

Happy Holidays!

Carmichael Times

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Serving Carmichael and Sacramento County since 1981

December 25, 2014

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MERRY CHRISTMAS!



Bonney Field to Welcome More Soccer Fans

SACRAMENTO REGION (MPG) - The Cal Expo Board of Directors unanimously approved a proposal from Ovations Fanfare, in conjunction with Sacramento Republic FC, to expand seating at Bonney Field from the current 8,000 seats to between approximately 10,500 to 11,500 seats for the 2015 season. Final seating capacity will depend on further evaluation from the bleacher manufacturer. Expansion includes new seats along with the reconfiguration of some existing seats.



Given 2014's sold-out attendance and the team's USL Pro National Championship victory at Bonney Field, both Ovations and Sacramento Republic FC have been exploring the possibility of adding more temporary seats to the facility to satisfy demand. Sacramento Republic FC reports that more than 7,200 season tickets have already been sold for the 2015 season.

"Our partnership with Ovations and Sacramento Republic FC further demonstrates the vitality of Cal Expo as a prominent community asset and keeps with our efforts to further enhance the State fairgrounds," said Cal Expo CEO Rick Pickering.

The additional seats will require the use of more land area. Consequently, additional square footage will be added to the north end of the existing 4.86 acres, for a total leased acreage of 5.397. In exchange for this additional land area, Ovations' annual guaranteed minimum rent to Cal Expo will increase from \$75,000 to \$100,000.

Cal Expo entered into a Letter of Understanding in October 2014 to review and evaluate the expanded seating proposal by Ovations. That proposal launched the formal California Environmental Quality Act (CEQA) review process as well as negotiations between Cal Expo and Ovations. Ovations estimates

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By Paul V. Scholl, Publisher

The holidays are upon us and again it is time to give thanks to so many.

All of us at Messenger Publishing Group would like to thank our many thousands of readers of our eight local newspapers serving the Sacramento Region. We often get great responses from our readers letting us know how we are doing. We also get many requests for things that readers would like to see added to our products. We take each request seriously and evaluate how we can become a better newspaper as we grow.

We would like to

thank all of our advertisers throughout the Sacramento market, big and small, who entrust us with the responsibility of helping them grow their businesses and succeed. We do our best with every issue but always look at the job done and try to find ways to improve.

As publisher, I would like to thank the 65 people who help publish and

distribute these products. It is not an easy task. It takes everyone moving in the right direction at the right time and at the right speed to hit the deadlines to keep readers and advertisers happy. Each job done is important, and every detail is critical. Our staff has taken new and tough steps to grow as a company this year. We look forward to

continuing that growth so we can do more within the communities we serve.

Our goal every year is to find more ways to help improve the quality of life within our areas of service. If you know of an organization or group that could benefit from getting more exposure in their local newspaper, please have them contact

us. We will consider each request for coverage in the coming year.

Remember the reason for the season. The meaning of Christmas is at the heart of our great nation. If we all lived our daily lives with such principles, it would be Christmas for each of us every day. Live it. Share it. Do more good.

Merry Christmas! ★



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Palmer Emerges Victorious in WSOF 16, Takes Featherweight Title from Glenn

Story and photos by Anne Stokes

In a stunning upset, challenger Lance Palmer defeated defending featherweight champion Rick Glenn at the World Series of Fighting 16. Despite Glenn's height and reach advantage,



Team Alpha Male MMA fighter Lance Palmer takes a victorious lap around the ring after defeating Rick Glenn to take the World Series of Fighting Featherweight championship title. The match was the co-main event at the WSOF's MMA world championship, which was broadcast live on NBCSN from the McClelland Conference Center.

Palmer dominated all three rounds to break the reigning champion's 13-fight winning streak.

Palmer (9-1), fighting with Sacramento's Team Alpha Male, defeated Glenn (15-3-1) via submission with a rear-naked chokehold 3 minutes and 9 seconds into the third round. It was the co-main event at World Series of Fighting's (WSOF) mixed martial arts world championship, which was broadcast live on NBCSN from the McClelland Conference Center in Sacramento. The fight was a shot at redemption for Palmer, who lost the title match last year

against Georgi Karakhanyan.

"It's good to have the belt. I didn't get the belt a year ago and came back to this position and I wasn't going to leave that cage without it. It feels good to have it now," said Palmer.

"It couldn't have gone better."

"Lance is more of a wrestler so he's been working a ton on his stand-up [technique]," explained Urijah Faber, MMA champion and Team Alpha Male founder. "So [his strategy] was using his foot work, his distance, and landing those heavy punches." Palmer, a 4-time All American wrestler and NCAA finalist out of Ohio State University has been based in Sacramento for the past 3 and a half years and has been training for this bout since last June.

With an exploratory start to the first round, Palmer made the first strike, landing a winging overhand left. The southpaw came out swinging in round two, throwing a barrage hooks and uppercuts right out of the gate. In the third and final round, Palmer put his formidable wrestling skills into action, taking

Glenn to the ground until he tapped out. With Palmer's win, the crowd erupted, celebrating their new local champion. To Palmer, such a support makes a big difference. "I'm not even from Sacramento, but I've lived here for almost four years," he said. "With all the Team Alpha Male fans, and all the teammates, and everybody here, it doesn't get any better than this, fighting in my adopted hometown and bringing home the belt."

And according to WSOF Senior Executive Vice President and Matchmaker Ali Abdel-Aziz, there may



MMA fighter Lance Palmer, left, is crowned the new Featherweight champion after defeating Rick Glenn at the WSOF 16 World Championship. "I feel good," said Palmer. "It's good to have the belt. I didn't get the belt a year ago and came back to this position and I wasn't going to leave that cage without it."



Challenger Lance Palmer lands the first strike in round one of the Featherweight title fight against Rick Glenn during the WSOF 16, which was televised live on NBCSN from the McClelland Conference Center.

be more events in Sacramento in the future. "Sacramento is a hot bed for MMA," noted Abdel-Aziz. "It's fun

and we have a great time, and we're going to hopefully come back next year."



Lance Palmer took on defending Featherweight Champion Rick Glenn at WSOF 16, which was televised live on NBCSN from the McClelland Conference Center. Palmer, a four-time All American wrestler and NCAA finalist, has been working on his boxing technique to round out his MMA fighting skills.



MMA champion and Team Alpha Male founder Urijah Faber, left, was on hand to support teammate Lance Palmer in his bid to take the WSOF Featherweight title. Palmer defeated defending champion Rick Glenn in the third round.

For Palmer, the next steps of his career are up in the air. "This is just the beginning. As long as I stay healthy and everything goes well with the sport, I'd like to get another 10 years out of it."

According to Faber, any challengers to Palmer's new title will have a tough time of it. "Whoever's coming after him, they're going to have their hands full. He's ready to take on all comers and fight the best in the world." ★

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Christmas Baby Turns 100



Reaching the century mark three days after Christmas, Carmichaelite Rose Kenney shows a 1940s photograph of herself and her late husband, Larry.

Story and photo by Susan Maxwell Skinner

CARMICHAEL, CA (MPG) - If Rose Kenney felt cheated of gifts by having a birthday three days after Christmas, she's had 100 years to get over it.

Celebrating the century milestone on December 28th, the five-foot-tall centenarian prefers greeting cards anyway. The Carmichael home where she has lived for over 50 years is as neat as a pin, and she hardly wants to add clutter. "Mom likes everything in its place," reported her daughter Sue (67). "She's very organized; she knows where everything is."

