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AMERICAN RIVER M E S S E N G E R

Volume 6 Issue 23

Serving Fair Oaks, Gold River, Rancho Cordova & Sacramento County

First Edition for December 2011

Celtic Christmas Celebration: Christa Burch a

Christa Burch at St. Michael's Episcopal



David Dickstein reviews Family Films: "The Adventures of Tintin"



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County Stepping Up Safety Efforts on the American River Parkway



Private and public partners coordinate efforts for safety and maintenance, changing parks operations to insure public safety and protection of the American River's sensitive habitat. Photo by Susan Maxwell Skinner

 With the popularity of Sacramento County's Regional Parks remaining high, especially the American River Parkway, the County is leveraging resources, collaborating with the private/

SACRAMENTO COUNTY

County is leveraging resources, collaborating with the private/ public sector, and changing parks operations to insure public safety and protection of sensitive habitat.

"The Parkway is bordered by cities, neighborhoods, businesses and state land, all of whom have a vested interest in keeping the Parkway safe and clean," stated Supervisor Phil Serna, District 1. "To help address the illegal camping situation on the Parkway, we are collaborating with private interests dedicated to funding homeless services and partnering with the broader law

enforcement community to maximize public safety." To address security, Regional Parks is partnering with the Sacramento Police Department to increase patrol presence in the lower Parkway, where most illegal camping occurs. The joint patrol operates seven days a week and will conduct warrant sweeps throughout the year in collaboration with County Probation and other law enforcement agencies. Ranger Assistants are helping to increase presence during periods of peak bicycle and recreational

Rangers and police follow strict protocol with illegal campers: campers are "noticed" to leave within 48 hours in writing and in person. If campers do not vacate within the allotted time,

they are issued a citation and their possessions are confiscated and safely stored. If outstanding warrants or probation/parole violations exist, campers are arrested and booked into the County Jail.

and booked into the County Jail. In addition to noticing campers, rangers may be accompanied at times by County social workers and volunteers from Sacramento Steps Forward who provide information about temporary shelter options, meals, and other social service programs. Information about pet kenneling and where their personal belongings will be

stored is also provided.

To protect the environment from camping garbage and other waste, Parks has increased cleanup of the campsite areas from one to two days a week. Cleanup is done by Sacramento

County Sheriff Work Release crews within and also adjacent to the Parkway. The County Department of Regional Parks is partnering with the American River Parkway Foundation to increase cleanup in targeted areas. In addition to five major cleanups in 2011, one hundred Foundation volunteers, including Rob Leonard, the County's Interim Parks Director and Supervisor Serna, removed over three tons of debris from the Northgate Area in November.

Illegal camping can be reported to Park Rangers at 916-875-7275. To support Sacramento Steps Forward and the Winter Sanctuary Program, donations can be made on line at sacramentostepsforward.org.

The plaque lists each year's

intern and will be placed in a

prominent public area in the

City Hall building. Proberts

Engraving in Rancho Cordova

is a major sponsor of the plaque

project. Started in 2007, the City

Semester Program provides an

opportunity for a CHS social

studies student to experience city

government and introduces them

At the end of the school year,

to civil service and politics.

RT Offers Free Rides on the Annual Holiday Bus



Holiday bus rides again.

SACRAMENTO COUNTY

- The Sacramento Regional
Transit District (RT) will usher
in the holiday season with free
rides on the RT Holiday Bus. As
a thank you to riders, the bright
and festive Holiday Bus will
travel on a different route each
day from Thursday, December 1,
2011 through Sunday, January 1,
2012.

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

Continuing a 19-year tradition, RT employees and their families painted the exterior of the Holiday Bus with colorful poinsettias, ornaments, drums and bells. Rick Sloan, retired RT graphic designer and long-time Holiday Bus artist, pre-painted the outline on the bus, which allowed participants to complete the design using a "paint-by-numbers" technique.

For Holiday Bus route and schedule information, call 916-321-BUSS (2877) or visit www. sacrt.com.

First Bank Welcomes New Manager



Jane Daly

RANCHO CORDOVA—Jane Daly has joined First Bank's Rancho Cordova office (2880 Blvd-Suite 100) as the Vice President/Branch Manager for this location.

Daly, who has more than 15 years of banking experience, rejoined First Bank earlier in the fall after serving as a business development officer from 2000-2007. She is the Past President and former Executive Director of the Rancho Cordova Chamber of Commerce.

Jane and her husband continue to reside in Citrus Heights.

First Bank firstbanks.com is one of the largest privately owned banks in the country with \$6.82 billion in assets and 149 locations in California, Missouri, Florida, and Illinois.

Intern Program Plaque is Given to Rancho Cordova



RANCHO CORDOVA— The City of Rancho Cordova received a City Semester Intern Program perpetual plaque at the City Council meeting on Monday, December 5th.

Participating in the presentation were (in photo above, from left) Vanessa Martinez, the 2010-11 intern; Sara Carrillo, the 2011-2012 intern; Cameron Billeci, Faculty Advisor for the

Intern Program at Cordova High School (CHS); Stacy Delaney, the City's Intern Supervisor; City Manager Ted Gaebler; Mayor Robert McGarvey; and CHS Principal Dan Anklam. the intern receives a scholarship from the City and units of school credit. During their internship, students work in the City's Administrative Support Division, the Human Resources Department, and the City Manager's Office.

Source: Helen Brewer, PIO, City of Rancho Cordova Page 2 The Messenger First Edition for December 2011

A Legendary Waste of Taxpayer Money



SACRAMENTO - Senator Ted Gaines (R-Roseville), Vice Chair of the Senate Transportation and Housing Committee, today criticized California's High Speed Rail (HSR) during a special informational hearing on the recently released High Speed Rail Authority's (HSRA) business plan.

"This project will push California over the fiscal cliff

and it will be a legendary waste of taxpayer money if it goes forward as currently planned," said Gaines. State law requires the HSRA to submit a business plan to the Legislature by January 1, 2012 and every two years afterwards.

The HSRA had submitted earlier business plans to the Legislature in 2008 and 2009. This draft was particularly troubling to Senator Gaines. "The news could not be worse. This plan barely resembles the original story sold to voters in 2008. Costs have skyrocketed and there is no way taxpayers can be on the hook for this massive bait and switch. Especially when the state has 12-percent unemployment and families are struggling just to make ends meet."

Original estimates for the project were to have an 800-mile rail system completed by 2020 at a cost of roughly \$40 billion. The new business plan estimates completion costs to nearly triple,

at up to \$118 billion and completion in 2034. The plan also revised ridership and revenue projections sharply downward, drawing into question claims of self-sufficiency for HSR, and admitted that there were no outside financial commitments to help finance the project. "We can't afford to endlessly subsidize the most expensive green vanity project of all time," said Gaines.

"Moving forward, I suggest we work to identify private sources of funding for this project, so taxpayers aren't left footing the bill. Their dollars are better spent on our schools, public safety, or more effective infrastructure projects."

Senator Ted Gaines represents the 1st Senate District, which includes all or parts of Alpine, Amador, Calaveras, El Dorado, Lassen, Modoc, Mono, Nevada, Placer, Plumas, Sacramento and Sierra counties.



SACRAMENTO REGION - In November of 2003, a group of veterans in Sacramento, California, sought a way to acknowledge the dedication and service of parents serving in uniform and those killed since 9/11. Many of these military personnel sacrifice everything while being separated from their families during the Holidays. The beneficiaries of the first annual toy drive were the families at Travis Air Force Base and the California National Guard. The goal was to provide two toys per child of every military parent deployed overseas. The first effort in 2003 was a booming success; all requests from both Travis AFB and the California

National Guard were fulfilled. Based on the overwhelming response and the volume of toys collected in 2003, Toys for the Troops' Kids was born, expanding the scope for Christmas 2004 and added the families of Beale AFB to the list of beneficiaries. Each successive year, this Christmas Toy drive has exceeded expectations, due to the support

Supporting the Children of Military Heroes



Toys for the Troops'Kids Still Giving Strong.

of local vendors sponsoring major donations sites, and from the community at large who each year opens their hearts and their wallets to make sure that the children of our deployed troops have presents at Christmas.

