



A Case in Point

The Case of the Boozed-up Buddies *Page 4*

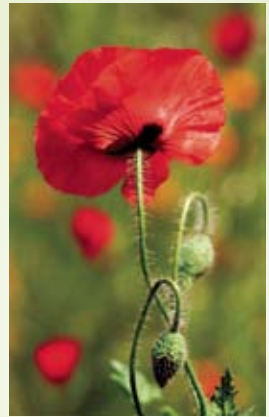
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Puss In Boots *Page 11*

Carmichael Times

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Serving Carmichael and Sacramento County since 1981

November 16, 2011



Immortalized by John McCrae's "In Flanders Fields" – read aloud at the Carmichael ceremony – poppies are a worldwide symbol of veteran remembrance. Photo by Susan Maxwell Skinner.

Recalling Fallen Carmichael Sons



Veterans of more than 70 years of wars honor La Sierra High School students who died in Vietnam. Local troops of Cub and Boy Scouts provided an honor guard in Carmichael. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

CARMICHAEL – Over 1000 years ago, Greek philosopher Plato said: "Only the dead have seen the end of wars. The need for heroes continues."

Seventeen such heroes were honored in Carmichael last week. The fallen were students of La Sierra High School. Hard hit by the

Vietnam War, the school created the first known California memorial to this conflict in 1973. Though the school is now closed, a towering steel monument in the Earl J. Koobs Nature Area oversees annual Veteran's Day observances. In the former school grounds, a new plaque honors the 17 young men who volunteered or were drafted soon after

graduating. Their memorial may be viewed at the La Sierra Community Center, 5325 Engle Rd, Carmichael.

New names may yet be added. Guardians of both memorials seek to verify high school attendance of several others who died in Vietnam. These include: Jean Dugas; Mark Miller; Edward Schlottman; Daniel Bishop (for whom the Carmichael

Park concert shell is named). Some may have attended La Sierra, even for a short period. Information may be shared with the La Sierra Class of '69 website: www.lsl69.com

The November 11 Carmichael ceremony saw ever-dwindling ranks of WW 2 veterans bolstered by those who served in Korea, Vietnam and Middle East wars. Supporters brought the event attendance to 180. Earl ("Ranger Jack") Koobs taught most of the Vietnam fallen during his career at La Sierra. The 91-year-old struck a solemn chime as each of their names was announced.

In keeping with tradition at November 11 ceremonies, the poem "In Flanders Fields" was read. Written in 1915 by Canadian physician Lt John McCrae, its verses honor soldiers who died in Flanders (Belgium) during WW 1. It contains the lines:

"In Flanders fields the poppies grow
 Between the crosses, row on row..."

McCrae's tribute ends with the pledge:

"If ye break faith with us who die
 We shall not sleep, though poppies grow
 In Flanders Fields".

Moved to tears, Jack Koobs applied the words to La Sierra's Vietnam heroes. "We should never forget them," said the WW 2 Navy veteran. "They were wonderful boys. I loved them all."

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DMV's New Web Page to Honor Military

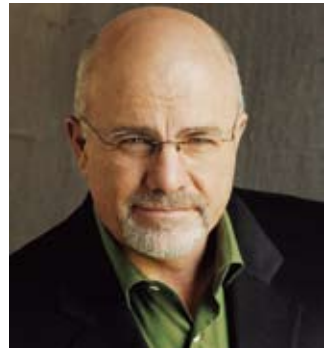
SACRAMENTO – The Department of Motor Vehicles (DMV) is proud to honor the courageous men and women of the armed forces with a new "Area of Interest" web page, exclusively designed to offer a centralized clearinghouse of valuable resources accessible from anywhere in the world.

"Whether you are a veteran or currently serving, the DMV wants to thank you and your family for the sacrifices you have made for this country and the citizens of California," said DMV Director George Valverde. "Many of our own employees are veterans, so we feel a personal connection to our military community." Veterans, active military and their families will not only enjoy convenient DMV online services at www.dmv.ca.gov/coi/veterans/veterans.htm, but can also link with our partner, the California Department of Veterans Affairs, to find resources including information about home loans, voter registration, medical services, and educational assistance.

In addition, a few clicks of the mouse will transport visitors to the websites of the U.S. Department of Defense and U.S. State Department. "We are grateful to our partner, the DMV, for creating this website which serves and honors California's veterans," said Peter J. Gravett, CalVet Secretary. "This DMV web page will greatly assist veterans in taking care of issues dealing with their motor vehicles. I also remind all veterans to make sure they identify themselves as veterans on the form when they renew their drivers license or identification card so we can ensure they get notified of all the benefits they have earned."

An estimated 2.2 million veterans live in the Golden State and that number increases as an average 30,000 troops return each month from Iraq and Afghanistan. Remember, you can order California Veterans special interest license plates at www.dmv.ca.gov. The California Department of Veterans Affairs uses proceeds to benefit participating county veteran service offices and to commemorate veteran organizations.

Sound Financial Advice from Dave Ramsay



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Kovar's Corner: Arm Yourself with Real Estate Knowledge



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Hard Work, Low Pay, Miserable Conditions

CCC California Conservation Corps Marks 35 Years with Work Throughout the State

The California Conservation Corps has now been around for 35 years, but don't expect to see balloons or birthday celebrations. Instead, the CCC will mark the anniversary with shovels, chain saws and chippers.

The CCC's motto is "hard work, low pay, miserable conditions...and more." True to form, corpsmembers will find themselves commemorating the 35 years with more work throughout the state.

The program was created by Governor Edmund G. Brown Jr. in 1976, during his first term. Modeled after the original 1930s Civilian Conservation Corps, Gov. Brown envisioned a "combination Jesuit seminary, Israeli kibbutz

and Marine Corps boot camp."

Since 1976, more than 115,000 young men and women have participated in the CCC, earning minimum wage for natural resource work and emergency response. Despite the low pay, there are more than 800 applicants currently on the CCC's waiting list.

Corpsmembers have devoted more than 67 million hours to conservation work throughout California, planting 21 million trees, constructing or repairing 9,779 miles of backcountry trails, improving more than 1800 miles of salmon and steelhead habitat, and auditing and retrofitting more than 25 million square feet of public buildings to reduce energy use.

CCC crews may be most visible as they respond to floods, fires, earthquakes, oil spills and pest infestations. Corpsmembers have provided more than 9.6 million emergency hours and assisted with recovery efforts following the Station Fire (2009), the Oakland Hills Fire (1991), the Loma Prieta (1989) and Northridge (1994) earthquakes and many other natural disasters.

Corpsmembers – young men and women ages 18 to 25 – work out of 27 different residential and nonresidential sites throughout California. The CCC is the oldest and largest conservation corps program in the country.