A century of tidy habits (she loves plain American food,

eschews alcohol, and has never smoked) shows its benefits. Rose also credits her petal smooth complexion to a lifetime use of Oil of Olay and to sleeping every night—summer or winter—with an open window. "I just like fresh air," she confirmed.

The daughter of storekeepers, Rose was born in Bellwood, NE. She married Errol Flynn lookalike Larry Kenney when she was 22 and moved west when the Los Angeles Piggly Wiggly offered him work. The Kenneys reached Sacramento in 1963. With daughters Sue and Christine in tow, they settled in Carmichael. Larry worked for Frito Lay and, like most married women of her generation, Rose stayed home for her kids.

"My friends loved to come to our house after school," recalled Sue Kenney. "Mom let us sing and dance and do whatever we liked. They loved her. She gave us wonderful birthday parties with homemade cheesecake."

A voracious reader, Rose starts each day with a newspaper and manages to consume three romantic novels per week. No day is complete without her favorite TV soap operas, and she still roots for the LA Dodgers. A widow since 1967, she now has a live-in caregiver and daughter Sue lives minutes away. "All my life, I've felt my mom was there for me," Sue explained. "I can still come over any time and tell her anything. She listens carefully and gives me good advice." ★

Carmichael Resident Celebrates 104th Birthday



Wendy Ford of Aegis of Carmichael (left) presents a birthday cake to Valentina Kern in celebration of her 104th birthday. Photos courtesy of Aegis of Carmichael

CARMICHAEL, CA (MPG) - Aegis of Carmichael's resident, Valentina Kern, recently celebrated her 104th birthday. She was born on December 12th, 1910, in Irkutsk, Siberia and was raised in Harbin, China where her father assisted with building railroads until they moved to San Francisco in 1929, before the Golden Gate Bridge was even built.

Valentina married her husband

Max in 1933, and they were married for 71 years. While Max was busy building alters and cupolas at most of the Russian Churches in the greater San Francisco area, Valentina was busy raising their only child, Nina Wulff, who resides in Sacramento.

Valentina was very active in the Russian Orthodox Church, loved to cook Russian food (particularly pierogi), and enjoyed knitting and

gardening too. She still enjoys classical music, opera, and ballet.

Valentina moved to Aegis on February 9th, 2009. "It has been our pleasure for her to be part of the Aegis of Carmichael family for almost six years," said Marketing Director Steffany Jamison.

Source: Aegis of Carmichael ★

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The Bear That Santa Almost Didn't Come

By Edric Cane

"Santa! Santa!"

"Yes, Margie? (For such is the name of Mrs. Claus) — Come and give me a hand, will you? I still have some presents to wrap."

"All right. Coming right away. Just let me finish grooming that reindeer."

Well, a quarter of an hour later, Santa had still not come out of the stable and Mrs. Claus was getting really impatient.

"Are you coming, Santa? You won't need those reindeer if I can't get those parcels all wrapped up for you."

"All right! All right! How can I help you?"

"It's all that string I have to tie around these parcels. If you're there to put your finger when I tie the knot it really makes things go a lot faster. Put your finger here and hold down fast."

And so Santa Claus helped Margie Claus tie the Christmas presents for Laura, and Jean-Paul, and Maureen, and Michael, and a lot of other boys and girls, big and little, blond and brown, thin and plump, that lived in warm places and cold places, that were in 5th grade, 4th grade, 1st grade, Kindergarten, or that didn't go to school at all.

After a while Santa got tired of carefully watching what was going on. He just put his finger where he was told, pressed down when he was told, but he was really thinking of something else. He was thinking of the wonderful night that was coming, when he would open up the doors of his stable, jump on the sleigh, and say "Giddy-up!" to the reindeer as they would bounce into the open sky pulling Santa and the sleigh full of toys and presents. He thought of the flight over the long stretch of snow-covered ground, perhaps even over the clouds for a while, with the millions of bright stars lighting his way; and the moon rising; and seeing its reflection in the lakes and rivers. He thought of the quiet of it all, and the beauty. Peace on earth, goodwill to men. He was playing his part, and he hoped they would understand.

He thought of the lights he would see on

the ground: first a single light here and there from a solitary igloo or farmhouse; then larger clusters as he moved closer to towns and cities. And at each light he would swoop down, jump off onto the roof with some presents in the bag swung over his shoulder, and down the chimney, stuff presents in stockings or under the tree, and up again, and off again between the lights of the stars and the lights of the houses. He loved that night, and it was well worth working hard all year just preparing for it.

OOOOOCHHHH! What was that? He was really paying no attention to what he or Mrs. Claus were doing, and he had forgotten to pull out his finger at the very last moment, just before the knot was pulled tight. And this time, the knot had got him! His finger was tied to a big heavy parcel, and the more he wiggled, the less he seemed able to pull it loose.

It seemed an easy matter at first to untie the knot. But you don't know the knots Margie Claus puts on her presents. They're just big strong knots made with solid string, and even Margie couldn't untie that knot.

"You clumsy Santa! Can't you pay attention?" she said.

"Do you have to tie them so tight?" he replied.

"Well, yes, I have to, when they're going to the other side of the earth, through snow and wind, and down the narrow chimneys. You're the one who complained when I used cheaper string and half your presents broke open the other year."

She looked for a pair of scissors but just couldn't find one. When she did, she couldn't slide it under the string so tightly was it wrapped around the parcel.

"What are we going to do," said Santa. "I can't ride the reindeer with that parcel tied around my finger."

"It's too silly," said Margie. "There has to be a way to break that string or we'll have to cancel presents this year."

"We can't do that! All the stockings are out, the children have gone to bed and are already dreaming of all the things they will find when they wake up. Can't you think of something?"

Margie couldn't think of anything and it was getting late.

"I'll have to try and drive with that parcel on my hand."

"But you can't do that, and even if you could, how are you going to slide down the chimney and climb back up again?"

"I have to try....I have to try," said Santa as he walked towards the stable.

He opened the stable door and the reindeer were there, impatient to leave on their journey. He climbed in his seat, and immediately he saw how painful and difficult it would be to steer the sleigh in his situation. And then there was that pesky mouse he had been trying to get rid of, squeaking in the corner, sneering at him he thought after having eaten half the oat he had bought for his reindeer. He'll really have to do something about it on his return... that is, if he was able to go at all. Santa was very near to being very mad, and that mouse was not helping at all, squeaky, sneaky, sneering little thing.

But what was that? The mouse was running up the leg of one of the reindeer, jumping from one to the other, jumping on the sleigh. The brat had never been so bold.

"Off! Away! Get out of here!" said Santa. But he wasn't very good at brushing it off with his hand tied to the parcel.

The mouse was climbing up his pants! Up on his shoulder, down his arm, and on that miserable parcel! What could he do to get rid of it? It was sniffing here and there, and seemed actually ready to bite his finger! But no, it wasn't his finger it was after, it was the string. And it nibbled and nibbled as Santa watched in amazement. A few moments later the string broke loose. The little mouse had freed him of the heavy present. He threw it into the back of the sleigh as the mouse jumped off. Hardly waiting for the "Giddy-up!" the reindeer bounced through the open door and into the night.

As he rode towards the land of the children between sky and snow, he thought of that little mouse that had been waiting for the right moment to say "Thank you."

He too knew how he would say "Thank you" to the little mouse when he came back from his very special journey.

