

Spinal Health & Overall Wellness

Advice from Dr. Bob Graykowski Page 4

PLUS: The Race for Revenue Speeds up in California Page 6

Carmichael Times

Volume 31 • Issue 49

Serving Carmichael and Sacramento County since 1981

Kitty O'Neal to be Feted

December 7, 2011

SMUD Board of Directors Approves 2012 Budget



It's Beginning to Look Like a Carmichael **Christmas**



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Kovar's Corner: Answers to Your Real Estate Questions



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Change Service Requested

By Susan Maxwell Skinner CARMICHAEL - The Carmichael Chamber of Commerce has named broadcaster Kitty O'Neal 2012 Person of

on Friday January 6. Co-honorees are Jim and Lola Warrick – organizers of the Carmichael Elks July 4 parade since 1957. Mother and son will be declared Patriots of the Year. A third award goes to Earl "Ranger Jack" Koobs, a school teacher who established Carmichael's Vietnam War memorial. The WW 2 naval officer will be named Veteran of the Year.

A long-time supporter of the Chamber, Kitty O'Neal will be spotlighted for broadcasting and humanitarianism service. "There are few voices more constant in Sacramento life," said Chamber President Chris Meyer. "In 26 years of broadcasting, Kitty has gained credibility few public figures earn. Her sincerity echoes beyond the air waves."

"Media sensations like Rush Limbaugh and Tom Sullivan move to greener pastures. Kitty stays loyal to the community she cares for. Our banquet guests can put a face to one of Sacramento's best-loved voices," said Meyer.

Transmitting beyond Redding, Reno, San Francisco and San Diego, this voice is heard on five radio shows weekly. Additional celebrity stems from show business coverage (20 Oscar ceremonies to date), countless charity appearances and community awards. Sacramento Magazine readers voted her KFBK spot "Best Afternoon Show" for the past eight years.

The honoree counts Sheriff John McGinness - a former Carmichael Person of the Year — as a friend. "He says wonderful things about growing up in



KFBK's Kitty O'Neal admires a picture of Carmichael's landmark Palm Drive. The broadcaster/humanitarian will be

Carmichael," she reports. "We share a love for Ancil Hoffman Park. I attended American River College for a year and still support its Culinary Arts program."

Culinary outreach includes her chef and restaurateur husband Kurt Spataro. O'Neal also helps child and animal charities. In her name, a donation from the Carmichael fundraiser will go to the Sacramento Children's Home. "I'm delighted by the (Carmichael) honor," she said. I have many fond memories of the area. I took my driver's license at the Carmichael D.M.V. In my years as a rock singer, I enjoyed singing at the El Dorado Saloon. Though I reside in Sacramento, I've always hoped my work would serve the greater

Sacramento region."

Anyone may attend the January 6 fundraiser. Admission is \$50 per person and includes dinner, music and no-host bar. The La Sierra Community Center (5325 Engle Rd) hosts the banquet from 6:30 p.m. Table sponsorships are available. Information: www.

carmichaelchamber.com or call (916) 481-0334.

4th of July is Year-Round Job for Region's Fireworks Industry

By David Dickstein

SACRAMENTO REGION -When Cathy Castilone tells people she works in the fireworks industry, the usual knee-jerk response is, "What do you do the rest of the year?'

"I get that all the time," she

Castilone's job as Northern California vice president of American Promotional Events, aka TNT Fireworks, is by no means as short-fused as a defective smoke ball. It's a full-time, oftentimes feverishly paced gig for her and staff charged with putting most of the snap, crackle and pop in fireworks-friendly communities from Monterey Bay to the Oregon border, even if citizens are generally limited to lighting them off just seven days out of the year.

"Working all year long for one big holiday — we're like Santa Claus," Castilone said from TNT's regional office in Sacramento, some 4,250 miles away from the North Pole.

If there are any elves making fireworks for the Northern California market, they'd be in factory-fused China and not the Sullivan Building, named after Castilone's late father, John Sullivan, a pioneering fireworks executive. Since his passing 8 years ago next month, his middle daughter has run the region, and



with Rafael Cortez tasked with stacking. Photo by David Dickstein.

her older sister, Sally Sullivan Doerr, is one of five sales associates who make up a total of 16 full-time regional employees.

The week starting June 28, or what Castilone calls "our Christmas Eve," is when the entire operation is in full swing with upwards of 125 workers. Job No. 1 is to make sure nearly 700 nonprofit organizations selling TNT fireworks have what they need to make maximum profits so that kids can play sports, homeless can be fed, and countless others can be served in myriad ways.

Gearing up for that wild week involves key milestones that take the other 51 weeks to accomplish, and things are no different at the regional HQ of Phantom Fireworks, TNT's top competitor located 2 miles away in Depot Park. If it's not meeting with groups to sign them up for another year, it's negotiating with property owners for the best stand locations at the best price. Those are yearround tasks just as is receiving merchandise, although the season's debuting items usually don't arrive from China sooner than May. A year earlier is when those new items – the ones that passed state testing from November to January — are chosen after a months-long process. At TNT, product selection is undertaken

by American Promotional Events brass, including Castilone, and Hong Kong-based buyers.

There's allocating the checks to the nonprofits shortly after the Fourth of July. There's deciding which fireworks get phased out, a task that happens around August after the complete sales report is in. (Home Run, a \$9.99 fountain that debuted this year, obviously didn't live up to its name; Castilone said that item, to use another baseball term, is out for 2012 along with four other fountains.)

