

Carmichael Times

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November 30, 2011

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Rosie's Legacy of Light



Angel recalled. The Carollo family treasures memories of daughter Rosie, who died in 2004. To celebrate her short life, the Carollos hold an event to collect toys for hospitalized children. Their drive brings hundreds of visitors to view illuminations at the family home on Fair Oaks Blvd, Sacramento. The 2011 festival date is December 11. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

A Fair Oaks Blvd family has turned tragedy into Christmas joy for sick children.

Commemorating Christmas and the brief life of the the Carollo's first-born, electric color dazzles on their Arcade property. The display heralds a night of gift-giving to benefit Sutter Memorial Hospital's most junior patients. "People come by to enjoy the lights; we give them hot chocolate and cookies," says Nicole Carollo (36). "We ask that they donate toys for children who spend Christmas in hospital."

The family mission came through pain. Nicole and George Carollo's baby Rosie would have

been nine this year. "We lost her when she was 21 months old," says the mother. "She had two Christmases."

A type of epilepsy called infantile spasms was diagnosed when Rosie was six months old. Despite specialized care, these terrifying episodes increased and her brain development suffered. "Rosie's resolve was amazing," recalls Nicole. "She fought tirelessly. Her great goal seemed to be to smile. She made everyone she encountered smile, too. After 15 months of continual seizures, our angel left us. We were devastated. But I was pregnant again and so we had something to look forward to. We could be parents

again." A healthy daughter came five months later. Rosie's picture in a stairwell gallery is now flanked by those of three later Carollo sisters. The first-born's epilepsy has not reoccurred in the family.

Though three healthy girls will never open Christmas stockings with their oldest sister, Rosie is not left out. "They feel as if they know her," explains the mother. "Not a single celebration or event passes where she's not in our hearts. Our daughters talk to their sister and they pray to her. We visit her at the cemetery as a family. She's like our own little angel, watching over us."

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Donation Drive Collects Winter Coats for Regional Shelters, Nonprofits

SACRAMENTO REGION – More than 3,000 people and children in need throughout the Sacramento region can now count on new, warm coats to get through the coming winter, thanks to an all-out effort by Lyon Real Estate agents.

Working with the national nonprofit One Warm Coat, Lyon's regional team of agents, brokers and support staff threw themselves into a month-long winter coat donation drive during October. Given their busy schedules, many in the company expected to hit the 500 mark. But when you have 17 regional offices full of dedicated, creative professionals, then stand back.

"When we added up coats collected from everyone's efforts, from offices in the Foothills to agents based throughout the Sacramento region, it came to a whopping 3,110 coats," said Lyon Real Estate President Pat Shea. "It was an amazing example of how a large group of people can achieve a great amount of good by working together."

The coat donation drive started out as an idea at Lyon's annual Fun Realtor Education Day — FRED for short. To supplement the coat drive, Lyon employees partnered with Kohl's Department stores to obtain 50 new children's coats for the Kids First organization in Roseville and Auburn and the Sacramento

Food Bank's Mother Baby Program. Those coats, and all the donated coats, had to be either new or lightly used to qualify for donation.

Another truck load of coats were given to Sacramento Food Bank & Family Services. In all, more than 17 agencies received coats collected by Lyon agents and employees that will be distributed to people in need in Sacramento, Placer, Nevada, Sacramento and El Dorado counties.

Before distributing the coats, employees at the company's Sacramento headquarters converted their administrative offices into storage space for thousands of winter coats.

"We had mountains of them. It really brought home all the hard work our agent team did in reaching out to the community," said Lyon Marketing Director Christi McDowell, who helped organize the coat donation drive.

This year, we are on pace to collect and distribute our 3 millionth coat — and Lyon's 3,110 coats made a fantastic contribution to that effort," said Sybil Hunt, community outreach director for One Warm Coat.

With real estate agents in 17 regional offices in Sacramento, Placer, El Dorado and Yolo counties, Lyon remains the region's leading real estate company.

Helping Small Businesses Start, Grow and Succeed Free Small Business Forum "Getting It Right" Coming Next Week to Sacramento Area

SACRAMENTO REGION – The Internal Revenue Service will soon team up with other federal and state tax agencies helping regional small businesses at a free tax forum to be held in Citrus Heights. Themed "Getting It Right," the forum will provide important information for business leaders to better understand and meet their tax responsibilities. The program will also highlight significant

government resources available that can help small businesses grow and succeed.

"One of the forum's goals is to promote awareness of the programs, services, and assistance government tax agencies have to offer," said IRS spokesman David Tucker. "If our local entrepreneurs and business leaders understand basic federal and state tax rules and how to get help when they need it, they can meet challenges that can sometimes be barriers to success."

The Small Business Forum is sponsored by the U.S. Small Business Administration (SBA) to facilitate the exchange of information between the government and the small business community in Northern California. Other state agencies participating include the California Franchise Tax Board, Board of Equalization and Employment Development Department.

All local small businesses and chambers of commerce in Northern California are invited. The event is Thursday, December 8, 2011, 8:00 a.m.–12:30 p.m. It will be held at the U.S. SBA, 6501 Sylvan Road, Main Conference Room, Citrus Heights, CA 95610.

Registration is required for this free forum. Limited seating will be assigned on a first-come first served basis, so register soon to guarantee you won't miss out of this popular event. To register send an e-mail to SBEDSacramento@irs.gov. If interested businesses have questions or want more details about the event please call Christella Sanchez at 916-974-5117.