Edric Cane is an educator living in Carmichael. He is the author of *Teaching to Intuition and Making Friends with Numbers*. He can be reached at edriccane@aol.com. ★



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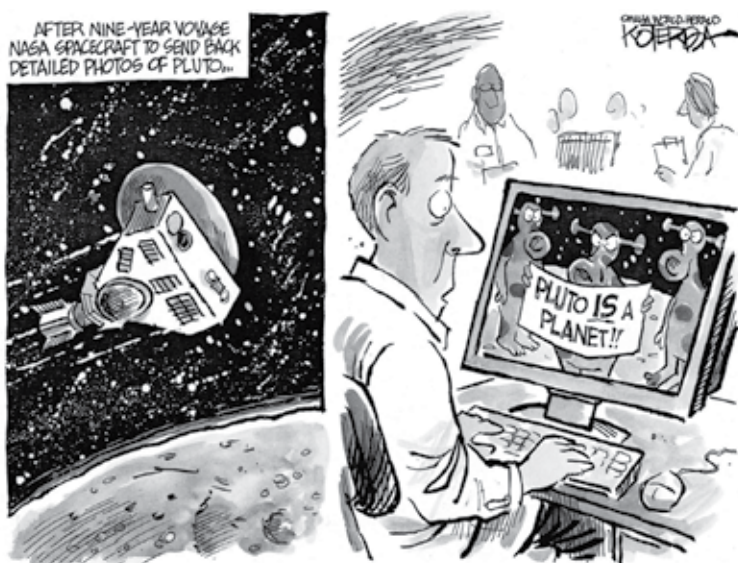
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THE RICH LOWRY COLUMN
By Rich Lowry

Christmas at the Battle of the Bulge

"Sir, this is Patton talking ... You have just got to make up Your mind whose side You're on. You must come to my assistance, so that I may dispatch the entire German Army as a birthday present to your Prince of Peace ..." -- Prayer of Gen. George S. Patton, Dec. 23, 1944

It is with Patton's plea to the Ultimate Commanding General that Stanley Weintraub opens his book, "11 Days in December: Christmas at the Bulge, 1944." It's the tale of the worst Christmas for American soldiers since Valley Forge.

The Allied breakout from Normandy after D-Day had convinced Gen. Dwight Eisenhower that the war with Germany would be over by Christmas, but as the Allied advance slowed, the Germans

planned a counterattack through the Ardennes forest. Behind the cover of the thick forest and the horrid weather, the Germans scored initial successes, creating the "bulge" in the Allies' line.

The troops fought in conditions that would, in other circumstances, have been a winter wonderland, among evergreen trees freshly covered in snow. The inclement weather favored the Germans, delaying reinforcements and neutralizing Allied air superiority. American casualties reached at least 80,000 throughout the course of the battle.

Soldiers who were lucky created makeshift Christmas trees by hanging grenades on pine trees. But GIs who were captured by the Germans were packed into boxcars in unsanitary conditions and got almost nothing to eat. "They filled the time wanly singing carols," Weintraub writes. "The Germans complained that it kept them awake and threatened to shoot if the songs didn't cease."

At the front, German loudspeakers broadcast across the lines, "How would you like to die for Christmas?" Americans didn't intimidate so easily. One American soldier in the encircled city of Bastogne commented to another, "They've got us surrounded -- the poor bastards." When a German commander demanded the surrender of the Americans at Bastogne, Gen. Anthony

McAuliffe famously responded "Nuts!"

Gen. Patton, who had been looking forward to thrusting toward the Saar region of Germany, instead had to relieve Bastogne. Earlier, he had badgered his chaplain to pray for optimal conditions for an offensive. The chaplain noted "that it isn't a customary thing among men of my profession to pray for clear weather to kill fellow men." Undeterred, Patton asked, "Are you teaching me theology or are you the chaplain of the Third Army?"

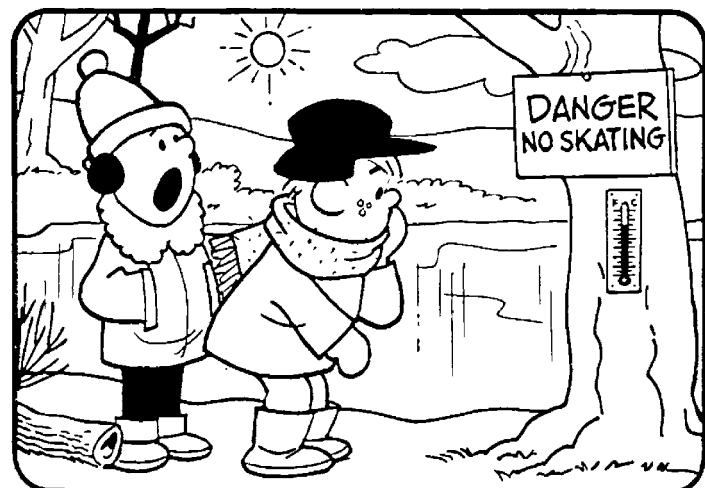
Patton distributed a printed prayer for good weather to his troops and made his own appeal, noted above. The weather improved, and Patton wrote in his diary, "A clear, cold Christmas, lovely weather for killing Germans, which seems a bit queer seeing Whose birthday it is." By early January, the Germans were forced to withdraw from the Ardennes, and the Allies were at the Rhine by March.

One schoolmaster returning to his blasted classroom after the battle found a message scrawled on the blackboard from a distraught German officer: "From the ruins, out of blood and death shall come forth a brotherly world." Unlikely as it seemed at the time, he was right. The Allied victory created the predicate for a free Europe at peace.

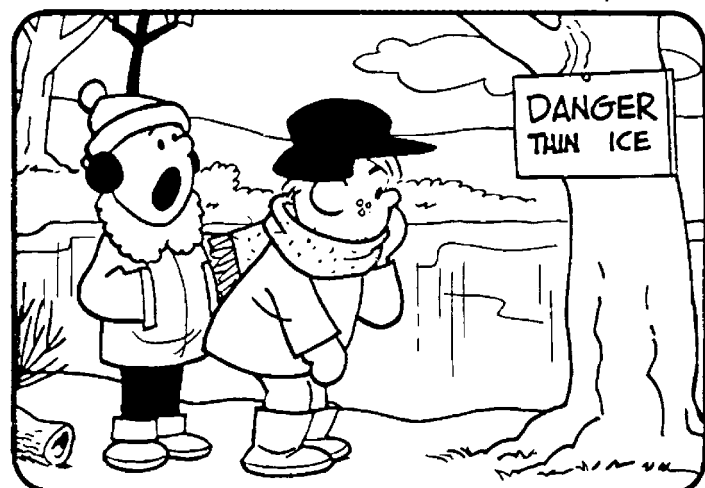
Rich Lowry is editor of the National Review.
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BY HENRY BOLTINOFF



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Game Plots

Pick it Up: Half-Life 2 Turns Ten

By Noah Howard

One of Maya Angelou's best quotes is "People will forget what you said. People will forget what you did. But people will never forget how you made them feel." I forgot what most characters said in during the time I spent with Half-Life 2. I forgot much of what I did. But I haven't forgotten the way it made me feel. Half-Life 2 arrived ten years ago as of November 16th, but I got on the train late, playing it only recently out of ignorant curiosity rather than to experience what many call the only perfect game. I've played games that have given me stronger emotions (some have even have made me cry), and I've played games with more profound messages, but Half-Life 2 conveys a full range of emotions over the course of its campaign, more so than anything else I've ever played.

