

Charles Durrett and the Co-Housing Connection



Citrus Heights "Written by the people, for the people"

Volume 6 • Issue 12

Serving the City of Citrus Heights and Sacramento County

June 17, 2016

New California

Go Into Effect

SACRAMENTO, CA (MPG) - Effective June 10th, the minimum age of sale for tobacco products in California increases from 18 to 21, and for the first time e-cigarettes are added to the existing definition of tobacco products. California is the second state in the nation, following

Hawaii, to raise the minimum age for tobacco sales to 21. "Today marks a significant moment in California history

as new tobacco control laws go into effect statewide. This is the

first time the Golden State has raised the age of sale for tobacco since the law first took effect 144 years ago," said Dr. Karen Smith, California Department of Public Health (CDPH) director and state health officer. "Our focus is on reaching more than 34,000 retailers with tobacco licenses and vape shops to provide them the information and resources needed to comply with

the new tobacco 21 law.'

identification.

To help retailers comply with

these new laws, CDPH devel-

oped a series of educational

materials, including age-of-sale

warning signs, window clings

reminding customers of the new

law and tips to help clerks check

About 34,000 Californians

die each year from tobacco use.

In addition, tobacco-related dis-

eases cost Californians \$18.1

billion each year in both direct

and indirect healthcare costs due

to premature death and low pro-

As part of the new law defin-

ing e-cigarettes as tobacco

products, e-cigarettes, e-liq-

uids including vaping devices

and accessories can no longer

be sold in self-service displays.

E-cigarettes are also not allowed in locations where smoking has long been prohibited, includ-

ing public transit, worksites, restaurants, schools and playgrounds. Approximately 217,000

California youth between the

ages of 12 and 17 currently smoke traditional cigarettes or

"California is taking a big step

forward in preventing a new

generation of young people from

becoming addicted to nicotine,"

said Dr. Smith. "The surge in

e-cigarette use among teens and

young adults is no accident. The

tobacco industry's aggressive

marketing of e-cigarette gadgets

and candy flavors is jeopardizing

Many e-cigarettes contain

nicotine, a highly addictive neu-

rotoxin. Research shows that

the brain continues to develop

until age 25, and nicotine expo-

sure before that age may cause

the health of our young people.'

e-cigarettes.

ductivity due to illness.

SAN JUAN **EDUCATORS NAMED TEACHERS** OF THE YEAR



Page3

WORLD WAR II RO PASSES



Page 3

POPPOFF! WITH MARY JANE POPP



Page 5

Here Comes the Parade New California Tobacco Laws



Police Chief Chris Boyd takes a ride on the Wells Fargo stagecoach in a previous Citrus Heights parade (above). Come to the parade in Citrus Heights and you will see this one-of-a-kind float (right). You will have to witness what makes this float unique!

CITRUS HEIGHTS, CA (MPG) - Floats, vintage cars, and marching bands will once again line Sunrise Blvd on Saturday, June 25th. Participants in the City of Citrus Heights' 17th Annual Red, White and Blue Parade include the Wells Fargo Stagecoach, exciting dance teams and many supporting Citrus Heights' local businesses.

This annual event attracts thousands of local patriotic onlookers from surrounding communities. Be sure to arrive earlier to get a good seat! The parade starts at 9am and proceeds along Sunrise Blvd. north of Madison at Uplands Way to the northwest corner of the Sunrise Mall parking lot at Greenback and is sponsored by the City of Citrus Heights, Republic Services, Sunrise Mall, Sunrise Marketplace, 101.9 The Wolf, and Hot 103.5.

Some of the many musical highlights this year are the Capitol Pops Concert Band and the local Citrus Heights Community Marching Band. There will be a \$100 music gift certificate awarded to a musical entry courtesy of Tague Band Instrument Service.

From 8am to noon people can enjoy a delicious \$5 pancake

breakfast, sponsored by the Rotary Club of Citrus Heights in the Sunrise Mall northwest parking lot.

For more information call Michele Saario at 916-727-5400 or e-mail msaario@citrusheights.net

Source: City of Citrus Heights

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

GOT MORE LOCAL CALL 773-1111



To place your legal advertising, go to

CarmichaelTimes.com

Relay for Life Raises \$18K Towards a Cure

Story and Photo by Elise Spleiss

CITRUS HEIGHTS, CA (MPG) - Over \$18,000 has been raised so far for the 13th annual Citrus Heights Relay for Life event. Members of 20 relay teams from businesses, non-profits and the City of Citrus Heights took turns running and walking laps around the McArthur Ballfield at San Juan High School Saturday, June 11 to raise money to help fight the growing scourge of cancer it all its forms.

The opening ceremony included greetings from Relay Co-founders Diane Ebbitt and Bill Van Duker who spoke of their meager beginnings in 2004 with only three committee members to the event in 2016. Vice Mayor Jeff Slowey told of his own successful battle with cancer as he has been cancer free for sixteen months. However, he shared that two other city council members are presently battling cancer reinforcing the number of people we all know who are touched by cancer, and the need to fund cancer education, research, advancements in

care of patients and the eventual

cure of the disease.



Over two hundred survivors, caregivers, family members and friends, along with organizations also raising funds and sharing information on different cancers participated in the day which began at 11 a.m. and ended at 11 p.m.

Over two hundred survivors, caregivers, family members and friends, along with organizations also raising funds and sharing information on different cancers participated in the day which began at 11 a.m. and ended at 11

Highlights of the day and evening included the presentation of Survivor Medals by Sac Metro Fire District Paramedic Captain Robert Bruce to cancer survivors, in celebration of their having fought the hard fight and come back to their families and friends. Survivors also

share with those newly diagnosed with others fighting cancer themselves. Caregivers of cancer patients, past and present were awarded sashes and recognized for what it takes to give of themselves in their care of all those they have cared for: those in remission, those still bravely battling their cancer and those who have lost their battle.

Pageant queens, princesses, and ambassadors with West Coast Pageants handed out the sashes to the caregivers and

generous brunch was catered by Sammy's Restaurant.

A favorite booth was the Citrus Height's dunking tank featuring Sgt. Jason Baldwin who was dunked many times by young and old alike. Each paid \$1a ball to hit the orange target and dunk the Baldwin. Over \$160 was collected which represents 160 attempts made to dunk

The high energy music of all genres by Mark von Thaden of Skool DJ, kept walkers and runners motivated for 12 hours as Continued on page 3 permanent brain damage and fuel a lifelong battle with addiction. According to the California Department of Education's California Healthy Kids Survey, middle and high school teens are currently using e-cigarettes at much higher rates than traditional cigarettes. Studies also show that teens who use e-ciga-

rettes are three times more likely

to start smoking traditional Continued on page 3

www.CitrusHeightsMessenger.com

helped in may capacities where

needed throughout the event. A

Charles Durrett and the Co-Housing Connection

By Seraphim Winslow

FAIR OAKS, CA (MPG) - Imagine a community where close friends and neighbors regularly share meals together; where children are free to roam and range where they will; where elders are safe and secure; where the pace of life is gentler; where an ideal balance between community and privacy reigns. Picture this place nestled under green canopies and copses, just a casual stroll from the American River, on a 4-acre plot of the Sacramento County village of Fair Oaks. If the people of the Fair Oaks Co-housing project have their way, this vision will become more than just a dream. By 2017, it will begin to be a reality.

Charles Durrett is a man with the vision, skill and experience that can bring this kind of community to architectural fruition. It was Durrett, along with his wife and partner, Kathryn McCamant, who coined the term co-housing, a type of intentional community which harmonizes the best aspects of both communal and private living. Durrett is the chief architect and grand inspiration behind 55 co-housing communities worldwide. Indeed, fewer than 25 years after Durrett and McCamant first conceived of the idea, co-housing communities have turned into a something like a social movement. Currently there are 161 established co-housing communities, completed or intended, globally. More than 30 of these are already up and running here in California.

The idea for co-housing first came to Durrett, who grew up in both Sacramento and Nevada Counties, on a trip he took to Denmark in 1980. He took a stroll through some rather dreadful conurbations that were very much like many of the Sacramento neighborhoods he had remembered: stale communities where there was nothing happening between the dead spaces of the housing and apartment complexes.

Suddenly, he stumbled upon a neighborhood where things were



A co-housing project blends the best aspects of a village, a suburb, a commune, and a hometown, while ingeniously doing away with some of most undesirable traits of all of these. Photo courtesy of Charles Durrett

different. "People stopped and chatted, and had tea together" remarked Durrett. "People conversed with each other. I went from a bunch of buildings where nobody seemed to live, to a community where everybody lived. I stopped and I asked them what's going on here. They said they had grown up in a high-functioning neighborhood and that's how they wanted their kids to grow up. So, I thought, if I ever move back to Sacramento I want to live in a place like this."

A co-housing project blends the best aspects of a village, a suburb, a commune, and a hometown, while ingeniously doing away with some of most undesirable traits of all of these. The key is to cluster private dwellings strategically around a shared space. Co-housing is made up of an aggregate of private homes grouped around common grounds where there are gardens, walkways, a meeting house or play

areas for the children. Each of the associated single family homes resembles a normal house with the usual amenities, including a private kitchen and bathrooms. A co-housing community is not invasive and claustrophobic, like a typical commune; but it is not moribund and alienating, like a typical suburban housing tract. Indeed, co-housing incorporates the most desirable aspects of common living - like having neighbors who share resources like tools and appliances - while eliminating the more stifling aspects of a communal life. Co-housing makes it possible to preserve the integrity of a single family, while enjoying all of the blessings of a traditional community.