After a year in the CCC, many corpsmembers are hired by re-

source management agencies, others have become teachers, firefighters, law enforcement officers and small business owners. There are now second-generation corpsmembers, the sons and daughters of early-day corpsmembers.

In recognition of the CCC's anniversary, corpsmembers from throughout the state submitted more than 1,000 video clips to showcase "A Day in the Life" of the CCC. The footage was shot during a two-week period in October and also includes some vintage video of the late B.T. Collins (CCC director 1979-81) as well as reflections from CCC Director David Muraki. The video is posted on the CCC's website: www.ccc.ca.gov.

Vote Again On High-Speed Rail

Commentary by George Runner

Imagine you found the house of your dreams. The price is \$450,000. You sign papers only to later learn the sellers made a mistake. The price for the house is actually \$1 million. Fortunately, under California real estate law, you can back out of the deal. But if you were a California voter buying a train instead of a house, you might be out of luck.

In November 2008 California voters narrowly approved - by a vote of 52.7 percent to 47.3% percent - Proposition 1A. The measure authorizes nearly \$20 billion in state spending to establish high-speed train service linking Southern California counties, the Sacramento/San Joaquin Valley and the San Francisco Bay Area.

At the time, the entire project was expected to cost about \$45 billion. Proponents claimed funds

from other public and private sources would cover the project's remaining costs.

Tom McClintock, Jon Coupal and I co-authored the opposition ballot argument. We called the measure a "boondoggle" that "could cost \$90 billion - the most expensive railroad in history." We warned that no one really knew how much the project would ultimately cost.

After years of waste and mismanagement, California's High Speed Rail Authority (CHSRA) has finally admitted what critics like us warned all along: "Building the entire system will take longer and cost more than previously estimated."

In fact, the price tag for this risky transit gamble is now nearly \$100 billion - more than twice the original estimate. The new number is greater than California's entire annual state budget. To fund the entire project today, every Californian, including men, women and children, would need to write

a check for more than \$2,500.

Without those checks, existing funding will only be enough to cover the first phase of the project connecting Fresno and Bakersfield. Should additional funding materialize, Merced and San Jose will be the next stops.

Despite the uncertainty, the folks at CHSRA claim California voters still want to buy this train. At a recent press conference, CHSRA chair and former Democrat Assemblyman Tom Umberg said, "There are some things that do change - development changes, cost changes. But the will of the California voter, I believe, remains the same today..."

Mr. Umberg might believe California voters are still on board, but I'm not so sure. Much has changed since 2008. California's unemployment rate has risen from single to double digits, the state's budget has become much, much tighter, and our credit rating has been downgraded to the

worst of any state in the nation.

Further, the deadly collision of two high-speed trains in China earlier this year has prompted new worries about the safety of high-speed rail and led to the recall of 54 trains, reduced speed limits and a moratorium on new projects in that country.

Finally, renewed concerns about our nation's debt and overall government spending make the outlook for federal funding far less certain. Congressman Kevin McCarthy has introduced a measure that would freeze federal funding and require a thorough audit of the project. The measure, introduced last month, is being co-sponsored by nine other California congressmen.

Perhaps California voters support high-speed rail regardless of the cost.

If so, high-speed rail proponents shouldn't fear a new vote on their new plan. If not, it would be a breach of contract—or as liberal columnist Tom Elias puts it - "a bait and switch"—to move

forward with a costly plan that is little like the one Californians voted for three years ago.

As even Mr. Umberg admits, there are other options for improving California's crumbling transportation infrastructure. One hundred billion dollars – or even a smaller portion of that number – could do much to improve the roads, freeways, ports and airports Californians use every day. The taxpayers who will foot the bill should make this call.

To that end, State Sen. Doug LaMalfa plans to introduce legislation putting the project back on the ballot. California taxpayers should support his effort and urge Gov. Jerry Brown, the Legislature and the CHSRA board to do the same.

Elected in November 2010, George Runner represents more than nine million Californians as a member of the State Board of Equalization.

For more information, visit www.boe.ca.gov/Runner.



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Recalling Fallen Carmichael Sons



A rusty monument names 15 former La Sierra students who gave their lives in Vietnam battles. More names were recently inscribed on a plaque on the grounds of the school, now La Sierra Community Center. Photo by Susan Maxwell Skinner.

of service, two Purple Hearts and multiple awards for valor, Morford died protecting comrades in the 199th Light Brigade. He could have been invalidated home after his first Purple Heart but had chosen to stay with his comrades. When asked why he stayed in combat duty, he replied: "The job (we do) is the job of a beast."

The least beastly of us should be doing it."

Betty Morford said the annual ceremony made her proud that La Sierra boys were not forgotten. "You can't imagine what they had to go through," she said. "They were the finest, the best of their generation."



Recently installed in the grounds of the former La Sierra High, a plaque adds newly confirmed names to the school's many fallen sons. Joining honored ranks are Phillip A. Lotta and Michael C. Whiffen. Pending verification, more names may yet be added. Photo by Susan Maxwell Skinner.



Teacher Earl ("Ranger Jack") Koobs helped raise a monument to his former students. The WW 2 Navy officer offers a hand to Betty Morford, whose son Larry is among those honored in Carmichael. Photo by Susan Maxwell Skinner.

Continued from Page 1

Moved to tears, Jack Koobs applied the words to La Sierra's Vietnam heroes. "We should never forget them," said the WW 2 Navy veteran. "They were wonderful boys. I loved them all."

Koobs is now a paternal figure for his "boys." Few of their parents are alive to attend the annual remembrance. One exception this year was

Carmichael resident Betty Morford, who farewelled her 19-year-old when he was drafted. "The last time I saw Larry was the day that men landed on the moon," she recalled.

Larry Morford planned to be a medical missionary. Instead, he became one of the most decorated soldiers in the Vietnam War; just one medal short of Audi Murphy's WW2 record. After seven months



Carmichael Chamber of Commerce

Carmichael Chamber Mixer
Wed, Dec 14, 2011 from 5:30pm - 7:30pm @ TBA
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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.
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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.
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Contributing Writers Susan Skinner • Mary Jane Popp • Marlys Johnsen Norris • Tim Reilly
David Dickstein • Dave Ramsey • Dr. E. Kirsten Peters • Kay Burton
Dr. Bob Graykowski • Julie Parker • Andrew DeFazio • Eric Marks
Leslie Carrara • Pastor Rich Reimer • Pastor Cary Duckett • Ronnie McBrayer
David Graulich • Perry Hartline • Gerry Scholl • Trish Tatterson
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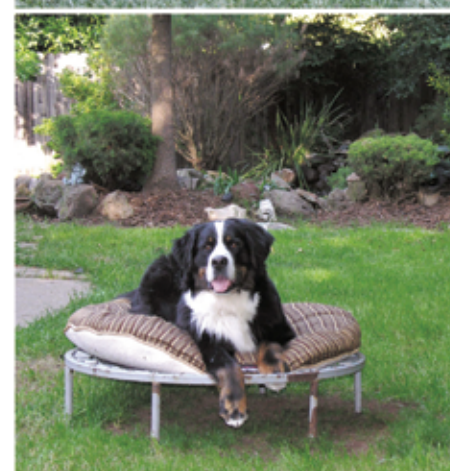
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A Case in Point The Case of the Boozed-Up Buddies

By David Graulich, Esq.

