale
- Breakfast & Lunch Available
- Free Parking & Free Admission
- Plus Much More....

Questions?
Contact Mary at mrunion@pacbell.net

Hawaiian Chieftain Returns to Sacramento

The historic vessel Hawaiian Chieftain to offer tours and sails at Old Sacramento, Nov 1 - Nov 24. Photo by Rick Horn

By Zachary Stocks

SACRAMENTO REGION, CA (MPG) - History will come alive in Sacramento this October as the tall ship Hawaiian Chieftain makes her return trip to town. The tall ship, part of the Aberdeen-based nonprofit Grays Harbor Historical Seaport, sails the waters of the Pacific each year along with its companion vessel Lady Washington, offering educational programs, free deck tours, and sailing trips.

From November 1st through the 24th, Hawaiian Chieftain will be docked at Old Sacramento, (1210 Front St.). On weekdays schools can reserve a trip aboard the tall ship for the Historical Seaport's one-of-a-kind maritime heritage field trip Voyage of Explorers. On weekday evenings and weekends the tall ship is open to the general public for stationary docksides Vessel Tours for a \$5 suggested donation. Hawaiian Chieftain can also be Chartered for private events including weddings and workplace team builders.

The steel hulled Hawaiian Chieftain was launched in 1988 in Lahaina, Hawaii. Together with Lady Washington, the tall ships are among the most active educational boats in America, visiting approximately 40 ports each year. The tall ships offer a glimpse into our historic past, introducing people of all ages to the sights and sounds of 18th and 19th century maritime life.

Grays Harbor Historical Seaport is an educational non-profit based in Aberdeen, Washington. In addition to school programs and public sailing, the tall ships are also active sail training vessels. Anyone over age 16 is eligible to join the crew through the Two Weeks Before the Mast volunteer sailing program. Those pursuing a career in the commercial maritime industry can also consider enrolling in the Historical Seaport's Sea School Northwest, a job training program to provide knowledge and mentorship for professional maritime fields.

If you're ready to run away to sea, or want to know more about the tall ships and their programs, please visit www.historicalseaport.org.

Sacramento Schedule:
Public Tours (Weekly)
Tuesday - Friday, 4:00 - 5:00 (\$5 suggested donation) or Saturday, 10:00 - 1:00 (\$5 suggested donation)

Vessel Tours Unavailable:
November 10 (Saturday) and November 17 (Saturday)

The vessel will be docked at Old Sacramento, 1210 Front Street, Sacramento CA 95814.

For directions and schedule information, please call (800) 200-5239. ★

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

PET CLUB

FOOD AND SUPPLIES

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

We Only Accept ATM, Cash, & Checks M-F 9-8, SAT 9-7, SUN 10-7 Effective 10/31/18 - 11/6/18

2344 Sunrise Blvd. 318 N Sunrise Blvd.
Rancho Cordova, CA Roseville, CA
916-635-5008 916-781-8500

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

COUPON
\$2.00 OFF ANY 26 LBS OR MORE PREMIUM DRY DOG FOOD PLU #336
OR \$1.00 OFF ANY 14 LBS OR MORE PREMIUM DRY CAT FOOD PLU #337
Nutro, Science Diet, Eukanuba, Avoderm, IAMS, Nature's Recipe, Natural Balance, Wellness, Pro Plan. Limit 1 Bag.
(Cannot be used in conjunction with similar dollar off, percentage off coupons, or advertised sale items)
Limit: 1 Coupon Per Family CHM
Effective 10/31/18 - 11/6/18

COUPON
2 FREE CANS OF PREMIUM FUSSIE CAT FOOD
2.8 Oz Tin Black Label Only
With Any Purchase of Pet, Fish Food, or Supply PLU 349
Limit: 1 Coupon Per Family CHM
Effective 10/31/18 - 11/6/18