After his original inspiration, Durrett and McCamant went on to design dozens of co-housing communities, including their own group located in Nevada City, as well the co-housing on 1.25 urban acres in downtown Sacramento. Durrett said, "We initiated and designed that project on 5th and T Streets. If you go by there you will see a different life. When we planned that project, there were plenty of people who didn't want to live in Oak Park, so they started talking about a suburban neighborhood. Unfortunately it took them a while to settle on a piece of property, but they finally did. And people came and went. They moved in 1992 and 1993."

The Fair Oaks co-housing project has proven to be much more difficult for the initiating group to get off the ground, though not for lack of trying. What's bedeviled the project most has to do with the high cost of living in this rather upscale bend on the American River, as well as the byzantine permit process which the County requires all building ventures to navigate. "The property was a fortune," said Durrett, "When it comes to development in Sacramento County it's extremely challenging. I haven't worked in a county anywhere even in Australia, New Zealand, Denmark — that was as challenging as Sacramento County. They figure out how to make everytning cost as expensive as it possibly can. The bureaucracies are so big, so encumbered, and pretty darn inefficient."

Nevertheless, in spite of the financial and bureaucratic challenges, the Fair Oaks co-housing project was worth it — or, at least, it will be once they are able to get enough members to buy into the dream. According to Durrett, they have the opportunity to live up to their eco-village aspirations with serious gardening aspirations, for instance, in perfectly suited conditions. "What makes Fair Oaks co-housing the most different, as far as I'm concerned," continued Durrett, "and the number one thing that's special about it is that the parking is rather remote. So when you get into this neighborhood, it's zero car-orientation.

They don't even have that at 5th and T because there's an alley that goes through their project. So, that by itself is extremely unique from anything in Sacramento."

With co-housing, Durrett and McCamant offer a way forward through so many modern dilemmas, chief of which is the devastation and unsustainability of living in an automobile-centered culture while trying to provide for the happiness and comfort of the young and the elderly. "Where we live," said Durrett, "we had a 97-year-old woman who lived right next to her car. Because of the site plan, there were some cars right next to the units. When she moved in, she moved in right next to her car. A few years later, mostly because her kids talked her into it, she moved to a house that was 700 feet from her car. I stopped and chatted with her one day on the sidewalk and I said, 'Meg, Why did you move 700 feet from your car?' and she said, 'Chuck, my relationship to my neighbor is a lot more important to me and my well-being than my relationship to my auto."

Durrett pointed out the stark difference in lifestyle for the elderly when there is a stable, close-knit community to lend immediate support. "In Nevada County, we have these huge, ridiculous buses called Telecare that are designed just to move seniors around; mostly to the pharmacy and to the doctors. Last year we had 64,000 trips for 2,000 seniors. But we have 20 seniors in my co-housing and we've never had one Telecare, because, like last night, I gave an 82-year-old senior a ride to her Lion's function. It was easy. It was fun. It was no skin off my back — and that's what happens in a village-like setting — or a co-housing community — and it happens all day. We've never had a Telecare, or Meals on Wheels or Nurses on the Go.'

Durrett points out that Americans drove 5 billion miles

last year just to get senior Meals on Wheels and Nurses on the Go. "So, we have to change, and the only sustainable solution is a more village-like setting. I'm dead surprised that the government is not running after this. I was in Spain a couple months ago and when I got off the plane my host said, 'Chuck we had 12,934 people die in the last heatwave in just a couple of days.' These were mostly seniors who were cast adrift. Now, all it takes to keep somebody alive is a damp towel and somebody who gives a damn. So, the issues are not so much can we connect with our car, it's can we connect with our neighbor? And those seniors and disabled will be better served in that co-housing community in Fair Oaks than any other community in the whole of Sacramento County, except for the co-housing community downtown."

As far as youth is concerned, co-housing is quite possibly the best thing that can happen to a childhood. All of the communities are integrally designed so that kids have ample space and opportunity to have the kind experience that most of us had back before life became so strangely intimidating that we never let our youth roam free anymore.

But the uniquely conceived safety of co-housing can bring back those carefree days. Durrett mentioned an 18-year-old young woman who had grown up in his co-housing village. He said, "She is writing a report right now that says she has never heard of one single kid who grew up in co-housing who used drugs."

In reference to the essential meaning of life, British Author E. M. Forster pithily said, "Only connect." When we consider the multiple social and environmental crises facing our nation and our world, we are often at a loss as to how to confront these challenges by restoring the vital connections that once linked us to that invisible web of communal concern, engaged compassion and mutual aid which is only dimly reflected in the digital shadow of the internet. The devastating problems of homelessness, drug abuse, suicide, emotional alienation will not go away until we figure out real, practical ways to structure our communities and the society emerging from them, in more insightful and sensitive ways.

Thoughtful and forwardthinking visionaries like Charles Durrett and Kathryn McCamant design proven architectural solutions which help preserve our need for privacy and individuality while, at the same time, laying down those lines of palpable connection and human communion which are so essential the meaning and purpose of our being here, on this little blue planet Earth. Co-housing can connect us through intricate harmonization of personal family identity with communal integrity, and in so doing it is one of the brighter paths to a better future.

Healthy, Wealthy & Wise



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

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

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

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

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



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

A.N. Canton Insurance Services

This is not rocket science!

The best coverage you can get is a Medicare Plan F Supplement.

It's the plan I have, and it's what you should have.

A plan F is more expensive, but is well worth it

If you need help with Medicare, call an agent who is on Medicare!

No charge or obligation. See the web site... it will all make sense to you:

www.ancins.com

in the long run.

Alan Canton 8041 Sierra St. Fair Oaks, CA, 95628 CA Lic #0F31110

Make the Call! (916) 962-9296

ILoveMyFarmersMarket.com

Mesa Verde High, Kingswood K-8 **Educators Named Teachers of the Year**

CITRUS HEIGHTS, CA (MPG) -San Juan Unified has selected Nichole Harshbarger, a firstgrade teacher at Kingswood K-8, and Bradley Ward, an English and AVID teacher at Mesa Verde High School, as the district's 2017 teachers of the year.

Harshbarger and Ward will be formally recognized by the board of education in the fall, and their names will be forwarded to the Sacramento County Office of Education for the countywide

Teacher of the Year program. Harshbarger has worked for San Juan Unified for the past 12 years, starting out at Skycrest and Dyer-Kelly elementaries. She has taught at Kingswood since 2006, and holds a Masters in Educational Management from La Verne University as well as a National Board Certification in Early Childhood Literacy.

Ward has been teaching in San Juan Unified schools for nine years, beginning at Will Rogers

Middle School and moving to Lichen K-8 before coming to Mesa Verde in 2012.

Teaching is his second career, after retiring from owning a fireplace company in 2005. Retirement lasted a mere six months, and then his wife urged him to find another avenue for his energy.

Congratulations to these two exemplary teachers!

Source: San Juan Unified School District

World War II Veteran and Long Time Hero Passes



Morgan Wade Janes (left) of Wild Wade's BBQ and World War II veteran and American Legion member George Marks (center), with honored picnic guest and original Tuskegee Airman Judge Albert (right) at the fifth Citrus Heights Annual Veteran's Appreciation Picnic on August 23, 2014. Photo by Elis Spleiss

New California Tobacco Laws Go Into Effect

Continued from page 1

cigarettes within a year.

For those struggling with nicotine addiction, resources are available at www.nobutts.org. Californians who want help quitting can call the California Smokers' Helpline at 1-800-NO BUTTS.

The California Tobacco Control Program was established by the Tobacco Tax and

Health Protection Act of 1988. California's comprehensive approach has changed social norms around tobacco-use and secondhand smoke. California's tobacco control efforts have reduced both adult and youth smoking rates by 50 percent, saved more than one million lives and have resulted in \$134 billion worth of savings in health care costs. Learn more at

The California Department of Public Health, Food and Drug Branch is charged with enforcing the Stop Tobacco Access to Kids Enforcement Act, and conducts ongoing illegal sales enforcement operations. California retailers caught selling tobacco products to minors during these enforcement operations are subject to fines up to \$6,000.

California Source: Department of Public Health ★

ORANGEVALE, CA (MPG) - George David Marks, Sr. died peacefully in Orangevale, CA on May 24 at age 94 years. He is survived by his loving wife of 66 years, Sharon Marks, and cherished children G. David Marks, Jr. and Roxana Rhodes. Beloved "Pappy" of grandchildren Sarika and Nandan, he is also survived by his younger sister Mildred Lombardo of North Carolina.

George was born in New Castle, PA on August 22, 1921, the seventh of twelve children.

Following Pearl Harbor, George was drafted by the Army. He had used his selftaught knowledge of Morse code to get accepted as a radio operator intercepting and interpreting German transmissions for G2 Intelligence in the 117th Signal Intelligence Company. He served in the Army for 32 months, in five campaigns, followed by 25 years in civil service at McLellan Air Force Base. He had taught himself French, Italian and German

during the war, and following the war became fluent in Spanish and American Sign Language (ASL).

After the war had ended, George rediscovered his love of folk dancing. It was during this activity that he met Sharon. He often joked that he moved to California so he "wouldn't have to marry a cousin." They started dating and married in March 1950. He later found work at McClellan Air Force Base, retiring in 1985. He also served 19 years as an ASL interpreter working with sheet metal workers at McLellan.

George was a dedicated husband and father to his two children. Camping and swimming were popular family activities. A constant presence at antique car swap meets; he was also a charter member of the Root Cellar, Sacramento Genealogical Society. George's "computer" memory allowed him to memorize thousands of names, dates, and

relations, which consistently amazed those he met. He also loved getting to know people, their names, and guessing where their accent came from, and happily greeting them in over half a dozen languages. In recent years, he joined the American Legion Post #637 of Citrus Heights

George and several of his fellow WWII veterans had also become regulars at the annual Citrus Heights Veterans Appreciation Picnic since 2012 where he would often sport his Army dress uniform, dance with the ladies and tell his much-loved stories.