Gunner and Ozzie had been drinking heavily at a bar in the south Sacramento neighborhood known as Freeport. The two friends were intoxicated when they left the bar around midnight in search of more diversion. They retrieved Gunner's aluminum boat and, with Gunner at the helm, embarked on the Sacramento River, which runs north-south alongside Freeport.

The Freeport Bridge, built in 1929, spans the Sacramento River and connects Highway 160 on the east with River Road on the west. Two fishermen were on the bridge that night. They reported seeing a small boat zig-zagging north on the river, moving very fast with no running lights on. The two men on the boat were talking loudly and using profanities. Neither man wore a lifejacket.

The names of Gunner and Ozzie are fictitious. Otherwise, these facts are taken from an actual California case decided in 1987 by the Court of Appeals, Third District. Two buddies left the Freeport bar to enjoy what the Court called "a drunken escapade on the Sacramento River in the middle of a spring night."

A short time after 3 a.m., a resident of Clarksburg, a small town on the west side of the river, heard an agitated knock at the door. It was Gunner, soaking wet and frantic. Gunner said that he had flipped his boat over in the river and had lost his buddy. After the boat flipped, Gunner and Ozzie stayed together and were hanging onto the capsized boat with their heads above water. Ozzie panicked, released his hold and began swimming to the shore. Gunner screamed at Ozzie to come back and continue holding onto the boat, but Ozzie didn't heed Gunner's

cries. Somewhere in the darkness, Ozzie was overpowered by the river and drowned.

The Clarksburg resident called the police. Gunner was arrested and charged with a felony: drunk boating causing death, in violation of the Harbors and Navigation Code. Gunner's trial ended in his conviction.

Gunner's lawyer appealed on the grounds that Gunner was not criminally responsible for Ozzie's death. Ozzie, the lawyer argued, ignored Gunner's warning, left the safety of the overturned boat and foolishly attempted to swim ashore. Ozzie's reckless decision exonerated (released from guilt) Gunner. If not for Ozzie's panicky mistake, both he and Gunner might have survived the boating accident.

At the essence of Gunner's appeal is the concept of "proximate cause." In a criminal case, proximate cause is defined as "a cause which, in natural and continuous sequence, produces the death, and without which the death would not have occurred."

To illustrate, let's change the facts. Instead of drowning in the river, Ozzie reaches the shore and is walking along River Road, seeking help, when he touches a downed electrical wire and is killed. Is Gunner still criminally responsible for Ozzie's death?

Most people would say no. In this hypothesis, Gunner's behavior had only a distant connection with what happened on River Road. The downed wire is what's known as a "superseding" cause that interrupted the natural and continuous sequence between Gunner and Ozzie.

Back to our case. Was Ozzie's decision to swim away from the boat, but Ozzie didn't heed Gunner's

warning, a superseding cause that exonerated Gunner?

The Court reviewed the arguments before handing down its decision: conviction affirmed. Gunner was guilty.

"A victim's predictable effort to escape a peril created by the defendant is not a superseding cause," said the Court. Gunner's reckless handling of the boat put the intoxicated victim in a dangerous river at night, clinging to an overturned vessel. "Having placed the inebriated victim in peril, defendant cannot obtain exoneration by claiming the victim should have reacted differently or more prudently. The evidence establishes that defendant's acts and omissions were the proximate cause of the victim's death."

The court didn't dispute that Ozzie made a bad decision by trying to swim ashore. However, Ozzie's mistake was the natural, predictable response of a person in danger of drowning. Ozzie's fatal error didn't break the causal connection between Gunner's operating a boat while drunk and the drowning death of the victim.

A final note: according to the Centers for Disease Control (CDC), men are nearly four times more likely to drown than women. CDC says that men consistently overestimate their swimming ability, which increases their likelihood of drowning.

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

Violent Crimes Task Force Looking for Bank Robbery Opportunist



Official FBI photos of the suspect.

SACRAMENTO - In what could be described as not your typical bank robbery, a lone male walked into the Bank of the West, 2569 Fair Oaks Boulevard, at about 9:18 a.m. this morning and made off with an undisclosed amount of loot.

His method was unusual in that he walked up to one of the teller

windows, grabbed a wad of cash that one of the tellers was counting and fled. Upon grabbing the money the man said "This is a robbery. If you move or do anything I will shoot you."

Bank employees and witnesses did not observe any weapons. The man was wearing a dark sweater

over a collared shirt, blue jeans, light colored shoes, a blue baseball cap and dark sunglasses. He was also carrying a manila envelope. He is further described as a Hispanic male in his 50's.

He is approximately 5'6" tall, weighs approximately 220 pounds and has a gray goatee. The FBI and Sacramento County Sheriff Deputies are trying to identify this man and anyone with information regarding this robbery is asked to contact the FBI in Sacramento at (916) 481-9110, the Sacramento Sheriff's Department at (916) 874-5115, or Crime Alert at (916) 443-HELP. Callers can remain anonymous and may be eligible for a reward of up to \$1,000.00.

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Dec. 11th
 6:00 PM ARCC Children's Christmas Pageant

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

Carmichael Geranium Society November Meeting

Our meeting for November has been moved to November 18th as the Carmichael Park Offices are closed November 11th for Veteran's Day.

The monthly meeting will be Friday, November 18th at Carmichael Park Community Clubhouse, 5750 Grant Ave. in Carmichael from 10am - noon. This month florist Michelle Grotemeyer will demonstrate making holiday floral arrangements and wreaths. Guests welcome.

