

# AMERICAN RIVER

## M E S S E N G E R



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Volume 4 Issue 24

Serving Citrus Heights, Fair Oaks, Carmichael, Orangevale & Gold River

Second Edition for December 2009

## Merry Christmas!



## New Federal Law Benefits Non-resident Military Spouses

***Qualified Spouses May Be Entitled  
to State Tax Refund for 2009***

**Sacramento** - (BUSINESS WIRE) The Franchise Tax Board (FTB) today (Dec. 8, 2009) announced that a new federal law exempts some civilian spouses' income from state income tax.

The newly-signed Military Spouses Residency Relief Act exempts personal service income and wages earned by taxpayers who reside with their military spouses. The couple must have relocated to California under military orders for the income to be exempt from California taxes. They must also share the same "domicile" or true home outside California where they intend to return and locate permanently.

The act does not exempt nonmilitary income of mili-

tary personnel. States cannot tax any military pay of nonresident military personnel.

The new law applies to all of calendar year 2009, allowing refunds of any taxes withheld this year on the now exempt income. The refund form, FTB Form 540NR, California Nonresident or Part-Year Resident Income Tax Return, will be available from FTB in January 2010.

For future tax purposes, the Employment Development Department advises qualified taxpayers to submit new payroll withholding forms to prevent California tax withholding on future income.

FTB is updating its Publication 1032, Tax Information for Military

Personnel, with guidelines on the new federal law. The publication will be available in mid-December online at [ftb.ca.gov](http://ftb.ca.gov), at military bases, and at all FTB Field Offices.

For military families who want help completing their tax forms, the Military Volunteer Income Tax Assistance Program (Military VITA) offers free tax help at many bases starting February 1. For information on VITA locations, visit FTB's website after February 1 or contact a Judge Advocate General's (JAG) office.

*For more information on other taxes and fees in California, visit: [www.taxes.ca.gov](http://www.taxes.ca.gov)*

*Source: California Franchise Tax Board*

## Sacramento County Animal Care Looking for Donations to Pet Pantry

***Numbers of Pet Owners in Need is Especially High This Year***

**Sacramento County** - In an effort to keep pets in their homes, the Sacramento County Animal Care Department is soliciting donations of unopened canned and dry pet food from the public for the newly-launched Pet Pantry Program. The goal of this program is to provide pet food to families who may need some extra assistance in caring for their animals. The program is open to any family in need in the Sacramento area.

"We are seeing more animals turned into shelters because owners simply do not have the money to care for them," said Pat Claerbout, Animal Care Facility Director. "It would be wonderful if we can keep a pet out of the shelter and in a loving home by simply helping out with some food."

Donations to the pet pantry can be made at any time during shelter hours. Pet food is distributed to those in need on Thursdays and Sundays from 2-4 p.m. People



participating in the program will be asked to fill out a short questionnaire to help track program results.

The new pet pantry is part of the Animal Shelter's "Home for the Holidays" events. Through December, residents can adopt a adult cat (one year or older) for free, get their pets photo taken with Santa on Dec. 19 and 20, and drop off gently used

coats for the Coats for Kids promotional event with News 10.

The new animal care facility, located at 3839 Bradshaw Road, is now open at 11 a.m. Wednesday through Sunday. (Now open BOTH weekend days!)

*To learn more about the pet pantry or the "Home for the Holidays" events, visit [www.saccountyshelter.net](http://www.saccountyshelter.net).*

## California Signs Deal with Broker to Sell \$2 Billion in Real Estate

***CB Richard Ellis Group, Inc. to Market 8.7 Million Square Feet of Prime Office Space***

**Sacramento** - (BUSINESS WIRE) (Dec. 11, 2009) The California Department of General Services (DGS) has awarded a contract to CB Richard Ellis Group, Inc. (NYSE:CBG) to sell 17 state office buildings to investors. In June, Governor Schwarzenegger directed the sale of the properties located in Los Angeles, Oakland, Sacramento, San Francisco and Santa Rosa in order to raise more than \$660 million to offset cuts in the state budget.

"The Governor was clear that we must re-think how we manage the state's real estate. The awarding of this contract is a significant step forward in DGS' effort to carry out that mission," said Acting DGS Director Ron Diedrich. "We look forward to working with the talented and experienced team that CB Richard Ellis has assembled to seek out the investors worldwide that want to purchase these prime office buildings and allow the state to tap the needed equity."

CBRE has already begun marketing the properties to investors in the global capital markets. The 11 properties range from the 97,000 square foot Judge Joseph A. Rattigan Building in Santa Rosa, to the LEED Gold Certified Capital Area East End Complex in Sacramento and the 24-story, 863,000 square foot Elihu M. Harris Building in downtown Oakland.

"We are very pleased to be selected as the State of California's advisor on this exciting disposition assignment," said Kevin Shannon, CBRE Vice Chairman. "This will be the largest office portfolio available for sale in the nation currently. The offering is ideally suited for what the majority of investment capital is seeking right now which is stable leased product. We will conduct an expansive global marketing campaign appropriate for this generational acquisition opportunity, and we expect to attract tremendous domestic and international interest."

DGS plans to sell the office buildings during the first half of 2010 and then enter into long-term leases with the new owners. The state will continue to maintain nearly 100 percent occupancy in all the buildings; this provides a unique opportunity for investors in a market that normally offers similar properties with an average vacancy rate of up to 20 to 30 percent.

CBRE earned the contract for the brokerage services with the state after competing alongside five other companies. Each company was scored in multiple categories including: history of sales over \$20 million over the past seven years; sales of at least \$7.5 million over the last 10 years; experience of the proposed sales team; an interview with each bidder's sales team;

and the bidder's proposal for its percentage of sales compensation. Commissions for commercial real estate sales range from approximately one-half of one percent for high valued properties to as high as 4% for smaller valued properties. Through a very competitive process, all of the proposals received by the State were under one percent and the winning proposal was substantially less than one-half of one percent, representing a good value for the State.

The Department of General Services ([www.dgs.ca.gov](http://www.dgs.ca.gov)) serves as the business manager for the State of California, with more than 4,000 employees and a budget in excess of \$1 billion. DGS helps state government better serve the public by providing services to state agencies including innovative procurement and acquisition solutions, creative real estate management, leasing and design services, environmentally friendly transportation, and architectural oversight and innovative funding for the construction of safe schools.

*Source: California Department of General Services*

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## Climate of Doom

The phrase “doomsday cult” entered our collective vocabulary after John Lofland published his 1966 study, “Doomsday Cult: A Study of Conversion, Proselytization, and Maintenance of Faith.” Lofland wrote about the Unification Church. His subject could almost as easily have been the Church of Warmism.

Its college of cardinals gathered in Copenhagen amid professions of an imminent global apocalypse that allow no room for doubt or deviation. “The clock has ticked down to zero,” declared U.N. climate chief Yvo de Boer. Yes, the end is nigh, just as surely as when the Millerites gathered on Oct. 22, 1844, to witness the Second Coming, only to comfort themselves at the end of the night, “Well, maybe next year.”

Copenhagen’s opening session featured a video of children pleading, “Please help save the world.” Had these precocious kids carefully reviewed the costs and benefits of a large-scale global carbon-rationing scheme? Of course not. They were props in the climate confab’s effort to propagandize itself, in the kind of closed loop always welcomed by true believers.

This doctrinaire impulse jumps off the page of the recently disclosed e-mails from the Climatic Research Unit at the University of East Anglia, an outfit at the heart of climate science. MIT’s Michael Schrage says the e-mails reveal “malice, mischief and Machiavellian maneuverings.” George Monbiot, a leading journalistic promoter of climate alarmism, wrote after the release, “I was too trusting of some of those who provided the evidence I championed.”

At Copenhagen, they’ll have none of it. “It’s clearly an illegal attempt to create confusion,” U.N. IPCC Chairman Rajendra Pachauri said of the hack -- or

leak -- of the e-mails, capturing the deeply illiberal temper of the defenders of the warmist faith. The same people who tend to put “Question Authority” bumper stickers on their cars have made “skeptics” and “doubters” dirty words in the climate debate.

It’s the vastness of the project “to transform the way we run the planet,” in the words of The Associated Press, that makes the slightest questioning impermissible. Emissions in a developed country like the U.S., we’re told, have to be 80 percent beneath 1990 levels by 2050 to avoid catastrophe. On a per capita basis, Steve Hayward of the American Enterprise Institute writes, emissions were probably never that low, “even back in colonial days when the only fuel we burned was wood. The only nations in the world today that emit at this low level are all poor developing nations, such as Belize, Mauritius, Jordan, Haiti and Somalia.”

Polling shows the American public less alarmed about global warming despite the perpetual hectoring about impending doom. Not to worry. The Obama administration is preparing to take a pass on the inconvenient business of convincing elected representatives to implement costly measures to suppress carbon emissions and instead do it through fiat at the Environmental Protection Agency.

When the world is about to end, the rigors of democratic persuasion are as unwelcome as skepticism and caution. “I have such doubts!” Sister Aloysius declares at the end of the aptly named play “Doubt.” For defenders of the climate faith, that’s strictly forbidden.

*Rich Lowry is editor of the National Review and co-author of the new spy thriller “Banquo’s Ghosts.”*  
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## What It Looks Like When Congress Does Its Job



By Lee H. Hamilton

If you’ve ever wondered what members of Congress do to earn their keep, the current health-care debate on Capitol Hill should give you a good idea. This complex legislation, placed on the congressional agenda by President Obama but shaped by the intense give-and-take of the legislative process, is a perfect window into our democracy.