Licensing nonprofits with cities and counties happens from January through May. This process is pretty much rote for the local TNT staff as about 85 percent of the groups return the following year, and of that number, 98 percent sticks with TNT, according to Castilone.

'We're very proud of that," she said, adding that the Sacramento Youth Band, Knights of Columbus 4443, VFW Post 8985 and the Breakfast Optimist Club of Sacramento have been clients 'since the beginning," or 1964.

There's much more to the company's year-round operation than PR, paperwork and pyrotechnics passed on the basis of preferences and price points.

Continued on Page 2

Carmichael Water District's 18% Rate Increase Proposal

By Allyse Weaver

CARMICHAEL - Carmichael residents will have an opportunity to get involved and voice their opinion to decide whether or not they want to have their water rates increased by 18 percent, starting next year. The normal yearly rate increase is four percent.

The reason for the rate increase request, according to Carmichael Water District general manager, Steve Nugent, is because "we have seen a reduction in water usage of 25 percent. Less water is being used, due in part to customers conserving water; the weather, the economy, and the installation of water meters, which have all contributed to the proposed 18 percent rate increase."

Carmichael Water District customers receive approximately 70-80 percent of their water from the American River and 20-30 percent from District groundwater wells. The district's microfiltration water treatment plant uses the latest water purification technology.

The district has reviewed the current water usage and rate structure and determined that there is a significant revenue shortfall. "Over the past two years, the district has been using reserve funds to cover the revenue shortfall from the lower water usage," Nugent added.

CWD said they acted to reduce expenses significantly based on projected shortfalls. Some of the

bonds in March 2010, resulting in substantially lower interest rates and interest payments while maintaining the same maturity schedule.

• Refinanced \$28,550,000 in

- Applied for and received grants worth \$1,000,000 to help finance a water reliability project (water treatment plant expansion) and to accelerate the meter program.
- Reduced operating costs in March 2011, while preparing the FY 2011-12 adopted budget.
- Restructured the departments to maximize efficiency, resulting in elimination of 1 position and layoff of 1 employee. • Deferred capital improvement
- projects and extended the completion schedule of the meter installation program eliminating 3 operator positions.
- Revised the FY 2011-12 budgets with additional budget cuts to total \$972,245.

"Even with severe budget cuts, an 18% increase in revenue is necessary in order to safely operate and maintain the District's water system," Nugent said.

Concerned rate payer, Pam Kingston, says, "The CWD board did not tell us in their notification of the proposed rate increase, that they had made a bad business decision related to borrowing money for several scheduled projects. They had three projects that could have been completed, in segments, over the next 3 years: (1) government-mandated installation of water meters (completion of the last meters not yet installed); (2) installation of a ground water filtration system in Ancil Hoffman Park; and (3) upgrading pipes and hydrants within Ancil Hoffman Park.' "The funds for these three

projects were included in annual budget figures, spread out over the next 2-3 years. Nonetheless, the Board ultimately decided to borrow \$2 million dollars so they could finish the projects at the same time, instead of staggering them. Because of this decision, the

CWD has incurred the additional expense of servicing this \$2 million debt for the next 5 years," Kingston

Continued on Page 5

4th of July is Year-Round Job for Region's Fireworks Industry



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In the 45,000-square-foot warehouse is a year-round team of three operations associates and one manager responsible for an inventory of thousands of cases of fireworks and hundreds of dismantled wooden

Stacks and stacks of stalls, most of the 24-foot, 3-panel variety, are stored at the facility for 11 months out of the year. Starting June 8, stands are dropped by truck in the designated location – usually a parking lot — and later built, some as late as the eve of fireworks sales, which begin on June 28 in Sacramento County. The last spark of the last finale lit has barely died by the time crews commence teardown at 5 a.m. July 5. By July 14, the last stand standing is removed and joins the other 700 or so for various levels of refurbishment. Some will need repairs, others are replaced entirely, but all get new signs, and power

washing and repainting are done on 4-year cycles.

The man who oversees this process is Jim Vales, who commutes from Woodland. With 7 years under his belt, Vales knows exactly what needs to be done and when. Receiving shipments and prepping the stands are the main tasks during the off-peak months. One specialized job is tackling the cardboard watermelon box filled with 87,000 nuts, bolts and washers removed from all the stands. For the past 5 years that tedious task has belonged to Francisco Cortez, a 12-year employee who sorts the hardware into 124-piece sets boxed for each of the 700 stands. He even rethreads screws by hand. How Cortez, 61, remains sane and smiling is commendable. Maybe it has to do with the fact that for the past 10 years he has the paternal benefit of working side by side with his sons Rafael and

Vales said compared to the rest of

the year, the fall and winter "are like a vacation in the warehouse."

"Yes, it's still a lot of work, but our deadline is still months away. In

May is when we start stressing." Vales laughs about the first question he asked his would-be boss when he looked into the operations

manager job. "I asked Cathy what I was going to do the rest of the year," he said. "I didn't think the job would require me to work more than maybe 3 months out of the year."

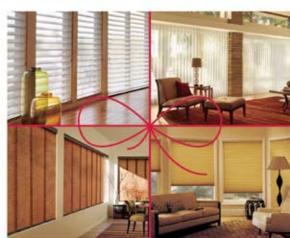
And now?

"Oh yeah," he said. "There's more to this business than what most people think.'