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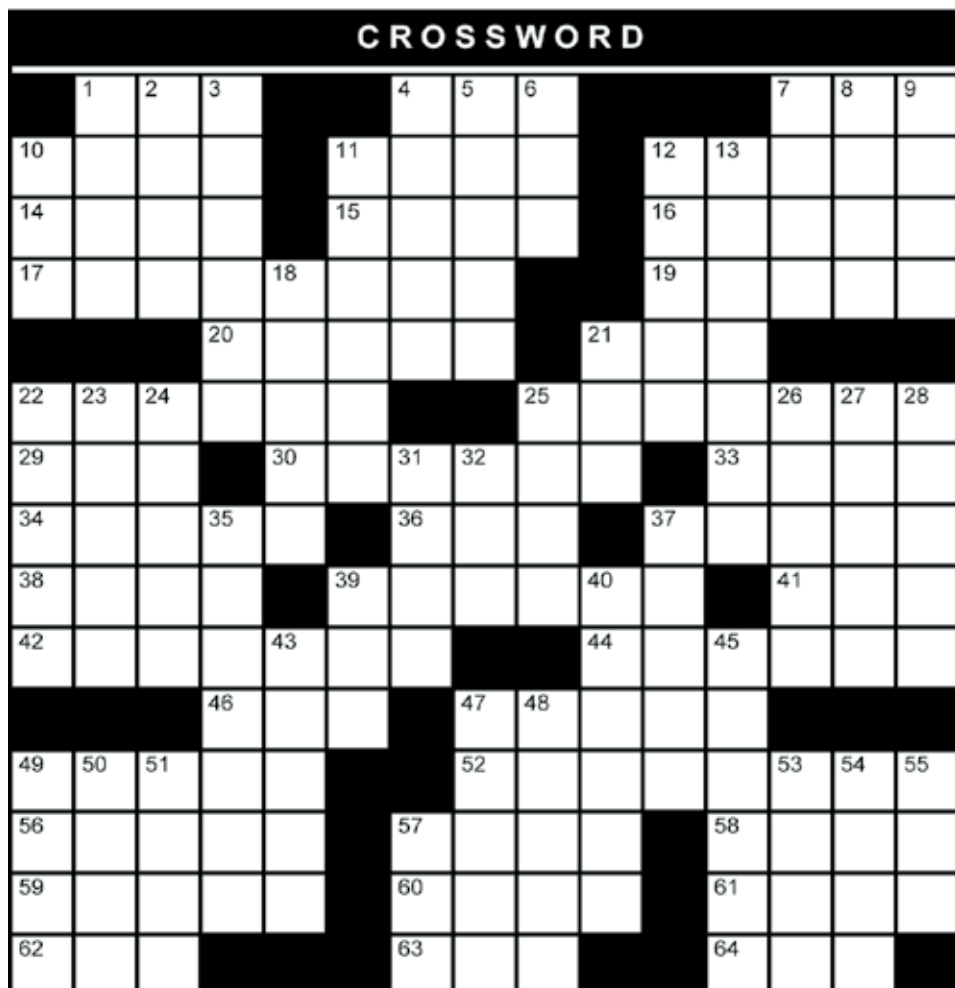
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| <p>ACROSS</p> <p>1. The White House domain</p> <p>4. American Medical Association</p> <p>7. Once around</p> <p>10. "Take a ____!"</p> <p>11. What the wind did</p> <p>12. Metal shaving</p> <p>14. Having wings</p> <p>15. Goes with interest</p> <p>16. Hunter, e.g.</p> <p>17. "Site of Mayflower passengers' colony"</p> <p>19. "Like Friday after Thanksgiving"</p> <p>20. Brown, Dartmouth and Yale, e.g.</p> <p>21. Cribbage piece</p> <p>22. Parts of a play</p> <p>25. "Girl with a Pearl ____" novel</p> <p>29. NHL's rival, 1972-1979</p> <p>30. Truly?</p> <p>33. America's choice</p> <p>34. "____ Is Enough"</p> <p>36. As opposed to yesses</p> <p>37. "Bust ____"</p> | <p>38. "____ Enchanted," teen novel</p> <p>39. Carpenter's corner joints</p> <p>41. Local network</p> <p>42. Follows deuces</p> <p>44. Mozart's works, e.g.</p> <p>46. Pledge</p> <p>47. Stone-cold ____</p> <p>49. More dire</p> <p>52. "Lincoln declared the final one of Nov. to be Thanksgiving"</p> <p>56. Like "The Biggest Loser" contestants</p> <p>57. Found in pods</p> <p>58. Strong desire</p> <p>59. Fabrica Italiana Automobili Torino, pl.</p> <p>60. Robert Wagner or Stefanie Powers, 1979-1984</p> <p>61. Oaf</p> <p>62. "He designated Thanksgiving as the 4th Thursday of November"</p> <p>63. He followed "Give'em Hell Harry"</p> <p>64. King Kong</p> | <p>DOWN</p> <p>1. Used for breathing, but not by people</p> <p>2. No problem</p> <p>3. Cockroaches and rats, e.g.</p> <p>4. With winglike extensions</p> <p>5. Methamphetamines</p> <p>6. "Shock and ____"</p> <p>7. Dalai ____</p> <p>8. Smart ____</p> <p>9. Fringe benefit</p> <p>10. Accidental happening</p> <p>11. Colorful mark</p> <p>12. Cavalry weapon</p> <p>13. "Early resident of #17 Across"</p> <p>18. Open, as in military operation</p> <p>21. Ante up</p> <p>22. "____ potato"</p> <p>23. Texas is know for making this hot</p> <p>24. It can be bald or golden</p> <p>25. "Do it, or ____!"</p> <p>26. Plural for #33 Across</p> <p>27. Less bright than supervovae</p> <p>28. Scotland is know for these</p> <p>31. Black tropical cuckoo</p> <p>32. Land parcel</p> <p>35. "Cause for celebration"</p> <p>37. Turkish monetary unit</p> <p>39. Feline sound</p> <p>40. Like full-bodied coffee</p> <p>43. Central part, pl.</p> <p>45. The Little Mermaid's nemesis</p> <p>47. Turf, as in "surf and turf"</p> <p>48. Chicago's ORD</p> <p>49. Throw off</p> <p>50. In the same place (used when citing a reference)</p> <p>51. In the back</p> <p>53. Water quantity</p> <p>54. Malaria symptom</p> <p>55. Up to the present time</p> <p>57. 21st letter of Greek alphabet</p> |
|---|--|---|

For Solution See Page 7

Sacramento County DA Reports
Recent cases of interest

CASE: Nazir Fazel (11/10/11)
PROSECUTOR: Deputy District Attorney Eric Kindall
District Attorney Jan Scully announced today that the Honorable Russell Hom sentenced Nazir Fazel to 50 years to life in prison for the first degree murder of Mohammad Samimi. Today is also the sixth anniversary of his crime.
In November 2005, Fazel shot Samimi in front of his home in Elk Grove and then fled the country. He was ultimately extradited back to Sacramento County from the country of Georgia in 2010.

CASE: Martin Waigwa (11/09/11)
PROSECUTOR: Deputy District Attorney Matt Chisholm
District Attorney Jan Scully announced that yesterday Martin Waigwa was convicted by jury of attempted kidnapping and battery of an elder.