Festive Fair at Fine Arts Center



A festival offering hand-crafted gifts at the Sacramento Fine Arts Center will be enhanced by the daily arrival of Santa. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL - Santa and Mrs Claus will be among patrons of the three-day Artisan and Craft Fair at Sacramento Fine Arts Center (SFAC). The event runs from Friday December 9 to Sunday December 11. Doors open at 11 a.m. each day.

A 17 year tradition, the fair features one-of-a-kind gifts, hand made by artists and craftspeople. Woodworkers, knitters, potters, silk-painters and leatherworkers are among 80 artisans offering handiwork. While-you-wait family portraits will also be available. Live music sets the scene and, in tune with Santa's daily visits, a Sugar Plum Kitchen will supply drinks and snacks. Proceeds support the non-profit facility.

The SFAC showroom is at 5330-B Gibbons Drive, Carmichael. For information, call (916) 971-3713 or visit www.sacfinearts.org

Rosie's Legacy of Light A Celtic Christmas Celebration



Before the gifts were shipped to Sutter Memorial Hospital last Christmas, an Alladin's trove filled the Carollo garage. Photo by Susan Maxwell Skinner.

Continued from Page 1

The Carollos' attic is jammed with candy canes and nutcrackers. Helped by volunteers and a rented boom, they festoon redwoods in their yard to glow heavenwards each December. Reindeer graze near a shining nativity. A thousand points of light pick out their steep roof.

Several Noels back, the Fair Oaks Blvd home began drawing a crowd. Nicole and George saw a humanitarian opportunity among swarms of sightseers. "We wanted to do something good in Rosie's name," said Nicole. "She'd received so much care in Sutter Memorial Children's Hospital. Sutter's Child Life Program provides a wonderful support system for patients and families. It also creates a comfortable environment, with mobiles, toys and movies to keep children entertained. We have seen many babies hospitalized for long periods. We know what they go through. We want to help them and their families."

In December 2007, the Carollos used their over the top décor as

a lure for their first toy drive. Donated items would cheer sick youngsters and boost amenities the Child Life project offered. Initial success was as dazzling as the illuminations. An evening of hot chocolate and cookies yielded 700 gifts.

"That night, we stacked the toys in our garage and I cried," says Nicole. "I said: 'look what our little Rosie has done for others.' We decided our little toy drive would be

the first of many. We called it The Rosie Carollo Christmas Lights and Toy Drive Event." Staged on a single December night, the festival has gathered steam over ensuing Christmases. Last year — with a visit from Santa Claus added to the program — extra families flocked from the Carollo daughters' St Ignatius School. The toy total reached 1600 items.

Cash donations were icing on the Christmas cake. "We never set out to collect money," says George Carollo. "But we split any cash received between the hospital and the Epilepsy Foundation. People come by not knowing about the toy drive and they hear Rosie's story. It touches everyone. People just want to help."

The Carollo home is at 3961 Fair Oaks Blvd, on the corner of San Ramon Way. Donations may be left in a driveway gift box all through December. Visitors may join Santa Claus and take refreshments there between 5 and 9 p.m. on Decemeber 11. For more information, contact rosiestoydrive@yahoo.com or call (916) 600-1169.



A yard that loudly carols "Deck the Halls" is the annual creation of the Carollo family and helpers. Photo by Susan Maxwell Skinner.

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

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

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



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

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

accent that always leaves audiences shouting for more.

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

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

Christmas in the Village at Town and County

SACRAMENTO — Town & Country Village presents its 2nd Annual Christmas in the Village on Saturday, December 3 and Sunday, December 4.

Come and enjoy the festivities with lots to see, hear, smell, eat and do. Free activities include craft-making, chocolate-dipping and face-painting. Use your imagination to decorate your own gingerbread men (and women). Catch the holiday spirit with music

from the El Camino High School band and choir and Old Sacramento Living History Strolling Carolers. Warm up with complimentary hot chocolate and apple cider. The sweet aroma of freshly popped kettle corn helps create the ambiance. Of course, don't miss getting your photo taken with Santa Claus.

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

Carmichael Chamber Luncheon
Tue, Dec 20, 2011 from 11:30am - 1:00pm @ Cypress Avenue Baptist Church
Business to Business Luncheon. Luncheon meeting is held in the Education Building and is the Chamber General Meeting & Luncheon. Raffle prizes!
Register by Thursday, Dec. 15. \$15 Members; \$20 Guests; Members who don't pre-register will be charged the non-member price of \$20 at the door.
On-line pre-registration will close on Sunday night. Go to website to pre-register.
Contact: Linda Melody Email: linda@carmichaelchamber.com
Phone: 916-481-1002

Contact us for more information on the Carmichael Chamber of Commerce
Phone (916) 481-1002 • Fax (916) 481-1003 • www.carmichaelchamber.com

Carmichael Times
"Written by the people and for the people"
Serving Carmichael and Sacramento County since 1981

Publisher, Paul V. Scholl

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River Cats To Host Annual Winter Wonderland

Toy Donations Accepted at Raley Field On Deck Shop

WEST SACRAMENTO – The Sacramento River Cats will host families in need from local non-profit organizations at the eighth annual Winter Wonderland on Thursday, December 8, from 3-6 p.m. at Raley Field. As part of this holiday celebration, the River Cats are collecting toys and gifts that will be presented to the children attending the event. River Cats partner Supercuts will provide free haircuts to attendees.

Toy donations can be made at the Raley Field On Deck Shop (Hours: M-F, 10 a.m.-5 p.m., Closed weekends). New, unwrapped toys suitable for children ages 16 and under are requested. Interact clubs from the greater Sacramento region will also collect toys, along with area Macy's employees. In an effort to spread holiday cheer and the spirit of giving, the River Cats host the



annual Winter Wonderland at Raley Field. The event is designed specifically for children and families in need in the Sacramento community. The baseball-themed wonderland offers activities such as holiday learning stations, seasonal craft projects, ballpark food and gifts.