I remember being completely underwhelmed by the first Half-Life, released in 1998. I came in expecting the first example of advanced storytelling in gaming, but instead found a series of outdated graphics and mechanics. So, going into Half-Life 2, I wasn't expecting much.

The first moment I knew that I was in for something special, that I was going to play a game



This one, dehumanizing act, from this one, bored soldier left me feeling betrayed as a gamer. I had expected power, and was met with degradation. Photo courtesy Noah Howard

that would be the entertainment high-point of my life, was in the first few minutes. I'd just gotten off of a train, entering for the first time the station in the gritty, post-apocalyptic City 17.

As I made my way through the station, filled with faces of oppressed citizens, I came across a gas-masked soldier standing lazily by a trash bin. A soda can rested on the rim of the bin. He knocked it to the floor.

"Pick it up."

I did the rational thing, and picked up the can. And then I threw it right in his face. My disobedience was met with a brutal beating from the business end of his electrified billy club. It's one of the simplest moments in gaming, but one of the most powerful. There have been numerous analyses written, all valid, about this one moment and what it means, but for me, all it did was get me angry. Most games (shooters especially) are, at their core, power fantasies where you're the mightiest, most important person around. This one, dehumanizing act, from this one, bored soldier left me feeling betrayed as a gamer. I had

expected power, and was met with degradation. In most games, I shoot the enemy because the game tells me they deserve to be shot. Half-Life 2 was the first game where I was motivated personally to fight the enemy, where I wanted to shoot them beyond the reason "the game told me so." I had a vendetta to settle with this soldier, and with all of his gas-masked kind.

This moment represents Half-Life 2 as a whole. Valve, the developer, uses that initial kernel of rage to keep the player emotionally invested in the saga that turns you from everyman into the One Free Man, a messiah to the game's downtrodden humanity. Unlike other games, it does so not by instilling a physical change in power-level or appearance in the protagonist, but by manipulating players' emotions so that they feel themselves grow into their saviour role.

Angelou almost assuredly never played Half-Life 2, but she would've remembered how it made her feel. ★

To respond to Noah's articles email him at digitalartsnoah@yahoo.com

Sacramento County DA Reports

Recent cases of interest



CASE: Elon Green Jr. (12/18/14)

PROSECUTOR: Deputy District Attorney Tate Davis, Elder Abuse Prosecution Unit

District Attorney Jan Scully announced today that Elon Green Jr. was convicted by jury of felony criminal threats, felony residential burglary and misdemeanor elder abuse. The jury also found true that Green had previously served time in prison for being a felon in possession of a firearm.

On September 2, 2014, 42-year-old Green approached his parents' house. When he saw his stepmother in the garage, he rushed towards her and repeatedly threatened to kill her. She retreated into her house, locked the doors and called 911. Green then entered the attached garage and attempted to break through the interior door with a screwdriver. Green's 86-year-old wheelchair bound father tried to stop Green's attack. In response, he assaulted his father.

Green's criminal history includes four separate prior felony convictions for felon in possession of a firearm, a misdemeanor high speed evasion from law enforcement, and several drug and alcohol related charges. Green has previously been sentenced to prison on two occasions.

Sentencing is set for January 23, 2015 at 9:00 a.m. in Department 10 before the Honorable Greta Curtis Fall.

CASE: Joseph Francis Corey (12/12/14)

PROSECUTOR: Deputy District Attorney William Satchell, Homicide Unit

District Attorney Jan Scully announced today that the Honorable Greta Curtis Fall sentenced Joseph Francis Corey to life in prison without the possibility of parole, plus 25 years. On October 30, 2014, a jury convicted Corey of the first-degree murder of Sacramento County Animal Control Officer Roy Marcum. The jury also found true that Corey used a firearm and two special circumstances, that the murder was committed against an appointed official and lying in wait.

On November 27, 2012, Corey was evicted from his residence in Galt after foreclosure. The next day, Officer Marcum responded to the residence at the request of bank representatives to retrieve several dogs and cats left by Corey. Unbeknownst to Officer Marcum, Corey had snuck back into the residence and barricaded the door from the inside. When Officer Marcum approached the residence, Corey shot Officer Marcum with a high-powered hunting rifle through the front door.

CASE: Taejuan Jackson (12/12/14)

PROSECUTOR: Deputy District Attorney Thien Ho, Gangs & Hate Crimes Unit

District Attorney Jan Scully announced today that the Honorable Curtis Fiorini sentenced Taejuan Jackson to 50 years to life in prison. On November 12, 2014, a jury convicted Jackson of the first-degree murder of Juwan Howard. The jury also found true that Jackson personally discharged a firearm causing the victim's death.

The evidence at trial demonstrated that Jackson had prior encounters with Juwan Howard. Upon seeing Mr. Howard on December 21, 2013 at the Fast Trip gas station on Florin Road, Jackson pulled out a firearm and shot him.

CASE: Johnathan Ball (12/10/14)

PROSECUTOR: Deputy District Attorney Nancy Cochran, Special Assault & Child Abuse Unit

District Attorney Jan Scully announced that Johnathan Ball was convicted by jury of 10 counts of child molestation charges.

Ball molested a female family member for two years when she was between the ages of 10 and 12. The assaults included fondling, digital penetration and sexual intercourse, which resulted in the victim becoming pregnant when she was 12 years old. The jury also found true the allegation that Ball personally inflicted great bodily injury based on the resulting pregnancy.

Ball will be sentenced on January 23, 2015 in Department 17 by the Honorable Ernest Sawtelle.



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First Hospice House in Sacramento Area Sehr-Allen Charitable Foundation Breaks Ground

SACRAMENTO, CA (MPG) - People facing a lack of resources for hospice and placement benefits at the final stages of their lives may now have a place welcoming them—and aiming to provide them with the medical, physical, emotional, and spiritual needs that are crucial during this time in their lives. The Sehr-Allen Charitable Foundation will break ground on this new, beautiful hospice house—the first of its kind in the Sacramento area—on Thursday, January 8th at 2:30 p.m. The ceremony will be held at 4970 Walnut Ave, Sacramento, CA.

Sacramento lawmakers, community leaders, area care providers, Veteran's Administration, and elected officials including Congresswoman Matsui,

Assemblyman Ken Cooley, and Sacramento City Supervisor Susan Peters will be in attendance at the groundbreaking ceremony.

Hospice House gives priority to veterans; reaches underserved populations including the homeless, those who don't qualify for Medicare, and the non/underinsured; accepts patients from any hospice providers; and features a beautiful and private outdoor garden, family sleeping area, and onsite pet sanctuary.

The founders of Sehr-Allen Charitable Foundation, Dr. James Sehr and Mrs. Angela Sehr, have dedicated their lives to caring for people who are injured or ill. Through their first-hand patient care experience, they deeply understand the challenges and hardship patients and

their loved ones face during life altering illnesses. It is even more challenging when the illness is terminal and patients and family members must deal with death and dying. Often times, family members must leave their jobs to care for a dying patient, adding more burden to the already fragile situation. Dr. and Mrs. James Sehr hope that the foundation can serve as a sustaining source of financial support to meet the special needs of individual dying patients and their families. Further, the Foundation provides a meaningful way for patients' families, friends, and others to honor their loved ones by contributing to the cause.