Ironically, the slowest workday of the year for this team of selfdescribed Santa Clauses is - you guessed it -- Christmas Eve. "We make that a half-day," Castilone said, knowing full well that the stretch of working weekends and getting little sleep is, once again, just around the corner.

One of the off-season jobs for brothers Rafael and Gerardo Cortez is putting new signage on 700 fireworks stands. Photo by David Dickstein.

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On-line pre-registration will close on Sunday night. Go to website to pre-register.

Contact: Linda Melody Email: • linda@carmichalechamber.com Phone: 916-481-1002

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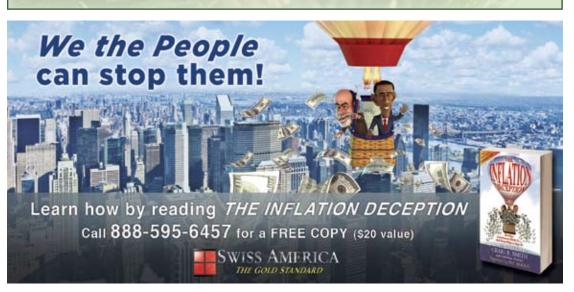
Music from Tom Seaton (center) and the River City Concert Band will kick off a Holiday program at Carmichael Park on December 8. Heralding the festive season, a tree and colorful illuminations will be lit at the Fair Oaks Blvd frontage of the park. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

Scheduled for Thursday December 8, the Christmas light ceremony at Carmichael Park is a December tradition.

Also by tradition, Supervisor Susan Peters will throw the switch on park illuminations at 6 p.m. Any one may attend the celebration. Attractions include free cider and cookies and a welcome for a VIP in a bright red suit. In support, local firefighters will be on hand with a Santa-red fire truck. The River City Concert Band will provide Holiday tunes and a Christmas sing-along. Regardless of the weather, the show goes on. Warm clothes are recommended.

The program is sponsored by the Carmichael and Mission Oaks Park Districts, the Carmichael Chamber of Commerce and the Kiwanis Club. For further information, call (916) 485-5322.





Dr. Bob Graykowski

Chiropractic USA

Think of someone standing tall with perfect posture, and you probably imagine a spine appearing "straight as an arrow." What most people don't know is that a normal, healthy spine has three unique curves, which are essential for balance, posture and health of the

While side-to-side spinal curves, such as scoliosis, are abnormal, front-to-back curves are normal and essential to spinal health. These curves help the body carry its weight and distribute it down through the pelvis. The three curvatures are: a bend of the neck with the apex toward the front of the body (cervical curve), a bend in the midback (thoracic curve) with the apex toward the back of the body, and a bend in the low-back (lumbar curve) with the apex toward the front of the

When one of the three curvatures decreases, the body's alignment is thrown off balance. For example, if the cervical (neck) spine's curve is lost, the neck will begin to straighten, causing a condition called "cervical kyphosis."

Cervical kyphosis, often termed "military neck," can progress to the point where the curve in the neck actually reverses, going in the opposite direction from its normal, healthy state. The reversal is also known as forward head posture

The Devastating Affects Forward Head Posture (FHP) on Our Brain

FHP can cause vast degenerative effects on the neck, such as osteoarthritis, chronic pain, limited range of motion and increasing risk of arm or hand pain. The good news is that FHP may be reduced, or even corrected in many cases. Because of the amount of time most people spend hunched over desks and computers, FHP is one of the most common findings in the American population due to excess time on the internet, watching television, texting and video game use.

Arthritis

When the neck has a normal curve, the weight of the head is balanced and muscles endure only minimal strain. However, if the neck is straight or in a FHP position, constant strain is placed on joints. Joints that are strained continuously are predisposed to arthritis and degenerative disc disease which can even begin at early ages. By upsetting the balance of the spine and the muscles that are attached, FHP also dramatically increases the risk of neck muscle strain. With FHP, neck and shoulder muscles are constantly working hard to prevent the effects of gravity and keep the head from falling completely over. Muscles that were designed to stabilize the neck and head now must support the weight of the neck and head throughout the day.

This chronic condition 'FHP 'leads to Vertebral subluxations creating areas of the spine which are out of alignment causing nerve pressure. Long term spinal nerve pressure has been shown to affect brain health.

Seat Solution

In addition to chiropractic check ups we often recommend ergonomic changes. For example, when you sit down to read or work, do you tend to adopt a "gooseneck" position with your head jutting forward? Over time, this position can increase chances of FHP. The solution? Try to keep your head aligned with the middle of your back fairly straight. As you sit, it may help to visualize the three natural curves in your spine from neck to lower back and invest in a properly designed seat to support the spine's natural curves.

Assessing Posture

Right now, whether you are sitting or standing, assess you neck posture. Is your head leaning forward with your neck and shoulders tense? Or is your neck straight without its proper curve? How does your family's neck posture rate? Even small postural misalignments can eventually lean to pain and health problems. Having a Chiropractic postural exam is a simple and proactive way to reduce stress on your nervous system.

At Chiropractic USA we are your partners in spinal health and overall wellness. Call today for a check up, ergonomic evaluation for your business or attend our weekly wellness workshop. Learn more about our community office; find us on Facebook-Chiropractic-USA.