Come join us for some fun, music and food as we kick off our annual Christmas Toy Drive this year on Saturday, December 10th from

12pm to 2pm. This event will be held at McClellan Air Museum 3200 Freedom Park Drive, North Highlands, CA 65652.

The Christmas Toy Drive will be in full swing this season at two major donation sites in the Sacramento area, which will operate daily from 11:00am to 7:00pm from Saturday, December 10th, to Friday, December 23rd. Bring your toys to:

Citrus Town Center (Formerly Sunrise Festival Shopping Center) Sunrise Blvd and Greenback Lane in Citrus Heights, CA (Next to Panera Bread®main donation site)

Fountains at Roseville Roseville Parkway and Galleria Blvd (Next to the fountain)

Bring your unwrapped, new toys to one of these two donation sites, or visit the website and donate today http://www.toysforthetroopskids. org. Any amount you can give is sincerely appreciated.

SRWF's Annual Christmas Luncheon Gathers Toys for the Troop's Kids



Kay Burton, (center) special events chairman for SRWF is surrounded by David Lanni and his wife Carmen, Jaime Carlos and her husband Tony. As one of the bumper stickers at the event said "Republican Women are the Life of The Party", and Kay and the women of SRWF live up to that claim! Photo by Paul V. Scholl

FAIR OAKS - Sacramento Republican Women Federated held their annual Christmas luncheon fundraiser at the North Ridge County Club in Fair Oaks on Saturday, December 3rd. The luncheon included many donations of toys for Toys for the Troops Kids organization, a silent auction of President Ronald Reagan memorabilia, and a raffle.

The event also had an informal modeling of fashions by Cho Cho's of Fair Oaks. Music for the afternoon was provided by the entertainment team of Bill Pence and Jack Bowdoin.

To find out more about future SRWF luncheons or to join call JoAnn Raney at 241-9544.

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Publisher, Paul V. Scholl

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Upward Basketball and Cheerleading Ready for the Season

FAIR OAKS – Registration is done and player evaluations are complete with 301 new basketball players and 42 new cheerleaders ready for the 2012 season. Orientations and evaluations took place between October 17th and October 26th, resulting in 38 teams.

The season should be a lot of fun. In addition to the positive environment, new friendships formed and Christian learning, there are many activities planned to get the children and families involved in the community. The highlight of the year is the Northern California Upward Night with the Kings on February 11, 2012. Together with four other churches, FOPC has coordinated with the Sacramento Kings to host a special night for Upwards teams in the area. The children will get to:

- Sit on the front of the Kings' bench while the team warms up
- Do "high fives" with the players
- Hold the American Flag on the court during the National Anthem
- Celebrate Slamson's birthday with other NBA mascots
- And more!



This is going to be a busy season with 19 games being played each Saturday and lots of other activities. Next on the calendar to prepare for the new season is coach and referee training. But we still need volunteers! There are many ways to get involved. In addition to basketball coaches and referees and cheerleading coaches and assistants, there is a need for drivers, team sponsors, prayer partners, half-time

entertainers and many other opportunities to participate. The season starts in January and runs through March.

Upward Sports is a family-friendly sports experience that welcomes all in the community. For more information you can go to www.fopc.org or contact Ken Friedman at (916) 745-3872 or Will and Karri Eggers at (916) 966-1042 or wikaheje@sbc-global.net.

Bloodsource Opens New Fair Oaks Location

FAIR OAKS – BloodSource, the not-for-profit community blood services organization serving Northern and Central California since 1948, is pleased to announce the grand opening of a new blood donation center in Fair Oaks. Local blood donors and residents are invited to stop by the Community Open House on Thursday, December 8 from 4:00 p.m. to 6:00 p.m. and be introduced to their neighborhood BloodSource donor center.

Attendees will enjoy live music, light appetizers and refreshments, plus view the entire collection of 10 Gallon Club Milk Cans on display for the first time in a BloodSource donor center.

"This is a wonderful opportunity see our new BloodSource donor center, meet our staff and learn about blood donation," BloodSource Donor Center Manager Lorraine Schlak shares. "The holidays are a perfect time of year to find out more about blood donation because it's a lifesaving gift only one person can give to another. It's a gift that truly matters."

Thursday, December 8 4:00 p.m. – 6:00 p.m. BloodSource Community Donor Center Almond Orchard Center 11713 Fair Oaks Blvd

For community members unable to attend the Open House, please call 866.822.5663 or visit www.bloodsource.org to learn more about blood donation, find answers to eligibility questions (blood donation or Be The Match marrow registry) or to schedule a lifesaving blood donation appointment.

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SMUD Approves 2012 Budget

The Sacramento Municipal Utility District (SMUD) Board of Directors has approved a \$1.33 billion budget. The 2012 budget is designed to keep SMUD positioned as a progressive leader in the utility sector without any new rate increases next year. The budget reflects a balanced approach that will keep SMUD on track to meet its long-term goals despite the difficult economic environment. The budget provides funding for all programs, projects and initiatives needed to meet the strategic targets set by the SMUD Directors.

The budget continues to contain costs while enhancing customer service. Despite the continued poor economy, SMUD is managing its finances well, paring spending and improving operating efficiencies while investing for the long term in projects that will provide value for customers. While there are challenges such as electricity sales remaining flat,

new service connections expected highlights in the spending plan effort, and some of the parto be near zero, and the number of low-income customers receiving a rate subsidy continuing to increase, the budget is balanced without having to raise rates.

SMUD has successfully continued to contain costs over the years and the efforts are paying off for our customers. SMUD has navigated the financial crisis well, streamlining operations and rigorously vetting spending. SMUD is reaping the benefits of an excellent water year in 2011 and starts 2012 with \$52 million in its Rate Stabilization Fund and \$40 million in the Hydro Rate Stabilization Fund, savings accounts that help protect SMUD ratepayers from the impacts of dryer water years. Also, commodity costs for SMUD's energy supply, which make up about half of all SMUD's operations and maintenance budget, are 12 percent below last year's.

Some of the major project

for next year include:

- Continuation of smart grid development.
- Completion of the 128-megawatt Solano Phase 3 wind energy expansion.
- Construction of the East Campus-Operations Center.
- · Initiatives to enhance customer service.

SMUD will use money from more than 40 grants – including the multi-year federal grant of \$127.5 million for the smart grid project to help pay for modernization efforts without raising rates.

As part of the smart grid work, SMUD will complete installation of smart meters throughout the service territory in the first quarter of 2012. In June, SMUD will commence a two-summer study of customer behavior with a pilot program called "SmartPricing Options." The pilot program will include an extensive education

ticipating customers will get countertop electricity displays. With the lull in housing and commercial construction activity, staff and capital dollars have been redirected to the replacement and upgrading of aging infrastructure. Spending on these improvements will lower both the risk of outages and corrective-maintenance costs.

The projects include underground cable replacement, upgrading parts of the hydroelectric generation system, and the multi-year rebuilding of the Station A and North City substations. In addition to completing Phase 3 of the Solano wind facility, SMUD expects to spend \$15.9 million on rebates to bring online 17 megawatts of solar power under the state's SB1

Photovoltaic Incentive Program. Other spending proposals to support the development of a sustainable energy supply include funding to study the feasibility of the Iowa Hill pumped-storage concept as well as compressedair energy storage.

To improve customer service, SMUD is tapping new technologies including upgrades to the automated answering system in the Contact Center to handle more calls and allow customers to use voice commands. SMUD will also work next year to improve the design of customer bills and add payment options, including from mobile devices.