Source: *Marie Copher, Hospice and Palliative Care Specialist* ★

Rancho Cordova Residents Arrested for Selling Date-Rape Drug

RANCHO CORDOVA, CA (MPG) - Detectives from Roseville's Vice and Narcotics Enforcement Team (VNET) are investigating regional sales of a synthetic narcotic drug similar to GHB, better known as the "date-rape drug." GHB and its

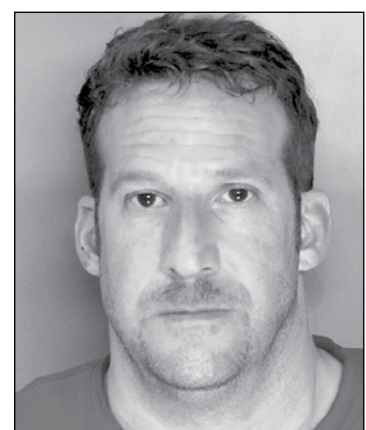


VNET detectives had long heard rumors about a house in Rancho Cordova being a major source of GHB in Roseville and the rest of the Sacramento metropolitan area.

On December 9th, Roseville officers served a search warrant at that home in Rancho Cordova. The house had a fortified security door and was protected with numerous surveillance cameras. Inside the house, officers found a large quantity of a GHB substitute drug disguised as, and sold as, massage oil. They also found more than \$20,000 in cash, firearms, methamphetamine packaged for sale, and other evidence of illegal drug

trafficking. Detectives later seized more large quantities of the drug at another related location.

Michael Manoff, age 74, Corrina Day, age 42, and David Culfa, age 40, all of Rancho Cordova, were arrested on suspicion of possessing drugs for



sale and other related charges, and booked at the Sacramento County Jail.

Roseville's Crime Suppression Unit and the U.S. Department of Homeland Security Investigations assisted Roseville's VNET with the operation.

Source: *Roseville Police Department PIO* ★

Attend Weekly Sessions of Grown-Up 101 Sacramento Public Library Teaches Teens the Basics

SACRAMENTO REGION, CA (MPG) - Are you a teen who is getting ready to graduate, looking for work, or heading off to college? This weekly program will give you the basic, practical information you need as a brand-new, bona fide adult.

"There are a lot of basic, everyday things that a young adult needs to know but hasn't thought to seek out yet, like stocking a kitchen, changing a tire, opening a checking account, or knowing what 'business casual' means," said North Highlands Youth Service Librarian Justin Azevedo, who organized the program. "The library is in the business of essential information, and this program can give them those sorts of tips face-to-face in a pressure-free environment."

Learn about money, jobs, and other life skills every Tuesday

in January from 4-6 p.m. at the North Highlands Library, 4235 Antelope Road, Antelope, CA 95843.

January 6th, How to: Money

Learn to manage your money, pay your own bills, and stay out of debt. A representative from Golden 1 Credit Union will go over the basics of personal finance and tell you what you need to know about bank accounts, credit cards, and managing your own finances.

January 13th, How to: Clothes

Learn the difference between formal and business casual, find out what everyone should have in their closet, practice tying a tie, and pick up some easy tips to ensure you can always dress like a grown-up if you need to.

January 20th, How to: Job

Professionals from Sacramento Works and the Capitol Area Development Authority will get you started with tips on job searching, resumes, interviewing, workplace etiquette, and time management.

January 27th, How to: Food

Learn how to avoid living on ramen noodles and candy bars. The Food Literacy Center will present their Homemade Fast Food program and give tips for stocking your cabinets, planning your meals, and cooking simple and tasty things, all on a new grown-up's modest budget.

You do not need to register to attend these free sessions, but you are encouraged to attend each week to get the full benefits of the program. For more information, please call (916) 264-2920.

Source: *Sacramento Public Library* ★

Michael Manoff (above), age 74, Corrina Day (center), age 42, and David Culfa (at right), age 40, all of Rancho Cordova, were arrested on suspicion of possessing drugs for sale and other related charges, and booked at the Sacramento County Jail.

analog (meaning chemically similar concoctions that produce the same effects) are often implicated in sexual assaults, DUIs and overdose cases.

Bonney Field to Welcome More Soccer Fans

Continued from Page 1

that it will cost more than \$1.5 million to construct the expanded seating.

"We are humbled and grateful to the Cal Expo Board and their continued support of Sacramento Republic FC and Bonney Field," said Republic FC President Warren Smith. "The expansion and improvement efforts at

Bonney Field for the 2015 season will not only provide more soccer fans an opportunity to experience a game, but also increase revenue for Cal Expo and the number of visitors to this amazing civic resource. We look forward to continued growth through our partnership with Ovations Food Service and Cal Expo to bring benefits to all our organizations

and the fans of Republic FC."

Construction of the new seating is estimated to be completed prior to the home opener of the Sacramento Republic FC season, which is scheduled for late March.

Source: *State Fair Media Department* ★

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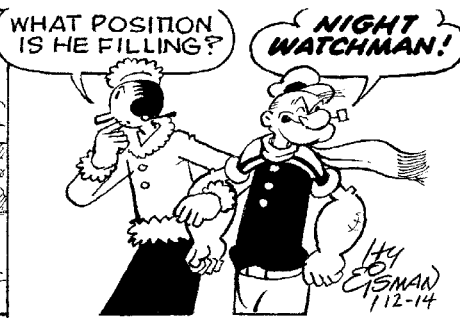
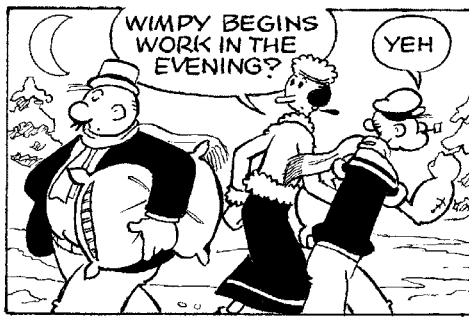
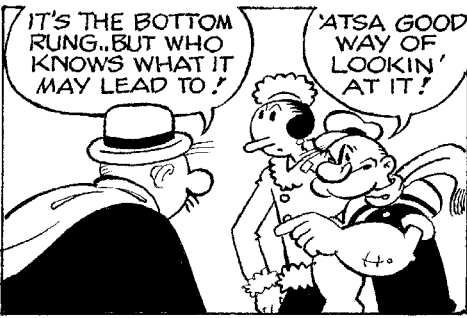
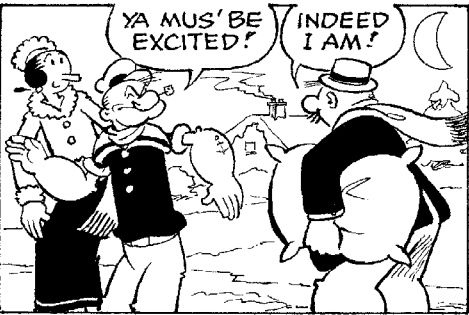
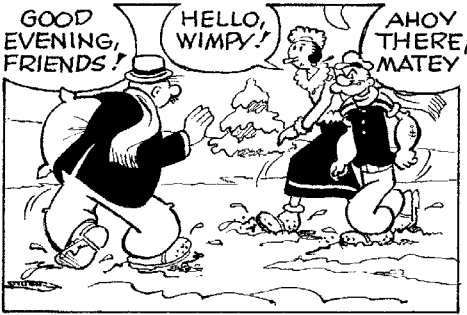
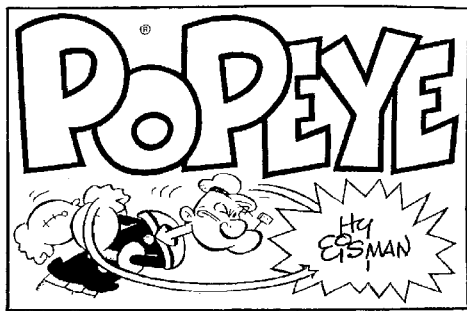
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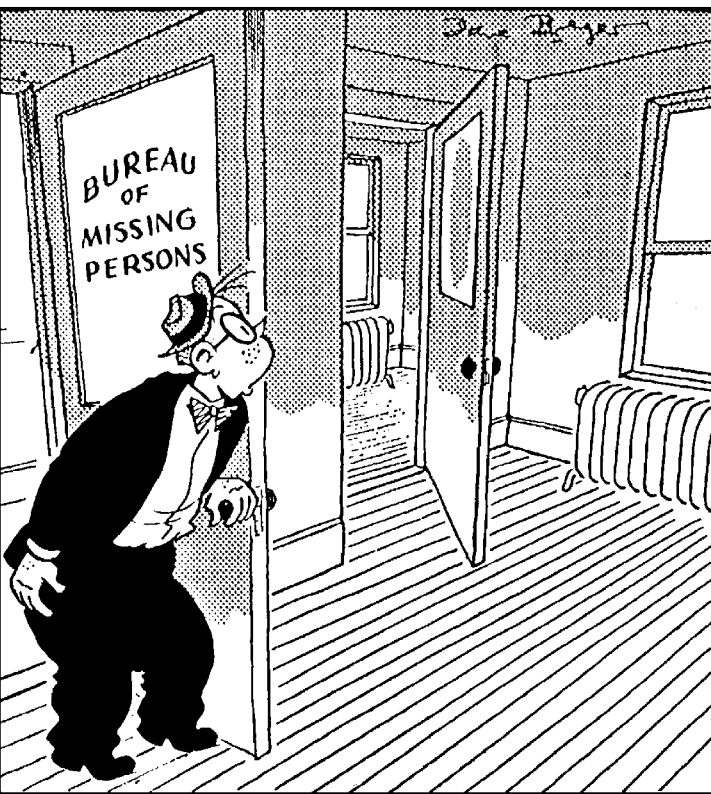
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HUBERT - - By Dick Wingert