Donations made in memory of George Marks can be sent to the Citrus Heights American Legion Post 637, P. O. Box 1 Citrus Heights, CA 95611.

Source: Marks family with Price Funeral Chapel

This modified obituary appeared in the Sacramento Bee Newspaper Obituary Saturday May 28, 2016

Relay for Life Raises \$18K Towards a Cure

TobaccoFreeCA.com.

Continued from page 1

they circled the field including music for the Congo Line Lap, the Superhero Lap and 70's Disco Lap. With darkness hundreds of luminaries surrounded field creating a somber but hopeful mood as illuminated

white bags spelled out the words "Hope" and "Cure" high in the stands. Bags were purchased for \$10 each in memory of those lost to cancer and to honor survivors.

Donations are still being collected by teams towards the final goal of \$20,000. If you would

like to donate mail you donation to American Cancer Society at 1545 River Park Dr. Suite 100, Sacramento, CA 95815, or contact Tamika Stove with the American Cancer Society at Tamika.stove @cancer.org. ★

RT Proposes Major Cuts to Bus Service in Citrus Heights

CITRUS HEIGHTS, CA (MPG) -Regional Transit is proposing major cuts to bus service/public transit in Citrus Heights.

Some of the proposed cuts include Routes 21, 24, 25, 93, and 95 that provide bus service in Citrus Heights and the Citrus Heights City Ride mail at Customer Advocacy

dial-a-ride service.

You can voice your thoughts and concerns about the proposed cuts. Residents and public transit riders can contact RT by email at customeradvocacy@sacrt.com. You can contact them by

Department, Sacramento Regional Transit District, P.O. Box 2110, Sacramento, CA 95812-2110. You can also call them at 916-557-4545. (Language Assistance: 916-557-4545)

Source: City of Citrus Heights★



Share your heart. Share your home. Become a **Mentor** today.

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

Information Sessions held:

Tuesdays at 4 p.m. and Thursdays at 11 a.m.

7801 Folsom Blvd. | Suite 375 Sacramento | CA 95826

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

Contact a Recruiter today at (916) 383-9785 ext.15 www.MentorsWanted.com



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: Editorial5@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. (ISSN # 1948-1918).

We are proud members of these newspaper associations.









Adoption

PREGNANT? CONSIDERING ADOPTION? Call us first. Living expenses, housing, medical, and continued support afterwards. Choose adoptive family of your choice. Call

Antiques Wanted



Rolex, Omega, Hamilton

-Private Party-All wind ups Running or not Also buy Gold Rings & Chains, Silver Dollars, Antiques Call (916) 991-7850 or (916) 607-7890

Autos Wanted

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

Got an older car, boat or RV? Do the humane thing. Donate Humane Society. Call 1- 800-743-1482

WANTED: Old Porsche 356/911/912 restora-1948-1973 by Any hobbvist tion condition, top \$ paid 707 965-9546

CASH FOR CARS: America's Top Car Buyer! We Buy Any Car/Truck 2000-2015. Running or Not! Top Dollar For Used/ ged. Free Same Towing Available! Call (CalSCAN) 1-888-322-4623.

Bathroom or Kitchen Remodeling?

WAIT! Before You Spend MORE to Get LESS Call (916) 798-8388 License No. 998108 (MPG 12-30-16)

Cable/Satellite TV

DISH TV 190 channels plus \$49.94/mo! Ask about a 3 year price guarantee & get Netflix included for 1 year! 1-800-357-0810 Call Today (Cal-SCAN)

ULTIMATE BUNDLE DIRECTV & AT&T. 2-Year Price \$89.99/month Guarantee -Just (TV/fast internet/phone) HD-DVR Whole-Home Genie Upgrade. New Customers Only. Call Today 1- 800-385-9017 (CalSCAN)

AT&T U-Verse Internet starting at \$15/month or TV & Internet starting at \$49/month for 12 months with 1-year agreement. Call 1- 800-453-0516 to learn more. (Cal-SCAN)

Cemetery

Glass Niche for Sale, East Lawn Greenback Lane \$2,500 or best offer (916) 944-1548, (6-3-16)

Concrete

Concrete Specialist

* Free Estimates * 20 Years Experience **Bonded and Licensed**

Concrete America (916)410-8726 (916)730-1441

RETIRED MASTER ELECTRICIAN, CONSIDERING problem solver! 30 yrs experience, senior discounts, Save big don't replace panel – rebuild
 it. Lic.# 513168, 916-595-3052 24/7. 1-877-879-4709 (Cal-SCAN)

Financial Services

Electrical Services

SOCIAL SECURITY DISABILITY BENEFITS. Unable to work? Denied benefits? We Can Helpl WIN or Pay Nothing! Contact Bill Gordon & Associates at 1-800-966-1904 to start your application today!

Sell your structured settlement or annuity payments for CASH your future payments any longer! Call 1-800-673-5926 (Cal-SCAN)

For Sale

Classic Album Collection

Get hours of fun and enjoyment out of this classic album collection. Over 150 used albums. Country (Haggard, Jennings, Robbins Hank Williams, Johnny Cash) some Rock, some Pop,

Classical Collections, unique soundtracks, many Christmas classics. Get all 150 for only

Call Paul at 916-773-7337. Pick up in Carmichael.

Handyman

QUALITY LABOR & MAINTENANCE

Yard Work, Hauling, Gutter Clean,

You Name It! (916) 613-8359

Health & Medical

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

Stop OVERPAYING for your prescriptions! Save up to 93%! Call our licensed Canadian and International pharmacy service to compare prices and get \$15.00 off your first prescription and FREE Shipping. 1-800-273-0209 (Cal-SCAN)

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

weight losing All-New Nutrisystem's Turbo 10 Plus! Free Shakes are available to help crush your hunger!* Call us now at 1-800-404-6035 (Cal-SCAN)

Help Wanted

ATTN: CDL Drivers - Avg. \$60K/yr Sign-On Family Company Bonus w/ Great Miles Love Your Job and Your Truck CDL-A (877)258-8782 drive4melton.com (Cal-SCAN)

Home Maintenance



VOILA! PROFESSIONAL HOUSECLEANING "Dedicated To Your Comfort" Spring cleans, move ins/ outs. Contact Shawna Mattie 916-317-0507 (MPG 6-17-16)

Insurance/Health

Lowest Prices on Health & Dental **Insurance.** We have the best rates from top companies! Call Now! 888-989-4807

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 CARE

Lic#690968

Legal Services

Xarelto users have you had complications due to internal bleeding (after January 2012)? If so, you MAY be due financial compensation. If you don't have an attorney, CALL Injuryfone to-day! 1-800-425-4701. (Cal-SCAN)

Medical Supplies / Equipment

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

CPAP/BIPAP supplies at little or no cost from Allied Medical Supply Network! Fresh supdelivered right to your door. Insurance may cover all 800-421-4309. (Cal-SCAN)

Life Alert. 24/7. One press of a button sends help FAST! Medical, Burglar. Even if you can't reach a phone! FREE Brochure. CALL 800-714-1609. (Cal-SCAN)

Miscellaneous

HOME BREAK-INS take less than 60 SECONDS. Don't wait! Protect your family, your home, your assets NOW for as little as 70¢ a day! Call 855-404-7601 (Cal-SCAN)

Protect your home with fully customizable security and 24/7 monitoring right from your smartphone. Receive up to \$1500 in equipment, free (restrictions apply). Call 1-800-918-4119 (Cal-SCAN)

Music Lessons

Guitar Lessons - Beginner to Advanced. \$10/half hour. \$15/hour. freddiebbalbert1@vahoo.com. 530-263-6926

STEADY MOVES (Lic#322945)

Painting Services

One Room Okay! Perfectionist

at a Time Cabinets • Bathrooms
 Kitchoos New Molding Installs • Small Jobs OK!

916-532-6194 **Parties/ Events**



Special Events! Free Air Included!! 916-271-370 EricTheBalloonDude.com

Personals

MEET SINGLES RIGHT NOW! No paid operators, just real people like you. Browse greetings, exchange messages and connect live. Try it free. Call now 1-800-945-3392.

Pets/Animals

DOG RESCUE Gary (916) 334-2841

Please Adopt or Foster Because so many really great dogs are dying ShelterMOU

Professional, Loving PET CARE

Established Reputation Kennel Free Environment Lots of TLC

Call Madeline (916) 723-1608

Psychic Reading

PSYCHIC READINGS by April



Tarot Cards **Crystal Ball** Readings

■ \$10 OFF WITH THIS AD ■ 916-900-4399

Home

5736 Winding Way Carmichael, CA 95608 Roofing

916.920.0100

www.bernardinoroofing.com

GOT LOCAL NEWS?

Call 773-1111

BERNARDINO ROOFING Reroofs, Repairs, Maintenance, Dryrot, butters, Family Operated. BBB MEMBER ***FREE ESTIMATES*** SENIOR DISCOUNTS (MPG 12-31-16)

Moving Services

You rent the truck... we will make sure it is loaded/ unloaded PROFESSIONALLY! 916-206-3183. Email msmith2661@comcast.net

Buy, Sell, Trade & Consign "Results.... not Promises" Number 1 Consignment Lot in Northern California

RV Sales

Bill Eads RVs

С

В

Α

Η

G Ε

Ε

M

Α

W|A

O R

0

D

Α

Α M Ο Ε

S

S

Ν Ε

Ε

S

D Ο

K

R

W Α

C

D

Α M

0

S

Τ

R Ε

Ν

Ν C 0

0 U

Ν

We Pay Top **\$\$** for clean RVs! Great, Secure 1-80

Lic & Bonded - 29 Years Exp! Check out BillEadsRV.com 4409 Granite Dr. Rocklin,CA

Freeway Location.