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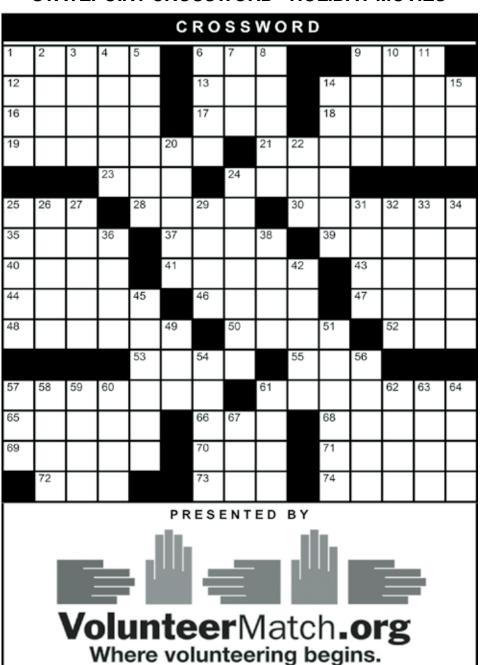
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- **ACROSS**
- 1. Happens in back *"Santa Claus is Coming
- to Town" originally aired on
- this network 9. Popular white fish
- 12. Before Part II
- 14. "Put your thinking
- 16. Madama Butterfly's soli,
- 17. a.k.a. Tokyo
- 18. Not together
- 19. *Boy who's told, "You'll shoot your eye out, kid"
- 21. *Misfit ungulate 23. Actor ___ Holbrook
- in captivity
- 25. Western European
- 28. 100 centavos in Mexico 30. Start of basketball game
- 35. Chunk or lump
- 37. Rounded protuberance
- 39. Young eel
- 40. Ayatollah Khamenei's

CLUES

- 43. Troubled currency
- 46. Thick, messy substances _ Alda
- 48. Attitude of admiration 50. Place for mutinous
- sailor, e.g. 52. Old age, archaic
- 53. Kids often say this to claim something
- 55. "But I heard him exclaim, he drove out of sight, Merry Christmas to all ...
- 57. *This happened on 34th
- 61. Koko or Sampson, e.g.
- 65. Lobe at back of palate 66. "To Kill a Mockingbird"
- Christmas"
- 69. Lively dance
- 70. Not in good health as a whistle"
- 72. Maiden name indicator 73. Newt in terrestrial stage
- 74. Laughing predator

- 41. "World" in Italian **DOWN** 1. Boxer training
 - 2. "For" in Spanish
 - 3. Seed cover
 - 4. Type of infection
 - 5. Unfortunate outcome
 - 6. Toward the lee
 - 7. *Like Billy Bob's Santa
 - 8. Laundry, e.g.
 - 9. Chief or top dog
 - 10. October stone 11. Village or hamlet in South

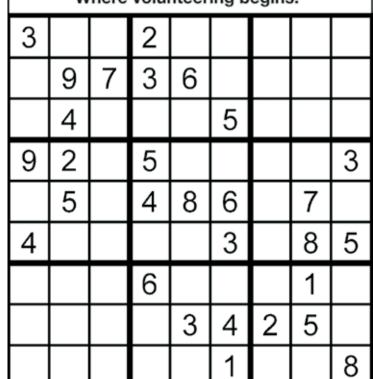
 - 14. Attendant to Tiger, e.g.
 - ___ degree
 - 20. Part of small intestine 22. Last month
 - 24. Rubs elbows with 25. *Like Bing Crosby's
 - Christmas 26. Plural of #43 Across
 - 27. Unfit or inappropriate
 - 29. Smoke plus fog 31. Type of bargain
 - 32. Immature ovum
 - 33. Like domesticated cat
 - gone wild 34. Compound leaf of a fern

- 36. Location of MCL 38. O in B.O.
- 42. Twig of a willow tree
- 45. Member of military police in Britain
- 49. One thousandth of an inch 51. *His heart was two sizes
- too small
- 54. Misrepresent
- 56. Poet Dickinson 57. Type of shot to criminal
- 58. Director Reitman
- of thumb 60. Medicinal plant
- 61. Pepper or bombard 62. "A Death in the Family"
- 63. Conjunction used in comparatives
- 64. Sicilian volcano
- 67. *Will Ferrell character in

For Solution See Page 7



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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.

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SMUD Board of Directors Approves 2012 Budget

- Despite economic challenges, budget maintains low rates and reliable service

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

The budget continues to contain costs while enhancing customer service. Despite the continued poor economy, SMUD is managing its finances well, paring spending and improving operating efficiencies while investing for the long term in projects that will provide value for customers. While there are challenges such as electricity sales remaining flat, new service connections expected to be near zero, and the number of lowincome customers receiving a rate subsidy continuing to increase, the budget is balanced without having to raise rates.

SMUD has successfully continued to contain costs over the years and the efforts are paying off for our customers. SMUD has navigated the financial crisis well, streamlining operations and rigorously vetting spending. SMUD is reaping the benefits of an excellent water year in 2011 and starts 2012 with \$52 million in its Rate Stabilization Fund and \$40 million in the Hydro Rate Stabilization Fund, savings accounts that help protect SMUD ratepayers from the impacts of dryer water years. Also,

SACRAMENTO REGION commodity costs for SMUD's energy supply, which make up about half of all SMUD's operations and maintenance budget, are 12 percent below last year's.

> Some of the major project highlights in the spending plan for next year include:

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

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

As part of the smart grid work, SMUD will complete installation of smart meters throughout the service territory in the first quarter of 2012. In June. SMUD will commence a two-summer study of customer behavior with a pilot program called "SmartPricing Options." The pilot program will include an extensive education effort, and some of the participating customers will get countertop electricity displays. With the lull in housing and commercial construction activity, staff and capital dollars have been redirected to the replacement and upgrading of aging infrastructure. Spending on these improvements will lower both the risk of outages and corrective-maintenance costs.