More than 2,000 people attended the 2010 Winter Wonderland, and more than 2,000 families in the greater Sacramento area have benefited from this program since its inception in 2003. For

more information about Winter Wonderland and the toy drive visit www.rivercats.com/foundation or call (916) 376-4676.

The Sacramento River Cats begin their 2012 home schedule on Friday, April 13, when they host their Interstate 80 rivals, the Reno Aces (Triple-A affiliate of the Arizona Diamondbacks) at Raley Field, at 7:05 p.m. To purchase 2012 River Cats Season Tickets, Mini-Plans and group outings, call the River Cats Ticket Hotline at (916) 371-HITS (4487). In their first 12 seasons, the River Cats have won two Triple-A championships, four Pacific Coast League championships and 10 South Division championships. No other major American sports team has won 10 division titles in that span.

DMV: "Ask George"

Expert Answers to Common DMV Questions



By George Valverde – Director, California Department of Motor Vehicles

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Q: My brother recently purchased a motorcycle and although he has a motorcycle license, I do not. Am I allowed to drive his bike?

A: No. Driving any motor vehicle without the proper license is against the law. If you are interested in legally driving your brother's motorcycle you should obtain your motorcycle (M1 or M2) license. The procedure for acquiring a motorcycle license varies

based on age, but all applicants must pass a written test first. For a checklist of what is required, visit www.DMV.ca.gov. This page will also provide a link to online services, where you can make an appointment for your DMV office visit. This will make your trip much easier. Save Time. Go Online!

Q: If you rear end someone, does the law always consider the collision to be your fault?

A: Though it is often the case, there is no law that determines which driver will be at fault in all cases. Still, it is very important that you know how to be a good defensive driver. To avoid a rear end collision, remember to:

- Plan ahead. Look down the road 10 to 15 seconds ahead of your vehicle so you can see hazards early.
- Scan. Look beyond the car ahead of you. Look at the movement of cars around you. Don't develop a "fixed stare".
- Don't tailgate. Many drivers don't see as far ahead as they should because they follow too closely and

as a result, the vehicle immediately ahead blocks their view. Tailgating also gives you insufficient time to brake quickly.

• Adjust your speed. Slow down in poor weather. Rain and snow can cause vehicles to slip on the roadway. It also impairs your vision, affecting your ability to drive safely.

For more information on safe driving practices, visit <http://www.DMV.ca.gov/pubs/hdbk/scanning.htm>. Save Time. Go Online!

The DMV is a department under the Business, Transportation and Housing Agency, which is under the direction of Acting Undersecretary Traci Stevens. The DMV licenses drivers, maintains driving records, registers and tracks official ownership of vehicles and vessels, investigates auto and identity-related fraud, and licenses car dealers, driving schools, and traffic violator schools. For more information about the DMV, visit www.DMV.ca.gov.



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.

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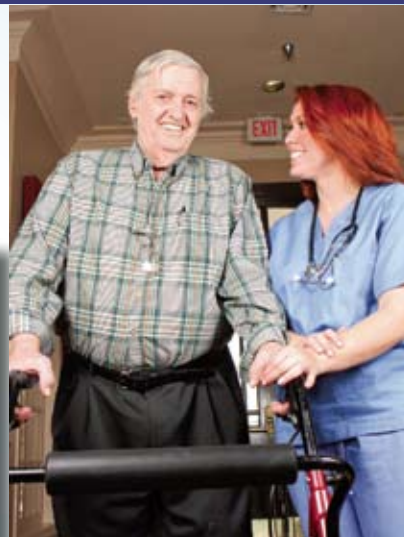
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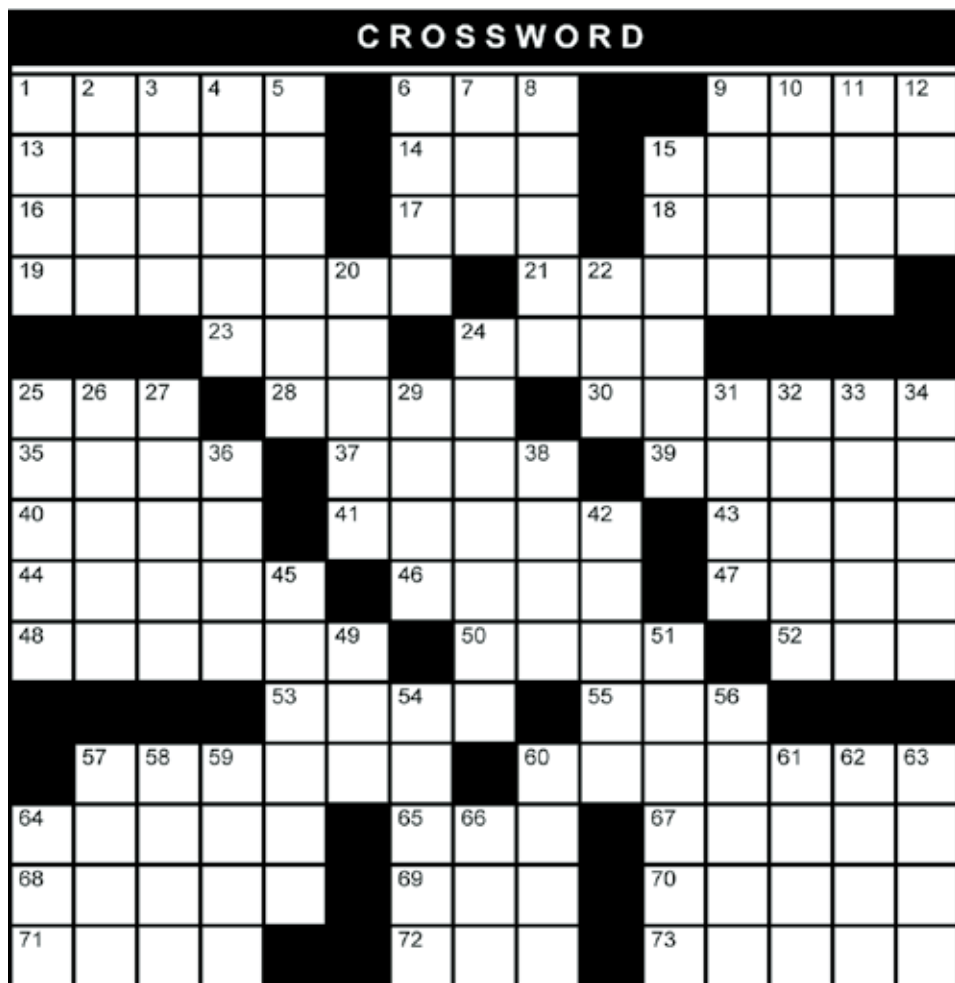
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CUES