Office 916-624-7600 Bill 916-878-0273

Schools / Training AIRLINE CAREERS Start Here - Get trained as FAA certified Aviation Technician. Financial aid for qualified students. Job placement assistance. Call Aviation Institute of Maintenance 877-205-4138 (Cal-SCAN)

Senior Living

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

Tax Services

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

Tractor Work TALL WEEDS, blackberrys

cut, dirt moving, discing, trenching, rototill, bobcat backhoe. Dave #571637 916-988-3283

MPG 10-28-16 **Tree Service**

BP TREE SERVICES



TREE & STUMP REMOVAL TREE TRIMMING/ SHAPING FREE ESTIMATE

10% OFF WITH THIS AD Insured, Workman's comp. Arborist 916-722-6321

bptreeservices.com VISA / MASTER CARD California Contractors Lic #831766

Wanted

FOR DIABETIC STRIPS! Up to \$35/Box! Sealed & Unexpired. Payment Made SAME DAY. Highest Prices Paid!! Call Jenni Today! 800-413-3479 www. CashForYourTestStrips.com

Work Wanted

I do pruning, weeding and planting, interior painting, garage and house cleaning. And de-cluttering and organizing. I transport to medical, other appointments, shopping etc. and errands. No job too small. Health and Security background. References. College grad. **Tim 916-334-8903**, **503-460-7149**. (MPG 12-31-16)

Work Wanted

Anytime hauling, house, yard, clean outs, spa, deck, concrete anything anytime 916-271-3365 (MPG 6-10-16)

Yoga

Your Fitness Genie **Making Your** Your Fitness Goals Fitness Come True! **Genie** 15 Years of

 Weight Loss • Injury Recovery Senior Fitness • Yoga • Pilates Safe, Effective, Functional Be Active, Call Today! n@YourFitnessGenie.com

(916)768-8767

Salon Station for Rent Do you have clients? We have stations available.

Looking for nail technicians and stylists. Established salon in Rancho Cordova Mills Shopping Center, 10339B Folsom Blvd.

Call Robbie at 916-631-7361. SUPPORT OUR MILITARY

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

Sudoku Puzzle on Page 5

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

Church for Rent Church for rent annually on

Sundays only, competitive rates, located at 5944 San Juan Ave., Citrus Heights. Call: 916-952-4049

Crossword Puzzle on Page 5

G

0

0

Ε Μ

Ε

F Α Q U

Ε

Ε R

Α S

D

В

В 0 S

Ν S

> Ε G

U

Ε

Ρ Ε

Η

Ε

Ν

Α

Н

D

C Ε

Ε S

S

0

Ε

R

Α Ε

Τ

0 R

S

O Ν

С

0

G

W

Α

Ε

G Ε

Ν

Α R Ε

S

Н Ε S

NOTICE TO READERS California law requires that contractors taking jobs that total \$500 or more (labor and/or materials) be licensed by the Contractors State License Board, State law also requires that contractors include

their license numbers on all advertising.

Check your contractor's status at www.

cslb.ca.gov or 800-321-CSLB (2752).

advertisements that they are not licensed by the Contractors State License Board DISCLAIMER Be wary of out of area companies. Check with the local Better Business Bureau

total less than \$500 must state in their

Help Wanted / Drivers

DRIVERS: NEW HOURLY

PAY, HOME EVERY NIGHT

LOCAL WOODLAND FLATBED

CDL-A, 1yr. Exp. Req.

Estenson Logistics
Apply: www.goelc.com
1-866-336-9642

before you send any money for fees of services. Read and understand any co before you sign. Shop around for rate

ABY POWDER

Long-term use of baby/talcum powder is linked to ovarian cancer. If you or a loved one suffered from ovarian cancer after using Johnson's Baby Powder, Shower to Shower or other talcum powder, you may be entitled to substantial compansation. Call us at 1-800-THE-EAGLE now. No fees or costs until your case is settled or won. We practice law only in Arizona, but associate with lawyers throughout the U.S.

GOLDBERG & OSBORNE

1-800-THE-EAGLE
(1-800-843-3245)

www.1800fbccagie.com

Specialties Plus

- Machine Repairs (all makes and models) • Toner Cartridge Refills (using Cartridge World? Take 10% off their price & try mine
- Service Contracts (monthly or yearly)
- · Lease or Rent High Volume Copying (save wear & tear on your machine)

· We are Local



Specializing in Digital Printers, Copiers, Fax & Multifunction Machines

E-mail: specpluscopiers@gmail.com (916) 723-8430

PROFESSIONA Business & Service Directory

LANDSCAPE SERVICES



Superior Landscape Services Landscaping and Maintenance

- Sprinkler Repair/Install Pruning • Mowing/Trimming • Fertilizing
- (916) 728-5812 Cell (916) 761-0999 Dave Cochran Owner • dave_SLS@surewest.net

PARALEGAL SERVICES

Living Trust • Living Will

Includes: Trust, Will, Powers of Attorney, Family Residence Deed *Single* \$495 • *Couple* \$550

Call Lynda K. Knight (916) 214-1215 1337 Howe Ave. Suite 103, Sacramento

House Cleaning Services

Communication just as important as great cleaning Serving greater Sac since 1987

Sparkle Clean Agency



- Professional cleaners Detail oriented
- · Floor cleaning on hands and knees Move ins/outs
- Call for FREE estimates
 - Sparkle 916-483-2009 annspklcln@gmail.com Agency residentialcleaningsacramento.com



FRANCHISE OPPORTUNITIES AVAILABLE

COMMERCIAL JANITORIAL SERVICES



OF SACRAMENTO

Commercial Ianitorial Service

The Superior Choice for Call to schedule your Commercial Cleaning FREE Quote

CUSTOM CABINETS



Custom built to your specifications by Charles Ferguson. over 30 years experience ctors License No. 446488 C-6

(916) 455 -1225

www.everwoodcabinets.com

COMPUTER SERVICES



Phone: 916-622-2269 Zconfig@sbcglobal.net Bus. Lic. # 305312 • B. E. A. R. Reg. #84416 www.zinskyspcrepair.com

Alan Zinsky

FAMILY LAW

BARBARA PEYTON & ASSOCIATES Family Law Attorney

Divorce

Custody & Support



LAWN CARE AND LANDSCAPING

DC Unlimited Lawn Care Will Beat Any Reasonable Price

· Weekly Service

· Fence Repair

Hauling

• Bark/Rock Installation

One time basic service \$35.00 or less <

Need Affordable Landscaping? Bi-Weekly Service Monthly Service

· One Time Clean Ups

• Sprinkler/Drip Repair

Gutter Cleaning

Rototiller

Shrub Maintenance • FREE ESTIMATES • Call (916) 896-8413

Drug and Alcohol Rehabilitation



HELPING PEOPLE AND THE COMMUNITY WITH THE ALCOHOL AND DRUG PROBLEM! **18 YEARS IN BUSINESS! SOBER LIVING (916) 961-2691**

DETOX (916) 965-3386

BOOKKEEPING



Better Bookkeeping Solutions

Bookkeeping For Small Businesses Theresa L. Kain

916.340.4350 theresakain22@gmail.com

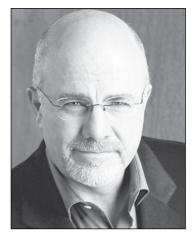
916.488.2701

Domestic Partner Cases

Serving Sacramento for over 30 years PeytonFamilyLaw.com

916.782.3300 • www.ANAGOSAC.COM





Can I negotiate?

Dear Dave,

I've had a judgment filed against me for an old, unpaid medical bill. The original amount was \$2,500, but now it has increased to \$3,200. Can I negotiate this with the lawyer? I've asked him for a detailed statement of the account several times, but all I've gotten is a payment booklet.

-Bill

Dear Bill,

When it comes to paying off bills or debt, you should always pay what's owed if you have the money. There's a moral, as well as legal, responsibility involved. That being said, if you don't have \$3,200, offer him whatever you've got — \$2,000 or the original \$2,500 as a settlement. Make sure he understands that you're not offering to pay the amount you have on the debt, but that it's being offered as settlement in full if the debt is cleared

The reason you haven't gotten what you've asked for so far is you may have been talking to some low-level staffer or

Dave Says

paralegal. If you have been talking directly to the lawyer, then he's probably running a small debt collections or debt lawsuit machine. That means you're just one of dozens of widgets coming down the line. To you, this is very personal. But to him, you're just another account. You might have to do something to get his attention and wake him up.

If this is the case, he probably gets a piece of whatever he collects. So, if he gets a third of \$2,000 or \$2,500 it might make his house payment this month. You could also talk to the hospital administrator, too, and let them know you'll bring a couple thousand down there today if they'll accept it as payment in full. At this point, you've just got to do something to get off the conveyor belt!

—Dave

Annuities for long-term retirement?

Dear Dave.

Are annuities good for longterm retirement?

-Quincy

Dear Quincy,

The short answer is no. There might be a rare exception when I'd use a variable annuity which is a mutual fund inside of an annuity — but as a rule I don't use annuities. And I certainly don't use fixed annuities for anything, because they're just crap. Basically, they're a CD with a huge set of fees. It's just an insurance agent's prod-

The place for variable annuities might be when you've got everything else maxed out and your house is paid off. If you've reached that point, you can talk to your advisor about some of the possible benefits of a variable annuity. You can leave a beneficiary on it, so that it passes outside of probate, and you've got some principle guarantees and return guarantees that are decent. The returns are a little lower, though, because you'll get hit with both the annuity fee and the mutual fund fee.

So, by and large the answer is no for most people, because they don't have their house paid off and aren't maxing out all other retirement options. If you're doing all that, and you want to do something in this area, then I might think about it.