The projects include underground cable replacement, upgrading parts of the hydroelectric generation system, and the multiyear rebuilding of the Station A and North City substations. In addition to completing Phase 3 of the Solano wind facility, SMUD expects to spend \$15.9 million on rebates to bring online 17 megawatts of solar power under the state's SB1 Photovoltaic Incentive Program. Other spending proposals to support the development of a sustainable energy supply include funding to study the feasibility of the Iowa Hill pumped-storage concept as well as compressed-air energy storage.

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

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

Comparison of California Utilities' Annual Average Residential Electric Bills Monthly Average Residential

Electric Bill at 750 kilowatt-hours (kWh) per month

As of November 1, 2011: SMUD \$91.04

L.A. Department of Water & Power \$100.68

Roseville Electric \$106.43 PG&E \$130.00 Modesto Irrigation District

\$127.40 Southern California Edison \$130.21

San Diego Gas & Electric

Carmichael Water District's 18% Rate Increase Proposal

Continued from Page 1

"If they had completed the projects on the staggered schedule that they had initially planned for, they wouldn't have needed to borrow the 2 million dollars. and would not have incurred the additional debt servicing costs, of which will now be passed on to

the consumer," she said. Carmichael resident, Jim Baker also questioned the board at their last meeting, wanting to know if there are any omissions in the Proposition 218 notice that would help customers reach an informed decision regarding their favor or opposition for a rate increase. He too wanted to know why the loan information was left out.

A public hearing on Proposition 218 will be held on Monday, December 12, at 7 pm at the district office, 7837 Fair Oaks Blvd., in Carmichael. For questions regarding the protest process, customers can call the district office at 916-483-2452.

Interested Carmichael residents can send their written protest to: Assessor- Collector, Carmichael Water district; 7837 Fair Oaks Blvd., Carmichael, CA 95608., or voice their protest at the December 12 meeting.

According to Nugent, "It will

Carmichael homeowners to stop the rate increase from going into effect. Currently, they have received approximately 200 letters of protest.

take 5,600 letters of protest from

The Carmichael Water District is governed by a five member Board of Directors. Each Director represents his/her division and the ratepayers as a whole. The Directors are elected by the customers of the District and serve four year staggered terms.

Sources: CWD website; Carmichael Water District office.



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OPTIMAL PERFORMANCE FOR LIFE

Del Campo High School Resource Center

From Michele Moore

Del Campo High School is proud to announce a valuable tool for both students and parents, The DC Family Resource Center. This center will be staffed by parent volunteers and will provide the following services:

Community Resource directory Zangle and Naviance access Local job leads After school tutoring Parenting classes Community service opportunities Extracurricular activity

opportunities

Summer program opportunities DC Program explanations (AVID, ROTC, AP, etc) DC Parent-Teacher communication ideas College pathways information

In order to provide theses services on a consistent basis we need volunteers! Volunteers can work regular days and times on a weekly or monthly basis, or random days as needed. Shifts will run from 7-10am, 10am-1pm, and 1-4pm daily.

Drop-in tutoring is available in the FRC for all students after school Mon-Thurs. We can also make it available before school if there is enough interest – please let us know if that would work better for your child. To contact the center:

Del Campo Family Resource

Del Campo High School, 4925 Dewey Drive, Room 33, Carmichael, CA 95608 916.971.5682 DCFamilyCenter@SanJuan.edu

(Rated R)

The genius behind the camera for "Sideways," director Alexandra Payne, returns to the screen after a long absence with "The Descendants." The extended wait was well worth it.

Not quite in the class of quirky director Terrence Malick, Payne nevertheless shares the same sensibility of not rushing to crank out an endless procession of passable fare.

As he also demonstrated with 'Election" and "About Schmidt," Payne, often a screenwriter as well as director, has a knack for dramatic comedies or satires that thrive on being observant of the human condition.

"The Descendants" is almost in a class by itself. Like Woody Allen's "Midnight in Paris," Payne's latest work deserves accolades and awards as of the one of the best movies of the year.

Another superb achievement is that superstar George Clooney becomes an Everyman in bedraggled Honolulu lawyer Matt King, the primary trustee of a large tract of pristine beachfront property held in a family trust.

In his best performance ever, Clooney plays the part of a bewildered father of two precocious, free-spirited daughters who is thrust by circumstances into the unwanted task of assuming the role of principal

At the film's opening we see Matt's wife waterskiing with wild abandon on Waikiki Beach. Then, rather abruptly, we learn that a boating accident rendered her comatose and in a death watch at the local hospital.

Matt's oldest daughter Alexandra (an excellent Shailene Woodley), a

Riley **Reviews**

SUPERB "DESCENDANTS" EXCELS IN HUMOR. **EMOTION AND PATHOS**

high school senior, was sent away to a boarding school where her rebellious ways remain unchecked.

Her problem with substance abuse is evident.

Meanwhile, ten-year-old Scottie (Amara Miller), a happier kid, worries that her heretofore absentee father may not be up to job of parenthood. For his part, Matt refers to himself as the "backup parent."

In the wake of the family tragedy, Alexandra is brought back to Honolulu and workaholic Matt goes about the mundane business of trying to hold the family together in a time of crisis.