SMUD customers continue to pay significantly less for electricity than most Californians and at least 25 percent less than residential customers who are supplied by neighboring PG&E. SMUD provides electric service to Sacramento County and a small portion of Placer County. Comparison of California Utilities' Annual Average

Residential Electric Bills **Monthly Average Residential** Electric Bill at 750 kilowatt-

As of November 1, 2011 SMUD: \$91.04

hours (kWh) per month

L.A. Department of Water & Power: \$100.68 Roseville Electric: \$106.43 PG&E\$: 130.00

Modesto Irrigation District: \$127.40 Southern California Edison:

\$130.21 San Diego Gas & Electric:

\$133.06

Gold River Boy Scouts Hold Christmas Tree Recycling Event

RANCHO CORDOVA – The fundraiser is \$15 per tree. Gold River Boy Scouts come to you to remove the tree you place on the street by 9:00 am on the following dates: December 31 January 2 and January 7.

Please call (916) 668.9281 or email troop281goldriver@gmail. com and specify which date you will have your tree ready for pick up.

Suggested donation for this

The Gold River UNITED Christmas Tree Recycling Event is the main fundraising effort for all the Gold River units of Boy Scouts and Venture Crew (the co-ed Scouting program) and also involves the Cub Scout Pack 281, hense the UNITED name on the appeal!

As you consider who to call for

MARTIAL ARTS

Christmas Tree removal this year, we hope you will support the Gold River UNITED Christmas Tree Recycling Event.

You may see other tree recycling efforts from out of area groups, but we urge you to support Troop 281 as this is the only Gold River Scout unit tree recylcing effort. The Scouts of Gold River appreciate your support!





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Race for Revenue Speeds Up in California

for revenue is moving full speed ahead in California. Governor Jerry Brown wants to ask voters to approve temporary sales and income tax increases to help balance what's projected to be a \$13 billion deficit.

Meanwhile, a coalition of educators, unions and community groups is filing their own ballot initiative to tax the wealthy. The "California Funding Restoration Act" would increase income taxes on people who earn more than \$1 million a year.

Joshua Peschthalt, president

SACRAMENTO - The race of the California Federation cut in recent years. of Teachers, says their initiative asks the wealthiest to help rebuild the state.

"It's clear that as the economic divide has widened, the vast majority of people, the 99 percent, are looking at the people at the top end and saying, 'You know what, you're not paying your fair share.""

Peschthalt says their extensive polling has consistently found that California voters support a progressive approach of raising taxes to fund education and other essential services that have been

"In fact, our pollster said that he'd never seen numbers like this. And this is consistent with the polling we did early in the year when we looked at the 1 percent on the 1 percent: nearly 80 percent of those that we polled said they supported that."

The coalition estimates the Restoring California initiative would restore \$6 billion in funds for K-12 as well higher education and senior services.

More info is at www.cft.org.

Macy's Fires Employee for Protecting Women's Dressing Rooms from Cross-dresser

From Liberty Counsel, www.LC.org

SAN ANTONIO, TX - A young woman was fired from a Macy's department store for refusing to violate her religious beliefs by permitting a young man dressed as a woman from entering the women's dressing room. Natalie Johnson claims she saw the young man walk out of the women's fitting room and politely told him that he could not go back in because it was for women only. The cross-dressing young man claimed that he is a "female." Johnson said that he was wearing make-up and girl's clothing, but clearly he was a male. The cross-dresser was accompanied by five other individuals. The

group argued with expletives that Macy's is LGBT-friendly, to which Johnson replied that Macy's is also non-discriminatory toward religion, and that it would go against her religious beliefs to lie that he was a woman or compromise with homosexuality. The group then demanded to speak with a manager.

When Johnson was confronted by her employer, she explained that she could not allow a male to change in a female's fitting room. Johnson's boss referred her to Macy's LGBT policy which allows "transgender" people to change in any dressing room they want. However, Johnson pointed out that the same policy also protects against religious discrimination and, in this case,

it protects her right to her beliefs that were being violated. The manager demanded that she comply with the LGBT policies or lose her job. Johnson refused to go against her sincerely held religious beliefs and was terminated from her job.

Mathew Staver, Founder and Chairman of Liberty Counsel, commented: "Macy's policy which allows men to use the women's dressing room is fraught with problems. This policy will cause significant problems and will alienate the majority of Macy's customers. Macy's has essentially opened women's dressing rooms to every man. The LGBT agenda has become the theater of the absurd."

Weekly Support Meeting for Widowed Men and Women

Ongoing Program - Weekly throughout the year

Realizing how difficult it is to go into new social situations when one is first widowed, the Widowed Persons Association of California encourages widowed men and women to come to Sunday Support each Sunday from 3:00 pm - 5:00 pm with some going to dinner as a group following the session. Doors open at 2:30 pm. The Widowed

Persons Association is a non-profit organization whose mission is to be of help to recently widowed men and women, but any and all widows and widowers are welcome. Participants do not need to be members and there is no charge.

Where: In the meeting room of the WPAC office.

Enter from the back parking lot at 2628 El Camino Avenue, Suite D-18, Enter Suite-18 via the back parking lot.

Widowed Persons Association of California Office Hours 10:0 am - 3:00 pm Monday through Friday 916-972-9722

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For Solution See Page 7

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An Open Letter to the People of California



Governor Edmund G. Brown Jr.

Governor Edmund G. Brown *Jr. issued the following open let*ter to the people of California on December 5, 2011

When I became Governor again-28 years after my last term ended in 1983—California was facing a \$26.6 billion budget deficit. It was the result of years of failing to match spending with tax revenues as budget gimmicks instead of honest budgeting became the norm.

In January, I proposed a budget that combined deep cuts with a temporary extension of some existing taxes. It was a balanced approach that would have finally closed our budget gap.

I asked the legislature to enact this plan and to allow you, the people of California, to vote on it. I believed that you had the right to weigh in on this important choice: should we decently fund

our schools or lower our taxes? I don't know how you would have voted, but we will never know. The Republicans refused to provide the four votes needed to put this measure on the ballot.

Forced to act alone. Democrats went ahead and enacted massive cuts and the first honest, on-time budget in a decade. But without the tax extensions, it was simply not possible to eliminate the state's structural deficit.

The good news is that our financial condition is much better than a year ago. We cut the ongoing budget deficit by more than half, reduced the state's workforce by about 5,500 positions and cut unnecessary expenses like cell phones and state cars. We actually cut state expenses by over \$10 billion. Spending is now at levels not seen since the seventies. Our state's credit rating has moved from "negative" to "stable," laying the foundation for job creation and a stronger economic recovery.

Unfortunately, the deep cuts we made came at a huge cost. Schools have been hurt and state funding for our universities has been reduced by 25%. Support for the elderly and the disabled has fallen to where it was in 1983. Our courts suffered debilitating reductions.

The stark truth is that without new tax revenues, we will have no other choice but to make deeper and more damaging cuts to schools, universities, public safety and our courts.

That is why I am filing today an initiative with the Attorney General's office that would generate nearly \$7 billion in dedicated funding to protect education and public safety. I am going directly to the voters because I don't want to get bogged down in partisan gridlock as happened this year. The stakes are too high.

My proposal is straightforward and fair. It proposes a temporary tax increase on the wealthy, a modest and temporary increase in the sales tax, and guarantees that the new revenues be spent only on education. Here are the details:

Millionaires and high-income earners will pay up to 2% higher income taxes for five years. No family making less than \$500,000 a year will see their income taxes rise. In fact, fewer than 2% of California taxpayers will be affected by this increase.

There will be a temporary ½ cent increase in the sales tax. Even with this temporary increase, sales taxes will still be lower than what they were less than six months ago.

This initiative dedicates funding only to education and public safety-not on other programs that we simply cannot afford.

This initiative will not solve all of our fiscal problems. But it will stop further cuts to education and public safety.

I ask you to join with me to get our state back on track.