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ARIES (March 21 to April 19)
The New Year brings challenges that can change many things in your life. You need to be prepared not only to confront them, but also to deal with what happens afterward.

TAURUS (April 20 to May 20)
You have what it takes to set your goals quite a bit higher this year. Learn what you need to know and put what you learn into your efforts. A partner offers loving support.

GEMINI (May 21 to June 20)
In true Gemini Twin fashion, you're conflicted about a decision you know you'll have to make in this New Year. Best advice: Get the facts before you make any commitment.

CANCER (June 21 to July 22)
A friend offers you an exciting opportunity for this New Year. Although your positive aspects are strong in most respects, caution is advised. Investigate before you invest.

LEO (July 23 to August 22)
You can make this New Year a roaring success. Start by readjusting your goals to reflect the changes in the economy. Your den-mate offers both wise and loving support.

VIRGO (August 23 to September 22)
The New Year brings new opportunities for change. But you need to be ready to move from the comfortable status quo to the challenging unknown. It's up to you.

LIBRA (September 23 to October 22)
Your most important New Year's resolution should be to work out problems with a family member in order to avoid continuing misunderstandings. Do it soon, for both of your sakes.

SCORPIO (October 23 to November 21)
The New Year has much to offer the intensely determined Scorpion, who isn't afraid to take on challenges and stay with them until they surrender their rewards.

SAGITTARIUS (November 22 to December 21)
You'll have many fine opportunities in this New Year. But be warned: Reject offers of "help." You work best when you're free to be your own creative self.

CAPRICORN (December 22 to January 19)
The New Year offers changes that you might feel you're not quite ready for. Best advice: Deal with them one step at a time, until you've built up your self-confidence.

AQUARIUS (January 20 to February 18)
Travel is a dominant aspect of the New Year. This could mean relocating to another city (or even another country) in connection with your education or your career.

PISCES (February 19 to March 20)
This New Year brings news about a change you've been anticipating. You might have a problem persuading a loved one about your new plans, but he or she will soon go along with them.

BORN THIS WEEK: *You have a gift for making people feel safe and protected. You would make an excellent youth counselor.*

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COUCH THEATER -- DVD PREVIEW
By Sam Struckhoff

EDITOR'S NOTE: *DVDs reviewed in this column will be available in stores the week of December 29, 2014.*

PICKS OF THE WEEK



Shirley MacLaine in "Elsa & Fred"

"The Equalizer" (R) -- A quiet, peaceful man in his over-the-hill years harbors a dark past that will come out when he goes on a killing spree to save a young woman. It's a plot you've heard a billion times, but now it's Denzel Washington's turn. Robert McCall (Washington) works at the hardware store, dines alone and reads classic novels that your high-school English teacher would approve of. McCall notices that a regular, Teri (Chloe Grace-Moretz), is being abused by the Russian mobsters who have her. McCall goes on a super-violent Righteous Revenge Rampage using skills he learned when he was a special-forces guy (of course).

Director Antoine Fuqua ("Training Day" and "Shooter") takes his time, but really dials up the smash-and-shoot once things get going. McCall mostly works with guns and fists, but barbed wire and broken glass also get involved. However you feel about the red stuff, the movie has more thrills than other recent movies with this exact plot.

"Elsa & Fred" (PG-13) -- Christopher Plummer plays Fred, a widower just going through the motions until the clock runs out. His morose attitude is understandable,

as he's been deposited in a small apartment by his daughter and her husband, both seeking a favor. Fred's hopeless grouching begins to melt in the presence of Elsa (Shirley MacLaine). She's a little older than him, but she has dreams in her heart and a relentlessly positive -- if somewhat bubble-headed -- demeanor. They both have a lot left ahead of them.

While it treads a well-worn path, the leads bring a considerable amount of charm to the proceedings. MacLaine's frenetic enthusiasm for life and lying could be a little grating without Plummer's precisely calibrated curmudgeon.

DOGS OF THE WEEK

"Last Weekend" (NR) -- This melodrama -- I think parts are supposed to be funny -- centers on an upper-class California family as they bicker in their Lake Tahoe vacation home for the last time. Celia (Patricia Clarkson) is the mother of a handful of adult sons who arrive at the lake house with their significant others. Hopefully, the poor product of this film will end the trend of dramedies where adult families are put into the emotional pressure-cooker of a nostalgic setting.

"Reach Me" (PG-13) -- This time of year is fantastic for delivering these bafflingly bad films as studios try to sweep them under the rug between holiday and award seasons. This one has a big cast with big names all turning in overwrought or confusing performances. There's a script that seemingly dares you to care about it or keep track of it. Teddy (Tom Berenger) wrote a self-help book that touches the lives of various misfits, creeps and directionless loners. Sylvester Stallone, Nelly, Kyra Sedgwick, Danny Aiello, Kevin Connolly, Kelsey Grammer, Terry Crews (and many more!) all got a paycheck for this cluster-mess.