Its sheer ambition — to remake one of the key drivers of our economy and to make health care both more affordable and more accessible to Americans — means that it will leave hardly a person, business or organization untouched. The stakes are huge, from corporations’ profitability, to how doctors practice, to the heart of families’ pocketbooks. That is why so many ordinary Americans and so many lobbying groups — from the U.S. Chamber of Commerce to small businesses to health insurers to AARP and, of course, the American Medical Association — are

intent on having their say in what is taking place on Capitol Hill.

It’s impossible to avoid the debate. Advertisements crowd the airwaves. Demonstrators gather on the Hill or at lawmakers’ town-hall meetings. A torrent of interviews, speeches, editorials and op-eds appears every day. Over coffee at their local diner, around the dinner table, at VFW and Lions Club meetings, Americans argue over the so-called “public option,” mandatory health insurance, and other particulars. You can only imagine how intense things have gotten on Capitol Hill, the epicenter of it all.

In this super-heated atmosphere, 535 members of Congress have to sort out what to do. The answers might seem obvious when you’re shooting the breeze with friends, but it’s not so simple when you’re in Congress. For no matter what you might believe is the right approach, many of your colleagues will think differently, and some number of them will be dead set against what you want to do.

Moreover, as a member you’re listening daily to lobbyists and constituents — many of whom, such as doctors and insurance agents and small-business owners — have a direct interest in what Congress produces. Sorting through their various points of view, assessing the conflicting fiscal analyses, trying to cut through the heated rhetoric, gauging the substantive merits of different



proposals as well as their political impact: it all amounts to a full-time job in an institution that doesn’t allow the luxury of devoting full time to any single issue.

As a measure of this importance moves toward completion, power inevitably shifts toward a few members of the leadership and a relative handful of members and senators who — often by virtue of sitting on the fence until the end — press issues about which they care deeply.

That is why abortion and immigration, concerns that were not especially noticeable early in the process, have become important at the end: the anticipated closeness of the vote on the floor — remember, a shift of just three votes would have doomed the House version — magnifies the importance of legislators who feel so passionately about a particular point of view that they’re willing to scuttle the entire bill unless they’re accommodated.

The process is designed to sort through all these conflicts. In each chamber, the legislation falls under the jurisdiction of three or four committees, each of which needs a majority to pass the bill on to the next stage. Eventually the measure reaches the floor, which means yet more debate and amendments, and another opportunity to kill the measure outright. Once both houses have passed their bills, a conference committee will come up with a final version,

which once again will have to go to a floor vote in each house. At every stage, proponents of health-care reform will have to find enough support to move the legislation on — and ultimately get the support of the President.

There are plenty of Americans who think this whole process is too complex, that President Obama should simply have submitted his own proposal and then let Congress react. Yet I would argue that the congressional debate has been healthy for this country. Every side has had a chance to be heard, all of us have learned a great deal about the strengths and weaknesses of our health-care system, every conceivable interest has been represented at the table, and members of Congress have had to look at the health-care system from multiple points of view.

I guarantee you that whatever the final measure looks like, no one will be entirely satisfied. Yet legislating is not the art of the perfect, it’s the art of the possible. We have a Congress precisely in order to pursue this “dialogue of democracy,” and to produce, in the end, an ambitious piece of legislation with the legitimacy to be accepted among a broad cross-section of Americans.

*Lee Hamilton is Director of the Center on Congress at Indiana University. He was a member of the U.S. House of Representatives for 34 years.*

## California Breast Cancer Survivors and Advocates Call on State to Nix Screening Cuts

*Komen Affiliates Urge State Leaders to Spare Neediest Women from Budget Cuts*

**Sacramento - (BUSINESS WIRE)** Breast cancer survivors and advocates from all seven California Affiliates of Susan G. Komen for the Cure® signaled their alarm today (Dec 11th) at the recently announced cuts to California’s Every Woman Counts program, which would effectively shut the doors to breast cancer screening services for 1.2 million low-income and uninsured women for the first six months of 2010.

Citing budgetary concerns, the state also announced that once they begin screening new patients this summer, only women age 50 and above will be eligible – significantly reducing the number of women in the state that will have access to affordable breast cancer screenings.

“We fully understand the tough economic situation our elected leaders face and the difficult choices they must make. Yet balancing the budget on the backs of our state’s neediest women is a mistake. We should not deny women who have very few options and limited resources access to screening and treatment services that may save their life,” said Donna R. Sanderson, Ed. D, Founder, California Collaborative of Susan G. Komen for the Cure.

*Every Woman Counts* (EWC) is a joint program by the state Department of Public Health and the Center for Disease Control and Prevention’s National Breast and

Cervical Cancer Early Detection Program. Komen Affiliates noted that while 1.2 million women are eligible for EWC, the program only screens about 270,000 women a year, 77,000 of whom are under age 50.

The news about changes to EWC come on the heels of new mammography screening recommendations recently unveiled by the U.S. Preventive Services Task Force, which generated significant controversy and confusion for women. Some have interpreted the guidelines as a recommendation against mammography for women age 40 to 49. In fact, the task force actually intended to encourage women to talk with their providers and assess their personal risk factors in deciding whether to have a mammogram. However it was intended, the potential for impediments to screening based on the guidelines exist.

“Women ages 40 to 49 must have access to mammography if they need it,” said Jennifer Luray, president of the Susan G. Komen for the Cure Advocacy Alliance. “As states across the country struggle to balance their budgets, we will be watching to ensure the USPSTF recommendations are not used as a justification for slashing these critical services to women in need.”

Early detection of breast cancer is a key to surviving the disease. When breast cancer is detected early, the 5-year relative survival rate is 98

percent, but declines to 84 percent for regional disease and 23 percent when cancer has metastasized or spread to other parts of the body. Unfortunately, women with low incomes who are uninsured or underinsured — like those eligible for Every Woman Counts — are more likely to skip potentially life-saving cancer screenings, which leads to later diagnoses, larger tumors and lower survival rates.

In California alone, 21,700 women will have been diagnosed with breast cancer this year and more than 4,000 will have lost their battle with the disease.

“We know the need will continue regardless of the ability of the state to meet it. Komen Affiliates will continue to do our part to meet the needs of underserved women; yet, these resources are extremely limited and not available in all areas. We cannot do this alone,” said Sanderson. “Komen for the Cure and its Affiliates have long been concerned that one-third of women in the U.S. today — some 23 million — are already not receiving regular recommended screenings due to lack of access, education or awareness. Unfortunately, the decision to restrict access to the Every Woman Counts program makes the problem even worse.” Visit [www.komen.org](http://www.komen.org) or call 1-877 GO KOMEN.

*Source: Susan G. Komen for the Cure*

AMERICAN RIVER  
MESSENGER

“Written by the people for the people”

**Publisher - Paul V. Scholl**

Publisher’s Statement: It is the intent of the American River Messenger to strive for an objective point of view in the reporting of news and events. We consider our Editorial and Opinion pages to be a public forum for our readers. 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.

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Be sure to place in the subject field “Attention to Publisher”.

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Sunday  
Dec. 20, 2009

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# American River Messenger Honored as Business of the Year



*Publisher Paul V. Scholl receives the award from Chamber President Don Troutman and Honorary Mayor Diane Templeton at the annual Christmas luncheon.*

*Fair Oaks* - At the annual Fair Oaks Chamber of Commerce Christmas luncheon the American River Messenger and Paul v. Scholl were awarded the Business of the Year by the Chamber. The Business of the Year is awarded to the Business that has contributed the most to the community in general as well as maintaining an active ongoing business. The recipient must be a business member of the Fair Oaks Chamber of Commerce, must have been in the community of Fair Oaks For at least three years, and must be a contributor to the civic, social and professional quality of life in the community. The American River Messenger thanks the Chamber of Fair Oaks for this award. May we work together to do more for the community in 2010!

# Womens Club Donates Baskets



*Citrus Heights* - Members of Citrus Heights Women Club worked together at Merrill Gardens at Citrus Heights Senior Community, creating bountiful Thanksgiving baskets for families with children in the Mariposa Elementary School. These ladies donated all the makings of a beautiful Thanksgiving Dinner and delivered the baskets to the school on November 19th, 2009. The ladies pictured are (from left to right) Linda Carol Wilson, Carol Spiker, Judy Steele, Donna Butler, Julie Holguin, Debbie Newton, and Carla Neuman.

# SCSO Brightens Up the Holidays

By James Lajoie

*Special to the American River Messenger*

Despite the rainstorms, sluggish economy and lingering doom and gloom, the Sacramento Choral Society and Orchestra with Conductor Donald Kendrick truly brightened up the Holiday Season with their 14th anual blockbuster concert “Home for the Holidays” in the beautiful Mondavi Arts Center in Davis with two packed audiences on Saturday, December 12 at 2 PM and at 8 PM. An endless stream of guests appeared in the Mondavi lobby with dripping umbrellas and appropriate rain gear eagerly anticipating the joy of song they have come to expect from their annual pilgrimage that officially jump starts the Christmas season.

The lights dimmed at the start of the concert as 11 year old Jack Baer from the Sacramento Children’s Choir sang “Away in a Manger” from the center spotlight of the darkened stage with the entire Choral Society surrounding the audience with candlelight. The purity and sweetness of Baer’s soprano voice filled the hall with remarkable clarity and sentiment. The chorus processed slowly from the darkness onto the stage to a thrilling crescendo with the orchestra.

The Choral Society displayed subtle vocal nuance in its touching rendition of “O Holy Night” and John Rutter’s ”The Very Best Time of the Year.”. But their full bodied fire was unleashed in Handel’s “Hallelujah Chorus” and the selections by Randol Alan Bass on works originally written for the Dallas and Houston Symphony Orchestras.