- ACROSS**
- 1. Mothball substitute
 - 6. "___ Whom the Bell Tolls," by Hemingway
 - 9. Equal
 - 13. Camel's relative
 - 14. "Baseball great Gehrig
 - 15. ___ the tail ___ the donkey
 - 16. IRS threat
 - 17. Unit of electrical resistance
 - 18. Los ____, CA
 - 19. "Moldable material that had huge commercial impact
 - 21. "Location of famous fall
 - 23. "___ Francisco, site of 1906 Great Earthquake
 - 24. "Buddy Holly hit, "___ On"
 - 25. "Mary ___, businesswoman extraordinaire
 - 28. "Belushi famously chanted this in "Animal House"
 - 30. Bivouac
 - 35. Big bang theory's original matter
 - 37. "The "Fab Four's" original number
 - 39. "Movie "___ Recall"
 - 40. Spanish earthen pot
 - 41. Robin Hood's companion
 - 43. Vegan's protein choice
 - 44. What you pay to pass, pl.
 - 46. Doctor's order
 - 47. Incision
 - 48. Pearl maker
 - 50. "Colorful building block
 - 52. One from Laos
 - 53. Not yet final or absolute
 - 55. Rangers and Flyers field of play
 - 57. "It carried Gagarin into space
 - 60. "Chilly conflict
 - 64. Can be used intermittently
 - 65. The Jackson 5's "___ Be There"
 - 67. Nose of a missile, e.g.
 - 68. Cleverly funny
 - 69. Customer's dread
 - 70. Complete list of Catholic saints
 - 71. Type of list
 - 72. Marines are this and proud?
 - 73. Swedish money
 - 29. Encircle
 - 31. Rolled out for guests, pl.
 - 32. Coral reef island
 - 33. "Subject of "The Godfather"
 - 34. "Demoted planet
 - 36. Scotch ingredient
 - 38. "Ill at ___"
 - 42. Latin for "region"
 - 45. Lookout man
 - 49. Home of 2016 Olympics
 - 51. According to the clock
 - 54. Small boat
 - 56. "J. ___ Hoover, of the FBI
 - 57. Henry ___
 - 58. Prefers
 - 59. Comedian ___ Rogan
 - 60. Ball of yarn
 - 61. A drunk
 - 62. Shakespeare's hometown river
 - 63. Actress ___ Sofer
 - 64. "Domain of latter part of century
 - 66. "Martial artist, Bruce ___

For Solution See Page 7

Sacramento County DA Reports

Recent cases of interest

CASE: Michael Marks (11/18/11)

PROSECUTOR: Deputy District Attorney Matt Chisholm

District Attorney Jan Scully announced today that the Honorable Michael Sweet sentenced Michael Marks to 22 years plus 50 years to life in prison for the kidnapping, false imprisonment and assault of his disabled girlfriend.

In November 2009, Marks held the victim against her will and assaulted her throughout the night. She suffered cuts to her face and abrasions to her hands.

Marks began a long criminal history of residential burglaries at age 13. Since 1989, he was convicted of crimes stemming from ten separate cases. All but two convictions were felonies. As an adult, he was convicted of two residential burglaries, where he specifically targeted elder victims. These prior convictions qualified Marks for a life sentence under California's Three Strikes Law.

CASE: Dejon Murray, Kenneth Owens Jr. & Maurice Reed Jr. (11/18/11)

PROSECUTOR: Deputy District Attorney Kevin Greene

District Attorney Jan Scully announced today that Dejon Murray, Kenneth Owens and Maurice Reed were sentenced by the Honorable Patrick Marlette to life in prison without the possibility of parole. The defendants were each convicted by three separate juries of first degree murder for the shooting death of Natomas High School Assistant Football Coach Salvador Heredia-Arriaga.

On March 26, 2010, Heredia-Arriaga went to visit his friends at an apartment in South Natomas when he was shot and killed by the defendants.

CASE: Stephen Bernik (11/18/11)

PROSECUTOR: Deputy District Attorney Kevin Greene

District Attorney Jan Scully announced today that Stephen Bernik was convicted by jury of second degree murder for the 2006 shooting death of Yury Dovgan. The jury also found true the special circumstance of shooting from a motor vehicle and personal use of a firearm causing death.