TV RELEASES

"Shameless: Season 4"

"Banshee: Season 2"

"Sabrina: Secrets of a Teenage Witch - Magic of the Red Rose"

"Laurel and Hardy 12-Movie Collection"

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top ten

Most Religious States

1. Mississippi
2. Utah
3. Alabama
4. Louisiana
5. South Carolina
6. Tennessee
7. Georgia
8. Arkansas
9. North Carolina
10. Oklahoma

Source: Gallup poll

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Season's Greetings
Messenger Publishing Group

Now here's a tip! by Jo Ann Derson

Wine: Nobody I know is wasting it. But if you're done before the bottle is, pour the leftover wine into ice-cube trays to save it. You can use it later in recipes, or (my favorite) to chill a glass of wine! -- E. in Florida

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Christmas Around the World By Sabrina Napolitano

In America, Christmas means Santa Claus, brightly decorated Christmas trees and gingerbread cookies. But other countries celebrate Christmas in their own special way! Take a look at some of the unique Christmas traditions below and share them with your family. It's a fun way to learn about a new culture, and might even provide some ideas to spice up your own Christmas.



In Australia, Santa's sleigh is pulled by 6 white kangaroos.

The United Kingdom
The British celebrate much the way we do in America, but with an added twist. During Christmas dinner, they'll tear apart Christmas "crackers" -- cardboard tubes wrapped in decorative paper made to resemble a large sweet. Inside is a paper hat, small toy and a riddle or trivia. The paper hats are normally worn at Christmas dinner, which usually consists of roast beef or goose. For dessert, the British will have

a nice Christmas pudding, traditionally made with dried fruits held together by egg or suet.

Italy
The Italians love to use nativity crib scenes to tell the Christmas story. In fact, it's not uncommon for nativity crib scenes to be very grandiose, sometimes covered in candles and decorative paper. The largest nativity

crib scene is in the Italian city of Naples, with more than 600 objects on it! Typically, Italian families eat a light fish dinner on Christmas Eve before going to Midnight Mass. One of the real treats of an Italian Christmas are the sweets such as struffoli, balls of fried dough drizzled in honey.

Australia
Down Under, it's actually summertime during Christmas! Even though it's hot, that doesn't stop the Australians from celebrating. Many decorate their houses with Christmas bush, a native tree with white flowers that turn red in the summer. Australians even have their own Christmas carols, such as "Six White Boomers," which tells the story of Santa using kangaroos to deliver presents in Australia's summer weather.

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 - Make reference to
 - "Disgruntled TV elf"
 - "It's under the tree?"
 - Pérignon's honorific
 - Swarm
 - De Niro's 1976 ride
 - "Kind of Holiday list"
 - "____, farewell, auf Wiedersehen, good night"
 - In bed
 - "Cinema Paradiso" roll
 - The relative magnitudes of two quantities
 - Intense anger
 - Material used by one of three little pigs
 - Hahn or von Bismark
 - Eyes or optics
 - Used in hunting
 - Series of reps, pl.
 - To make lame
 - "Moonlight Sonata," e.g.
 - Bread type
 - Sleep in a convenient place
 - French lake
 - *Used during Hanukkah
 - *Season of four Sundays before Christmas
 - Legal excuse
 - Shoemaker's tool
 - "The ____" by Dostoyevsky
 - Capital of Tunisia
 - Pied Piper follower
 - Mother-of-pearl
 - Strip of wood
 - Head ____ at a country club
 - *Color of most Christmas trees

CROSSWORD

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

For Solutions See Page 11

Come back every week for Crossword and Sudoku!

Upcoming Events at the Carmichael Library

CARMICHAEL, CA (MPG) - The Carmichael Library hosts several fun events in January. Here's what's happening over the next couple of weeks:

Knitwits: Do you knit, crochet, or do needlework? Do you want to learn? Are you an expert who can help others? To participate in this event, bring a project to work on and a snack to share on Friday, January 2nd at 11 a.m.

Read to a Dog: Specially trained therapy dogs are waiting for children to come read to them. This event is for kids ages 5 to 10 years old who are reading. You can earn credit for the time spent reading

and earn a book too. This event will be held on Tuesday, January 6th at 3:30 p.m.

History Book Club: The Carmichael Library History Book Club meets monthly to discuss a non-fiction or historical fiction book. Help decide which is truer: fact or fiction. Please bring a snack to share and dive into history books. This month's title is *The Monuments Men: Allied Heroes, Nazi Thieves, and the Greatest Treasure Hunt in History* by Robert M. Edsel. This event will be held on Wednesday, January 7th at 6:30 p.m.

Stay and Play: Parents and caregivers are invited to bring in their

babies, toddlers, and other children to "stay and play." Toys will be put out for the children to play with while their parents socialize. This event will be held on Thursday, January 8th at 11:45 a.m.

Movie Matinee: Bring your friends and enjoy a movie at Carmichael Library. Visit www.saclibrary.org for a list of upcoming movie titles. This free event will be held on Thursday, January 8th at 3 p.m.

All events are held at Carmichael Library, 5605 Marconi Avenue in Carmichael.

Source: Carmichael Library ★

Mission Oaks Computer Club Meeting

CARMICHAEL, CA (MPG) - The Mission Oaks Computer Club will meet on Thursday, January 8th from 1 p.m. to 3 p.m. at Mission Oaks Community Center, 4701 Gibbons Drive,

Carmichael, CA. The meeting will include a problem-solving clinic led by Adam Lacey of Applications, Etc. First-time visitors are welcome. For additional information, please visit

www.missionoakscomputerclub.org or send an email to mocc@missionoakscomputerclub.org.

Source: Mission Oaks Computer Club ★



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Workshop titles include: Digital Cameras, Computer Maintenance, E Bay, Greeting Cards, Downloading, Windows 7, Storage and Backup Files, Flash Drives, etc, and Database.

Senior Computer School is a non-profit organization staffed by volunteer instructors, assistants, and office staff. We train 40-60 students every month with 8 to 16 students in each class. Step by step instructions are conducted with clearly written lessons. There is no need to take notes as the lessons are provided for you to keep after each session. Assistants provide individual help, as needed during each session.

The Senior Computer School learning center is located at the back of the Rio Americano High School campus, 4540 American River Drive, Sacramento, CA 95864. Free parking is available near the levee road, inside the chain linked fenced area. Look for the Senior banner on the Learning Center.

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For more information on how to become a Senior Computer School volunteer or to enroll for classes, contact the Sacramento Computer School Learning center at (916) 485-9572 or email to student2917@hotmail.com

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Dress Up Your Party for the Holidays

FAMILY FEATURES

Delicious food, fine wine, friends and family. These are a few of everyone's favorite things during the holiday season.

Luckily, there are a few ways to help you host the ultimate party with family and friends this season without breaking the bank. Shoppers who switch to ALDI can save as much as 50 percent on products such as wine, cooking and baking necessities.*

A menu consisting of mulled wine and beautifully presented appetizers can make your holiday gatherings truly special. Consider these tips from food stylist and loyal ALDI shopper Janice Stahl:

- **Choose a Theme:** Introduce a conversation-starter and create excitement amongst guests by choosing a party theme. Host a "Winter White" party that asks guests to wear only white and offer white and sparkling wines and light-colored foods like shrimp, cheeses and shortbread cookies for dessert.
- **Set the Mood:** Decorate to create an ambiance that goes with your theme. Bring a winter wonderland indoors with artificial snow sprinkled on tabletops and evergreen branches painted gold and silver placed throughout to create an experience for guests that goes beyond a typical dinner party.
- **Dress Up Your Cheese Tray:** Put together a simple but spectacular cheese platter by providing a selection of 3-5 cheeses that have different textures and tastes. Soft cheese, like goat, pairs well with crackers and semi-hard cheese, like manchego, can stand up to the flavors of tangy jams or jellies. Serve smoked cheeses with nuts, such as walnuts, and aged cheeses, like Parmesan, with fresh, crisp vegetables

such as celery or cucumber to highlight the flavors that develop during the aging process.