*Mezzo Soprano Hannah Penn*

It was refreshing to hear Christmas music with world class orchestrations that don’t water down to commercial charts.

Mezzo Soprano Hannah Penn returned to the Mondavi stage with the SCSO following her successful cameo last spring in John Corigliano’s “Fern Hill”. The richness of her voice and her magnetic stage presence brought new live and inspiration to familiar and new Christmas songs including “Have Yourself a Merry Little Christmas”, “Lovers on Christmas Eve” and “Chestnuts Roasting on an Open Fire”. The newer arrangement of the German carol “Der Schoene Morgenstern” (the bright morning star) was a musical highlight of the evening.

Kendrick marshaled his orchestral forces with style and aplomb and made it seem effortless. The brass and winds

sparkled in “Sleigh Ride” and trumpeter Michael Meeks nailed his solo beautifully. Ensemble soloists including Clarinetist Sandra McPherson, flutist Tod Brody and Keith Bucher, Horn, brought poignancy and grace to the evening.

If you weren’t in the Christmas spirit before the SCSO concert, you certainly had no choice but be so by the end. The audience sing was a sonic feast and celebration of the true meaning of Christmas and the reason why so may flock to this important community concert year after year. The full cast concluded with an electrifying setting of “We Wish You A Merry Christmas” and the standing ovation was evidence that the SCSO really makes that wish come true year after year.

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## Sharing the Holiday Spirit

*(Clockwise) Liz Donnelly from Congressman Dan Lungren’s Office, Jenny Radloff from Assemblyman Roger Niello’s Office, Matthew Allen from the Assemblyman Roger Niello’s office and Ted Wolter from the office of Supervisor Roberta McGlashan were all caught in the act of sharing holiday spirit at the Citrus Heights Chamber of Commerce December luncheon. They all wish you a very Merry Christmas.*

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By Cheryl Rains

was one of the merry men.) A train lapped the gorgeous Christmas tree. Giddy children leaped with joy when Santa arrived via a historic fire engine. Then, just as it did a few days ago, snow made its way to Rancho Cordova one time again. For just a buck you could ride the Ferris Wheel and take in the majesty of our budding city. Many craft tables engaged the little ones, while moms and dads shared smiles and laughs over the complimentary Starbuck's.

The whole event was free, something that is almost like a Christmas miracle in this economic downturn. The schools in danger of closing were raising donations in hopes of their own Christmas miracles.

The most memorable aspect of this night was seeing neighbors come together from all walks of our city, enjoying each other, relaxing, and knowing they gave their children a spectacular Christmas memory.

Perhaps the census booth said it best: "Every person counts." It would not have been possible without the many volunteers and organizers who not only knew how to throw an awesome party, but did so while extending love and joy to everyone they met. From the man helping people off the hayride, to the seniors greeting people with gift bags, you just couldn't leave that night without getting the feeling of that good ol' Christmas spirit.

*Citrus Heights* - The Citrus Heights Police Department will be conducting a DUI / Drivers License Checkpoint on Thursday, December 17, 2009, 7:30 p.m. to 3:30 a.m., on Greenback Lane, west of Arcadia Drive.

The checkpoint is one in a series that are being funded by a mini-grant from the University of California at Berkeley Traffic Safety Center through the California Office of Traffic Safety. The primary goal of the

grant is to attack DUI drivers in Citrus Heights using a high-intensity strike-team format, thereby reducing the number of DUI-related deaths and injuries.


Officers will be checking drivers for signs of impairment and for possessing a valid driver's license. The vehicles of drivers without a valid driver's license are subject to tow.

Motorists are reminded to utilize a designated driver and to not drink and drive.

“Drunk Driving. Over the Limit. Under Arrest.”

Citrus Heights police have investigated collisions in this area wherein alcohol has been a factor, thus increased education and enforcement are needed in this general area.

Anyone with questions regarding this operation may contact Sergeant McVay at (916) 727-5500. Report Drunk Drivers, Call 9-1-1.



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# FAIR OAKS CEMETERY MEMORIAL DAY AND AVENUE OF FLAGS CEREMONY HONORING WOMEN AIRFORCE SERVICE PILOTS

The Twelfth Annual Memorial Day Ceremony will be held Saturday, May 29th at the Fair Oaks Cemetery, 7780 Olive Street, Fair Oaks, with formal ceremonies starting at 10 AM. Vice Chairman of the Fair Oaks Cemetery District, Thomas Askins will be the Master of Ceremonies. The musical program will be provided by the American Veterans Band, conducted by Warren "Bud" Turner.

*The Fair Oaks Cemetery District and the Memorial Day Ceremony Committee are finalizing plans for one of the most popular and inspiring Memorial Day ceremonies in the area. This year's theme is to honor "The Women Airforce Service Pilots" (WASP).*

The cemetery will be also decorated with hundreds of flags lining its roadways as "The Avenue of Flags." We will also be adding more names to the Veterans Memorial Wall. Honored Speaker, Brigadier General, Mary J. Light, Assistant Adjutant General for the California National Guard. She will speak on what it was like to fly planes during WWII.

Congressman Dan Lundgren has provided a flag that has flown over the nation's capitol. This flag will fly over the Veterans Memorial for one year in honor of all Veterans of the Women Airforce Service Pilots (WASP). The flag honoring All Veterans of the Armed Services, which was flown over the memorial this past year, will be retired and formally presented to Bob Clouse, Board Chairman Fair Oaks Cemetery District.

A formal Color Guard and Rifle Salute Team from VFW District 17 will provide military honors and assist the Commanders of the local VFW, American Legion and the VFW Auxiliary to the laying of the wreath at the memorial in honor of over thirteen hundred veterans who are buried in the cemetery.

**Covered seating will be available for veterans and visitors. Dedicated seating will be available for veterans of World War II and their wives. The Fair Oaks Historical Society and the Orangevale/Fair Oaks Grange will provide complimentary refreshments after the ceremony.**



# POPPOFF!

with Mary Jane Popp

## KITCHEN AND COOKING SECRETS

From Oprah to the Discovery Channel, **Dr. Myles Bader** tells with 25,001 Food Facts and Chef's Secrets in **“The Encyclopedia of kitchen and Cooking Secrets”** with science behind every secret. This is not a cookbook. Once you start using this book, you will not be able to put it down. The information is timeless and can be incorporated into your everyday lifestyle. You can amaze your friends and family with your newfound wealth of practical information like **Supermarket Savvy**. The loss of nutrients before we get products home is a real problem. Most of us believe that when we purchase a product from the market it will be fresh and have its full content of nutrients...NOT SO!!!

**Milk:** When milk is purchased in clear plastic containers and allowed to sit under the light for four hours, you will have a 44% loss of vitamin A in low-fat and non-fat milks. The reduction in fat content, which protects vitamin A is for the most part, absent. Supermarkets in some areas of the country are now packaging

milk in yellow containers to shield a percentage of the light, other markets have installed “light shields” or are storing the milk under the counters to protect them and save the nutrients.

**Juices:** Juices have a similar problem to milk in that light might affect their nutrients, especially vitamin C. Juice containers should not be clear.

**Fruits and Vegetables:** Some veggies will last for weeks in the market, under the lights, exposed to the air, and washed and re-washed continually. This reduces the nutrient content and recent studies have shown that frozen fruits and veggies have more nutrients than fresh in many instances.

The latest fad is buying veggies in bags already to open and eat. Studies were conducted, and to everyone's surprise, the nutrient content was excellent, even to the point of surpassing fresh in most cases.

**Pasta:** Pasta packages in thin see-through plastic bags is affected by light and reduces nutrient content. Buy packages from the bottom of the stack in boxes without windows.

**Oils:** When oil is processed, the breakdown process is started and rancidity occurs at a slow pace, however, it can increase at



a faster pace if the oil is left under the light in a clear container. It is best to purchase oil in dark containers or tins and store in the refrigerator if the oil will not be used within 30 days. Cold-pressed extra-virgin oil does not need refrigeration for 60 days.

**Cooking Temperatures:** Cooking temperatures are important to kill bacteria, but remember, the more you cook the meat the easier it is to digest and utilize the nutrients. Might upset some folks since most prefer meats medium or medium-rare. Medium-well is cooked sufficiently, however, but rare meat may give you digestive upsets as well as making the body work harder to break it down. You can go to [www.thewizardoffood.com](http://www.thewizardoffood.com) for bunches more. Solving problems is our game. HAPPY HOLIDAYS!!!

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

# Laura on Life Dear Santa...

By Laura Snyder

Dear Santa,

You probably don't get very many letters from people my age, but Mom and Dad always said that Santa only brings gifts to people who believe in him, so even though I'm almost sixteen and haven't believed in you for years, I'm going to believe in you today.

I'm a little older now and I don't really need any toys for Christmas, so I thought I'd help you out by giving you a list of things I could really use.

First of all, I'm getting kind of tired of my PlayStation, so would you please put an Xbox under the tree this year? I think we can agree that I've been good enough for that.

There is something else I've always wanted: A pet ferret. I promise I won't let it climb on the drapes or do its business in your bed... I mean my mom's bed. So... there shouldn't be a problem with that, right?

Also, I'm going to be getting my driver's license soon, as you know, so I think it's only right that, for all the times I cleaned my room and remembered to take the garbage out, I should get a Ferrari. A red one, please.