In July 2011, an 80 year-old woman was walking in her River Park neighborhood at about 10:30 p.m. Waigwa followed her three blocks before grabbing her from behind. He had one hand around her torso and the other over her mouth, stifling the victim's screams for help. He then took her across the street to the front grounds of Caleb Greenwood Elementary. A woman driving by the scene saw the struggle and stopped to help. Once the victim was safely in the woman's car, the good Samaritan called 911 and followed Waigwa deeper into the residential portion of River Park. Her updates on Waigwa's whereabouts led the Sacramento Police Department to a resident's backyard where he was found attempting to jump a fence.
Waigwa faces a maximum sentence of four years in prison. Sentencing is set for December 2, 2011 at 9:00 a.m. in Department 32 before the Honorable Gary Mullen.

CASE: Charles Wayne Dempsey (11/09/11)
PROSECUTOR: Deputy District Attorney Thienvu Ho
District Attorney Jan Scully announced today that Charles Wayne Dempsey was convicted by jury of kidnapping to commit rape and multiple counts of forcible oral copulation, rape, and sodomy. The jury also found true kidnapping and the multiple victim allegations.

Dempsey raped two women in Sacramento County in September 2000. He was previously convicted of raping four women in Texas. With the thorough investigative work conducted by the Sacramento County Sheriff's Department and DNA analysis conducted by the District Attorney's Crime Lab, a connection was made to the Texas rapes, identifying Dempsey as the Sacramento County rapist.
Dempsey faces a maximum sentence of 175 years to life in prison. Sentencing is set for December 2, 2011 at 1:30 p.m. in Department 38 before the Honorable Emily E. Vasquez.

CASE: Donald Fernandes (11/08/11)
PROSECUTOR: Deputy District Attorney Ruanne Dozier
District Attorney Jan Scully announced today that Donald Fernandes was convicted by jury for the first degree murder of Karen Curtin.

Fernandes and the victim were involved in a dating relationship. In January 2010, Fernandes called a former girlfriend and told her he was at the victim's house and that she was injured. When Fernandes refused to call 911, the former girlfriend called police asking them to check on the victim. When police arrived at the house, they found the victim lying on her bed with a severely crushed skull, a sock shoved in her mouth, and a plastic bag over her head. Fernandes was still at the house and told police that the victim tried to hit him with a hammer when he took it from her and hit her with it.
The victim was transported to UC Davis Medical Center where she died three days later. An autopsy revealed that she suffered 10 separate lacerations to the head, consistent with being hit in the head with a hammer. Her cause of death was from blunt force trauma to the head.

Sentencing is set for December 16, 2011 in Department 30 in front of the Honorable David DeAlba.

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
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916-972-9722

Fair Oaks Chamber of Commerce Announces



The 28th Annual CHRISTMAS IN THE VILLAGE

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| 1pm - 3:30pm - Visit Santa, Mrs. Claus and the holiday shops in the park | 3pm - 4pm - Holiday Music |
| 1pm - 2pm - Holiday Music | 4pm - Holiday Parade |
| 2pm - 3pm - "Winnie the Pooh" - a children's play in the amphitheater | 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!
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For more information, please contact the Fair Oaks Chamber of Commerce (916) 967-2903
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	3			9				1

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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.
Come back every week for Sudoku!
For Solution See Page 7.

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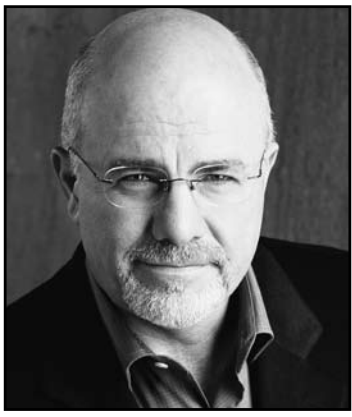


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Dave Says

sounds to me like you did by taking care of him and his stuff. It sounds like he loved you a lot, too. So my advice is to do what he wanted and accept this generous inheritance. And your family needs to just shut up!

When you die, you can leave your belongings to whoever you choose. I mean, it was your grandfather's stuff, so it was his decision. Period. He could have left it directly to his children, grandchildren, a friend or even his dog if he'd wanted.

Let these family members with the problems contest the will. And you can spend the money grandfather left fighting them. The man left what he left, and there's no more. It was his money, his house and his property. They're not entitled to it just because they're breathing!

In the meantime, you need to learn how to be a wise investor and become debt-free, including the house! Start educating yourself on mutual funds and Roth IRAs. And don't beat yourself up over this, Jason. You haven't done anything wrong

- Dave

Get Current First!

Dear Dave,

I love your plan, but I have one question before getting started. Should I catch up on any past due bills before saving up \$1,000 for Baby Step 1?

- Solita

Dear Solita,

Absolutely! First, get current or make payment arrangements with

anyone who's willing to work with you. Make sure your necessities come first. I'm talking about food, clothing, shelter, transportation and utilities. After that, get current with any credit cards and other types of debt you may have. Once you have these things taken care of, it's time to launch your Total Money Makeover!

You've already mentioned getting \$1,000 in the bank for a starter emergency fund. That's Baby Step 1. After that, begin your debt snowball, which is Baby Step 2, and pay off your debts from smallest largest. In Baby Step 3 you'll save up and increase your emergency fund from \$1,000 to three to six months of expenses.

Once you reach this point, you really start looking to the future. In Baby Step 4 you start investing 15 percent of your income into Roth IRAs and other pre-tax retirement plans. College funding for any little ones is next in Baby Step 5, and Baby Step 6 is a biggie—pay off your house early!

But Baby Step 7 is the real deal. When you're able to build wealth and give, you've reached the pinnacle of smart money management. Not only are you securing your family's future for years, but you can help others and your community in a big way!

- Dave

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



Riley Reviews

VASTLY FUNNY AND ORIGINAL, "PUSS IN BOOTS" NEARLY PURR-FECT

leather hood.

Kitty has fallen in with Humpty Dumpty, so there's plenty of tension between the two felines, which is most amusing when they face off in a dueling dance before an audience of other cats.

Meanwhile, Humpty Dumpty is getting serious about his childhood dream of robbing Jack and Jill of their "magic beans" so that he can climb the beanstalk and steal the goose laying the golden eggs.

Jack and Jill (voiced by Billy Bob Thornton and Amy Sedaris, respectively), hilariously portrayed as inbred hillbillies, jealously guard the magic beans.

A seriously unhinged married couple, Jack and Jill bring a dark edge to the story, which is amusingly lightened up when they talk about settling down and having children. The thought boggles the mind.

While Humpty Dumpty would like to redeem himself with his old friend Puss, his ruthless ambition to steal the golden goose ensures that he is on the express lane to recidivism.

Unfortunately, Humpty Dumpty's schemes threaten to take Puss down into an irreversible path of deception and despair. But the heroic orange kitty is all-too-certain to come out on top in the end.

What makes "Puss in Boots" so enjoyable for filmgoers of all ages is the absolute silliness of a fairytale world in which a swashbuckling cat is the hero and a large talkative and ambulatory egg is a career criminal.