- **Infuse European Charm:** Create your own unique version of European mulled wine, a classic combination of red wine and spices that warm together to make a festive drink. Add a bit of French flair by serving savory crepes as an appetizer or sweet crepes for dessert.
- **DIY Dessert:** Create a candy buffet in lieu of serving dessert. Use clear glass containers to hold a variety of chocolates, sweets and hard candies, mixing and matching different shapes and sizes for an eye-catching display. Provide small bags and twist ties so guests can customize their dessert and even take some home for later.

These simple tips and affordable, easy-to-make recipes will help you get ready for the holidays. Visit www.aldi.us for more entertaining ideas.

*Based upon a price comparison of comparable products sold at leading national retail grocery stores.



Shrimp DeJonghe Bites

Shrimp DeJonghe Bites

\$2.92 per serving at ALDI
Recipe Courtesy of Chef Alyssa,
ALDI Test Kitchen

Prep Time: 10 minutes
Cook Time: 30 minutes
Total Time: 40 minutes
Servings: 8

- 1 1/2 cups San Zenone Bianco wine
- 1 cup Countryside Creamery Unsalted Butter, divided
- 1 head garlic, minced
- 1 teaspoon Stonemill Essentials Iodized Salt
- 1 teaspoon Stonemill Essentials Ground Black Pepper
- 12 ounces Sea Queen Jumbo Easy Peel Raw Shrimp, thawed and peeled

- 2 cups Chef's Cupboard Italian Breadcrumbs
- 750 milliliter Herres Brut Sparkling bottle
- 1 package (5.3 ounces) Specially Selected Rosemary Flatbread Crackers

Preheat oven to 350°F.

In small saucepan, combine wine, 1/2 cup butter, garlic, salt and pepper; simmer 5 minutes.

In 9-by-13-inch pan, lay shrimp in single layer.

Pour wine sauce over top.

Melt remaining butter and mix together with breadcrumbs. Press over shrimp and bake for 15 minutes or until shrimp is pink and breadcrumbs are lightly browned.

Pour glasses of Brut Sparkling.

Carefully place shrimp atop bite-size cracker and balance on top of champagne flute. Serve.

Crepe Creations

For an appetizer, dessert or even a midnight delight, offer your guests a crepe creations station, allowing them to try their hand at creating new, interesting and fun flavors on a classic European dish.

- Offer different types of crepes by adding flavors to the crepe batter such as chocolate, toffee, lemon or even beer.
- Get creative with unique fillings like almond butter, fruit preserves or roasted pumpkin.
- Provide toppings like hazelnut spread, whipped ricotta or applesauce for the adventurous guests, but make sure to have more common toppings like powdered sugar, chocolate sauce or whipped cream available as well.



Apple and Berry Tartlets

Apple and Berry Tartlets

\$0.12 per serving at ALDI
Recipe Courtesy of Chef Jonathan,
ALDI Test Kitchen

Prep Time: 20 minutes (plus 30 minutes to chill)
Cook Time: 25 minutes
Total Time: 45 minutes (plus 30 minutes to chill)
Servings: 24 tartlets

Crust:

- 2/3 cup Millville Old Fashioned Oats
- 1 cup Baker's Corner All Purpose Flour, plus extra for rolling
- 1/4 teaspoon Baker's Corner Baking Soda
- 1/4 teaspoon Stonemill Essentials Iodized Salt
- 1/2 cup Countryside Creamery Unsalted Butter, chilled and cut into cubes
- 1 teaspoon Tuscan Garden White Vinegar
- 3 tablespoons ice water

Filling:

- 1 orange, zested
- 1/2 teaspoon Stonemill Essentials Pumpkin Pie Spice
- 3 tablespoons Baker's Corner Brown Sugar
- 3 tablespoons Baker's Corner Corn Starch
- 2 tablespoons Berryhill Raspberry Preserves
- 3 cups peeled and diced gala apples, (about 3 small apples)
- 1 cup cranberries, frozen

Preheat oven to 375°F.

In food processor, process oats, flour, baking soda and salt. Add chilled butter; pulse until butter resembles the size of peas. Add vinegar and water slowly. Mix to form firm dough. Chill pastry dough in refrigerator for 30 minutes.

In medium bowl, combine all filling ingredients.

Place oatmeal dough on lightly floured surface and roll to 1/4-inch thickness. Cut out 24 three-inch rounds. If dough becomes too warm to work with, roll into ball and refrigerate until chilled. Place dough rounds into muffin cups.

Prick each dough round with fork and bake for 10 minutes; allow to cool.

Place 2 tablespoons of filling in each tartlet and bake for 15 minutes, or until crust is golden and filling is bubbly.

Serve with vanilla ice cream.

Fresco Cheese Crostini with Pumpkin Mojo

\$0.52 per serving at ALDI
Recipe Courtesy of Chef Michelle,
ALDI Test Kitchen

Prep Time: 20 minutes
Cook Time: 20 minutes
Total Time: 40 minutes
Servings: 25 crostini

- 1/2 Specially Selected French Baguette, sliced into 1/4-inch slices
- 1 cup Carlini Extra Virgin Olive Oil, divided
- 1 teaspoon Stonemill Essentials Chili Powder
- 2 teaspoons Stonemill Essentials Pumpkin Pie Spice
- 1 tablespoon Baker's Corner Brown Sugar
- 1/2 teaspoon Stonemill Essentials Iodized Salt
- 1/2 teaspoon Stonemill Essentials Ground Black Pepper
- 3/4 cup Baker's Corner 100% Pure Canned Pumpkin
- 1 orange, zested
- 1/3 cup fresh orange juice (about 2 oranges)
- 1 lime, zested
- 1/4 cup fresh lime juice (about 3 limes)
- 5 ounces Benita Fresco Cheese, sliced into 10 rectangles
- 2 1/2 cups SimplyNature Organic Baby Arugula

Preheat oven to 400°F.

In large bowl, combine baguette slices and 1/4 cup oil, toss until coated. Place in single layer on baking sheet. Bake for 6 minutes. Reserve.

In medium bowl, combine chili powder, pumpkin pie spice, brown sugar, salt, pepper, pumpkin, orange zest, orange juice, lime zest and lime juice. Gradually whisk in remaining oil. Reserve.

Heat non-stick skillet over medium-high heat. Sear fresco cheese on each side until golden brown. Remove from pan and cool. Slice each rectangle on diagonal.

Arrange baguette slices on serving platter. Top each with few pieces of arugula followed by slice of fresco cheese. Drizzle with pumpkin mojo.



Fresco Cheese Crostini with Pumpkin Mojo

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*The Annual Percentage Yield is accurate as of 12/11/14 and may change at anytime without prior notice. The APY applies to a Certificate of Deposit (CD) with a 7 month term. The minimum balance to obtain the stated APY is \$1,000. A penalty may be imposed for early withdrawal.

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***The Annual Percentage Yield is accurate as of 12/11/14 and may change at anytime without prior notice. The APY applies to a Liquid Certificate of Deposit (Liquid CD) with a 12 month term. The minimum balance to obtain the stated APY is \$10,000. Additional deposits in amounts of \$500 or greater may be allowed until 7 days before maturity date. Withdrawals of principal before maturity may be allowed, in amounts of \$500 or greater without penalty after the first six days of deposit (or after the first six days following any partial withdrawal) as long as the minimum balance of \$10,000 is maintained. A penalty may be imposed for early withdrawal if the minimum balance is not maintained.

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