Don't know if you can do this, but I need to gain about 30 pounds and some biceps. How is a skinny guy supposed to impress the girls without any biceps? Of course, I know there's a bit of an issue with wrapping a set of biceps, so if you want, you can simply use your magic snowball and make me wake up with them on Christmas morning.

Oh, and one more thing. I need cash. Lots of cash. Twenties will be fine.

You told me... I mean... my mom told me to write down what I wanted for Christmas. Well, these are the things I really want. If I don't see them under the tree on Christmas morning, well, then, another piece of my innocence

will have been cruelly stolen from me by my heartless parents.

– A Hopeful Teenager

Dear Fledgling Con Artist:

How could you doubt my existence? If you are reading this note, I know that you will have found the large X-box I placed under your tree. That is, by far, the strangest gift anyone has ever asked for. I cannot, for the life of me, figure out why you'd want a box with X's all over it. Perhaps it's simply a place to keep all of the other gifts you've asked for. X is a pretty cool letter, after all.

In your X-box you will find a Ferrari... a red one. It is quite small, I know. You probably could not seat a Lilliputian in it comfortably, but you can drive it by remote control! I knew you could not possibly mean a full-sized Ferrari as that would be cruel and unusual punishment even for a son... I mean, teenager... as self-centered... I mean inventive... as you are. You see, a man needs to learn how to discipline himself before he can be trusted behind the wheel of a car that is not meant to go the speed limit. Even if I could fit a full-sized Ferrari in my bag – and I'm not saying I can't - it's magic, you know – I would be gifting you with a very short lifespan filled with speeding tickets. I couldn't do that to you.

By the way: Lilliputians? You can read about them in the book you will find in your X-box called “Gulliver's Travels.” Gulliver went many places and had tons of adventures and he did it all without a Ferrari.

Your X-box also contains your new pet. My elves don't make a ferret, but this cute little puppy does not need to be fed. It doesn't climb drapes, dig holes in the yard or take a dump in anyone's bed. He also doesn't cause allergy symptoms for your older brother, which is something to which I



know you are very sympathetic. A stuffed, no-maintenance pet! You can thank me next year. His name is Dweebie.

Santa has also brought 30 pounds for you in the form of a set of dumbbells. Simply take them out of your X-box and put them back in, 50 times every day, and you will “magically” have those biceps in no time at all. If you keep eating the way you are, you'll gain lots of weight even after you decide you don't want it anymore. A tip from the North Pole: A girl whose requirements for friendship include biceps is probably not the kind of girl you'd actually want to hang out with anyway.

Last, but not least: Cash. No matter how much money I give you, it will never be enough to last your lifetime. What does last a lifetime is the skill to make money, a good work ethic to acquire that skill, and the discipline for money management. I can't give you those, but I can give you the means to start on that journey. If you look in your X-box, you will find the “Help Wanted” section of the newspaper. Call any telephone number on that piece of paper and do exactly what they tell you to do, to the best of your ability, and you will be well on your way to earning that Ferrari... and anything else you want.

Merry Christmas, Son, and Happy New Year!

-Santa

*Laura Snyder is a nationally syndicated columnist, author & speaker. You can reach Laura at [lsnyder@lauraonlife.com](mailto:lsnyder@lauraonlife.com) Or visit her website [www.lauraonlife.com](http://www.lauraonlife.com) for more info.*

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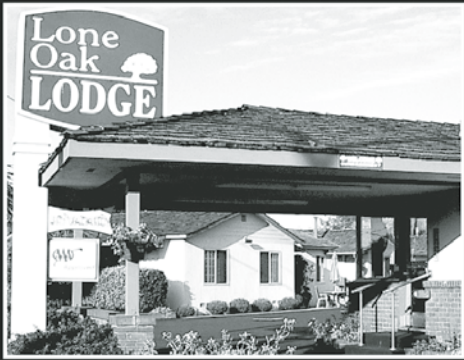
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## TeamWomen\*

Team Women™ provides women business professionals a forum with which to build business and increase sales via the cultivation of direct business referral through face-to-face networking. Our primary objective is to build business in a fun and professional setting through the exchange of qualified business leads. Team Women is like having dozens of highly committed sales professionals working directly for you. Meetings are held every two weeks, which is optimal for strong business relationship building without levying too much pressure on busy schedules.

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**For More Info:**  
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# AMERICAN RIVER MESSENGER

## We're here to help.

At the American River Messenger, we know how hard our communities are struggling to survive one of the most difficult economic periods in our history. So to help out, we have begun providing enhanced employment content from the most-respected career and employment resource in Northern California: **JobJournal.com**

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**AMERICAN RIVER MESSENGER**  
[AmericanRiverMessenger.com](http://AmericanRiverMessenger.com)



# United Way Donors Make Holiday Wishes Come True CPS & Foster Youth

*Women in Philanthropy membership group leads the way in collecting gifts*



**Sacramento** – United Way California Capital Region’s Women in Philanthropy membership group is once again responsible for bringing holiday cheer for more than 100 community youth without families of their own this winter. Women in Philanthropy members and other generous members of the community collected gifts ranging from duffle bags to bicycles for more than 100 youth. The gifts were all wrapped, tagged and made ready for delivery Wednesday morning with help from volunteers from Intel Corporation and Allied Insurance. The volunteers also prepared more than 60 stockings that will go to foster youth involved in the Linkage to Education program. Linkage to Education is a United

Way certified agency that is responsible for helping foster youth make a transition from high school graduation to higher education systems, including community college, four-year schools and more. Each stocking was filled with a gift card to a local store, a stuffed animal, snacks and first-aid kits. Lisa Watts serves as the chair for Women in Philanthropy. She said her work group at Intel was anxious to step into the role of Santa’s helpers on Wednesday. “Seeing all of the presents and stockings is a source of great pride and great pain,” Watts said. “It’s sad to see how many youth are without families, especially knowing that even with the significant contributions collected at United Way today, we know

there are some foster youth out there that will still go without. “I’m so proud to be part of this annual event. I’m in awe of the generosity shown by people in our community, even with a tough economy affecting so many families. We were given a list of names from social workers and Linkage to Education and we went out and made sure that everyone on that list had their wish granted. We just want them to know that someone cares and they won’t be forgotten this holiday season.” United Way California Capital Region is an independent local affiliate of United Way of America that is governed by a local volunteer board of directors. UWCCR works with nonprofit partners to create lasting results on local community issues through United Way focus areas: Education (Helping Children and Youth Reach Their Potential), Income (Promoting Financial Stability and Independence) and Health (Improving People’s Health). United Way works with more than 700 employers in Amador, El Dorado, Placer, Sacramento and Yolo counties to raise money through workplace giving campaigns for United Way focus areas and nonprofit partners. For more information, visit [www.yourlocalunitedway.org](http://www.yourlocalunitedway.org).

# Pothole Sweeps Underway

**Sacramento** – The Sacramento County Department of Transportation (SACDOT) has started up Fall 2009 **“Pothole Sweeps Week”**, which is an intensified effort to identify and repair potholes. This project is part of continuous efforts to improve preventative maintenance activities for unincorporated area roadways. Pothole sweeps are performed twice each year: in Fall to ready road surfaces for the storm season and in late Spring to repair potholes caused by inclement weather. This County-wide effort began in the Arden Arcade community -- which is the center of the service area. Work crews began inspecting streets November 30th and marked potholes with white paint. Residents are encouraged to call SACDOT Customer Service at 875-5171, or visit [www.sacdot.com/tools/](http://www.sacdot.com/tools/)

eservices to report additional potholes not identified by crews. Beginning December 14th, for two to three weeks, maintenance crews and equipment will sweep through streets and repair all identified potholes. These dates may change due to weather conditions. According to Mike Penrose, Director of the Department of Transportation, “The “Potholes Sweep Week” program is a win-win kind of effort for the County and residents. It provides an opportunity for SACDOT to prepare roadway surfaces for the storm season, and also helps establish a better connection with our customers so they can learn more about our services and how they can assist us in serving them.” There are over 5,200 lane miles of paved roadways in the County unincorporated area and it’s

inevitable that somewhere in this large area of streets there will be potholes. SACDOT’s policy is to: “Repair all potholes as soon as possible.” The Pothole Sweeps Week program enhances ongoing pavement maintenance activities, which include SACDOT crews who are sent into the field Monday through Friday each week to specifically repair potholes. Some facts about potholes in Sacramento County:

- Potholes Reported To Customer Service Annually = 700.
- Potholes Repaired Annually = 33,000.
- Potholes Repaired Per Month = 2,750.
- Annual Cost for Pothole Repair = \$1,827,000 (average).
- Repair Cost Per Pothole = \$55.36 (average).
- Reported potholes are typically repaired within 72 hours.