Bernik faces a sentence of 45 years to life in prison. Sentencing is set for January 27, 2012 in Department 17 in front of the Honorable Troy Nunley.

CASE: Marcelino Silva (11/08/11)

PROSECUTOR: Deputy District Attorney David Brown

District Attorney Jan Scully announced today that Marcelino Silva was sentenced by the Honorable Allen Sumner to 27 years to life in prison. Last month, Silva was convicted by jury for assault with a deadly weapon with malice aforethought by a state prisoner.

In October 2009, Silva armed himself with a razorblade, approached another inmate from behind while in the recreation yard, and slashed him in the neck and face. Silva had previously been convicted of second degree murder and attempted murder.

Deputy District Attorney David Brown states, "Mr. Silva was scheduled for a parole consideration hearing in 2012. As a result of today's conviction, it is expected he will spend the rest of his life in prison."

Weekly Support Meeting for Widowed Men and Women

Ongoing Program - Weekly throughout the year

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

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

Enter from the back parking lot at 2628 El Camino Avenue, Suite D-18, Enter Suite-18 via the back parking lot. **Widowed Persons Association of California**
Office Hours 10:0 am - 3:00 pm
Monday through Friday
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Fair Oaks Chamber of Commerce Announces



CHRISTMAS IN THE VILLAGE

Saturday, December 3rd, 2011 - 1pm 'til Dusk • Fair Oaks Village (Sunrise @ Fair Oaks Blvd.)

- Schedule:**
- 1pm - 3:30pm - Visit Santa, Mrs. Claus and the holiday shops in the park
 - 1pm - 2pm - Holiday Music
 - 2pm - 3pm - "Winnie the Pooh" - a children's play in the amphitheater
 - Bring one can of food for FREE ADMISSION
 - 3pm - 4pm - Holiday Music
 - 4pm - Holiday Parade
 - Immediately following the Parade - Caroling and the lighting of the Christmas Tree in the Park.

Visit the Village Merchants and enjoy their festive holiday window displays! Still time to promote your business - several levels of sponsorship available

For more information, please contact the Fair Oaks Chamber of Commerce (916) 967-2903

Village shops will be open and offering holiday discounts, refreshments and surprises for the kids!

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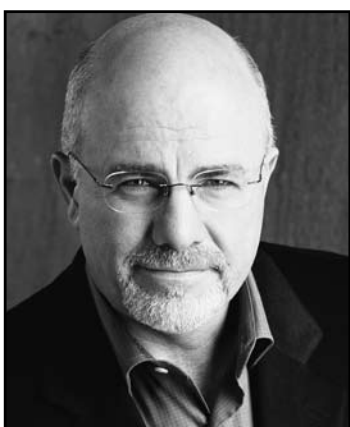


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Dave Says

a very large car in which to live.
Now, I'm not necessarily against manufactured homes. But the phrase "manufactured home" can mean different things to different people. My test goes something like this: If it's a type of housing that doesn't look like it had the wheels yanked off, then it will probably go up in value over the years.

There's nothing wrong with renting an apartment for a while. When you pay out rent, that's all you're losing in the deal. But when you buy a mobile home, you're losing out with the payments and you're losing money every day as the thing goes down in value.

That's why I tell people not to buy mobile homes!
- Dave

No help for the Unreasonable

Dear Dave,
My stepdaughter is 17 and will be starting college this fall. Her dad and I want to help her with expenses, but she's chosen a private university (with the help of her other parents) that costs \$250,000 for an undergraduate degree. We don't want her going into student loan debt, but we can't afford that kind of money, and she's really pressing the issue. What do you suggest?
- Christina

Dear Christina,
The biggest problem I see is that you've got a 17-year-old girl wagging the dog. I can tell you right now this wouldn't happen at my house. When it comes to the parent-child relationship at that age, the adults tell the children what to do. It doesn't happen the other way around.

If this child is going to take your money, then she needs to take your advice too. If she's not willing to be reasonable and take your advice, then she gets none of the money. There's no undergraduate degree on the planet worth \$250,000. The whole idea is absurd, and somebody needs to say that out loud.

This girl can work, and she can go to a state school and get a great education for about a fourth of that price. Since you're in Texas, there's absolutely nothing wrong with the University of Texas or Texas A&M. They're great schools. And at that price range, I'm sure it would allow you guys to pitch in and help out some.

But seriously, a quarter of a million dollars for an undergrad degree? I don't think so!
- Dave

* For more financial help, please visit daveramsey.com.



Riley Reviews

LOVABLE "MUPPETS" REUNITE FOR TERRIFIC, FUNNY FAMILY FILM

THE MUPPETS (Rated PG)

The Muppets, the lovable felt creatures created by the inventive Jim Henson, have been out of the public eye for some time now, but not forgotten by legions of fans.

Along comes "The Muppets" movie to revive the careers of Kermit the Frog and Miss Piggy, along with Fozzie Bear, Animal, Beaker, Swedish Chef, Gonzo and other favorites.

The interesting thing about this new Muppet adventure is its keen awareness of the unfortunate irrelevance of the primary characters in a world now tuned into Facebook and other forms of social media.

As far as I know, the fabulous Miss Piggy does not have a Twitter account. A throwback to simpler times, Kermit the Frog is probably blissfully unaware of the advantages of modern technology.

The old-fashioned appeal of the Jim Henson gang not only shines through in a simple story of putting together a reunion of the Muppets, it is the whole raison d'être for a glorious revival.

Another interesting thing about this film is that it is co-written by starring actor Jason Segel, who's known best for his comedic roles in raunchy comedies like "Forgetting Sarah Marshall" and "Knocked Up."