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ACROSS

ACROSS 1. Happens in back 6. *"Santa Claus is Coming to Town" originally aired on

this network 9. Popular white fish 12. Before Part II 13. Follows soh

14. "Put your thinking 16. Madama Butterfly's soli,

17. a.k.a. Tokyo 18. Not together 19. *Boy who's told, "You'll

shoot your eye out, kid" 21. *Misfit ungulate 23. Actor ___ Holbrook _ in captivity

25. Western European 28. 100 centavos in Mexico

30. Start of basketball game

35. Chunk or lump 37. Rounded protuberance 39. Young eel

41. "World" in Italian 43. Troubled currency

44. Drinker 46. Thick, messy substances

Alda 48. Attitude of admiration 50. Place for mutinous

sailor, e.g. 52. Old age, archaic 53. Kids often say this to claim something

he drove out of sight, Merry Christmas to all . 57. *This happened on 34th Street

55. "But I heard him exclaim,

61. Koko or Sampson, e.g. 65. Lobe at back of palate 66. "To Kill a Mockingbird" author

_mare Before 68. *"The Christmas' 69. Lively dance

70. Not in good health _ as a whistle"

CLUES 40. Ayatollah Khamenei's

72. Maiden name indicator 73. Newt in terrestrial stage 74. Laughing predator

> **DOWN** 1. Boxer training 2. "For" in Spanish 3. Seed cover

4. Type of infection 5. Unfortunate outcome 6. Toward the lee

7. *Like Billy Bob's Santa 8. Laundry, e.g. 9. Chief or top dog

10. October stone 11. Village or hamlet in South Africa

14. Attendant to Tiger, e.g. 15. ___ degree 20. Part of small intestine

22. Last month 24. Rubs elbows with

25. *Like Bing Crosby's Christmas 26. Plural of #43 Across

27. Unfit or inappropriate 29. Smoke plus fog

31. Type of bargain 32. Immature ovum

33. Like domesticated cat gone wild 34. Compound leaf of a fern

36. Location of MCL 38. O in B.O. 42. Twig of a willow tree 45. Member of military police

in Britain 49. One thousandth of an inch 51. *His heart was two sizes

too small 54. Misrepresent 56. Poet Dickinson

57. Type of shot to criminal 58. Director Reitman

of thumb 60. Medicinal plant 61. Pepper or bombard 62. "A Death in the Family"

author 63. Conjunction used in comparatives 64. Sicilian volcano 67. *Will Ferrell character in

For Solution See Page 7

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"Keeping the Faith"

By Ronnie McBrayer

In the town of Madison, Florida, you can find the Colin P. Kelly memorial, a striking sculpture of four angels, their wings unfurled in the wind. The memorial was dedicated in 1943 to the name and heroics of a B-17 pilot whose plane was shot down just days after Pearl

Pilot Kelly did not survive the crash, but thanks to his courage and skill, all his crew did, jettisoning safely from the plane. After the memorial was dedicated in Madison Square Garden, it was then moved to Kelly's hometown - Madison where it remains today. Few people know the angelic statue's namesake, however. It is better known as the "Four Freedoms Monument."

The statue is a representation of President Franklin D. Roosevelt's Four Freedoms that he articulated in his 1941 State of the Union address. Roosevelt said, "We look forward to a world founded upon four essential human freedoms: Freedom of speech, freedom of every person to worship God in his own way, freedom from want, and freedom from fear."

As idealistic and as hard as all these freedoms are to achieve in this world, that last one maybe the hardest: The freedom from fear. There is plenty to be afraid

Freedom from Fear

of today, everything from terrorist attacks and spiders to economic collapse and newly harvested cantaloupes. Getting free of fear seems to be a pipedream.

I have no political, social, or economic plan to achieve freedom from fear, no one does; not even an esteemed statesman such as Roosevelt. Fear is the currency of the world in which we live, but as citizens and people of a kingdom "not of this world," we have at our disposal a peace that displaces fear, a peace that "surpasses all human understanding.'

From where does this peace come? Better fiscal policy? More powerful weapons? A hulking stockpile of canned food, bottled water, and ammunition? I doubt it. No, the only source of peace is love. When you know you are perfectly and completely loved, there is nothing left to fear, for perfect love dispels all fear.

The Apostle Paul once asked a rhetorical but significant question: "Can anything ever separate us from Christ's love?" In other words, will God's love for us really last? Can we count on it in face of multifarious threats and dangers? When the world seems to be flying off its axis and the fabric of everything we ever trusted is in shreds, will God's love be there for us in the end?

The answer is an emphatic "yes!" With some of the more magnificent words in the Christian Scriptures, Paul responds to his own question with a comprehensive list of possible dangers: Trouble, calamity, persecution, hunger, destitution, threat of murder, violence, life and death, angels and demons, fears for today and worry for tomorrow, the power of hell, powers above and below – it is as broad and as exhaustive a list as one could construct.

And then he concludes, "Nothing in all creation will ever be able to separate us from the love of God that is revealed in Christ Jesus our Lord." Nothing in this life or the life to come; no spiritual powers, good or evil; nothing in the present moment and nothing tomorrow; nothing now, and nothing later; the powers that be - governmental, spiritual, judicial, religious, economic, earthly or otherwise – none of these have the power or ability to take God's love away.

It is sure. It is strong. It is eternal. It is ageless. It will not wax and wane. It is the one unvarying element in the cosmos, able to overcome everything, including our fears. If the created universe can contain it, God's love can outlast and defeat it.

This includes the worst of your sufferings, the worst of your personal failures, the worst crimes you have committed, the worst of your decisions, your divorce, drug abuse, emotional baggage, arrest record, selfishness, adultery, rebellion, addiction, dishonesty, stupidity, your bone-headed decisions - fill in the blank – nothing can separate you from God's love. That will set you free from fear.

Ronnie McBrayer is a syndicated columnist, speaker, and author. His books include "Leaving Religion, Following Jesus" and "The Jesus Tribe." Visit his website at www.ronniemcbrayer.net.

Visiting My Family is a Relative Experience

By Rev. James L. Snyder

I was reminded recently that the only thing growing in my family tree are fruits and nuts. Personally, I am not sure if I am a fruit or a nut. Just do not ask my wife.

I had been away for so long I had forgotten many things about my family. My recent visit served as a refresher course reminding me why I had moved away in the first place. Memory sometimes pays little tricks causing us to remember the "good old days" and forgetting that sprinkled in among the good are ample portions of what I call good-challenged moments and characters.

I cannot speak about anybody else's family; my family seems to run the gamut between good and bad. I certainly have some wonderful relatives but then, I also have those who are on the other side of that description. Overall, they serve to make my family what it is today.

I enjoyed visiting with some of my relatives I had not seen for years. In fact, I could not remember the last time I had seen some of them. For the most part, it was a wonderful time of family

I had really forgotten about good old aunt Bessie. She has always been one of my favorite aunts. Nobody knows how old she really is, and she ain't telling. Conferring with some of my older relatives none could remember a time when good old aunt Bessie was not around. Some of us have guessed her age and we figure she is probably our oldest living relative.

One of the oddities about good old aunt Bessie has to do with her physical appearance. As far as anybody could remember, she was always consumed with her looks. Not just her clothing but her face as well. The one thing that was anathema to her was a wrinkle.

She has what we all said behind her back, a wrinkle-phobia. If I had the money she spent on wrinkle creams I could retire and live a life of luxury.

I do remember a time (and I had forgotten it until now and I just hoped she did) when I was not aunt Bessie's favorite nephew. It was years ago and I had not seen her for a while and when I did see her, I said, half jokingly, "Is that a new wrinkle, aunt Bessie?"

You would have thought I had shot her only child. She shrieked and then went to the bathroom to examine her face. She was so irate with me that she did not speak to me for over a year. Of course, looking back, there was no downside to that. I was tempted to remind her of that incident, but I remembered the old hymn, "Yield not to temptation, for yielding is sin."

Then there was Uncle Harold. I had not seen him for I cannot remember how long. When I saw him, I noticed he had not changed. I think he was wearing the same suspenders he wore the last time I saw him. His suspenders were a fashion statement, according to him, but nobody knew exactly what they were saying.

The great thing about Uncle Howard was his stories. He had a repertoire of stories that he repeated ad nauseam. Behind his back we often said, "Uncle Howard will tell no stories he hasn't told a thousand times before." Probably the most amusing thing about his stories was the fact that he often confused the punchline of one-story with the punchline of another story. None of his punchlines ever went with the story. That made them even funnier. We laughed, he thought we were laughing at his story, we were really laughing at him.