The comic absurdity of "Puss in Boots" is made all the better by the determined and forcefully physical

performances of the lead characters, even more so when they are sparing and bantering in high spirits.

It would be hard to think of an actor more suitable to the role of Puss than Antonio Banderas, who brings the right note of swagger, style, confidence and even vulnerability to the part.

Where the "Shrek" franchise ran out of steam after the second installment, here's hoping that "Puss in Boots" will return for a sequel soon, because this is one cartoon character that can go the distance.

On a final note, the 3D technology works proves to be very productive and practical for this animated film, unlike other recent efforts that seemed to be gimmicky.

TV BOOK UPDATE

And now for something completely different in this column, we draw your attention to a published celebration of the 50th Anniversary of "The Dick Van Dyke Show."

First airing on October 3, 1961, "The Dick Van Dyke Show" was nearly cancelled after the first season but went on to become the most acclaimed comedy of TV's golden age.

Chronicling the show's transformation through all 158 episodes, "The Official Dick Van Dyke Show Book" is a wonderful show biz saga that includes interviews from cast and crew.

The interviews include the stars' backstage anecdotes, the story behind the famous ottoman intro, and Carl Reiner's scriptwriting process.

There's also the backstory of episode #64 "That's My Boy???" - it had the longest span of laughter from a live studio audience.

Then there's the controversy surrounding Mary Tyler Moore's progressive dress style, coming in the form of Capri pants.

The book includes more than 140 exclusive images, many never before published. This is not just a definitive history of a show, but a glimpse into the history of American culture from a bygone era.

Crummy Family's Lack of Boundaries

Dear Dave,

My grandfather passed away a couple of months ago. I'm 32 and the only relative still living in town, so I helped take care of him and his place so he wouldn't have to go into an assisted living facility. In his will, he left his entire estate—the house and property plus about \$270,000—to me. I'm debt-free except for my house, and now my family is acting weird and telling me I'm making excuses for them being left out of the will. Do you have any advice?

- Jason

Dear Jason,

Let me ask you something. Did you love your grandfather? It sure

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SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00113089

changing name of Cameron Aleo Moana Padama-Travis to Cameron Alec Moana Travis. IT IS ORDERED that all persons interested...

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation...

WHEREAS, Ryan Duane Mullins has filed a petition with this court for a decree changing name of Ryan Duane Mullins to Emma Ryan Mullins...

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on Jan. 27, 2012...

FICTITIOUS BUSINESS NAME STATEMENT #1109113. Jon Kevin Turner, 3995 Stonegate Ct., Loomis, CA 95950...

FICTITIOUS BUSINESS NAME STATEMENT #1109113. Jon Kevin Turner, 3995 Stonegate Ct., Loomis, CA 95950...

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #231207

R. Ridgeway Family Relations, Sacramento, CA and show cause, if any, why the petition for change of name should not be granted.

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00111778

WHEREAS, Sasha Valeska Maldonado has filed a petition with this court for a decree changing name of Sasha Valeska Maldonado to Sasha Valeska Burton...

IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 1:30 p.m. on Dec. 9, 2011...

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00110344

WHEREAS, Melissa Prather has filed a petition with this court for a decree changing name of Even Wade Prather to Evan Wade Salmon...

UNDER A DEED OF TRUST, DATED 8/14/2006, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE...

IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation...

WHEREAS, Adelheid Klugkist has filed a petition with this court for a decree changing name of Adelheid Klugkist to Payg Harmony McMullen...

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00113774

WHEREAS, Michelle McMullen Klugkist has filed a petition with this court for a decree changing name of Michelle McMullen Klugkist to Michelle McMullen...

collect a debt. Any information obtained will be used for that purpose. FEI # 1006.144515 11/16, 11/23, 11/30/2011

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00113295

WHEREAS, Erin Elizabeth Fujii has filed a petition with this court for a decree changing name of Erin Elizabeth Fujii to Erin Elizabeth Andrews...

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00113774

WHEREAS, Michelle McMullen Klugkist has filed a petition with this court for a decree changing name of Michelle McMullen Klugkist to Michelle McMullen...

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2011-00113774

WHEREAS, Michelle McMullen Klugkist has filed a petition with this court for a decree changing name of Michelle McMullen Klugkist to Michelle McMullen...

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.

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

Publish November 16, 23, 30, December 7, 2011. MCMULL 11103 12-7-11

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Arts, Entertainment and Other Fun Things to do!

Kaneko Gallery at ARC Offers Wonderful Shows and Events!

"Art In the Stairwell" November 8 – December 15, 2011

This show introduces three student artists in the ARC Library. The works are in the 3 floor stairwell and consist of oil paintings, charcoal and pen and ink drawings.

The not-to-be-missed exhibition entitled *"Rupture"* which opened on Monday, November 14th at the Kaneko Gallery features paintings by Mark Bryan and ceramic sculptures by Tony Natsoulas.

Photo Credits:
permission to use the photos granted by Cynthia Monk for Kaneko Gallery.



Effie Yeaw Nature Center would like to introduce our newest addition, Echo, the Great Horned Owl and also invite you to take part in making sure she has the care she deserves.

Echo the Great Horned Owl was found in South Lake Tahoe area crying (begging) in the night. A volunteer rehabilitator found her and called to her. Echo flew right down to the rehabilitator and readily ate the food offered to her. This behavior unfortunately meant that Echo was imprinted or raised by humans as a young owl. She did not know how to hunt for food or take care of herself and was looking to people to feed her. The volunteer rehabilitator took Echo to the Lake Tahoe Wildlife Care who determined that she was a young owl, about 6-7 months old and was imprinted. An

imprinted bird cannot survive on its own in the wild. The Lake Tahoe Wildlife Care contacted the Effie Yeaw Nature Center about Echo, knowing that we had lost our Great Horned Owl Virginia the previous year. Since Echo is used to being around people it makes her a perfect fit as an educational ambassador for the Effie Yeaw Nature Center and we look forward to presenting her to schools as well as the public.

If you would like to be one of Echo's adoptive parents (sponsor) for a \$50 donation, you will receive an adoption certificate, your name on the animal adoption plaque in

the lobby, photo of Echo, thank you card and Echo laminated bookmark. This also makes a great gift for the animal lover in your life!

For a \$250 donation, you will receive all the above plus a full color thank you plaque. This donation provides Echo and her fellow animal residents with food for one month. In gratitude, we will also schedule a special visit with you and Echo.

To make either donation, or to just make a generic donation of your choice in any amount, please find the link on our website at: <http://www.sacnaturecenter.net>

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November 1-19, 2011	Annual Photography Show	December 14-January 28, 2012	Winter Holiday
November 22-December 3, 2011	Ars Gratia Artis		All Membership Show
December 9-11, 2011	Holiday Craft Fair		

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Carmichael Recreation and Park District is announcing these upcoming events

St. John's Holiday Craft Faire

December 3 & 4 • Saturday, 9am-7pm and Sunday, 9am-3pm
Free Admission!