–Dave

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



CALORIES DON'T COUNT

Summer is just around the corner. Are you ready for that bikini or will it be the moo-moo? I know which I would choose, but I don't think I'm there...if you know what I mean. My first thought was to cut back on calories, right?

Not really. When I talked with Belldon Colme on POPPOFF, he told me calories don't count. So what does? My first impression was just another diet, but then Belldon told me his story. He ballooned to 280 pounds and literally found himself unconscious on the floor. Certain that he was headed for a heart attack, he lost 105 pounds and dedicated himself to helping others achieve wellness. So comes "No One Ever Got Fat

From Calories:" The real truth about weight loss, Your Body, and Wellness. He explains why eating less and exercising more is a prescription for failure

and why "eating healthy" and Don't choose a food by its healthy eating" are not the same. advertising. He goes on to say processed foods weaken your immune

with Mary Jane Popp

system. That's why he created

Nutri-90, a wellness program

that has helped thousands of

medical professionals and lay-

people alike reach and maintain

weight loss, health, and wellness

goals. So I asked him to share

the Top Ten Tips for successful

1) Just because it is liquid does

not make it water. Pure water

really is the elixir of life. Drink

one-half of your body weight in

2) Eating the RIGHT stuff only

3) Calories are a distraction. Look

your body, don't put it there.

4) Everyone is telling you to

boost your metabolism. Why

not take the time to learn what

your metabolism really is and

really does, and then nourish it

5) You can never have too many

6) Marketers lie. Their job is to

manipulate you and make you

buy stuff. It's not their job to

look after your best interests.

vitamin powerhouses.

leafy greens; they are nature's

only at the "ingredient label. If

an ingredient does not belong in

matters if you eliminate the

ounces every day.

WRONG stuff.

accordingly.

wellness.

POPPOFF!

7) Diet, lo-cal, sugar-free, fat free, and heart healthy are all euphemisms for a poisonous, toxic cesspool of disease.

8) Do not accept obesity and disease as normal. It isn't, and you deserve better.

9) As a nation: The more products we have, the sicker we become. The more we spend fighting calories the fatter we become. Maybe it's time to stop buying products and just learn to eat

10) MOST IMPORTANT, and whether you believe life got here by creation or evolution, you have to arrive at this same conclusion; Pills, powders, shakes, and elixirs did not evolve, and neither were they created. Real food, the kind that comes from farms, is for nourishment. Products are for corporate profit. There are no exceptions...EVER!

If you' like more information about "No One Ever Got Fat From Calories" and more information about Nutri-90, you can check out www.Nutri-90.com. "The evidence is all around us," says **Belldon Colme**, "the proper balance of food types does." Remember bikini vs. moo-moo. Your choice!

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



LEGAL ADS FOR SACRAMENTO COUNTY? Call to place your legal advertising 483-2299 All Legal Ads Published in the Carmichael Times MPG

STATEPOINT CROSSWORD • INDEPENDENCE DAY

CROSSWORD

CLUES

- **ACROSS**
- 1. Beaten as punishment in some countries
- 6. Tai's partner 9. Suite cleaner
- 13. Savory taste s 14. Time delay
- 15. *Colonial money: pounds,
- shillings and 16. Dved fabric
- 17. Pooh's wise friend 18. Can't stand
- 19. *Grilled July 4th favorite 21. *The Washington
- Monument e.g.
- 23. Confession subject 24. Under a fig leaf?

40

48

69

dish

- 25. Talking Heads' "And She
- 28. New Zealand fruit
- 30. *At center of the American Revolution 35. Crumbs 37. Before "saw" and
- "conquered" 39. Butterfly, pre-metamorphosis
- 40. Curved molding 41. Each and all 43. Pinocchio's claims
- 44. Albrecht Renaissance artist
- 46. Alleviate
- 47. Legal wrong 48. Pined 50. Hibernation stations
- 52. Pig's digs 53. Worker's reward 55. Two-vear-old sheep
- 57. *Washington and Jefferson's Mt. Rushmore
- 61. Holy Hindu 64. Foreign Language Oscar winner, 2012
- 65. *"All men equal"
- 67. Arm bones 69. Equipped with feathers 70. Famous T-Rex
- 71. Spritelike
- 72. Famous cookie brand 73. "For ____ a jolly... 74. City in France
- 1. Mowgli to Raksha in "The Jungle
- 2. Nanjing nanny 3. North Atlantic Alliance, acr. 4. Gives off
- 5. Tiny antelope 6. Heidi's "Magic Wooden Shoe"
- 7. TV variety show "Hee 8. Icy hut 9. One of three square ones
- 10. Opposed to 11. Frosts a cake
- 12. Office furniture
- red, pH indicator
- 20. On the rocks
- 22. Baby's apron

26. Lock horns

27. "Private Parts" author

29. *"...star-spangled banner yet

- 24. Lemonade cousin
- 25. *Guthrie of "This Land Is Your
- 31. Sodium 32. The Three Musketeers and Destiny's Child 33. Not hidden 34. Highly unpleasant 36. "As 38. Gaelic 42. Gossipmonger 45. Say it differently

C StatePoint Media

- 49. Indian restaurant staple 51. *"The Independence Day:
- Resurgence," e.g 54. Grind teeth 56. Post-rain ditch 57. Mount Vesuvius output
- 58. Mosque V.I.P. 59. Nay, to a baby 60. Prompter's comments
- 61. Lawyers' charges 62. Too much 63. *What you hope it doesn't do on
- July 4th? 66. Poe's Morgue 68. Lt.'s subordinate
- 1-800-984-0360 5 6 9 8 3 5 9 2 9 4 2 4 8 3 2 5 2 9 6 5 3

ASK ABOUT OUR 3 YEAR PRICE GUARANTEE

BUNDLE HIGH SPEED INTERNET

TV AND INTERNET

• 3 MONTHS OF PREMIUM CHANNELS AND GET NETFLIX INCLUDED FOR A YEAR

OVER 190 CHANNELS

• FREE SAME DAY INSTALLATION

CALL TODAY & SAVE UP TO 50%! 800-318-5121

row, column and 3-by-3 box includes all digits 1 through For Solutions See Page 4

Sacramento County **DA Reports**

Felony Insurance Fraud, Stemming From Hit & Run; Defendent Convicted for Murder of Gardening Store Owner Multiple; Sexual Assault & Kidnapping Charges

CASE: Michael Bridges & Jenifer Brumfield **PROSECUTOR:** Deputy District Attorney Kelly Mulcahy, Insurance Fraud Unit

Fifty-two-year-old Michael Bridges and his wife, 50-year-old Jenifer Brumfield, pled no contest to felony insurance fraud charges. Bridges also pled to felony hit-and-run with injuries and Brumfield pled to filing a false police report.

On May 28, 2015, Bridges was driving Brumfield's car when he rear-ended a car that was stopped at a red light on Truxel Road. The collision totaled both vehicles and left the victim with injuries, which still require medical treatment. After the crash, Bridges pulled up to the driver's side of the car and told the victim, "I didn't just do that" before driving away without providing his driver's license or insurance information. The license plate number was obtained by witnesses and the front license plate left at the scene of the accident.

On May 29, 2015, Brumfield reported her car stolen to the Sacramento Police Department and filed a claim with her insurance company. Bridges was an excluded driver on Brumfield's car insurance policy. She stated she had no idea who stole her car and that she still had the only key to the car. The car was located on June 26, 2015, one-half mile from the defendants' residence. The vehicle's transponder anti-theft system was intact and undamaged. The windows were also intact, but the vehicle had sustained major front-end damage.

Witnesses identified Bridges as the driver of the hit-and-run vehicle. Cell phone records also indicated that on the day of the collision Bridges drove Brumfield to work in her car, which was contrary to her story that a nephew had driven her to work. Bridges was sentenced to serve 3 years in state

prison. Brumfield was sentenced to 150 days county jail and 5 years probation. Both defendants were ordered to pay \$19,625 in restitution to the victim and the insurance company. This case was investigated by the Sacramento

County District Attorney's Auto Insurance Fraud Unit.

PROSECUTOR: Deputy District Attorney Andrew Smith, Homicide Unit Marlon Palmer was convicted by jury for the

CASE: Marlon Palmer

second-degree murder of Hoa "Rickey" Tuyen. On February 25, 2014, Mr. Tuyen was found face down on bags of soil in the back of his business, Discount Indoor Gardening. He was pronounced dead shortly after arriving at the hospital. The autopsy report revealed Mr. Tuyen died from asphyxia due to

neck compression. There were no witnesses or surveillance video. The District Attorney's Crime Lab developed a DNA profile from fingernail scrapings from Mr. Tuyen. Detectives were notified a cold hit on the DNA profile matched Marlon Palmer.

Palmer was interviewed and denied knowing or having any contact with the victim. He also denied visiting or being in the area of the store, even though cell tower information placed Palmer's phone in the area of Mr. Tuyen's business during the timeframe of the murder.

Palmer was on parole at the time for multiple counts of robbery and assault with a deadly weapon. The Honorable Matthew Gary found two prior strike allegations true, making Palmer a three striker.

Palmer faces a maximum potential sentence of 45 years to life in prison. Sentencing is set for July 15, 2016, at 9:00 a.m. in Department 13 before the Honorable Matthew Gary.

CASE: Joseph Lee Bonderer PROSECUTOR: Deputy District Attorney

Quirina Orozco, Adult Sexual Assault Prosecution Joseph Lee Bonderer was convicted by a jury of

two kidnapping charges and multiple sexual assault charges, including rape and sodomy. The jury also found true that Bonderer kidnapped and transported the victim to commit the sexual assaults – a one strike allegation.

On October 30, 2013, the victim was in her car and about to leave the Walmart parking lot on Greenback Lane when Bonderer forced entry into her car. He pointed something in the victim's direction under his shirt and told her to do everything he demanded or he would kill her. After forcing the victim to drive to a dark desolate field area in Placer County, he raped, sodomized, and digitally penetrated her. Bonderer then ordered the victim to drop him off at the Walmart where he first kidnapped her.