TASTE OF THE WILD GRAIN FREE DRY DOG FOOD •Wetlands •Sierra Mountains •Pacific Salmon •High Prairie •Southwest Canyon 30 Lb Bag \$39.99 Effective 10/31/18 - 11/6/18	NUTRO MAX ADULT RECIPE DRY DOG FOOD •Regular Max •Large Breed Adult •Beef •Senior •Lamb Meal & Rice •Mini Chunk 25 Lb Bag \$21.99 Limit 2 Bags Per Family Effective 10/31/18 - 11/6/18	BLUE BUFFALO WILDERNESS DRY DOG FOOD •Chicken (\$9 Off Reg Price) •Duck •Salmon •Large Breed Adult •Healthy Weight 24 Lb Bag 100% Grain Free Limit 2 Bags \$8 OFF Our Regular Low Prices! Effective 10/31/18 - 11/6/18	FRISKIES DRY CAT FOOD 16 Lb Bag •Seafood •Indoor •Surfing & Turfing Limit 2 Bags per Family \$9.99 Effective 10/31/18 - 11/6/18
9 LIVES CANNED CAT FOOD 5.5 Oz All Varieties Limit 1 Case Per Family 35¢ Effective 10/31/18 - 11/6/18	FANCY FEAST GOURMET CANNED CAT FOOD All Varieties except Elegant Medley 3 Oz Limit 2 Cases Per Family 20¢/\$11.00 Effective 10/31/18 - 11/6/18	JONNY CAT PREMIUM CAT LITTER 20 Lb Bag •Regular •Multiple Cat Formula Limit 2 Bags Per Family \$3.29 Effective 10/31/18 - 11/6/18	FRESH STEP SCOOPABLE CAT LITTER 42 Lb Bag Limit 2 Bags Per Family \$13.99 Effective 10/31/18 - 11/6/18
PRO-PLAN DRY DOG FOOD 30-35 Lb Bag \$3 OFF Super Buy •Chicken & Rice •Lamb & Rice •Beef & Rice •Sensitive Skin & Stomach •Lite •Performance OUR SUPER DISCOUNT PRICE Limit 2 Bags Per Family	Market Fresh Recipe FUSSIE CAT PREMIUM DRY CAT FOOD As Marked 20% OFF OUR REGULAR LOW PRICES •Chicken & Turkey •Salmon •Salmon & Chicken 2 Lb, 4 Lb, 10 Lb bag 20 Lb Bag Limit 2 Bags \$7.99	NUTRO MAX MAX CAT DRY CAT FOOD •Adult •Indoor Chicken •Salmon 16 Lb Bag Limit 2 Bags Per Family \$17.99	IAMS DRY DOG FOOD •Mini Chunk •Large Breed Adult •Lamb Meal & Rice •Weight Control Limit 2 bags per family 30 Lb Bag \$25.99
SCIENCE DIET CANNED CAT FOOD Selected Varieties 5.5 Oz Limit 1 Case 99¢	FELINE PINE HEALTHY CAT LITTER 20 Lb Bag Limit 2 Bags \$7.99	NUTRO CANNED DOG FOOD •Kitchen Classics •Hearty Stews •Puppy 12.5 Oz Can Limit 2 Cases (Limited Ingredients Grain Free \$1.89) 28 Lb-33 Lb Bag \$1.39	PRECIOUS CAT CAT LITTER 20 Lb Box Cat Attract 11.99 Touch of Outdoors \$7.99
CAREFRESH PET BEDDING 60 Liter (Ultra Not Included) \$14.99	SCIENCE DIET DRY DOG FOOD •Lite •Active Maturity •Perfect Weight •Sensitive Stomach Limit 2 Bags \$4 OFF OUR DISCOUNT PRICES 28 Lb-33 Lb Bag	GRAVY TRAIN DRY DOG FOOD 35 Lb Bag Limit 2 Bags \$13.99	
MEOW MIX CAT FOOD Market Select 2.75 Oz Cup Limit 1 Case 49¢			

CASUAL PET BEDDING PRODUCTS

•Loungers •Orthopedic Beds •Cat Beds **20% OFF OUR SUPER LOW PRICES**
ALL VARIETIES EXCEPT:
ORTHOPEDIC MAT 30"x 40" - **\$23.99** PILLOW BED (Small) - **\$18.99**
PILLOW BED (Large) - **\$23.99**

REDBARN NATURAL DOG TREATS
•Bully Treats •Filler Bones •Bully Nuggets All Varieties except Mammoth Bone \$6.99 **20% OFF**
OUR SUPER LOW PRICES

OUR PETS/ COSMIC CATNIP PRODUCTS
•Toys •Treats •Catnip •Cat Scratchers All Varieties **20% OFF**
OUR SUPER LOW PRICES

BONUS COUPON
FRISKIES BUFFET CANNED CAT FOOD
5.5 Oz All Varieties
Limit 1 Case With Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon Effective 10/31/18 - 11/6/18 CHM PLU 367 **47¢**