# House Voted - Obama Care Passes

*By Yolanda Candace*

The Democratic-controlled House of Representatives led by Nancy Pelosi pushed Health Care Reform (HR 3962) through Saturday night, November 7th, 2009. “ObamaCare” is opposed by most senior organizations, Republicans and some Democrats. The Health Care Reform Bill proposes to “shave” 400 billion from Medicare over the next ten years. Our representatives overlooked the fact that Medicare is money our seniors have paid into the system. Basically the money belongs to our seniors, for their healthcare, once they turn 65 years of age. Opponents question the legality of taking money from Medicare without a vote of the people who paid into the system. Senior organizations like AMAC-Association of Mature American Citizens are concerned that the health care our seniors paid for during their lifetime, will not be available to them under this system. Additional funding for this

trillion dollar program will be a variety of new taxes, including one that taxes individuals who make more than \$500,000 or families who make more than \$1 million. The trillion dollar price tag is only one Republican complaint. House Republicans contested that “ObamaCare” is about taking a giant step toward a single-payer national health-care system or socialized medicine. Another concern is that the new administration has had limited success so far in the measures they have already implemented. So that taking on a huge health care program is questionable. House Republicans stated that Washington will ultimately decide the doctors one can see, the treatment one can have and decide (the moral issue), if one is worth the cost. Republicans tout that the private sector programs are much more efficient than government ones and they feel that is why the US currently has one of the best health care systems in the world. Most feel the need for healthcare

reform, but question the quality of health care this bill would provide. This bill now goes to the US Senate for debate, possible revisions and a vote. If you want your views to be heard on the issue, contact your Senators: Diane Feinstein and Barbara Boxer. Contact numbers for Diane Feinstein are (202)224-3841 or (415) 393-0707 and the fax #’s are (415) 393-0710 and (202) 228-3954. Contact numbers for Barbara Boxer are (202) 224-3553 or (916) 448-2787 and the fax # is (202) 228-3868. Many people have serious concerns about this Health Care Reform Bill. What are your concerns? Remember this is a representative government and there is still time for you to voice your concerns.

*Yolanda Candace has a Masters Degree from UCLA and is a Registered Nurse who works as a Home Health Case Manager. For any questions, feel free to correspond with her at [Yolanda@yahoo.com](mailto:Yolanda@yahoo.com).*

# Citrus Heights Teacher Posts Project Request for Classroom Resources

**Citrus Heights** – Citrus Heights Teacher Posts Project Request for Classroom Resources at DonorsChoose.org; Concerned Citizens Fully Fund Every dollar toward college-ready projects goes twice as far thanks to “Double Your Impact” funding from the Bill & Melinda Gates Foundation Citrus Heights, CA (Grassroots Newswire) December 8, 2009 - Generous donors have fully funded a project request for classroom materials submitted by Ms. Wright, a 9th grade teacher at San Juan High School in Citrus Heights, CA, the online education charity DonorsChoose.org announced today. The project is titled “Autism and Project Based Learning for the 21st Century” and it will provide special needs resources and experiences for 18 students. Nine generous donors contributed \$567 in total to the project, which was matched with funds from a DonorsChoose.org grant from the Bill & Melinda Gates Foundation. Ms. Wright is among tens of thousands of teachers across the country who are turning to DonorsChoose.org to get the learning materials they and their students need. “Too often, teachers lack critical resources in their classrooms - and in many instances they spend their own money trying to provide for their students,” said Charles Best, founder and CEO of DonorsChoose.org. “Unfortunately, even

hundreds of dollars out of pocket each year doesn’t necessarily cover the costs of what’s needed. That’s where concerned citizens come in; anyone, regardless of means, can donate directly to project requests like Ms. Wright’s at DonorsChoose.org.” Donations go twice as far for many of the project requests posted at DonorsChoose.org, including Ms. Wright’s. DonorsChoose.org received a \$4.1 million grant from the Gates Foundation in 2008 to support teachers who aim to promote college-readiness among students in high-need urban and rural public schools. As Ms. Wright wrote in the project, “Students on the autistic spectrum have many needs but during the last 5 years I have learned of their organizational difficulties. We need good binders that zip, have places to put things, organize 6 classes and put papers into each class.” There are currently other projects in need of funding and they can be found by using DonorsChoose.org’s search tool at <http://www.donorschoose.org/donors/search.html>. Individual donors can contribute any dollar amount to these and thousands of other projects nationwide at DonorsChoose.org. Once a project is completely funded, a team at DonorsChoose.org will purchase the requested materials and send them to the

teacher. All donors will receive photos of the project taking place, a thank-you letter from the teacher, and a cost report showing how each dollar was spent. Donors who gave more than \$100 will also receive hand-written thank-you letters from the students. Any public school teacher can post a project request at DonorsChoose.org; those projects aimed at college-readiness in high-need or rural high-schools may be eligible for the Double Your Impact match. To view Ms. Wright’s funded project request, please visit: <http://www.donorschoose.org/donors/proposal.html?id=278395>. DonorsChoose.org Founded in 2000, DonorsChoose.org is a nonprofit website where public school teachers describe specific educational projects for their students, and donors can choose the projects they want to support. After completing a project, the donor hears back from the classroom they supported in the form of photographs and student thank-you letters. To date, 109,000 public and charter school teachers have used the site to secure funding for \$39 million in books, art supplies, technology, and other resources that their students need to learn. Through [www.donorschoose.org](http://www.donorschoose.org), individuals from all walks of life have helped 2.5 million students from low-income families.

# CHP “Start Smart” Traffic Safety Presentation

**Did you know? Teen drivers are found at fault in 66% of all fatal collisions that they are involved in, although they only represent 4% of the state's licensed drivers.** **Did you know? The leading cause of death for americans 15 - 20 years old is motor vehicle collisions.** The California Highway Patrol’s Start Smart program is a driver safety education class which targets new and future licensed teenage drivers between the age of 15 - 19

and their parents/guardians. The California Highway Patrol has taken a proactive approach in educating new drivers and their families on the responsibilities and dangers of operating a motor vehicle. The Start Smart presentations cover accident avoidance techniques, driver’s responsibility, accident trends, seatbelt safety and zero tolerance laws. The program also offers an opportunity for new drivers and parents to ask CHP Officers and Allied Agency Officers clarifying questions regarding

traffic issues. The classes are held at the Rancho Cordova CHP Area office, 11336 Trade Center Drive, Rancho Cordova. Reservations are required to attend the class. For additional information contact the Rancho Cordova CHP Area office. Any questions or additional information or questions regarding the classes may be directed to Public Information Officer Jim Young, at (916) 464-1458. *Safety, Service, and Security*



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ARISTOTLE (008) | SMITH (038) | FORD (011)



# Remembering Christmases Past

By Penny Howard

When I see the opulence and waste at Christmas in this generation I am appalled. It is such a contrast to the Christmases I remember from the 1920’s and 1930’s growing up in Auburn. Many children today are so inundated with expensive gifts they can’t begin to appreciate them. We cherished and cared for each toy, because we knew it had to last a long time. I still had some of mine when I was grown and married, with children of my own.

Christmas was an exciting and magical time for my two sisters and me. I was about nine years old when I discovered that Santa Claus wasn’t real. Most of the children of that era believed in him much longer than the children do today. The belief kept us on our very best behavior at all times, because we didn’t want to find ashes in our holiday stockings on Christmas morning. We were so young and naive.

Our home didn’t have a fireplace, so our long cotton knit stockings were tacked to the wall behind the little pot-bellied stove in the living room. It always puzzled my sisters and me how Santa could come down the chimney, and then squeeze through the narrow stove pipe that came out of the wall, made a sharp ninety degree bend, and continued down into the stove.

Our parents tried to explain how Santa had the ability to change his shape and size to fit into the different stoves or fireplaces on his rounds. Yes, we believed them. After all, Christmas was a magical time.

We always trekked to the foothills to find the perfect tree for Daddy to cut down. Then we decorated it with a few old ornaments handed down through the ages. We also cut out strips of colored paper and glued them into rings, forming a ribboned chain that looped around the tree. We also cut out snowflakes from white paper to hang on the tree. We thought our festive tree was quite elegant.

One Christmas stands out in my mind when I was about seven years old. That Christmas

Eve my mother bundled my two sisters and me up in warm clothes for the walk down to the center of town. A large Christmas tree with all its trimmings had been erected at the intersection of Lincoln Way and High Street. There were no concrete center dividers or traffic lights back then.



Santa Claus and his helpers were there to hand out gifts to the children. We all stood in line eagerly awaiting our turn. There was no shoving or pushing. We knew Santa expected us to be on our best behavior. With a big smile and a hearty “Ho, ho, ho,” he gave each child a candy cane and a gift. I was so excited I couldn’t wait to get home to unwrap my gift, so I tore the wrapping off right there. In the box was a “Mary Jane” doll about ten inches high, with little roller skates on her shoes. I cherished that doll for years, and even made clothes for her.

Through the generosity of the local merchants, churches, and fraternal organizations, no child went without a toy that Christmas. For some, it was the only gift they recieved.

Another Christmas also remains etched in my memory. I had always wanted a scooter, but knew it was only a dream. Occasionally a friend let me borrow hers. What a thrill it was to pretend it was mine. Then one Christmas morning, when I was eight or nine years old, there under the Christmas tree was my very own scooter. It wasn’t brand new, but that didn’t bother me. It was mine, and that is all that mattered. A neighbor whose children were grown had given it to my parents for me. The front

wheel was a bit wobbly, but my father, who was quite handy, soon had it running as good as new.

I rode that scooter up and down the hills of Auburn and all over town. My old scooter served me well for several years, until 1935, when my father found work in San Francisco, and we had to move. We didn’t have a car, so we traveled by train, carrying the bare essentials in our suitcases. Our other necessities, such as bedding, dishes, and some furniture were shipped separately. There was no room for a scooter.

In recent years, the poignant memory of yet another Christmas, when I was about ten years old came to mind. A poor, but hard working widower with four sons lived in the run-down old apartment house next door to us. The three older boys were able to find an occasional odd job, such as mowing lawns or running errands to help supplement the family’s meager earnings.

Just before Christmas an even poorer family with two small children moved into the basement apartment of the building where the four boys lived. As I was sitting talking to the three youngest boys one afternoon shortly after Christmas, they remarked about how poor the new family was, and how they tried to help in some way to make it a better Christmas for the small children.

“I bought them some candy”, said one of the boys. “I bought them a picture book”, said the oldest. The youngest boy, who was only seven of eight years old, said he gave them something, too.