St. John the Evangelist School, 5701 Locust Avenue in Carmichael
(916) 481-8845

Silent Sleigh

for the deaf and hard of hearing children
Tuesday, December 6, 2011 from 10am-1pm
La Sierra Community Center, (916) 483-7826

Carmichael's Annual Tree Lighting

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

Get in Shape Programs

Balletone *The Dancer's Workout for Everybody*
Tuesdays 7:15pm-8:15pm • Sierra Rooms 1-28

Cardio Kick 101 Tuesdays 6pm-7pm • Sierra Rooms 1-2
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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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- *Canadian Rockies & Glacier National Park*
July 28-August 4, 2012 • \$2,999 pp double

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.

Luxury Motorcoach

- *Winter Wonderettes*
Wednesday, Dec 7, 2011 • \$117/person
Includes show tickets and lunch in Jamestown
- *Christmas around San Francisco*
December 17-18, 2011 • \$245/pp/double
Christmas Light Tour, tickets to Franc D'Amrosio, dinner & more
- *Amtrak thru the Sierras*
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KOVAR'S CORNER

on Real Estate Q&A



By Tim Kovar, Realtor/Broker

to determine how much financial future they might save in getting out from under their current mortgage nightmare.

One of the things that we all learned is how many people feel shamed by their situation, and that was one of the first things it was necessary to overcome. You are not alone, many others find that circumstances have dealt them a bad hand, despite their best efforts to stay 'in the game', so to speak. There is no shame in finding yourself in default. There are however many mistakes to be made in dealing with a potential foreclosure without knowing the 'rules of the game.'

While the majority of those attending found that one of the strategies they might use would work for their situation, for a few there was no joy. They had waited too long; gotten in too deep, borrowed too

much or started with a loan making it likely they could fail. However, this was the exception rather than the rule.

A common question was "in a short sale, who pays the Realtor?" Good question! The Realtor is paid a commission out of escrow. In a short sale, the lender or 'bank' will pay the Realtor out of the proceeds of the negotiated settlement. If someone wants you to pay them an upfront fee to negotiate a short sale, or to negotiate a loan modification they are running afoul of the Department Of Real Estate rules. Buyer beware!

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.

It was a great turnout for the free clinic we held to meet directly with doubting, distressed, depressed and stressed homeowners at the Sylvan Oaks Library. Thanks to Messenger Publishing for their support in making this event possible. Another free clinic is coming soon. More than a dozen homeowners turned out

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Scholarship Application is Due by December 2, 2011.
Scholarship, Leadership and Financial Need are Highlights.

Submitted By Tom Ingle
Carmichael Elks Lodge

Start the application process early. Visit www.elks.org/enf/findalodge.cfm to the Elks Lodge nearest to where you live. Many Lodges are only open in the evenings and on weekends, so be sure to contact the Lodge for application drop off times.

Use this handy checklist to ensure that you are submitting all required items.

Completed Application. Original,

typed and neatly printed, no pencil, three-hole punched and placed in a folder.

Essay (signed and dated).

Official Transcript of Grades.

Include a list of seventh semester classes. Seventh semester grades are not required.

SAT and/or ACT scores taken before November 15, 2011

Counselor Report in a sealed envelope.

Copies of Exhibits. Optional.

Double-sided acceptable.

Take application to your local Elks Lodge on or before December 2, 2011.

For answers to Frequently Asked Questions, visit www.elks.org/enf/scholars/mvsfaq.cfm

To pick up an application, come into the lobby of the Carmichael Elks Lodge #2103, 5631 Cypress Avenue, Carmichael, CA 95608. Our phone number is (916) 489-2103 and our email is: carmelks@comcast.net the Lodge Secretary is Mr. Jim Warrick.



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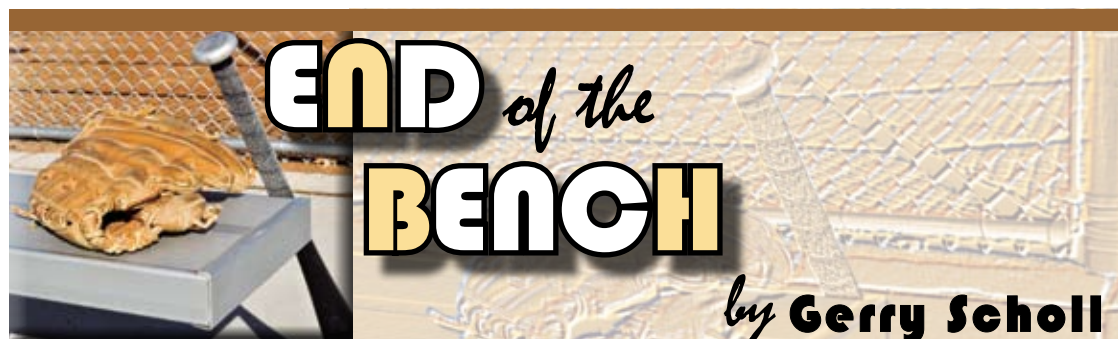
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by Gerry Scholl

“Say It Ain’t So, Joe!” ... Twice

The story of former heavyweight champion “Smokin’ Joe” Frazier’s death last week reminded me of times when I was a boxing fan.

For a young boy it was fascinating, intriguing to watch the spectacle of boxing on television in the ‘50’s and ‘60’s. I recall laying around on the living room floor for Gillette Friday Night Fights.

My dad was a bit of a fan. I’d join him with a brother or two to see the likes of Sugar Ray Robinson, Floyd Patterson, Emile Griffith, Dick Tiger and Gene Fullmer in action. I was too young to understand much more than one guy beat up the other guy and was the winner. Something about it, though, always made me feel a little uneasy, especially when one was losing badly.

When the Frazier, Muhammad Ali (Cassius Clay), George Foreman era came along just about everybody was sucked in by the hype and promotion of boxing. Over 300 million people watched Frazier/Ali on TV.

The tremendous power of the great heavyweights was mesmerizing. It left an impression of the brutality of the ring.

It all changed for me in 1982. I remember a newspaper photograph of Korean Duk Koo Kim’s face, bloodied and disfigured from a blow by Ray “Boom Boom” Mancini.

Mancini won by technical knockout in the 14th round. Kim went into a coma minutes after the fight and died four days later. It was disgusting, disturbing. My views on boxing were altered forever.

I enjoyed the original Rocky movie in the theater in 1976 like everybody else. But that’s not real, folks. It’s fantasy. The reality is, boxing is barbaric.