For his part, Segel is entirely respectful of the Muppet world, having created for himself the role of Gary, an innocent from Smalltown, USA whose brother Walter, short and made of felt, looks oddly much like a Muppet.

Gary has been engaged forever to pretty schoolteacher Mary (Amy Adams). When they decide to go on a trip to Los Angeles, Walter tags along because he so desperately wants to see the historic Muppets Studio.

Once in the big city, the tourist trio finds their dismay that the Muppets Studio has fallen into serious disrepair, no longer the home for the talented performers.

Worse still is the discovery that an evil oil baron, aptly named Tex Richman (Chris Cooper in hilarious villain mode) is itching to buy the studio property in order to drill for the crude below it.

But the studio will be spared the wrecking ball if the Muppets raise \$10 million to stop the foreclosure and thwart the plans of the conniving oilman.

Spurred on by Walter's enthusiasm, Gary and Mary figure they must reunite the Muppets, no easy task considering they have all gone their separate ways.

Like Norma Desmond in "Sunset Boulevard," Kermit lives a lonely life in a huge mansion that is going to seed. The once jolly green frog is filled with misery, anguish and a touch of self-loathing.

Nevertheless, Gary, Mary and Walter persuade Kermit to help round up the old gang, and so a journey begins to places like a dumpy casino in Reno and the halls of fashion in Paris, France.

Some Muppets are doing well in business, others less so. Fozzie Bear is teamed up with a second-rate mock band called "The Moopets," while Miss Piggy is a fashion diva at Vogue.

The storyline for "The Muppets" is quite simple. The trio of Muppet-lovers want to bring the disbanded group back together to stage an

old-time TV show telethon to raise the millions need to save the studio.

The pure joy of this enterprise is how Kermit and his new friends go about getting the gang reunited. In typical Muppet fashion, the jokes and gags are funny and the musical numbers are endearing.

"The Muppets" smartly allows time for the characters to build their identity with an audience of targeted youngsters who may know little or nothing of their past.

In many respects, this film is geared to the adults who grew up with the Muppets thirty or so years ago. And yet, it brings along the kids for the delightful ride.

If all goes right, a whole new generation will come to appreciate the Muppets and their talent for wholesome fun. Indeed, "The Muppets," agreeably funny and charming, looks to be the most perfect family film for this holiday season.

DVD RELEASE UPDATE

This column has previously touted the DVD release of the "Mission: Impossible" TV series, which remains so much better than the films.

Long after the series had its original run, "Mission: Impossible" returned in 1988 with updated and revamped episodes and an almost all-new cast.

The exception to the rule was the return of IMF leader Jim Phelps (Peter Graves). Phelps was called out of retirement after his protégé was killed by an assassin.

Much like the original series, Phelps assembles a team of secret agents with various talents, often imitating those of the original cast.

In a curious bit of casting, Phil Morris, the son of Greg Morris, plays the role of Grant Collier, who happens to be the son of Barney Collier. Lest you forget, Greg Morris played the role of Barney. It's a nice touch.

"Mission: Impossible The '88 TV Season" may not boast any extras or special features, but that all seems so unnecessary when 19 thrilling episodes beckon.

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Singles Christmas Dance

CARMICHAEL – Christian Singles Network will a Christmas Dance for single adults Saturday, December 3, at Carmichael Presbyterian Church, 5645 Marconi Ave., Carmichael. All ages are welcome to attend.

The evening features refreshments, a dance lessons in the Cha Cha by Richard from 7-8 PM, included in the ticket price and DJ dance music of all types from 8-11:30 by DJ Dale from Allstar. The music, both recent and oldies, is a mix of rock and roll, ballroom, Latin, country and Christian music at all dances.

Dress is party attire. The ticket price of \$15 presale or \$20 at the door includes hors d'oeuvres, non-alcohol beverages and the dance lesson. Volunteers attend free. Pre-sale dance tickets are available on line at www.christiansinglesnet.com, or at Berean Bookstore in Sacramento, and Jireh's Bookstore in Placerville, or by mail through CSN, P.O. Box 909, Meadow Vista, CA 95722.

Christian Singles Network celebrated its 19th Anniversary this year. CSN is Sacramento's oldest and largest Christian Singles group, holding weekly events, with dances every month. Membership is not

necessary to attend, although members get a \$5 discount at the door. All ages and all denominations are welcome CSN dances draw singles from the Sacramento, the foothills, and beyond to Reno and the Bay Area.

To receive more information about activities, or directions call the 530-878-8606. The website, www.christiansinglesnet.com, includes directions to the dance as well as information about upcoming events including seminars, getaways, and parties and cruises.



SACRAMENTO - BEL TEMPO –Sacramento's premiere community handbell choir sponsored by Northminster Presbyterian Church and directed by Mary Balkow – will perform its traditional benefit holiday concert. Ring We Now of

Bel Tempo Handbell Christmas Concert

Christmas will feature traditional Christmas carols as well as sacred and secular holiday favorites.

Bel Tempo plays five octaves of English handbells and hand chimes and will be accompanied on various selections by violin, English horn and a variety of percussion instruments. Musical selections will include English, French and Latin pieces. Also, audience members of all ages will have an opportunity to Ring N Sing along with Bel Tempo to their favorite holiday selections.

This year's Bel Tempo concert

will be a benefit for River City Food Bank which provides life-sustaining food for 4000 people each month. There will be a freewill offering at the end of the concert, and concertgoers are encouraged to bring a can of food for the community food pantry.

Sunday, December 11, 4 p.m., Northminster Presbyterian Church, 235 Pope Avenue.