Just before I was ready to leave, who should come in but dear old Aunt Sylvia. As soon as I saw her, I smiled. Not only was I glad to see her, but I remembered her. If anybody was the cat's meow, it

was Aunt Sylvia. She loved to go out to eat, particularly with a group. I thought of the last time we all went out to eat together and Aunt Sylvia was with us. One of her peculiarities was along the line of tipping the waitress. She was the self-appointed guru of making sure the waitress got a good tip. When everybody finished eating and the bill had come, Aunt Sylvia would take charge.

She would collect money from each person for the tip. If you did not give enough, she made you dig into your pocket again until you came up with an amount she was happy with to give to the waitress. With appropriate pomp and circumstance, she would call the waitress over to our table and present her with the tip of the

As I was flying home, a thought tugged at my mind; if the world is made up of such people like my relatives, what chance does the world really have?

The world, as God has designed it, is made up of all kinds of people that He loves with an everlasting love. "For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life" (John 3:16 KJV).

Thinking of my family on the plane coming home I thought, why am I the only sane person in my family? Then another thought emerged. Or, am I?

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 web site is www. whatafellowship.com.



By Marlys Norris, Christian Author

The problem IS the world's concept of God is too small and limited! God always was and He always existed. He is the Alpha and Omega, the beginning and without

The world's idea and limited concept of God have to do with what man can do, especially when they hear Jesus was God's Beloved Son who came to earth to reconcile sinful man back to Father God. All have sinned and fall short of the Glory of God. They do not understand that Jesus was both God and Man. The Old Testament Abraham sacrificing Isaac is the prophetic picture of the Son as the Lamb of God to die a horrible death shedding His blood to purchase our souls, so we can be reconciled

Living In A Spirit **Of Forgiveness**

back to the Father/God. Accepting Jesus as Savior accomplishes this. There was no other way this could happen!

Remember! Jesus was with the Father as recorded in Genesis when our world was created. Adam and Eve disobeyed and their sin fell on everyone born afterwards. Remember God said, "Let us make man in our image" indicating God as a triune entity. God is so much more than man's idea and man cannot understand or truly comprehend His magnanimous nature and power. This faith and knowledge only comes after one has decided to surrender and commit their lives into His care. Even then, it is a progressive process called "Sanctification." This is a process of teaching that accompanies the individual's knowledge of the Bible and obedience to its instruction.

Forgiveness can only be understood and is closely tied to the loving grace God provides through the urging of the His Holy Spirit in a heart of a believer. Most probably there is a time in most every

day we need to apply the spirit of forgiveness. Unfortunate things are said and done by others (and ourselves) we don't expect, but they do happen. Living in the Spirit of forgiveness takes daily practice. When one is aware someone has offended knowingly or unknowingly there are always times when people need to be accountable for their words and actions, followed by a sincere apology. It is awesome when God's presence of love and forgiveness within is so intense -one "doesn't even notice" when offensive things are said and done. This is God's Agape (unconditional) love within the believer who is profoundly living in the Spirit of Forgiveness. May we all strive to become more like the One who became the Way, Truth and Life, our Lord and Savior?

Marlys Johnsen Norris, Author Marlys5934@sbc global.net "Intimacy Begins Going God's Way"

"God Moves Mountains, It was a Miracle"



By Pastor Ray Dare

I don't know what you're going through today. I don't know how dark and hopeless it may seem in the natural to you. But I want you to be assured of one thing: As long as you serve the Great I Am-there will always be hope. Never, ever lose your hope. Jesus said, "The things that are impossible with men are possible with God." Luke 18:27. You've heard the saying, "Don't get your hopes up." Well, I want to tell you just the opposite today. I want to say "Get your hopes up!" I want your heart to be flooded with hope knowing that you serve the Great I Am – an every living, ever present God.

Convince a man that there is no hope and you've done the worst possible thing in the world to him. If I want to be guilty of one thing, it is that every time I speak I instill hope in people. See, I know if I can get your hopes up, you'll start to have faith. You'll start to exercise your faith. And faith is what moves the hand of God on your behalf.

One key to keeping your hope up

You Can Always **Have Hope** in the midst of adversity is to get your Healer)... No, that won't work eieyes off your present circumstances ther, that would be limiting Me and to turn your focus upward to your too much... tell them My name is

all-powerful God. What you dwell on, you magnify, you enlarge, you empower. So if you're always thinking about how bad life is treating you and how negative everything is and how difficult your situation is, you're just making that bigger. You're going to be a negative person.

But friends, if you're always thinking about the goodness of God, if you're always dwelling on His greatness and His power and His majesty, then you're going to be filled with hope and you're going to be filled with faith. The bigger you make your God, the smaller you make your problems.

I love the story in Exodus where Moses came up to God and said, "God when I go back to the children of Israel, they're going to ask me what Your name is. What should I tell them?" (Exodus 33:13) I can just imagine God thinking about it and saying, "Moses, that's a good question... let me think about it... let's see... just tell them My name is Jehovah Jirah (the Lord is their Provider)." God thought about it a little more and said, "No, I'm much more than their provider... tell them I'm Jehovah Rapha (The Lord their

Jehovah Shama (The Lord who is Always Present)". But once again, God said, "No, I'm much more than that... tell them My name is Jehovah Shalom (The Lord their Peace)". And then again, God said, "No, I'm more than that too... I'm all of those things!... Just go back and tell them "I Am that I Am!" "I Am all they need!" (Exodus 33:14) You see friends, we serve the Great I Am. "I Am Power. I Am Love. I Am Help. I Am Healing. I Am your Provider. I Am Salvation. I Am whatever you need!"

Today, I want you to be inspired to have hope. You've got to turn that focus upward to the supernatural, allpowerful, ever-loving Creator of the universe. He's the Great I Am. Have you ever thought about the fact that the greatest power in the universe is your very own Heavenly Father? Can you fathom that? I mean, it's hard to imagine that the strongest power in the universe is personally concerned

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Sudoku Puzzle on Page 5

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Zinfandel Drive Extension Completed

Sacramento County Board of Supervisors, Sacramento Housing & Redevelopment Agency, Economic Development and the Department of Transportation are hosting an event to celebrate completion of the Zinfandel Drive Extension Project. Construction has been completed on a two-lane extension of Zinfandel Drive from the Rancho Cordova/Sacramento County boundary south to Douglas Road. The project also realigned Eagle's Nest Road (now renamed Zinfandel Drive) south of Douglas Road, to align with the new Zinfandel Drive/ Douglas Road intersection.

SACRAMENTO – The Information about the roadway opening event is as follows:

> According to Supervisor Nottoli, "This stretch of new road provides a number of benefits for the South Mather area, opening it up for future retail, commercial and light industrial development. Additionally, residents now have much better vehicle, pedestrian and bicycling connectivity to recreational facilities, shopping and other neighborhood areas. The City of Rancho Cordova also benefits through this long anticipated extension of one of the City's important north-south corridors. This project marks another milestone in the ongoing reuse and

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redevelopment at Mather.'

"The completion of the Zinfandel Extension paves the way for our continued efforts with the County to fulfill the reuse goals of the Mather area and the key role the Redevelopment Agency is able to play in providing the funding leverage to support the infrastructure work that helps make projects like this one happen," said SHRA Executive Director La Shelle Dozier.

DeSilva Gates Construction was the contactor for this \$1.9 million project. Project construction costs were funded with Mather 2008 Tax-Exempt Bonds.

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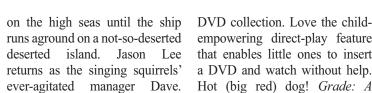


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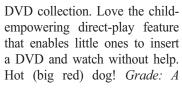
The Adventures of Tintin: **Secret of the Unicorn** Opens Dec. 23, rated PG tintin.com

Steven Spielberg sits in the director's chair for the first time since "Indiana Jones" No. 4 in 2008. Filmed in 3-D motion capture, this adaptation, a combination of four French "Tintin" books, is also Spielberg's first-ever animated feature. Jamie Bell ("Billy Elliot") takes on the title role of an intrepid young reporter whose relentless pursuit of a good story thrusts him into a world of high adventure, and Daniel Craig plays nefarious pirate Red Rackham.