Matt's job is complicated by other factors, some of which should not be revealed so honestly that the element of surprise is needlessly blunted. Suffice it to say that marital discord intrudes in a big way.

To say that Matt King is a flawed character would be an understatement. Playing the part calls for Clooney to deliver a performance that is often slow and plodding, and not the least bit flashy.

With graying hair and rumpled clothes, Matt is a man adrift, unsure of himself while he confronts his cranky father-in-law (Robert Forster) and deals frankly with realtor Brian Speer (Matthew Lilliard).

An even bigger confrontation looms with a frenzied bunch of greedy cousins who insist on selling the ancestral land to hotel and condo developers. Cousin Hugh (Beau Bridges), seemingly a laidback hippie type, is the orneriest of the group.

As befitting the movie's title, Matt is keenly aware of his Hawaiian heritage. He is descended from a Hawaiian princess who married a wealthy white banker. His dilemma is how he will honor and cherish his lineage.

Adding to the dysfunction of the

King household is Alexandra's boyfriend Sid (Nick Krause), the stereotypical clueless slacker who at first provides comic relief, and yet later surprises everyone with his innate wisdom.

The genius of "The Descendants" is that virtually every character brings essential pathos, passion or comic relief to the film, which is realized by the film's perfect blend of humor and

With Clooney and the wonderful Shailene Woodley leading the way, "The Descendants" offers the audience the rare gift of being truly invested in the arc of each character's

There is nothing about "The Descendants" that feels anything less than genuine, nor does it manipulate the audience. The humor, passion and emotions are real. Don't pass up the chance to see it.

DVD RELEASE UPDATE

One of the highly anticipated holiday movies is Steven Spielberg's "The Adventures of Tintin," based on the comic strip creation of Belgian cartoon artist Herge.

The Spielberg film will be an ambitious motion capture animated film, but you can get your taste of what "Tintin" is all about with the DVD release of "The Adventures of Tintin: Season One.'

The DVD release brings to our shores the popular animated TV series that chronicled the adventures of the young, intrepid investigative reporter Tintin and his faithful dog Snowy as they embarked on globetrotting missions.

Unfortunately, most Americans are unfamiliar with the great series of graphic "Tintin" novels, which were translated in 80 languages and published in over 50 countries.

Though Steven Spielberg intends to raise our awareness of the popular comic strip character, it would be best to experience the excitement and wonder of "The Adventures of Tintin" at home before heading to the local multiplex this Christmas.

The DVD's 13 episodes includes several of the graphic novels, offering a great chance to be familiar with other characters like the crusty Captain Haddock, the muddled genius Professor Calculus and the bumbling detectives Thompson and

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

From Liberty Counsel, www.LC.org

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

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

When Johnson was confronted by her employer, she explained that she could not allow a male to change in a female's fitting room. Johnson's boss referred her to Macy's LGBT policy which allows "transgender" people to change in any dressing room they want. However, Johnson pointed out that the same policy also protects against this case, it protects her right to her beliefs that were being violated. The manager demanded that she comply with the LGBT policies or lose her job. Johnson refused to go against her sincerely held religious beliefs and was terminated from her job. Mathew Staver, Founder and

religious discrimination and, in

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

Race for Revenue Speeds Up in California

Lori Abbott, California News Service

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

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

Joshua Peschthalt, president of the California Federation of Teachers, says their initiative asks the wealthiest to help rebuild the state.

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

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

cut in recent years.

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

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

More information is at www.cft.org

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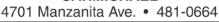
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SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2011-00113295 WHEREAS. Erin Elizabeth Fuiii has filed a petition with this court for a decree changing name of Erin Elizabeth Fujii Erin Elizabeth Andrews. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on Feb. 17, 2012 in Dept. 16, located at 720 Room 102, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted.

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Oct. 31, 2011. Kevin R. Culhane

Judge of the Superior Court Publish November 16, 23, 30, December 7, 2011. ANDREW 11103

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2011-00113774 WHEREAS, Adelheid Klugkist has filed a petition with this court for $a\,decree\,changing\,name\,of\,Adelheid$ Klugkist to Payg Harmony McMullen. IT IS ORDERED that all

persons interested in the above entitled matter appear before this court at 1:30 p.m. on March 2, 2012 in Dept. 16, located at 720 9th St., Room 102, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED

that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Nov. 9, 2011. Kevin R. Culhane Judge of the Superior Court

Publish November 16, 23, 30, December 7, 2011. 11103

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00113777

WHEREAS, Michelle McMullen Klugkist has filed a petition with this court for a decree changing name of Michelle McMullen Klugkist to Michelle McMullen. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on March 2, 2012 in Dept. 16, located at 720 9th St., Room 102, Sacramento, CA 95814 and show cause, if

any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to

Show Cause be published in the Carmichael Times, a Newspaper General Circulation, printed in Sacramento County, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Nov. 9, 2011. Kevin R. Culhane Judge of the Superior Court

Publish November 16, 23, 30, December 7, 2011. 11103

NOTICE OF APPLICATION TO SELL ALCOHOLIC **BEVERAGES** To Whom It May Concern:

Jamesm Gregory Gage is applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: 2310 Fair Oaks Blvd., Sacramento, CA 95825-4719 with 41 – On-Sale Beer and Wine-Eating Place license. Filed: Nov. 1, 2011. 30, November 30, Publish

December 7, 14, 2011. 11105 12-14-11

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00114084

Zhen Quan

WHEREAS.