For more information call (916) 487-5192 or visit northminsteronline.org.

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December 9-11, 2011

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December 14-January 28, 2012

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All Membership Show

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December 9-11, 2011

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Special 2nd Saturday Opening 5-9 pm.

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Carmichael Recreation and Park District is announcing these upcoming events

Cookies with Santa

Saturday, December 3rd @ the Fair Oaks Library
(11601 Fair Oaks Blvd., Fair Oaks, CA 95829)

- ☐ 5:30p.m. – 7:30 p.m.
- ☐ Free Event! Must Pre-Register! 916-264-2920
- ☐ Ages 3-8 years old
- ☐ Presented by the Fair Oaks Youth Advisory Board, the Fair Oaks Library, and FORPD.



"Share the Spirit" Holiday Party

- ☐ Now collecting toys and non-perishable food items for the families. Monetary donations also accepted!
- ☐ Please send all donations to the FORPD office (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 and the Sierra Chapter American Theatre Organ Society
- ☐ \$3 per person presale/ \$5 at the door



Every Sunday at Carmichael Park 8AM-1PM

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

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

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Kiwanis Club Continues Giving



CARMICHAEL – The Kiwanis Club of Carmichael continues to serve the community by donating food and funds throughout the year. For example, funds are donated monthly to local food closets and other non-profit groups receive financial and volunteer help throughout the year.

Carmichael Kiwanis Club enjoyed delivering 125 turkeys to three local Food closets. Pictured here unloading turkeys at the Advent Lutheran Church food closet are Clyde Whitaker (left) of the Carmichael Kiwanis Club and Rocky Peterson volunteer at the food closet. Photo courtesy of Carmichael Kiwanis Club.

The Club meets at 7am every Wednesday at the Carmichael Elks Lodge on Cypress Avenue. Visitors are always welcome. More information about the Carmichael Kiwanis Club activities can be found on their website www.carmichaelkiwanis.org

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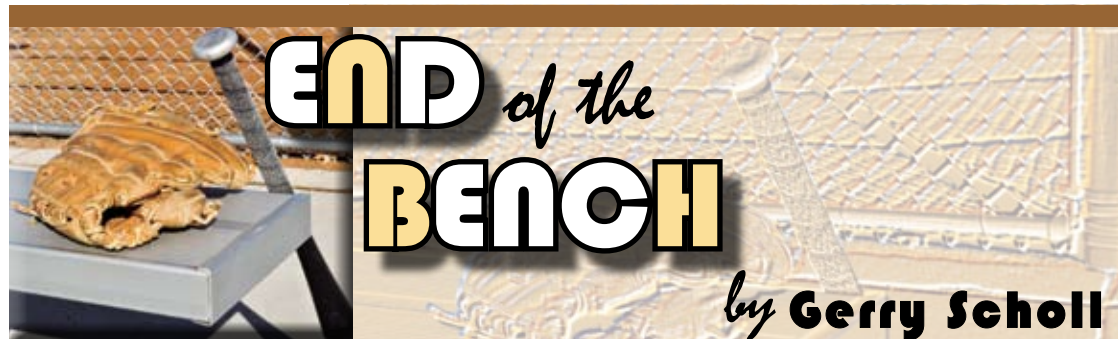
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Quoth The Raven Nevermore

On Thanksgiving night so dreary, the 49ers were weak and weary,

Over many a mile traveled from shore to shore.

The game had started while I nodded, nearly napping, nearly napping,

Baltimore's defense not so gently tapping more and more, Rapping, slapping, sacking quarterback Alex Smith evermore.

Deep into that defense peering, Smith stood wondering, fearing, Doubting, taking a beating no mortal had e'er felt before.

Time and again crumpled in a heap, Smith hoped his health to keep,

And prayed some way his Niners could muster up a score, But whispered from the bottom of the pile, "No more, no more."

Again and again he faced that defense churning, his soul still burning,

But soon to feel another sacking more fierce than the one before.

"Surely," he cried out. "Something new? There must be something we can do!

Another scheme, a new tactic we might explore,

Because I can't take this anymore!"

With shutters flung open wide, on preyed the Ravens, fiery-eyed;

Smith shuddered — relentlessly pounded, bruised to his core.

But he bravely stood strong, playing tough all along,

Keeping things close, though beaten and sore.

Despite his courage, 'twas 16-6 and his team couldn't score anymore.

Ravens fans cheered and jeered so loudly; fowl stood o'er Smith so proudly,

While the toppled QB marveled at their fury evermore.

He could not help believing that no living being

Had e'er felt such a fearsome onslaught as this before,

Nor shall one again forever and forevermore.

The Ravens' pass rush so beguiling, left no Niners' coaches smiling;

Young Harbaugh losing to big bro, as in days of youthful lore.

His team not rested, not prepared nor yet fully tested;

Elder sibling's team had been there before,

And, as expected, showed the visitors the door.

Gallant efforts the Niners exuded, nevertheless victory eluded.

Still playoff bound, though on the short end of the score,

Smith and his mates will suppose it would be great

Should they avoid visiting Baltimore

And confronting the Ravens. Nevermore! Nevermore!

Of' I've heard verse of sort applied to sport,

Sung or read o'er airwaves... What a bore!

'Tis a bit I've always hated, and so within myself debated,

"Shall I shame The Raven, self?" I did implore.

Stop! Enough is enough! Not anymore!

So, if your welcoming hearts did harden, I beg your pardon.

And with due respect to E.A. Poe and his maiden Lenore,

Stop, I shall now, and I can't believe that I did this. Wow!