In a time when there are great concerns about concussions in football, helmets, bean balls and aluminum bats in baseball, and wide-ranging health concerns and precautionary rules in most areas of sports, we have these glorified boxing events in which the sole aim of the combatants is to knock the opponent unconscious, inflicting brain damage to the roar of the crowd.

Young, sharp boxing phenoms enter the arena and, over time, are physically destroyed for the sake of entertainment and money. Even great champions suffer the repercussions — just look at Ali.

The gladiators are willing to sacrifice their bodies for fame and fortune. The fans, gamblers and promoters take advantage for their own amusement and gain.

Boxing bans have been called for by various medical associations around the globe, calling it “uncivilized.” Boxing is forbidden in some countries.

Boxing is called “The Sweet Science.” But, I see it as neither a science, nor sweet. Call me a lightweight, or featherweight, but I’m no longer a fan.

Then there is the other Joe — Joe Pa.

Joe Paterno, head coach at highly-regarded Penn State for 46 years, college football icon, revered and powerful, leader of a program whose motto is “Success with Honor,” has been ousted as a

failure in disgrace.

Football society has run amok, and the incomprehensible goings-on at Penn State are the ultimate example. The cover up of alleged sexual abuses of young boys by longtime assistant coach, Jerry Sandusky, by Paterno and a list of authority figures at Penn State is jack hammering the monolith at its base.

As Giants announcer, Mike Krukow, said on the radio, the “violation of trust” is a great crime. This is a very sad case of trying to preserve the “integrity” of the football program — and the power and money it generates — at all costs.

The powers-that-were failed horrifically in their moral obligations to the victims. They have shown themselves to be weak and soulless.

Paterno has done great things in football and for the university, but the winningest coach in Division I history has had his legacy tarnished forever by his worst failure.

He said he should have done more, implying he knew enough to know he could have done something to stop it.

How could he look at his own children and grandchildren and not take action? He failed “the mirror test.”

Paterno will take it to his grave, probably before the issues run their courses in the courts. The issues for the victims will never be resolved.

All the candlelight vigils, moments of silence and prayers at midfield won’t do much to help.



OVER THE HOLIDAYS

The holidays are upon us! Oh my gawd!!! The horrors return like your mother-in-law criticizing the centerpiece you spent hours creating or grandma thinking the gravy is too watery and on and on. Can you cope? Sandra Harper thinks you can, if you find some humor in the holidays with her book “Over The Holidays.”

Sandra has seven strategies to survive the holidays:

- 1) If your sister or best friend is one of those gals who LOVES Thanksgiving and Christmas, then let them do your shopping and cooking.
- 2) Take a second job that leaves you no time for holiday fussing, and extra cash for the things you’d rather be doing.
- 3) Have dinner out (and margaritas) with your girlfriends with the promise of no gifts and split the bill
- 4) Go to the movies as long as it’s not a film ABOUT the holidays.

POPPOFF!

with Mary Jane Popp

5) Make yourself tea every afternoon (spike, if needed), and enjoy with any Christmas cookies that have landed in your house. Or treat yourself to something you REALLY like from your local bakery. Chocolate is always good.

6) Create your own seasonal cocktail and spend the greater part of December perfecting it...preferably with a hunky Santa.

7) Read “Over the Holidays” by Sandra Harper.

And perhaps the best way to approach the holidays is with a sense of humor. And Sandra takes it to the max with Vanessa’s (one of her main gals in the book) Emergency Bag for surviving the holidays. Have these things handy:

- Extra strength aspirin
- Coupon for free cheese pizza
- Magazine article: “How to Create a Meaningful Holiday in Five Easy Steps”
- Single serving of Chardonnay
- Tin of Jelly Bellies
- Lots of Kleenex

Let’s face it, we don’t have the staff that Martha Stewart has to create all she does, and who cares. I thought Christmas was a season of love and sharing...even if it’s just a cup of cocoa and a cookie. Or you can prepare some of Vanessa’s Cinnamon Rolls. The recipe is pretty simple, and according to Sandra, you don’t have to be

a master bakery chef to do it. Gotta have something for the home-baked school potluck anyway.

- Here goes:
- 1 package of refrigerated biscuits
 - Handful of chopped nuts
 - ½ cup sugar
 - 1 teaspoon cinnamon
 - Loads of melted butter

Then :

- 1) Grease an 8” round cookie pan with some melted butter. Preheat oven to 375 degrees.
- 2) Separate biscuits and nestle them together in the baking pan.
- 3) Combine sugar and cinnamon
- 4) Brush loads of butter over biscuits and then sprinkle liberally with the sugar mixture and the nuts.
- 5) Bake 20 minutes or until brown.

Serves 6-8, and will satisfy that potluck requirement with not too much fuss.

And of course, you need to test at least one roll with a cup of java and a great book in a comfy chair!

See!!! It’s not that hard. A little humor and a good attitude will help you make it through the insanity. Check out Sandra’s website at www.sandraharper.us for more tips. HAPPY HOLIDAYS!!!

Join Mary Jane for the KAH! Noon News Monday-Friday and then again for POPPOFF 10 PM-Midnight.

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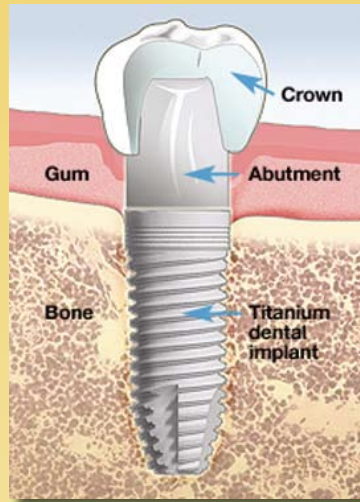
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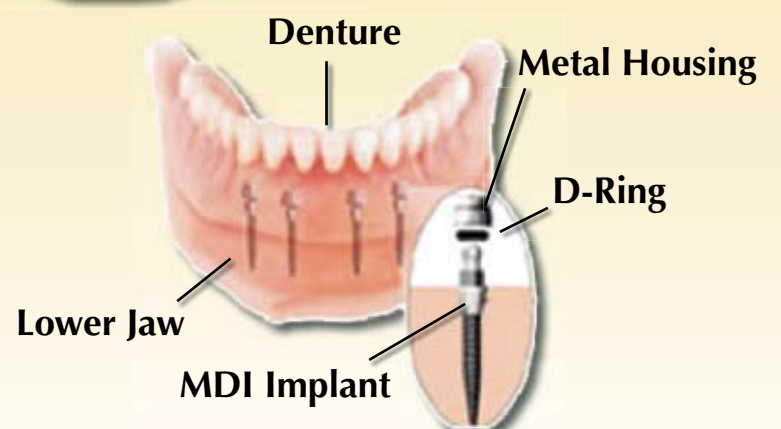
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