Weng has filed a petition with this court for a decree changing name of Erika Li to Kelly Li. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on March 9, 2012 in Dept. 16, located at 720 9th St., Room 102, Sacramento, CA 95814 and show cause, if any, why the petition for change

of name should not be granted.

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Nov. 16, 2011. Kevin R. Culhane Judge of the Superior Court

Publish November 30, December 7, 14, 21, 2011. 11105 12-21-11

SUPERIOR COURT OF **CALIFORNIA** COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

#34-2011-00114068 WHEREAS, Thuy Thi Tran has filed a petition with this court for a decree changing name of Thuy Thi Tran to Theresa Thi Tran. IT IS ORDERED that all persons interested in the above

entitled matter appear before this court at 1:30 p.m. on March 9, 2012 in Dept. 16, located at 720 9th St., Room 102, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED

that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Nov. 16, 2011.

Kevin R. Culhane Judge of the Superior Court Publish November 30, December 7, 14, 21, 2011,

11105 **ADMINS** FICTITIOUS BUSINESS NAME STATEMENT #11-09939. Jose Zarazuci, 102 Thomas St., Roseville, CA 95678 is doing business under the Fictitious Business Name "Carmichael Auto Detail" at 5832 Gibbons Dr., Carmichael, CA 95608. Filed with the Clerk of Sacramento County on November 28, 2011,

Publish: December 7, 14, 21, 28, CARAUT 11201

SUPERIOR COURT OF **CALIFORNIA COUNTY OF SACRAMENTO** ORDER TO SHOW CAUSE

CHANGE OF NAME #34-2011-00114068 WHEREAS, Thuy Thi Tran has filed a petition with this court for a decree changing name of Thuy

Thi Tran to Theresa Thi Tran. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on March 9, 2012 in Dept. 16, located at 720 9th St., Room 102, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted.

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: November 16, 2011. Kevin R. Culhane

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Carmichael Times Page 9 December 7, 2011



Arts, Entertainment and Other Fun Things to do!





Holiday Rapsody

By Susan Maxwell Skinner

Dr Les Lehr (second left) will conduct the Sacramento Symphonic Winds in a program called "Holiday Rapsody" at 2 p.m. Sunday, **December 11. The La Sierra Community** Center (5325 Engle Rd)is the venue. Lehr's 60 musicians will be augmented by euphonium virtuoso George Preston. Tickets are \$10; seniors and students \$5. For information, call (916) 489-2576. Photo by Susan Maxwell Skinner.



Monday, **December 12, 2011** at Crossroads Christian Church,

Fellowship Room, 5501 Dewey Drive, Fair Oaks, CA, 7:00pm - 9:00pm. **Christmas Pot Luck!**

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12/9)! Help us give back to the community!

This Sunday at the Carmichael Park come enjoy delicious toffee and peanut brittle from *Ultimate Toffee*, buy handmade blankets for your loved ones from *Hanging by a Thread* treat yourself to luscious hand/body creams from Love for Nature *Healthcare* or purchase beaded jewelry from

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Carmichael's **Annual Tree Lighting**

Thursday, December 8 at 6pm Carmichael Park, 5750 Grant Avenue (in front of park)



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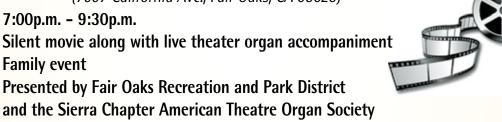
(4150 Temescal St., Fair Oaks, CA 95628) by Friday, December 9th.

☐ Please contact Sabrina Bernardo at sbernardo@fairoakspark.org for more information!

Flashback Cinema: 1920's

Friday, January 27th @ the Fair Oaks Community Clubhouse (7997 California Ave., Fair Oaks, CA 95628)

- ☐ 7:00p.m. 9:30p.m.
- ☐ Silent movie along with live theater organ accompaniment
- ☐ Family event
- Presented by Fair Oaks Recreation and Park District
- \$3 per person presale/ \$5 at the door





Every Sunday at Carmichael Park 8AM-1PM

5750 Grant Avenue, Carmichael, CA 95608 Entrance on Grant Avenue off Fair Oaks Blvd.



For more information call the District at (916) 485-5322 or visit our web page at www.carmichaelpark.com.



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Monthly newsletter available online and at the community center for additional classes and events.

For more information call (916) 972-0336 or go to www.morpd.com.

New Year's Eve Ball

Friday, December 30 * 1:15-3:45pm \$6/person

Balloon Drop • Prizes • Refreshments



SWANSTON COMMUNITY CENTER Hilmar Cheese Factory, December 16 \$20,00 Christmas Lights Galore (only \$10), December 23 Aerospace Museum, only \$10, January 5

Griffith Quarry, January 19

MISSION OAKS RECREATION & PARK DISTRICT

Office Hours: 8 am-5 pm **Registration Hours:** 8:30am-4pm Monday-Friday www.morpd.com

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HOLIDAY CONCERT

7PM, WEDNESDAY, DECEMBER 7

Music by American River

College Orchestra

MISSION OAKS COMMUNITY CENTER (916) 972-0336 • Fax (916) 972-7371 4701 Gibbons Dr., Carmichael CA 95608

SWANSTON COMMUNITY CENTER (916) 333-6464 • Fax (916) 488-4349 2350 Northrop Ave., Carmichael CA 95825 Carmichael Times Page 10 December 7, 2011