I promise to not indulge in such nonsense anymore,

Nor in this mode to be the fool. Nevermore, nevermore.



TAX HELP from a Tax Pro

Dean Alexander Sr.

Stock Options: Tax Problems and Opportunities

Companies compensate their employees either by paying outright wage incentives or by giving stock options among other things. Stock option is basically a number of stocks the company gives you to buy at certain price at a certain date. The price of the stock granted to you is usually that of the fair market value of the stock at the day you receive the option.

There are two types of stock options; non-qualified stock option which basically is a taxable option as ordinary income. The other type is the incentive stock option (ISO) which is more favored tax wise. It may not be taxable at all and when it is taxed it may be taxed as capital gain.

The non qualified stock option is not taxed to you when you receive it but will be taxed when you exercise it. When you exercise it the gain will be the difference between the exercise price (the

fixed option price) and the fair market value at the exercise date. This amount is taxed as ordinary income. Suppose that after you have exercised the option (the stock is now yours) the market value of the stock increased, what will be the character of the gain?

The gain in this case will be capital gain. This should be logical because the first gain was considered as a gain in lieu of compensation. The second gain is one that happens because of holding of a stock that you have already paid for and now has a basis. You must have the cash flow when you exercise the option to pay for the stock and also for the tax bill.

The ISO, because of the law, is not taxed when they are granted nor are they taxed when exercised (the non-qualified options are taxed when exercised.) If you don't dispose of the stock within two years and you hold the stock for twelve months after the option

exercise, any gain will be capital gain.

You need to be careful because you could lose this preferential treatment if you sell the stock within one year from the time you exercise the option or two years from the time the option is granted. To have the best possible tax help, consult your CPA, your enrolled agent or your tax attorney to avoid any future tax problems and any unanticipated tax debt.

Dean has 30 years experience as a CPA and tax consultant and he is currently on two radio shows. He is the managing director of National Financial Advisors (NFA Tax Help), a national firm headquartered in Houston. He is also a Chartered Financial Consultant and Chartered Life Underwriter. He consults exclusively on tax matters particularly tax audits and tax collections at both the federal and the state levels.

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.



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SUN. DEC. 4, 1PM

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FRI. DEC. 9, 8PM

SAT. DEC. 10, 2PM & 8PM

BEL TEMPO HANDBELL CONCERT

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

SUN. DEC. 11, 4PM

JESUS' BIRTHDAY PARTY

Featuring our Children's Choir, Youth Praise Band & Youth Orchestra. Free for all

FRI. DEC. 16, 7PM

CHRISTMAS EVE SERVICES

Family Service & Living Nativity with performers and live animals at 5PM.

SAT. DEC. 24, 5PM & 10PM

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*
3300 Walnut Ave., Carmichael (Next to the DMV)

Next Event:

Dec. 2nd - 7:30 PM Wonder-Land School Students' Musical

Dec. 11th

6:00 PM ARCC Children's Christmas Pageant

Dec. 24th

5:00 PM Christmas Eve "Carols and Candlelight"

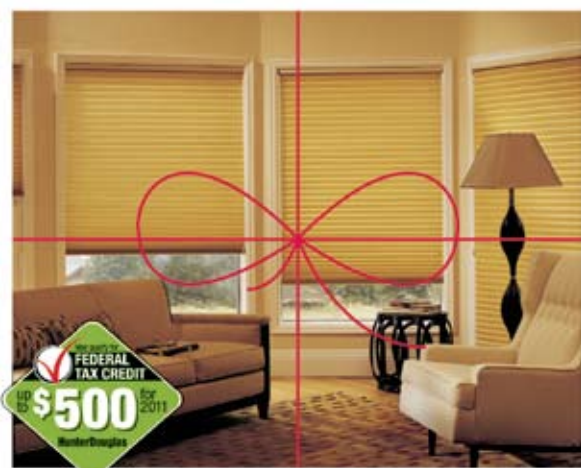
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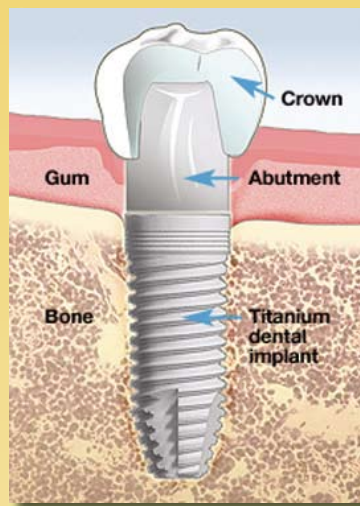
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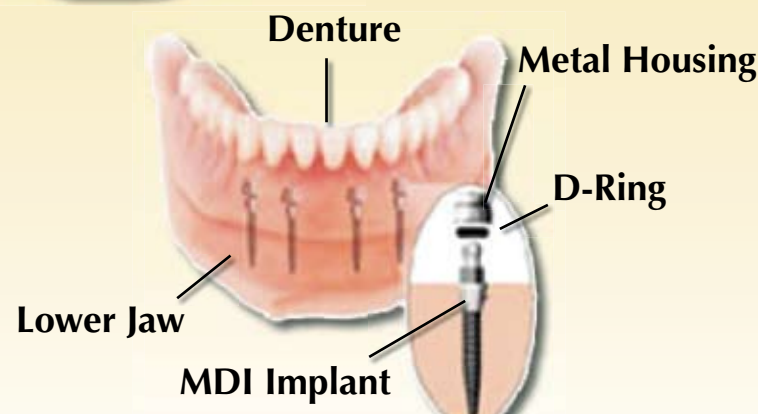
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