We Bought a Zoo Opens Dec. 23, rated PG weboughtazoo.com

Bring plenty of Kleenex for this drama about a widower who purchases a dilapidated zoo in the English countryside in hopes of bringing his family back together. Their life savings now put into a rundown facility where 200 exotic animals need extraordinary care, the family readies the zoo for a grand reopening while grieving over a wife and mother who has died from brain cancer. Matt Damon portrays Benjamin Mee, whose



Movies and DVDs

for the Whole Family

Dolphin Tale (ages 5-15, released Dec. 20, rated PG): Well-done inspirational story about a boy who befriends an injured dolphin named Winter and inspires grown-ups to help rehabilitate the maimed fellow mammal. Predictable as movies of this genre usually are, this true-life tale still delivers thanks to a heartwarming story and solid cast led by Harry Connick Jr., Ashley Judd, Morgan Freeman and, playing herself, the real Winter. Grade: B+



Super 8 (ages 11 and older, just released, rated PG-13). It's Steven Spielberg's greatest hits from director J.J. Abrams. This instant classic of a sci-fi monster movie is a near-perfect patchwork of styles and scenes from "Jurassic Park," "Close Encounters," "War of the Worlds" and "Jaws," but mostly "E.T." The result is a riveting adventure as told through a group of adolescents who risk their lives after witnessing the unfathomable. Terrific Bluray bonus is a deconstructing the jaw-dropping train scene. Grade:

Thomas & Friends: Holiday **Favorites** (ages 2-8, just released, not rated): A 157minute televised train trip is the ticket for all Thomas-loving tykes with this three-disc gift set. Holiday-themed episodes from the popular TV series are combined from three previously sold Thomas & Friends DVDs: "Merry Winter Wish," "Ultimate "Holiday Christmas" and Express." HIT Entertainment also recently released threedisc holiday gift sets featuring Barney, Shaun the Sheep and Angelina Ballerina. Grade: A-



Alvin and the Chipmunks: Chip-Wrecked Opens Dec. 16, rated G munkyourself.com.com

Maybethis is 20th Century Fox's sneaky way of turning people off to Disney Cruises because the third CGI-live action "Alvin and the Chipmunks" movie has rodents infesting a luxury liner, and not one is Mickey Mouse. Helium-voiced Alvin, Simon, Theodore and the Chipettes (from the first sequel) are vacationing memoir is the basis of this true story adapted by director-writer Cameron Crowe and also starring Scarlett Johansson, Thomas Hayden Church and Elle Fanning.

Family DVDs

Clifford the Big Red Dog: Big Big Collection (ages 3-8 and older, released Dec. 6, not rated). Clear and age-appropriate positive messaging is weaved throughout 50 stories over 9 hours of edutainment in this six-





How would you like to lose up to seven pounds this week? Joy Bauer says you can, and yes that name does sound familiar if you are a fan of the Today Show. She is the nutrition and diet expert for the Today Show and contributing editor to both Parade Magazine and Self Magazine. She is also the leader of the Joy Fit Club. Joy provides nutrition counseling to people of all sizes, shapes and ages including high profile professionals, celebrities, and athletes.

Joy is the author of the #1 New York Times bestseller "Joy Bauer's Food Cures" and her latest "Joy's Life Diet." And she told me on my POPPOFF Radio Show that there are four steps to thin forever. Aimed at changing self-defeating attitudes along with self-destructive eating habits, she covers every detail critical to the transformational process. Here's a quick overview of those four steps.

1) **RELEASE**—A single

POPPOFF!

with Mary Jane Popp

intensive week of stripping away negative eating patterns and attachments, breaking free of food cravings, letting go of all memories of past diets and disappointments, and jumpstarting weight loss. This is a new day, a new program. You have to reprogram your appetite and tame those heavy snack demons.

You don't have to worry about carbs and calories. You also need to eat on a schedule and pre-plan for your meals. If you get hungry, you are more likely to grab something processed or sugary or fatty.

2) RELEARN—Two weeks devoted to laying down a new foundation of positive eating patterns, including making smart and slimming food choices, controlling portions, and exploring fresh tastes, from whole grains to spices. You can expand your approved foods. Moderate amounts of artificial sweetner are now allowed. You now have the option to eat a prepared frozen meal for dinner, as long as it contains no more than 350 calories per entrée. And guess what? You may now enjoy a preapproved treat once a day.

3) **RESHAPE**—An extended phase that lasts until each unique dieter reaches his or her goal weight. Along the way, dieters

will find ideas to reenergize their spirit and workouts to rev up their bodies, as well as more practice in mastering and enjoy-

ing nutritionally sound eating. Starches make a comeback with dinner, which means you are sometimes allowed to enjoy favorites like potatoes, rice, and

4) **REVEAL**—The final phase for every "Life Dieter" is maintaining that beautiful, healthy new body and optimism for the future. Joy shares strategies for safely splurging on special occasions and finding a comfortable plan for LIFE.

Joy also goes into exercise for both physical and emotional benefits. And she claims it's simple and effective and do-able for everybody...a real breeze. I could only touch on a few ideas from Joy Bauer's book "Joy's Life Diet." If you want more info, you can check out her website www.joybauer.com. There's also a companion program to the book, Joy's Life Diet online available on the same website. Make your New Year's wish early this year! Lookin' GOOD!!!

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





A Celtic Christmas Celebration

CARMICHAEL - Molly's Revenge and special guest vocalist Christa Burch will be performing their annual Celtic Christmas Celebration of music, song, and dance associated with the festive season at St Michael's Episcopal Church in Carmichael on Saturday December 10, 2011, at 7:00 pm. The Rosemary Turco Irish Dancers will also be appearing at the concert.

The performance will include Christmas songs both old and new, all given a Celtic twist. There will be music from the recent Molly's Revenge release Aged Ten Years, their tenth CD, which was produced by Aaron Jones, member of Scottish supergroup Old Blind Dogs. The audience will have an opportunity to join in and sing some of their favorite carols. And the Rosemary Turco Irish dancers will surely set everyone's toes

Winterdance, a holiday CD featuring music from the show, will be available at these concerts. Ten percent of the profits from Winterdance will be donated to the ALS Foundation (Lou Gehrig's disease). The band's previous Christmas album, Yuledance, will also be on sale at the concert and has already generated over \$3000 for the Leukemia and Lymphoma Society and the Aplastic Anaemia



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

and MDS Foundation.

Molly's Revenge, whose lineup includes bagpipes, fiddle, whistle, guitar, mandola, and bouzouki, has toured extensively in the USA and in Australia, China and Scotland. The band is known for its unique and infectious on-stage enthusiasm. The classic combination of bagpipes, whistle, fiddle, and song, with guitar, bouzouki, and mandola accompaniment, guarantees an enjoyable experience for all fans of Scottish and Irish music. Their arrangements of traditional jigs and reels bring these dance tunes

Thank A eteran Today

up to date with a driving, hardedged accent that always leaves

audiences shouting for more. Guest vocalist Christa Burch possesses a singular voice: warm, supple, expressive, intimate, and instantly recognizable. Part of a vibrant new generation of American folk singers, Christa deftly marries intuitive musicianship and storytelling through

Tickets are \$18 advance, \$20 door, at church or call (916) 877-6008, or online at mollysrevenge.com





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Thanks For a Lot of Stuff

No sooner had most red-blooded Americans taken a brief timeout to give thanks for what they, their families and friends have and share, than far too many of them morphed into cold-blooded shoppers hell-bent on hustling about for more and more

With many retailers expanding on the Black Friday idea, creating Dark Thursday Evening, the thankful reflection phase of the Thanksgiving experience shrunk to an all-time low.

The crazy frenzy of that holiday steeplechase/wrestling match is one sport I have no time for — No thanks! I did take time, though, to reflect on a few things in sports deserving a "Thank you."