Sacramento Sheriff's deputies and detectives canvassed the vicinity. Employees at a bar across the street from Walmart disclosed that Bonderer had been inside the bar just moments before the incident. Walmart surveillance video showed Bonderer loitering in the parking for at least 30 minutes before the assault. He followed at least two other women before finally choosing to attack the victim.

Bonderer faces a maximum potential sentence of 107 years to life in prison. Sentencing is set for July 8, 2016, at 9:00 a.m. in Department 15 before the Honorable Kevin McCormick.





By Marlys Johnsen Norris, Christian Author

Early in our life we automatically create our boundaries for living our life. We create them due to our economic standard, parent's attitudes and circumstances that affect our lives. We are unaware that those boundaries can bind us and cripple us from

Boundaries

becoming all we can become.

It is only after we have surrendered and committed our life and accepted God's Son as our personal Lord and Savior do we understand that those boundaries have bound us more than they have limited others. When we venture into the Word of God and discover who God says we are, we are often surprised to discover and understand His love and grace. We become heirs of the His eternal Kingdom and His child forever. We find new victory and freedom to become more than we ever imagined. We are given God gifts enable us by His Spirit. Trusting, believing and living out the truth of His Word we experience a new "freedom" and become a new person in

Christ. We find new freedom we never experienced before as He gifts us with His Agape love, grace and power to be a witness of all He has done in our lives.

The power of His light fills every part of our being as our heart longs for the good things He longs to provide us in life. Everything about us changes as we pray to be like Him, to show forth to others His love, forgiveness, kindness, hospitality and the gifts of His Spirit within us. We desire to bring our Heavenly Father honor and glory as we pray we are planting seeds of His love in every heart and life

Marlys Johnsen Norris is the Christian author of seven books. You may contact her at Marlysjn@gmail.com.



By Pastor Ray Dare

One of the fundamental truths of life is this: You belong to God. You do not belong to your job or career, or your past, things your regret, or to other people. You were made by God for a relationship with God. That's what Christianity is all about. It's about connecting with God and staying connected to God.

The problem is many things happen in life which distracts us from connecting with God. Things get chaotic. Life is not all good times. There are often disappointments. There are often unfulfilled expectations. There are problems. There are hurts. There are confusing times. There are sad times. There are times when you have no idea what's going to happen next and you feel afraid. How do you handle times when you face an uncertain future? Where do you find peace when things get chaotic in your life?

What to Do When Life Gets Chaotic Here's where you find peace if I don't feel peaceful it means and confidence. David writes, one thing: I am not trusting God, "The Lord is my light and my because He is the source of all

Encouraging Words

salvation-- -so why should I be

afraid? The Lord protects me

from danger—so why should I

tremble? When evil people come

to destroy me, when my ene-

mies and foes attack me, they

will stumble and fall. Though a

mighty army surrounds me, my

heart will know no fear... if they

attack me, I remain confident."

God wants to give you hope

and confidence when situations

seem hopeless in your life. God

wants to give you joy when you

feel sad or depressed. We need

that type of hope and joy. "May

the God of hope fill you with

all joy and peace as you trust

in him, so that you may over-

flow with hope by the power of

the Holy Spirit." Romans 15:13.

Hope, joy, peace- all three of

these things come from trusting

God. The more I trust God, the

more my life is filled with joy.

The more I trust God, the more

my life is filled with His peace.

The more I trust God, the more

my life is filled with hope. If I

don't have hope and I'm feeling

hopeless, if I don't feel joyful,

Psalm 27:1-3 (NLT)

those things. I don't know what you've been going through but God does. Things may be very difficult right now for you personally. You may feel like you've been unable to function. You may feel like you're in limbo. You may feel sad. You may feel under pressure. You may feel like giving up. God wants to say to your heart today, "Don't give up, look up; I am your light; I am your salvation; I will help you." I don't know what you're going through, but I do know this. God is not finished with you. God has a plan for the rest of your life. "Stop your crying and wipe away your tears... There is hope for your future..."

God has a plan for each day of your life. He will make the rest of your life the best of your life, if you will trust Him even when things get chaotic. New Beginnings Church YOU'RE INVITED. Sunday service at 10 am

Jeremiah 31:16-17 (TEV)

"We Do Church Differently" www.NBC4U.org

Ready, Set, Now Go for It

Dr. James L. Snyder

As far as I'm concerned, summer is the best time of the year. I look forward to it while withstanding the chilly shivers of wintertime and the erratic damp weather of spring. Summer is my time of year!

This is where the Gracious Mistress of the Parsonage and I cross swords.

For some reason she believes summer is the time to catch up on all the work around the house. There is yard work to be done. The garage needs to be cleaned out and reorganized. That is only the start. Thinking about all that stuff makes me tired.

I will not say she is a "workaholic," at least out loud. Her saying is, "Early to bed and early to rise gives you plenty of time to work."

My philosophy along this line is, "The harder you work the quicker old age catches up with you." If that is true, and I am hoping it is, old age will never catch me.

As we begin the first stage of summer, I want to get ready to exercise as much loafing as I pos-

Loafing has several stages to it. The first stage is just doing

nothing. I have graduated with high honors at this stage. It took me a lot of hard work to get to this point of mastering the art of doing nothing. And I must say I have mastered it quite well

My wife wants to convince me that doing yard work is something we can enjoy doing together. I certainly do not enjoy working hard, sweating and getting tired. Those three things do not go very well with my idea of enjoying

She enjoys working, slaving away and sweating. She gets up early, works so hard and needs a shower before breakfast while I am just getting my peepers to unpeep. As long as she has a smile and is enjoying herself, I will never interfere.

What I object to is her assuming that what she enjoys doing is what I enjoy doing.

"Come on and help me in the yard," she says so cheerfully, "you will enjoy it. It's a beautiful afternoon."

My idea of loafing has nothing at all to do with "enjoying work."

Another stage in this area of loafing is practicing the art of horizontal extension. Here is an area where I excel. Nothing is more enjoyable than sitting on the back porch with my feet stretched out as far as possible, my head and shoulders reclined back and a glass of iced tea in my right hand. That is what loafing is all about.

Between my wife's working and my loafing this summer is going to be a wonderful time. Both of us are doing what we enjoy doing and hopefully, not getting in each other's way. I make it a rule not to interfere with her working and I am working on getting her to make a rule not to interfere with my loafing. We are halfway there.

I think David understood my position exactly. "And I said, Oh that I had wings like a dove! for then would I fly away, and be at rest" (Psalm 55:6).

I am poised, and ready to face the summer with all the loafing I can experience.

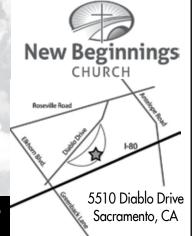
The Rev. James L. Snyder is pastor of the Family of God Fellowship, 1471 Pine Road, Ocala, FL 34472. He lives with his wife, Martha, in Silver Springs Shores. Call him at 352-687-4240 or e-mail jamessnyder2@att.net. The church website is www.whatafellowship.

YOU'RE INVITED!

Sundays 10:00a.m. A Purpose Driven Church

"We do Church Differently"

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





OFFICE HOURS 10:00am - 3:00pm Monday - Friday (916) 972-9722

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

The Widowed Persons Association of

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

In the meeting room of the WPAC office. Enter from the back parking lot at 2628 El Camino Ave., Ste D-18





Saint Francis Episcopal Church

welcomes you

SUNDAYS AT 9 AM, WORSHIP WITH MUSIC MONDAYS AT 10 AM, HEART AND SOUL TUESDAYS AT 10 AM SENIOR PRODUCE MARKET

11430 Fair Oaks Blvd. Fair Oaks, CA 95628 | www.saintfrancisfairoaks.org





· 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

A STANKE WAS A STANKE WAS A STANKE WAS A STANKE WAS A STANKE OF A STANKE WAS A STANKE WAS A STANKE OF A STANKE OF



Saint Francis Church Center Parish Hall 11430 Fair Oaks Blvd. Fair Oaks, CA 95628

Every Tuesday 10 - 11am Outstanding quality produce at low wholesale prices! **CASH ONLY**

For more information, go to saintfrancisfairoaks.org/senior-produce-market



Grace Baptist Church

Come and Experience God's Amazing Grace

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

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

Service Schedules

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

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

Call for more information



FRIDAY, JUNE 24 **SLEEPOVER** PACKAGE AVAILABLE

25 Minute Educational Presentation and a Free Luncheon



East Lawn Funeral Homes, **Cemeteries & Crematory**

Reservations Required

Please RSVP for the day of your choice. Seating is limited to 30 attendees per seminar.



This is not a sales seminar. It is a 25-minute educational presentation that focuses on the importance of advance funeral planning and all of the options available, including Veteran's FREE Emergency Planning Guide.

benefits, cremation, and burial choices as well as key consumer advice. In addition to a catered meal, each attendee will receive a

LUNCHEON SEMINARS

East Lawn Memorial Park & Crematory

4300 Folsom Blvd., Sacramento, CA 95819 RSVP: (916)732-2000 or on-line at www.EastLawn.com

Thursday, August 4

Dinner

Andrews & Greilich Funeral Home FD136

3939 Fruitridge Road, Sacramento, CA 95820 RSVP: (916)732-2026 or on-line at www.EastLawn.com This presentation will be in **English** and **Spanish** Wed, September 21 Dinner

www.EastLawn.com

Living Trust Senior Special

If you have a house, you need a Trust.