Ralph Vaughan Williams | Song of Thanksgiving | Five Mystical Songs

Special Guests: Sacramento Children's Chorus

Sacramento Community Center Theater 1301 L Street, Sacramento

Saturday, April 14, 2012 at 8:00 PM Pre-talk at 7:00 PM

Tickets | Community Center Box Office | 916.808.5181 or online | TICKETS.COM



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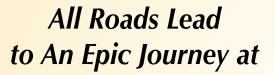
Fremont Presbyterian Church 5770 Carlson Drive, Sacramento

Saturday, June 2, 2012 at 8:00 PM

online: SACRAMENTOCHORAL.COM

or by phone: SCSO office | 916.536.9065

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Carmichael Times Page 11 December 7, 2011





By Tim Kovar, Realtor/Broker

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

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

A: First, take action immediately as procrastinating makes everything worse. When the default letter does arrive, the 180-day clock to

foreclosure starts ticking. At this point you may have several viable, realistic options. #1 is first in most homeowner's minds. That's mortgage modification-where the homeowner talks with the bank to reduce payments.

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

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

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

Our second question dovetails with our first.

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

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

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

KOVAR FAMILY REAL ESTATE

Discover the facts before you sign anything! We close 95% of our short sales, some in only weeks. Don't wait to empower yourself in defense of your family home!

Kovar Family Real Estate is a specialist working with families to mitigate the damage to their credit and reduce financial losses.

You have more options than bank foreclosure and personal bankruptcy. Cut years from your financial recovery. Let us share our expertise at no cost to homeowners.



Monthly Military Retiree/Spouse Meeting

Our next monthly meeting will be held on 10 Jan 2012. The meeting location remains the North Highlands Park and Recreation District on Watt Ave. Our meeting time remains at 1030 hrs.

Our guest speaker is Vic DiMattia, Attorney at Law. He will discuss Living Trusts and Medi-Cal issues. Questions can be referred to our volunteers at 561-7476, Mon thru Thurs, 0900 to 1500 hrs.

HOLIDAY SCHEDULE FOR THE RETIREE ACTIVITIES OFFICE (RAO): The RAO will be closed effective 27 Dec 2011 thru 2 Jan 2012 in observance of the Christmas Holidays. We will reopen for business on 3 Jan 2012.



Thanks For a Lot of Stuff

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

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

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

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

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

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

straight double-digit loss season and still might make the playoffs.

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

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

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

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

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

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

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

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

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

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

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

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

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

It's beginning to look a lot like...

By Susan Maxwell Skinner



The Bev's Angels project provides quilts and Christmas gifts for hospital patients and thousands of needy families. Pictured: founder Jan Strickland (AKA Mrs Santa Claus) and helpers are bolstered by Carmichael Kiwanis volunteers. Learn about Bev's Angels at (916) 402-7202. Photo by Susan Maxwell Skinner.



A live Nativity -- staged from 4-6 p.m. December 10 and 11 -- is central to Carmichael Presbyterian Church Christmas celebrations. Anyone may attend a choir performance at 3 p.m. December 11 and a pops concert at 10 a.m. December 4. The church is at 5645 Marconi Ave. For information, call (916) 486-9081. Photo by Susan Maxwell Skinner.

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CHURCH

SAT. DEC. 3, 10AM-2PM Make and take Christmas crafts & ornaments. Free supplies for the whole family!

A CHARLIE BROWN CHRISTMAS

SUN. DEC. 4, 1PM

Jim Martinez Trio recreates the music from the beloved television special. Don't miss this cool jazz trio with guest vocalist Laura Didier.

THE LONG CHRISTMAS DINNER FRI. DEC. 9, 8PM \$10 ADULT/\$5 YOUTH SAT. DEC. 10, 2PM & 8PM

A play in one act by Thornton Wilder. One long Christmas dinner — past, present and future.

BEL TEMPO HANDBELL CONCERT SUN. DEC. 11, 4PM

A benefit for River City Food Bank. Free-will offering and donate canned food items.

FRI. DEC. 16, 7PM JESUS' BIRTHDAY PARTY Featuring our Children's Choir, Youth Praise Band & Youth Orchestra. Free for all

CHRISTMAS EVE SERVICES SAT. DEC. 24, 5PM & 10PM

Family Service & Living Nativity with performers and live animals at 5PM. Candlelight Service featuring carols, handbell choir performances & scripture lesson at 10PM.

Christmas Season at American River Community Church and Wonder-Land Pre-School & Day Care Next Event: Dec. 11th - 6:00 PM ARCC Children's Christmas Pageant Dec. 18th Both Services - "Glory Ringers" Handbell Choir Between Services - Goodie Extravaganza Dec. 24th 5:00 PM Christmas Eve "Carols and Candlelight" Dec. 25th 11:00 AM only Christmas Day Worship Service www.arcconline.org or 483-3465







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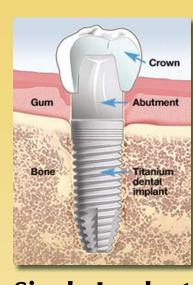
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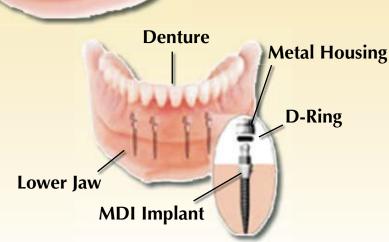
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