“What could you give them?” the older boys asked. “You don’t have any money”.

“I know”, said the little one. “But, I did give them something. I gave them a prayer”.

Not until I was much older, and remembered that occasion, did I realize I had witnessed the true meaning of Christmas.

Here was a family barely able to sustain a living for themselves, yet they reached out to help someone even needier. They each gave to the best of their ability, even the youngest child, who offered a prayer as a Christmas gift.



## ARMORED (Rated PG-13)

A heist movie always involves a criminal enterprise organized around the essential principle that money or valuables will be separated from their rightful owners. In order for this to work, the guys pulling off the theft are definitely not Boy Scouts. “Armored,” as envisioned by screenwriter James V. Simpson, would like to turn the conventional heist concept on its head by packing plenty of action and suspense into the traditional plot element while omitting the vital ingredient of bad guys. The basic idea is that villains are removed from the equation when a crew of armored truck guards executes a meticulously planned robbery of their own security firm.

Naturally, there are some serious flaws in the notion that a bunch of regular guys can mastermind a theft of \$42 million and remain unaffected by their newfound criminal intent. Not surprisingly, “Armored” puts the audience off-guard by focusing on Ty Hackett (Columbus Short) as the key player. After the death of his parents, Ty has returned from active duty in Iraq to face a stack of unpaid medical bills, a pending foreclosure and responsibility for his teenage brother Jimmy (Andre Jamal Kinney). Recently hired as a guard at Eagle Shield Security,

# Riley Reviews

## NEW TWIST ON HEIST THRILLER SETS STAGE FOR “ARMORED”

Ty seeks to play by the rules but is increasingly vulnerable to outside pressures as he copes with mounting financial problems.

At the end of his probationary period, Ty celebrates with a bunch of co-workers. Over a couple of beers, they trade anecdotes, reveal loopholes in the security system, and discuss failed robberies and successful heists. Veteran security officer Mike Cochrane (Matt Dillon) sets the stage for the perfect crime by unveiling his personal theory about an unsolved armored truck robbery. He believes the robbery could only have happened if the guards themselves staged it. Later, while driving Ty home, Mike reveals that this incident has inspired him to plan the perfect crime.

Aware that a pickup of fresh bank notes from the Federal Reserve is imminent, Mike proposes a foolproof scheme to slip away from the route, stash the money in an abandoned warehouse and call in a holdup. No one gets hurt, no bad guys are in sight, and no clues are left behind. Mike assures Ty it will be a nonviolent crime that causes no physical harm. All that is necessary is to get the cooperation of the other guards, including impulsive, hotheaded Baines (Laurence Fishburne); intense Quinn (Jean Reno); high-strung Dobbs (Skeet Ulrich); and born-again ex-con Palmer (Amaury Nolasco).

After initial resistance to

committing any illegal acts, Ty decides to go along with Mike and the other Eagle Shield guards to hijack the big money transfer. The tipping point for Ty came after one too many notices from the bank and a visit from a social worker who threatens to place Jimmy in foster care. Nevertheless, prior to joining the plot, Ty insists that he must have assurances that no one will be harmed. By now, you will have figured out that volatile Mike’s promises have about as much credibility as a politician’s campaign pledges. The tension comes from guessing exactly when Ty comes face to face with reality.

On the big day, the heist goes down as smoothly as vintage Scotch. After checking in with their dispatcher, the men make the brief detour to their hiding place, a massive warehouse in a forgotten part of town. But then, not surprisingly, just as things seem to be going all too well, an unexpected interruption changes the game plan. As things fail to proceed according to the grand scheme, Ty regains the conscience he never should have lost in the first place. Of course, the situation grows increasingly volatile and explosive, as tempers flare when it appears that lives and money are at serious risk.

Remarkably, “Armored” thrives far more on its character-driven plot than violent thrills. The crew is a colorful bunch, particularly when they start bickering about how to salvage the crumbling operation. The film also confines the majority of its action to the tight interior space of the abandoned warehouse. This serves to heighten the tension brewing within the crew, but also undermines the essential premise that a heist caper needs the conventional thrills of explosive action.



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The holidays and decorating homes with lights inside and outside is just around the corner. Around the country some communities encourage residents to feature one window of their home or a part of their outdoor display using only BLUE LIGHTS as a salute to all our Law Enforcement Officers. In recent years in Sacramento County and surrounding Counties we have lost too many officers responding to their duties and it ended with injury and sometimes death. These BLUE LIGHTS during the holidays would be a public way to remember and thank all these men and women in law enforcement who help protect us 24/7. We hope you will consider doing this. It is really a small thing to do for the men and women who put their lives on the line for us every working day and night.



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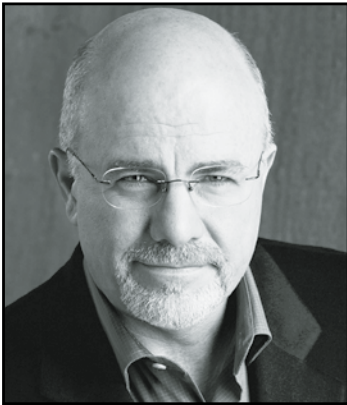
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# Dave Says



*Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers – The Total Money Makeover, Financial Peace Revisited and More Than Enough. In them, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others. Ramsey offers life-changing financial advice as host of a nationally syndicated radio program, "The Dave Ramsey Show," which is heard by nearly four million listeners each week on more than 350 radio stations throughout the United States. His syndicated column, "Dave Says," can be read in more than 270 print and online publications worldwide.*

**Don't Jeopardize Your Marriage with Co-Signing!**

Dear Dave,

We've been getting on track financially using your plan,

but now my husband's parents wants us to co-sign on a new car. I think it's a bad idea, and have asked him to not do this. We're just on Baby Step 2, so any catastrophe would really set us back. What if my husband does this anyway? Do you have any tips on grace, or what do besides the "I told you so" lecture?

- Genevieve

Dear Genevieve,

You're right about one thing. Co-signing for that car would be a very bad idea.

But I'm not sure this is the time for grace and understanding. I think this is one of those times when you stand in the driveway, and don't let him leave. Just tell him no! I understand that we're talking about family, and that makes it more difficult for him. But this guy needs to understand that he's putting your relationship in jeopardy if he completely goes against your wishes on something that you are adamantly against.

I'm serious about this. If the deal falls through, and there's a pretty good chance it will, it's not going to be just a setback or inconvenience for you guys. This kind of thing could potentially bankrupt your family. It could also cause big-time problems between your husband and his parents.

Do you know why banks want co-signers? It's because they don't think the people who want the loan will pay the bill! You're basically being

asked to stick your head in the noose so the bank can hang you when they don't pay up!

Don't do it, Genevieve. Don't you ever co-sign for anyone, and don't let this happen. In the Contemporary English Version of Scripture Proverbs 17:18 reads, "It's stupid to guarantee someone else's loan." That's not me speaking. That's *God's* word!

- Dave

**What Do You Look for in a Bank?**

Dear Dave,

I'm shopping around for a new bank, because my current big bank has gone fee-crazy. They want \$15 to tell me my mortgage payoff amount. Besides asking about fees, do you have any other advice when it comes to looking for a good bank??

- Jim

Dear Jim,

I learned to stay away from the mega-banks a long time ago. It seems to me that somewhere along the line they forgot how to treat their customers like human beings.

That's why I stick with community and regional banks. I love local credit unions, too. These are the kinds of places where you can go in and talk to the branch manager if they go fee-crazy. They have the power to waive fees, or fix situations if something gets out of whack or is just plain stupid!