If you have a Trust, it needs to be up-to-date. (Review of existing trust at no charge)

SENIOR SPECIAL

Asset Protection Program includes the following:

- Revocable Living Trust Powers of Attorney Financial Powers of Attorney Healthcare Wills • One Residential Trust Transfer Deed
 - No Charge for Notary Services Prop 13 Protection
 - Long Term Care Government Benefits Planning



WILL ASSOCIATES

Avoid Probate

Call Today! Richard H. Will (916) 482-8897 **ELDER LAW ATTORNEY** Serving Seniors Since 1975

1337 Howe Avenue, Suite 103 • Sacramento • www.willassociates.com



Union Gospel Mission Sacramento

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

Matthew 25:40 "Caring for the Least"

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



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



General Admission \$18 Discounts for Senior, Student & Child

VETERAN'S MEMORIAL AMPHITHEATRE

FAIR OAKS VILLAGE • 7991 CALIFORNIA AVE.

For Information: 916.966.3683 www.fairoakstheatrefestival.com

\$2.00 off the price of an admission ticket. Only 1 ticket with each original ad.



205 FIREWORK BUYERS GUIL

Season Boasts Strongest Freshman Class in Years

By David Dickstein

SACRAMENTO REGION, CA (MPG) -

With the Fourth of July just around the corner, non-profits throughout the region are hoping that red, white and blue turns into lots of green. The great news for fund-

raising groups and California consumers is the freshman class of fireworks is the strongest in over a dozen years. This would be the season to spend more of your disposable income in the name of charity and country.

Firework stands in Greater Sacramento open for business starting June 28, and when they do patriotic, philanthropic and pyrotechnics-passionate purchasers will want to know the five basic questions of fireworks buying: What's new? What's loud? What's colorful? How long does it last? What gives me the most bang for my buck?

Messenger Publishing Group has the answers, having put every new state-approved firework to the test. Our annual fireworks buyers guide also

includes returning favorites that scored at least 4 of 5 stars on a scale based on performance, value, duration and distinctiveness.

Sacramento Valley is dominated by TNT and Phantom, both of which have regional headquarters based here and a long history of splitting profits with hundreds of churches, athletic clubs, youth groups and other area non-profits. Discount Fireworks Superstore (DFS), which expanded from Oregon to mostly Central California a few years ago, makes its Sacramento County debut this season with three church-run stands in Elk Grove.

Judges this year included firefighters of Sacramento Metropolitan Fire District, Station 65 in Rancho Cordova, where the test was conducted. Fireworks are listed by price, highest to lowest. Every firework sold individually in California has been rated for the guide since 2003, so whatever isn't listed wasn't forgotten – it just didn't make the grade.

Let the sparks fly!

Best of the Rest (4-5 stars)

• DELIRIUM (TNT). \$49.99 AND CORAL **REEF (PHANTOM), \$49.99** - TNT's is the granddaddy of finales, a long-lasting, 500-gram fan fountain that wows with radiant colors and

clamorous whistles and crackles. No wonder Phantom came out with the indentially performing Coral Reef last year. Best finale for the money since TNT's Opening Show (\$69.99, 130 seconds) went up \$10, dropping it to 3 Stars. 105 seconds.

with each dazzling stage. Works out to 65 cents

per second, but the audience's "oohs" and

• MOONDANCE PREMIER (PHANTOM), \$29.99 - It's

Phantom's value-priced Moondance Fountain

on steroids. Terrific height, lots of purple - a

Sensational medium-priced fan fountain,

has large-sized intensity. 62 seconds.

Sweet burn time. 125 seconds.

one of the most promising rookies last season,

• O-BLIVION (TNT), \$19.99 - Lord of the ring-shaped

fountains emits multi-colored chrysanthemums

• SERENITY (PHANTOM), \$15.99 - Noiseless fountain

peacefully pleases with seven colors and white

opens with lovely lava lamp-like lumps and

with pine and impressive titanium crackles.

• APACHE FIREDANCE PREMIER

(PHANTOM), \$49.99 - A former "Best

scores with seven effects, includ-

New Firework," this fountain

ing some of the best crackles,

strobes and height on the safe

and sane market. 140 seconds.

• PEACOCK TAIL FAN (PHANTOM),

\$34.99 - The former "Best New

Firework" builds excitement

real crowd pleaser.

FUNKY MONKEY

(PHANTOM), \$24.99 -

Pyrotechnic primate

features red pearls

and a solid overall

performance.

90 seconds.

(TNT), \$21.99 -

100 seconds.

"ahhs" are priceless. 54 seconds.

price. 90 seconds. • LUMINESCENCE (PHANTOM), \$14.99 - Starts out as a run-of-the-mill multi-effect fountain, but then surprises with an eruption of wide-spreading sparks. 73 seconds.

• KING OF BLING (PHANTOM), \$14.99 - Crackles

heard during the final third sound just like

popping popcorn. Burn time and chrysanthe-

mum and whistle effects are majestic for the

• TWILIGHT MAGIC (PHANTOM), \$12.99 FOR TWO -A former "Best New Fountain," now a 2-for-1 item, has three exciting rotations of crackle-

and-whistle and wide-spreading sparks. 57 seconds. \bullet SURFS UP (TNT), \$12.99 FOR TWO - TNTis making this a buy-one-get-one for just \$2 more - a super new deal. Gorgeous

globs lead to a wave of multiple effects and some of the best and widest-spreading titanium rain and crackles for the price. 58 seconds.

Lives up to its name with an awesome crackling barrage alongside multi-colored pearls. 76 seconds.

FIRECRACKER FOUNTAIN (PHANTOM), \$9.99

• PHANTOM DRAGON SLAYER (PHANTOM), \$9.99 FOR **TWO** - Solid buy with pretty white, blue and lemon chrysanthemums, rowdy crackles and red stars. 66 seconds.

• CRYSTAL SKIES (TNT), \$9.99 - 2014's "Best New Fountain" has great height, striking gold glitters and white pines, and loud crackles. Better than many fountains sold at double the price. 68 seconds.

• LIL RED DEVIL (TNT), \$9.99 FOR TWO - Packs plenty of heat for the size and price. Ends strong with wide-spreading titanium crackling sparks. 35 seconds.

• RAINBOW RAYS (TNT), \$5.99 - Terrific valueoriced item, delivering on burn time, height and crackle. 56 seconds.

• PURPLE RAIN (TNT), \$5.99 FOR TWO, AND MOONDANCE (PHANTOM), \$2.99 FOR ONE -

Identical little dynamos emit loud crackles, purple pearls and glittering gold and white sparks. 45 seconds.

For stand locations and additional product information, visit the retailers' websites: TNT. www.tntfireworks.com; Phantom, www.fireworks.com; and Discount Fireworks Superstore (three Elk Grove locations), dfsfireworks.com. ★



- WICKED STRONG (TNT), \$59.99 Combines the best of a fan fountain and a bona fide finale. A surge of sparks at the 90-second mark truly gives this newcomer its name. A price drop of \$10 would give it a rare perfect rating. 105 seconds. ★★★★
- GRAND ILLUSION (DFS), \$40.99 Long-lasting 500-gram fountain from Showtime took 7 years to reach California, but you didn't miss much with its mundane crackles, whistles and height. 195 seconds. ★★★
- MAGNETIC HEAT (TNT), \$39.99 Opens with gorgeous smokeless complements of a compound called nitrocellulose, then further amazes with pretty palms and intense colorful crackles. Decent price, too. 112 seconds. $\star\star\star\star$ 1/2 Stars.



- SEA SERPENT (PHANTOM), \$34.99 Crowd-pleasing crackles, whistles, darting silver sparks and height that pushes the 10-foot legal limit. 100 seconds. ***** 1/2 Stars
- FLIGHT OF FANCY (DFS), \$29.99 Brand new flower-shaped fountain from Brothers packs a dazzling display of multicolored showers and pearls, silver glitter, crackling, pine needles and golden flowers. 123 seconds. ***
 - CORE REACTOR (PHANTOM), \$24.99 It's Phantom's popular Firecracker Fountain on steroids, teaturing raucous silver crackles from start to finish. Incredible height for the price. '3 seconds. ★★★★
 - SPARKNADO (TNT), \$24.99 -

Crackle-happy fountain comes alive with a unique effect that has geysers of sparks breathing in and out before going into a frenzy. 85 seconds. ★★★★

• SHUT UP! (DFS), \$24.50 - Volcanic-like surges of multi-colored sparks and flares give this year-old fountain high marks. Includes crackles, so this item isn't as "low noise" as Black Cat describes and the name suggests. 75 seconds. ***

• FROM THE HEART (DFS), \$20.40 - Debuting last year outside California, this heart-shaped fountain from Black Cat would delight with red flares, chrysanthemums and pink sparks if not for the fleeting burn time and heart-stopping price. 50 seconds. **

• GOOD VS. EVIL (TNT), \$19.99 (FOR BOTH) - Silly marketing gimmick has the mediocre Rocketman Fountain bundled with the even less impressive Rage Monster Fountain, and for no reason this combo is called "Good vs. Evil." Despite coming in a few seconds shorter, "Good" gets the nod with a darting sparks, or fish, effect. Rocketman, 81 seconds; Rage Monster, 87 seconds. *\pm 1/2 Stars.

> • RAISE YOUR FLAG (TNT), \$17.76 - Long may this fountain wave with widespreading crackling sparks, whistle and a patriotic price. 65 seconds.



• CAT FIGHT (DFS), \$13.25 - A late arrival to California is this 3-year-old fountain from Black Cat that mesmerizes with multi-colored fish effect. 72 seconds. $\star\star\star$ 1/2 Stars.

• HULL-A-BLUE (Phantom), \$12.99 - Low on height, but high on beauty with a non-stop vibrant gold shower. Expected more blue due to its name. Good burn time for the price. 60 seconds. ** 1/2 Stars.