BONUS COUPON
WHISKAS TEMPTATIONS CAT TREATS
•Selected Varieties - 3 Oz Limit 2 Pkgs with Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon Effective 10/31/18 - 11/6/18 CHM PLU 569 **\$1.19**

BONUS COUPON
JONNY CAT CAT LINERS
Jumbo Drawstring - 5 Ct
Limit 1 Box with Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon Effective 10/31/18 - 11/6/18 CHM PLU 449 **\$1.99**

FLUVAL FILTER SALE

MODEL.....TANK.....PET CLUB SALE	MODEL.....TANK.....PET CLUB SALE
106.....25 GAL..... \$84.99	306.....70 GAL..... \$129.99
206.....40 GAL..... \$99.99	406.....100 GAL..... \$174.99

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

REPTILE SUPPLY SALE Zoo Med Reptibark 8 Qts..... \$5.49 Tetra Reptomin 3.7 Oz..... \$3.79 Tetra Reptomin 10.59 Oz..... \$8.49	KORDON CORAL SEA 50 GAL SALT MIX WITH AMQUEL \$12.49
--	---

Rebuilding Together Enhances Veterans Community Center

Continued from page 1

place for the community of Citrus Heights for more than 40 years. Today, the VCC is open weekdays and provides a space for socialization and support, with programs like craft classes, fundraisers and other opportunities for veterans to come together. In addition, volunteers make and bring approximately 80 home-made lunches per week, which the Center serves.

“We want veterans of all ages and from all military branches to know they are welcome here,” said Jean Rounsavell, co-founder of the VCC.

RTS is looking to provide additional upgrades to the VCC in the future with a grant from Sears.



Today, the VCC is open weekdays and provides a space for socialization and support, with programs like craft classes, fundraisers and other opportunities for veterans to come together.

Since 1991, Rebuilding Together Sacramento has focused on improving the health, safety, efficiency and curb appeal of more than 5,627 homes and structures throughout the Sacramento area. To learn more, visit <http://rebuildingtogether-sacramento.org/>. ★

PAID POLITICAL AD

Re-Elect
JEANNIE
BRUINS

Citrus Heights
City Council
Community Leader
Proven • Innovative

The challenges and opportunities that lie ahead require solid experience. While continuing our strong financial policy, I will address the impacts the changing economy has on our retail businesses, especially our mall, with innovation and sustainability. I will press our school district to elevate the quality of education for our children. I will vote to wisely use the additional revenue we receive with the end of revenue neutrality to improve infrastructure and underscore economic development.

I will continue to respond to our citizens and their important neighborhood needs as I learn about them. I ask you to vote for me for City Council.

Citrus Heights Vice Mayor

PARTIAL LIST OF ENDORSEMENTS

- The Honorable Doug Ose
- State Senator Jim Nielsen
- Sheriff Scott Jones
- District Attorney Anne Marie Schubert
- Supervisor Sue Frost

- Mayor Steve Miller
- Council Member Al Fox
- Council Member Jeff Slowey
- Citrus Heights Chamber of Commerce
- Growing List of Citrus Heights Citizens and Businesses

www.jeanniebruinsforcitycouncil.com

FPPC#1245399

**Publisher,
Paul V. Scholl**

Citrus Heights Messenger is a member of **Messenger Publishing Group**

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

Serving Citrus Heights and Sacramento County Since 2006

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

Subscriptions should be mailed to *Citrus Heights Messenger*, 7405 Greenback Lane, #129, Citrus Heights, CA 95610. Subscription rate is \$28 per year in Citrus Heights. *Citrus Heights Messenger* is published twice monthly. Call (916) 773-1111 for more information.

We are proud members of these newspaper associations.

WE
HEART
YOU.

Our love letter to you:
Lower fares + better service on buses and light rail.

You have supported us, now SacRT is supporting you. By controlling costs and implementing operational efficiencies, we are able to invest back into the community. For the first time in our 47-year history, we lowered fares. And, we will restore 15-minute weekend light rail service starting on Sunday, January 6, 2019.

Take advantage of these historic changes and let SacRT take you where you want to go!

CLEAN

SAFE

CONVENIENT

Regional
Transit
PART OF LIFE.

SACRT.COM/LOVE
916.321.BUSS (2877)