- Dave

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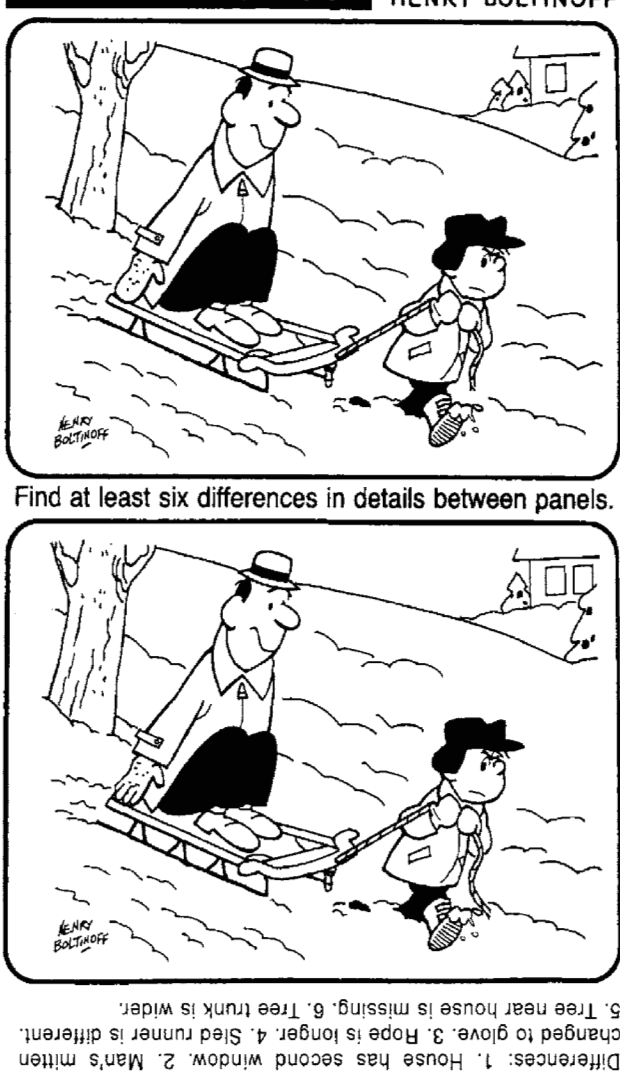
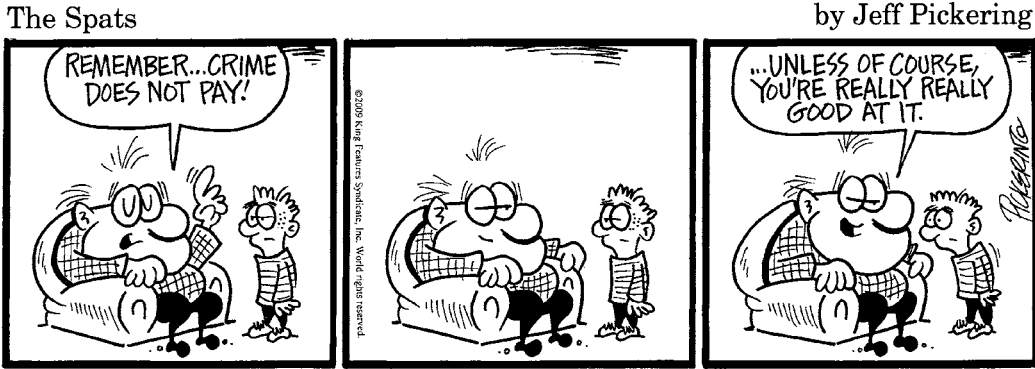
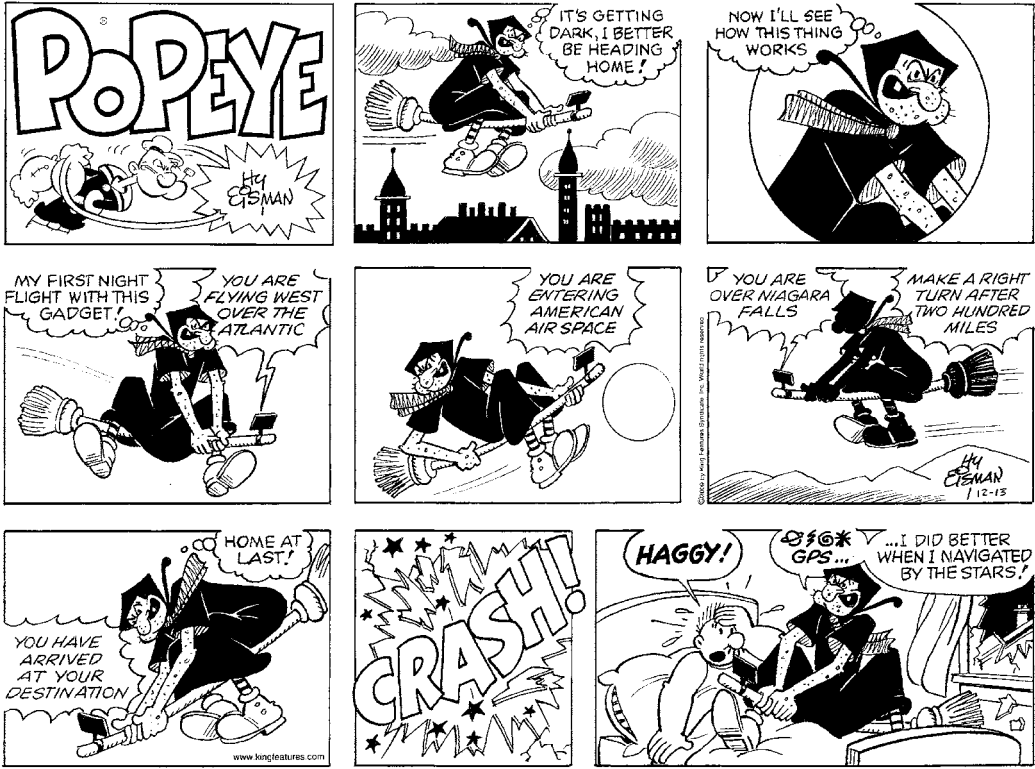
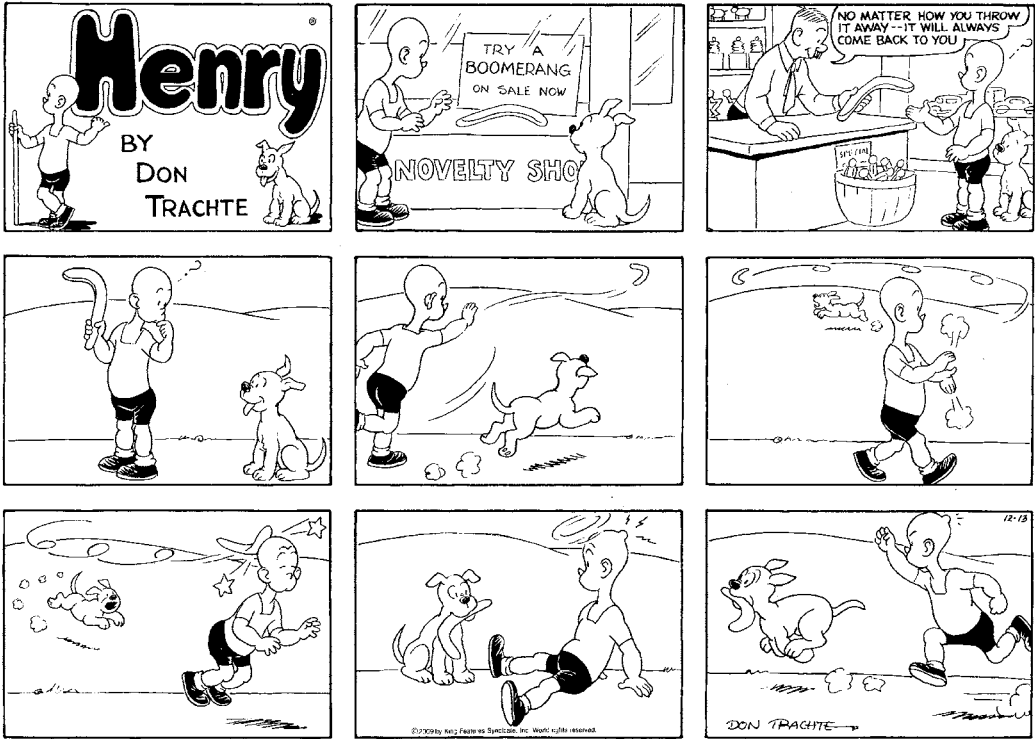
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**D**





?

Trivia

test

by Fifi Rodriguez

1. GEOGRAPHY: In what country is Stonehenge located?

2. BIBLE: What is the fifth book of the Pentateuch in the Old Testament?

3. ART: The artist Gustave Courbet was associated with which art movement in the 19th century?

4. ANATOMY: What causes a hiccup?

5. POLITICS: Plaid Cymru is the name of what group?

6. LITERATURE: Who wrote the novel "The Russia House"?

7. MUSIC: What rock group had a 1978 hit with the tune "Please Come Home for Christmas"?

8. MOVIES: What animated movie was promoted as "the greatest fairy tale never told"?

9. GENERAL KNOWLEDGE: When was the Lincoln Memorial dedicated?

10. SCIENCE: What is an astronomical unit?

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Weekly SUDOKU

by Linda Thistle

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

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ★★ ★

★ Moderate   ★★ Challenging  
★★★ HOO BOY!

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MAGIC MAZE   ●   PULL UP A CHAIR

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

Find the listed words in the diagram. They run in all directions - forward, backward, up, down and diagonally.

Arm	Camp	Easy	Overstuffed
Barber	Captain's	Folding	Rocking
Beach	Deck	High	Swivel
Boatswain's	Director's	Ladder-back	

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All Answers on Page 10

Contract Bridge

AN EXTRA CHANCE

South dealer.  
Both sides vulnerable.

NORTH		EAST	
♠ Q 10 7 6		♠ K J 9 4	
♥ A J 8 4		♥ K	
♦ 8 5 2		♦ A 10 6 3	
♣ A Q		♣ 9 6 4 3	
WEST		SOUTH	
♠ 8 3		♠ A 5 2	
♥ 6 3		♥ Q 10 9 7 5 2	
♦ Q J 9 4		♦ K 7	
♣ 10 8 7 5 2		♣ K J	

The bidding:  
South   West   North   East  
1 ♥   Pass   3 ♥   Pass  
4 ♥

Opening lead — queen of diamonds.

Declarer's primary responsibility at the start of play is to ascertain and then proceed with the line of play that offers the best chance to make the contract. This plan should include a provision to take advantage of any lie of the cards that may add to his chances without hurting them, even if that possibility is not particularly likely.

Consider this case where South missed an opportunity to improve significantly on his chances of making four hearts and, as a result, went

down one. East won the opening diamond lead with the ace and returned a diamond to South's king.

Declarer promptly led the queen of hearts and let it ride, percentage-wise the correct play missing the K-x-x of the suit. East won with the king and returned a third diamond, ruffed by South.

Declarer drew the missing trump and cashed his club winners before leading the ace and another spade. When East turned up with both the king and jack, the contract was kaput.

South expressed his dismay at having lost to the singleton king of hearts and later finding the K-J of spades badly placed. Nevertheless, he should have made his game. The critical play came early, when he erred by taking the heart finesse. Before doing so, he should have taken the necessary steps to protect against the possibility that East might have the singleton king.

After taking the second trick, declarer should play the K-A of clubs and then ruff dummy's remaining diamond. The advantage of this sequence of plays can be seen when South next tries the heart finesse, losing to the singleton king.