First, thanks to Coach Jim Harbaugh and the 49ers (10-2) for reaching the playoffs for the first time in eons, after beating the St. Louis Rams, 26-0, Sunday. It's much more entertaining to follow a team that wins once in awhile.

Thanks for the emergence of quarterback Alex Smith as a leader and winner. He's no Joe Montana, but he's no longer Joe Schmo either. Thanks for RB Frank Gore's perseverance in attaining a new franchise record rushing total (7,396 yards). Thanks for DE Aldon Smith's style. After sacking the quarterback, he jumped up, raced to the sideline, and with just the right emphasis removed his helmet, placed it down and took a seat on the bench — a funny, appropriate celebration — with no penalty.

Despite the passing of Hall of Fame owner Al Davis, there's new life within Oakland Raider Nation thanks to Coach Hue Jackson and his charges. At 7-5 after losing 34-14 in Miami, the Raiders and their fans won't have to endure an eighth straight double-digit loss season and still might make the playoffs.

Around the NFL... Thanks for Green Bay QB Aaron Rodgers and the rest of the 12-0 Packers. Though a long-time nemesis of the 49ers, they are exciting to watch perform at a currently unmatched level of excellence. Thanks for the New Orleans Saints and Drew Brees, the first QB to surpass 4,000 yards in the first twelve games of a season, after lighting up the New York Giants and Detroit Lions.

Thanks for Devin Hester of the Chicago Bears and all the highlight film he keeps producing with his 17 career kick returns for touchdowns. Why does anybody ever kick to him? (No thanks, to the new kickoff rule that limits players like Hester from doing their things as often).

As for kicking, thanks for the great place kicker/punter combos in the Bay Area (David Akers/Andy Lee, 49ers; Sebastian Janikowski/ Shane Lechler, Raiders) for reminding us the "foot" in football can be an impressive element of the game.

Thanks for the Tim Tebow story - an interesting saga, at least. Thanks for putting Ndamukong Suh of the Lions in his place with a twogame suspension resulting from his cheap-shot antics, and reminding players there are some limits to bad

Speaking of which, as hard as it is to acknowledge, thanks for outing some of the criminals and other culprits for their bad behaviors in sports over the recent past. It's no fun to learn about, but exposure may help to reduce or eliminate such egregious violations in the future.

Thanks to the NBA for settling its labor disputes, for the simple fact

I'm tired of the incessant updates on the negotiations. And I don't particularly want a regular-season basketball game for Christmas, thank you.

Thanks to the Veterans Committee for voting Chicago Cubs third baseman Ron Santo into the Hall of Fame (great glove work should stand for something, too), though it should have happened while he was still alive to appreciate it.

Thanks to the Giants for adding outfielder Melky Cabrera to the lineup. What else have you got?

Now if I were to do any shopping... after I ordered a 49ers-Packers playoff game, the next thing I'd look for would be a 40-homer, 100 RBI left fielder to bat cleanup for the Gigantes. Without the same prevalence of steroids and human growth hormones, etc., there aren't quite as many of those guys around.

Finally, thanks so much to the computers of the BCS for selecting a rematch of LSU and Alabama for the upcoming Field Goal Bowl to decide the collegiate Division I football championship. While we watch two great defenses stifle two lousy offenses, we will have plenty of time to review the scores of a bunch of relatively meaningless bowl games, and a lot of lower division actual playoff games. There's something I'd shop for — an 8-team playoff in Division I football.

Maybe LSU's Tyrann "Honey Badger" Mathieu will run a kick or interception back for another touchdown to snap us all out of our doldrums. We might all be mailing out "Thank You" notes to him along with our Christmas cards.

Readers: Thank you, for letting me be myself, again.

Christmas in the Village

Carmichael's Brownie Troop 1470 enjoyed singing Christmas Carols at the annual event.

Photo by John Brothers, Brothers Electric





The team from Trends and Treats gathered with children from Christmas in the Village hoping for the appearance of Santa Claus. Two of Santa's helpers, John from Brothers Electric (left) and Dylan Owens, alias Fair Oaks Chicken, a volunteer from Clean and Sober Living join in the fun.

Photo by Paul V. Scholl

The lights come on nightly from 5pm to 10pm for the next 6 weeks. A warm cup of coffee or hot chocolate can be bought just across the street for anyone wanting to enjoy some real Christmas spirit.

FAIR OAKS – Christmas in the Village brought an even larger crowd than last year, up to an estimated 2,000 people on a windy but sunny day to enjoy the shopping, many vendors, and of course, the Annual parade.

John from Brother's Electric, who is the mainstay in the Christmas tree lighting event said "Attendance 28-year old celebration of Christmas in Fair Oaks. We have over 10,000 LED lights on the tree this year." Fair Oaks residents are sure to enjoy the evenings lit up with Christmas joy when coming to the old part of town full of old fashioned shops and unique gifts.

has grown every year since

I started helping with the

KOVAR'S CORNER on Real Estate Q&A



By Tim Kovar, Realtor/Broker

First question comes from a distressed homeowner who is expecting a default letter from his mortgage holder any day now. His question was often the first asked by those attending our first meet the author event this Fall.

O: What, if anything, can I do short of immediately declaring bankruptcy? George, Gold River.

A: First, take action immediately as procrastinating makes everything worse. When the default letter does arrive, the 180-day clock to foreclosure starts ticking. At this point you may have several viable, realistic options. #1 is first in most homeowner's minds. That's mortgage modification-where the homeowner talks with the bank to reduce payments.

If this is your case call CalHFA 800-669-1079 or see their website located at http://www.calhfa.ca.gov and click on the hardship button.

#2 is what many people fail to consider, a 'deed in lieu of', that essentially allows the homeowner to give back the deed, no harm or foul. This must be negotiated and only works with one loan on the property, because you can't split the home down the middle for two lenders. #3 A 'short sale' is where the homeowner retains a Realtor with experience in Short Sales and sells the home for the current market value. The Realtor negotiates with the mortgage holder to allow a property to be sold, 'short' of the original loan value. The homeowner pays nothing as the bank or mortgage holder pays the Realtor's commissions. #4 Foreclosure is the

Depending on the type of loan the lender may be able to come after the homeowner for the amount of their

Our second question dovetails with our first.

Q: In a short sale, can the lender come after me for the balance of outstanding payments? Astrid, Fair Oaks.

A: The short answer is No. California recently passed legislation temporarily forbidding lenders to come after the homeowners for their loss in a short sale. In conclusion, there are realistic alternatives to foreclosure. If one wants to stay in their home seeking assistance from CalHFA is the first step. If one simply wants out, seeking assistance from a real estate broker who is experienced

Arm yourself with real <estate> knowledge! Real estate, mortgage and other property questions can be emailed to tim.kovar@gmail.com or get immediate assistance by calling 916-549-4340. Kovar Family Real Estate, DRE# 01831154.

in short sales is likely the best option.

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A Case in Point

The Case of the **Caring Wife**

By David Graulich, Esq.

Michael Borelli knew that he was running out of time.

He had built a prosperous wholesale food business, the M.J. Borelli Meat Co. in Emeryville. He owned a house in the affluent East Bay town of Kensington, a condo in Hawaii and property in Sacramento.

But in August 1988, the 80-yearold businessman was seriously ill and frightened. Already hospitalized due to a heart condition, he had suffered a debilitating stroke. He feared being put into to a nursing home or a convalescent hospital from which he could only leave in a coffin. Borelli desperately wanted to spend his last days in the privacy and comfort of his own house.

Having lived life on his own terms, he intended to die the same way. Mike Borelli, master dealmaker, had one final deal left to broker. This one would involve a negotiation with his wife, Hildegard Lee Borelli.

Hildegard and Michael had been married in 1980. Mike was married previously and had a grown daughter, Grace Brusseau. Hildegard had a young daughter, Monique, from a previous marriage.

Michael proposed the following to Hildegard: He would return home to Kensington, where she would personally care for him and assist with his intimate needs for the duration of his illness. In return, he promised to give to her, upon his death, his ownership interests in Borelli Meat, his real estate holdings including the Hawaiian condo, and all cash in his bank accounts, as well as to provide funds for Monique's education. Hildegard agreed and an oral contract was formed.