• BEE'S KNEES (DFS), \$12.49 - Vibrant fan fountain from Brothers is fun while it lasts, but doesn't last long. Debuted two years ago outside the

Golden State. 35 seconds. ★★★

- MAD MONKEY (DFS), \$12.25 Intense crackling sparks and glowing eyes and mouth make for a lot of fun at a small price. From Showtime. 32 seconds. ***
- PHANTOM SPARKLES OF PRIDE (PHANTOM), \$8.99 Nifty opening of gold sizzling sparks is followed by routine crackles and chrysanthemum. 40 seconds. * 1/2 Stars.
- PIRATE SWORD (DFS), \$7.69 Unique handheld fountain from Showtime is a step up from boring morning glories, but the cost of swashbuckling fun requires too much booty, even for the pricy California market. 24 seconds. **
- NEON FORCE (TNT), \$6.99 Height, crackles and color are all solid, as is the price. 55 seconds. ★★★★
- JALAPENO POPPER (TNT), \$3.99 Strong crackling silver sparks and, to be expected at this price point, no altitude. 49 seconds. $\star \star 1/2$ Stars.





Area non-profits kick off their fireworks fundraisers on June 28. Photo by David Dickstein

Friends and neighbors keep up the tradition of celebrating America's birthday with fireworks.





SUPPORT YOUR LOCAL NON PROFITS

www.tntfireworks.com









5 Year FIXED RATE Home Equity Line of Credit Loan

4.25% Initial APR*

CHECK THE EL DORADO ADVANTAGE:

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



Member

FDIC

Serving our local communities since 1958 www.eldoradosavingsbank.com

CITRUS HEIGHTS • 7895 Lichen Drive • 729-1100

Se Habla Espanol • 800-874-9779

e initial Annual Percentage Rate (APR) is currently 4.25% for a new Home Equity Line of Credit (HELOC), and is fixed for the first 5 years of the loan nich 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 sekly 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 ayment period is 5.25 %. The maximum APR that can apply any time during your HELOC is 10%. A qualifying transaction consists of the following ditions: (1) the initial APR assumes a maximum HELOC of \$100,000, and a total maximum Loan-to-Value (LTV) of 70% including the new HELOC d 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 dence: (3) if the 1st Deed of Trust Ioan is with a lender other than El Dorado Savings Bank, that Ioan may not exceed \$200,000 In did may not be a revolving line of credit. Additional property restrictions and requirements apply. All loans are subject to a current appraisal. Proper-insurance is required and flood insurance may be required. Rates, APR, terms and conditions are subject to change without notice. Other conditions to ply. A S375 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 S50 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 redit Disclosure Notice" for additional important information. Other HELOC loans are available under different terms.



Monday - Saturday 8:30-5 • Sun 9-4

We accept all competitors' coupons! Locally owned & operated. Professional auto detailing. No extra charge for trucks, vans or SUV's that accomodate our automatic car wash!



5927 San Juan Ave. Between Madison & Greenback Citrus Heights • 916.967.3083

BAUER San Juan Car Wash

Citrus Heights • 916.967.3083

Must present this coupon at time of purchase. Not

valid with any other discount or offer. Exp. 08/31/16

BAUER San Juan Car Wash

OFF Package

Citrus Heights • 916.967.3083

Must present this coupon at time of purchase. Not valid with any other discount or offer. Exp. 08/31/16

HORIZON SMOC **TEST ONLY SMOG CHECK**

We Smog... Out of State, Change of Ownership, DMV Testing, Gross Polluters

SMOG SPECIAL

Trucks, Vans & Rv's higher. Must present coupon. Evap fee may apply to vehicles 1976-1995. Star Certified vehicles \$10.00 higher.

FREE RETEST

(If done within 15 days of Smog Failure).

Locations:

WE ARE

STAR Certified



Visit Us in Citrus Heights

6170 Auburn Blvd., Citrus Heights Tuesday - Saturday 8:30 a.m. - 5 p.m.

The smog station is closed on **Sundays and Mondays.**

No Appointment Necessary! We Do Diesel.

(916) 726-5500



NOW HERING **SMOG TECHNICIANS**





PET CLUB

We Only Accept ATM, Cash, & Checks M-F 9-8, SAT 9-7, SUN 10-7 Effective 6/1/16 - 6/7/16

100 per Box

Cannot be used in conjuction with similar dollar off or percentage off coupons. Price Valid Only With Coupon. Good at Roseville and Rancho Cordova Stores Only. Limit 1 Box Per Family. Limit 1 Coupon Per Family. Effective 6/15/16 - 6/21/16

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

Home Depot

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

th any purchase of pet, fish food or supply. Large Size. \$1.49 value Limit 1 PLU323 CMM Limit 1 Coupon per family Effective 6/1/16 - 6/7/16

ANGEL SOFT **TOILET TISSUE** 4 Roll Pkg. With any Purchase of Pet, Fish Food or Supply Limit: 1 Pkg PLU 325 Limit 1 Coupon per Family Effective 6/1/16 - 6/7/16

TASTE OF THE WILD **GRAIN FREE** DRY DOG FOOD •Wetlands •Sierra Mountains •Pacific Salmon •High Prarie •Southwest Canyon

FOOD AND SUPPLIES

39 Effective 6/15/16 - 6/21/16

9 LIVES CANNED CAT FOOD

Effective 6/15/16 - 6/21/16

NUTRO MAX **ADULT RECIPE** DRY DOG FOOD •Regular Max •Large Breed Adult •Senior •Lamb Meal & Rice NEW SIZE 25 Lb Bag

2344 Sunrise Blvd. 318 N Sunrise Blvd. Rancho Cordova, CA Roseville, CA

916-635-5008 916-781-8500

PET CLUB

Douglas Blvd

Effective 6/15/16 - 6/21/16 FANCY FEAST **GOURMET CANNED**

CAT FOOD
3 Oz All Varieties
Except Elegent Medley Effective 6/15/16 - 6/21/16

PRO-PLAN PRY DOG FOOD

•Chicken & Rice 30-35 Lb Bag
•Beef & Rice •Lamb & Rice
•Sensitive Skin & Stomach
•Lite•Bright Mind OUR SUPER DISCOUNT P

JONNY CAT PREMIUM CAT LITTER 20 Lb Bag
•Regular •Multiple Cat Formula

Effective 6/15/16 - 6/21/16

FRISKIES DRY CAT FOOD 16 Lb Bag
•Surfing & Turfing •Seafood •Indoor Effective 6/15/16 - 6/21/16 FRESH STEP **SCOOPABLE** CAT LITTER 42 Lb Bag

Effective 6/15/16 - 6/21/16

NUTRO CANNED CAT FOOD Natura Choice 3 oz

gs Per Family NUTRO
NATURAL CHOICE DRY DOG FOOD 30 lb Bag Chicken, Brown Rice & Oatmeal Formula (Adult & Lrg
 Breed Adult)
 Lite (Chicken Only)
 Off Orig Price
 Senior

•Chicken •Duck •Salmon •Large Breed Adult •Healthy Weight 24 Lb Bag Limit 2 Bags FRESH STEP
CRYSTALS CAT LITTER 8Lb Bag Limit 2 Bags

FELINE PINE **HEALTHY CAT LITTER** 20 Lb Bag

FELINE MAINTENANCE DRY CAT FOOD Indoor (Adult & Mature)
Indoor (Adult & Mature)
Hairball (Adult, Lite & Mature)
Adult *Lite *Senior Age Defying. **BLUE BUFFALO**

DRY DOG FOOD

NUTRO CANNED DOG FOOD SALE 1 Case 12.5 oz

SOLID GOLD
DRY DOG FOOD
Hund n Flocken • Wolf King Bison • Holistique
Millenia 28.5 Lb Bag Only Limit 2 Bags

OUR REGULAR LOW PRICES **CAREFRESH** PET BEDDING

PRECIOUS CAT CLUMPING CAT LITTER Cat Attract \$ 1 99 Touch of Outdoors

PRODUCTS Exercise Pens • Crates

 Ovation Trainer •iCrate Varieties ARCTIC PAWS CHUMMY CHUMMIES Wild Alaska Salmon OUR SUPER LOW PRICES

PENN PLAX

PENN-PLAX CASCADE POWER FILTER SALE ASCADE 100 ASCADE 150 Filtration System 100 Ga TETRA BOXED 10 GALLON TANK
With Economy Kit \$39,99

INSTANT OCEAN Tetrafin Goldfish 7.06 oz. Tetramin Staple 7.06 oz. . . . Tetra Ruby Color 7.06 oz. . . . BONUS COUPON

BONUS COUPON FRISKIES BUFFET CANNED CAT FOOD

WHISKAS **TEMPTATIONS CAT TREATS**

All Varieties Except Natural - 3 Oz Pkgs with Coupon One Coupon Per Family

JONNY CAT CAT LINERS

POP & GO
Portable Pet Homes

Light Weight BIRD LIFE All
BIRD PRODUCTS Varieties
• Regular & Natural
Toys • Ladders • Perches

5.5 Oz All Varieties Limit 12 Cans With Coupon Limit One Coupon Per Family Price Valid Only With Coupon Effective 6/15/16 - 6/21/16 PLU 367

Price Valid Only With Coupon Effective 6/15/16 - 6/21/16 PLU 569

Jumbo Drawstring - 5 Ct
Limit 1 Box with Coupon
Limit One Coupon Per Family
Price Valid Only With Coupon Effective 6/15/16 - 6/21/16
PLU 449

BLUE BUFFALO

7 Lb. Bag
•Sensitive Stomach
•Oral Care \$19.99

CANNED DOG & CAT FOOD

*Homestyle *Blue's Stew *Wilderness 12.5 oz

*Spa Select *Wilderness 3 & 5.5 oz Selected Varieties LOW PRICES

BONUS COUPON