After winning the trick, East must return a club or a diamond, yielding a ruff-and-discard, or else return a spade. Either way, declarer can't lose more than one spade trick, and the contract is assured.

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by Steve Becker

Widowed Persons Association of California, Inc.

Office Hours 10:00 am- 3:00 pm  
Monday through Friday  
916-972-9722

Newcomer's Buffet & Social

Any and all widows or widowers may attend

Third Monday evening  
at 5:30 pm

In the private dining room at the Plaza Hoff Brau, corner of El Camino and Watt Avenues; cost varies as the choice is from a no-host buffet menu.

This is a public service to all widows and widowers and there is no charge to attend the social other than the meal they chose.

Sunday Support

Any and all widows or widowers are invited

Every Sunday from  
3:00 pm - 5:00 pm

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

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 - 5:00pm with some going to dinner as a group following the session. 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 by WPAC. Participants do not need to be members and there is no charge.

Carmichael Cactus and Succulent Society

Carmichael Cactus and Succulent Society Meeting

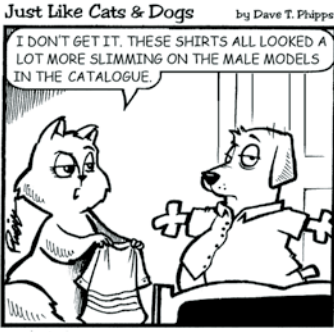
Thursday January 7, 10:00 am

"What's Your Style?"

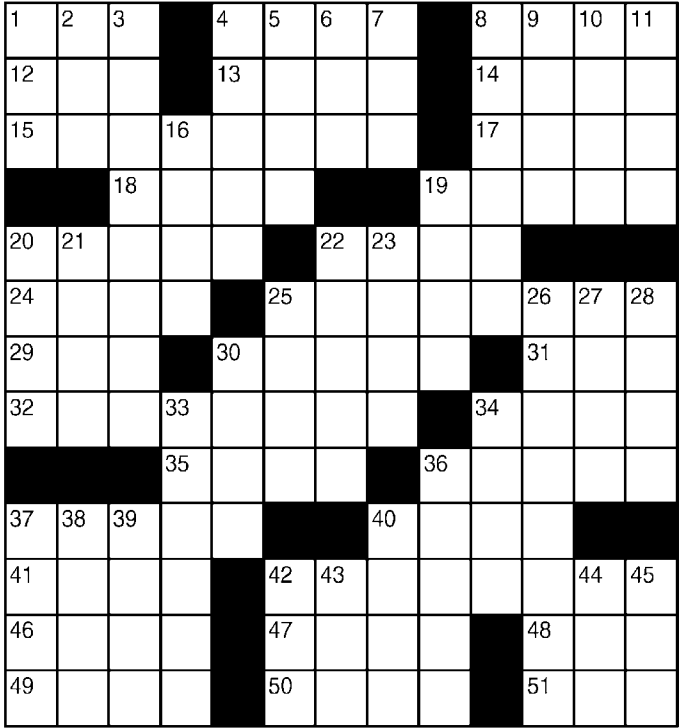
Group Exchange of Plant Favorites

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Cost: Free!  
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Ph: 916-729-3475



King Crossword



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ACROSS

- 1 Use a ray gun
- 4 Impale
- 8 Puppy's attacks
- 12 Lemieux milieu
- 13 Harvard rival
- 14 Redact
- 15 Mrs. Odysseus
- 17 Gaucho's weapon
- 18 Bugle call
- 19 Big man on campus?
- 20 Ire
- 22 Old phone feature
- 24 Swine

KING Crossword

- 25 1930 Harold Arlen song
- 29 Equi-
- 30 Automaton
- 31 Historic time
- 32 It merged with Tanganyika in 1964
- 34 Winter forecast
- 35 Hideaway
- 36 Abacus bits
- 37 Yuletide refrain
- 40 Aim
- 41 Booty
- 42 Aquatic birds
- 46 Jealousy
- 47 Type of race
- 48 Menagerie
- 49 Lawyers' salaries
- 50 Bohemian
- 51 Recede
- DOWN
- 1 Energy
- 2 Expert
- 3 Big brass container?
- 4 Graceful girl
- 5 New Mexico art colony
- 6 Matterhorn, for one
- 7 Spell-down
- 8 Outer-space cloud
- 9 "American —"
- 10 Dosage, maybe
- 11 Go nowhere
- 16 Diner sign
- 19 Thai money
- 20 Genius
- 21 Parks or Bonheur
- 22 Exclude
- 23 "Believe — not"
- 25 Asian desert
- 26 Fine, maybe
- 27 Cattleman's tool
- 28 Goes off course
- 30 100 dinars
- 33 Polish silver?
- 34 Junior of the NFL
- 36 Marshlike
- 37 Staff leader
- 38 Top-rated
- 39 Wander
- 40 Summertime pest
- 42 Handheld organizer
- 43 Blunder
- 44 San Francisco's — Hill
- 45 Weep loudly

Answers on Page 10



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*Sam Davey, California Institute of Jewelry Training student from Red Lodge Montana, really lightens up when she's using her torch for soldering.*

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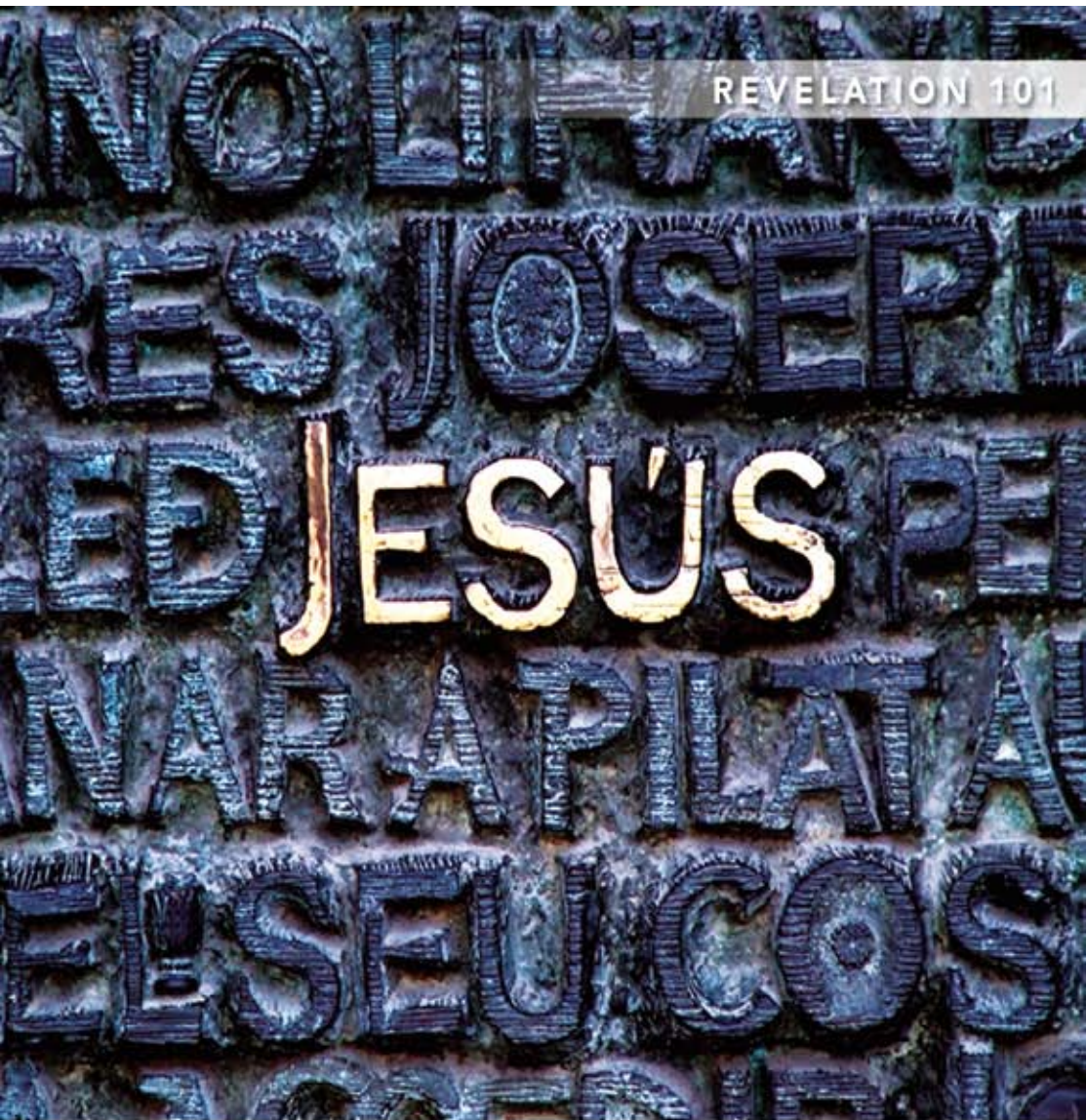


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*Learn how to improve your communication with loved ones, fellow employees, family members and anyone else in your daily world. These techniques can be used to enhance your communication skills or to help break down communication barriers with people with whom you wish to have a better relationship. This is a great workshop for couples, close friends or family members. Participation is required.*

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Rev. Paul has been teaching stress reduction and meditation workshops since 1995 at many continuing education and spiritual centers. He is an ordained Interfaith Christian minister, spiritual and grief counselor. He has served as a hospice chaplain and hospice volunteer trainer. He has also served in the fast-paced publishing industry for more than twenty-five years.

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