In legal terms, Michael had offered a "transmutation" that converted his separate property into Hildegard's separate property. Under California law, separate property belongs solely to either husband or wife. Community property is owned 50-50 by the marital community of husband and wife.

Hildegard performed her end of the deal. Michael returned home, where his wife cared for him until he died on January 25, 1989.

When Michael's will was read, Hildegard was in for a shock. Michael bequeathed Hildegard \$100,000 and his share of the Kensington house. Everything else – an estate valued at several million dollars - was left to Grace, his daughter.

Hildegard sued, and in January 1993 the case of Borelli v. Brusseau was argued before the Court of Appeals, First District in San Francisco.

Hildegard's position was that two competent adults had voluntarily formed a valid contract. Freedom of contract is a core concept of American law. She had performed her obligations, and she was entitled to the compensation specified by the contract. A deal was a deal, regardless of whether it was made between two strangers or within the structure of a marriage.

Grace's lawyers didn't dispute that an oral contract had been formed. However, they argued that it was an invalid contract because it lacked consideration. Hildegard had a preexisting marital duty to care for her husband, just as Michael would have had a pre-existing duty to care for her had their roles been reversed.

Without consideration there could be no contract. Without a contract, Hildegard had no case.

The three-judge panel handed down a 2-1 split decision. The majority sided with Grace Brusseau.

"Personal performance of a personal duty created by the contract of marriage," said the Court, "does not constitute a new consideration supporting the indebtedness alleged in this case."

Marriage is worthy of protection as a matter of public policy, the Court continued, and is not the same as a typical business relationship. California laws say that a husband and wife commit to give one another "mutual respect, fidelity and support." This marital obligation of support includes caring for a spouse personally during an illness. Although husband and wife had voluntarily engaged in what the Court disapprovingly called "sickbed bargaining," Hildegard wasn't entitled to compensation for merely performing her spousal duty.

"Even if few things are left that cannot command a price, marital support remains one of them," the Court concluded.

A final note: Society's view of marriage has changed since 1993. California's courts have changed also. My guess is that if this case were heard on appeal today, Hildegard would win.

David Graulich, Esq. is a resident of Fair Oaks and an attorney with The Law Firm of Tim O'Connor. David welcomes comments on "A Case in Point" columns and can be contacted at (916) 932-2312 or by email: David@timoconnorattorney.com.

Attila the Hon

Sacramento residents Janet Garner and her sister, Caye Woods are the happy owners of 3 1/2 year old Attila, a Doberman pinscher.

Attila was born to a breeder in Milan, Italy and lived with him for the first two and a half years. There he was trained as a Companion dog.

He then went to Germany to be trained as a Protection Dog. He has Schutzund training, which we don't have here in the U.S., and has graduated as a Certified Service Dog.

The new owners met Attila at the K9 Working Dogs International, LLC in Langford, Kansas. While they had to learn



Attila the Doberman pinscher.

German to communicate with him, he had to learn English.

The Doberman originated in Germany over 100 years ago. Today, this elegant, obedient and

resourceful breed is a companio-

nand service dog all over the world. Dobermans are puppy-like until about 4 years old. Attila is full ofenergy and likes to get up early. After playing for about an hour in the morning his owners alternate taking him for his 45 minute walk. During the day he takes short naps. He entertains them with his goofy side of his personality and enjoys chasing squirrels out the backyard. After his squirrel hunt it takes him quite a while to calm down.

Attached are photos of Attila's Puppy & International Passports.

Kay Burton is a longtime columnist and supporter of the SSPCA and other animal rescue groups. To share your family pet story with our readers, email *KayBurton1@comast.net*

Ratio of California Women's to Men's Earnings 2nd Highest in Nation

The latest BLS News Release of \$747, or 88.9% of the \$840 showing women's earnings in California is now available online at www.bls.gov/ro9/cawomen. pdf. This data is from the Current Population Survey, which provides a wide range of information on the labor force, employment, and unemployment.

In 2010, California women had median weekly earnings

median weekly earnings of men.

Nationwide, women earned \$669/week, or 81.2% of the \$824 median for men. At 88.9%, women's earnings as a percent of men's in California was the 2nd highest in the nation, trailing only Delaware at 91.3% To view national data showing women's pay in detailed occupations visit www.bls.gov/cps/cpsaat39.pdf.

Office and administrative support occupations had the highest women's earning as a percent of men's at 93.3% among major occupational groups. The percent was lowest in legal occupations with women's earnings at 58.2% of men's.

Source: Bureau of Labor





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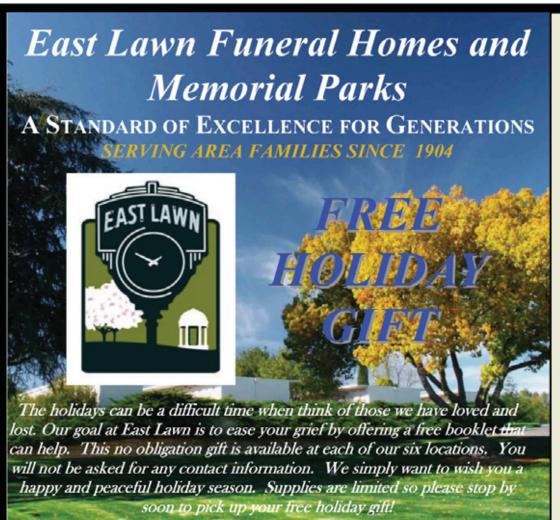
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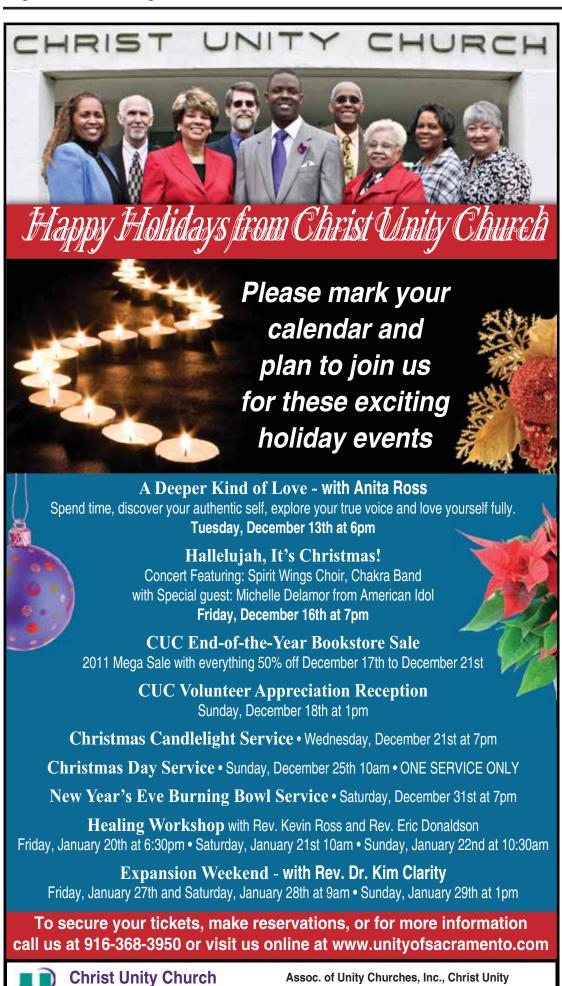
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English Grandeur

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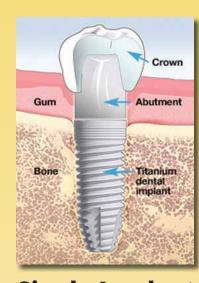
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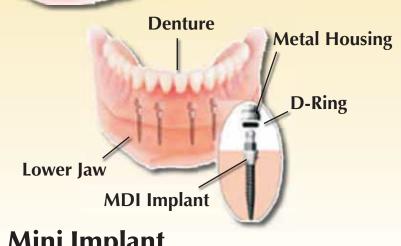
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