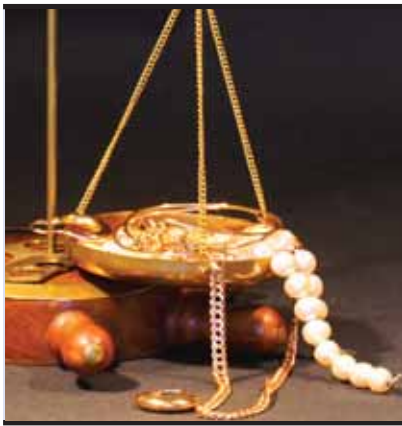


Carmichael Times



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Volume 30 Issue 50

Serving Carmichael and Sacramento County since 1981

December 15, 2010

Funding Windfall Promises 2011 Jan Park Opening

Sheriff's Budget Augmented by Supervisor Peters



V for Victory. Neighborhood supporters and Carmichael Park District staff rejoice in a grant that will enable improvements at Jan Park reserve in Carmichael. Carmichael Park District Administrator Jack Harris (center) displays development plans. Flanking him (from left) are: residential volunteers Sue Green, Robyn Yankie and Doug McElhinney; park staffers Keith Maddison and Lee Ann Yarber. Photo by Susan Maxwell Skinner.

By Susan Maxwell Skinner

Carmichael – Carmichael Recreation and Park District has won a \$410,000 grant to develop Jan Park in Carmichael. Announced last week, the money comes as an early Christmas gift for the cash-strapped District and for scores of residents who have fought and fundraised to keep their neighborhood reserve intact.

Now in a fallow state, the 13.6 acre park site lies between Jan and Salmaan Ave. 2011 development

will include walking trails, an adventure playground, family picnic sites and a small turf area for children's play. The last vestige of an early Carmichael farm, these acres have many attractive natural features. Heritage oaks dot nature trails that bloom with wildflowers in spring. Development will focus on maintaining the natural feel of the land.

Carmichael is the only park district to receive a grant from Proposition 84, which was approved by

California voters in 2006. Neighbors have worked with the Park District in planning Jan Park and seeking development funding. Success of such collaboration helped in obtaining the enviable cash grant.

Sacramento County Supervisor Susan Peters was thrilled with the news. "This funding means the opening of another neighborhood park for the community – a total of three in four years," said Peters. "This is unprecedented in these challenging

economic times."

As building progresses, Carmichael Park District will continue involving neighbors with volunteer opportunities. Construction will begin in spring of 2011; the park is scheduled to open by late summer.

For more information, visit the Park District web site www.carmichaelpark.com or call the District at 485-5322.

Sacramento Region - With the assistance of Sacramento County Board of Supervisor Susan Peters' office, the Sacramento County Sheriff's Department is pleased to announce the continuation of the *Grinch Patrol*. The Sheriff's Department's budget was recently augmented to provide an added security force to the Arden/Arcade-area shopping malls this holiday season. The program, known as the Grinch Patrol, began the day after Thanksgiving (*the busiest shopping day of the year*), and will continue throughout the holiday shopping season. This special funding appropriation is intended to augment existing Sheriff's Patrol and private security.

Uniformed deputies in marked patrol cars will patrol the shopping malls as a highly visible security force. The goal of this program is to deter criminal activity and instill peace of mind in the area's holiday shoppers.

The holiday season is a time when busy people can become careless and vulnerable to theft and other holiday crime. The following tips can help all shoppers be more careful, prepared and aware during the holiday season:

- Shop during daylight hours whenever possible. If you must shop at night, go with a friend or family member.
- Dress casually and comfortably.
- Avoid wearing expensive jewelry.
- Do not carry a purse or wallet, if possible.
- Always carry your California Driver License or Identification Card along with necessary cash, checks and/or a credit card you expect to use.
- Even though you are rushed and thinking about a thousand things, stay alert to your surroundings.



Supervisor Susan Peters

- Avoid carrying large amounts of cash.
- Pay for purchases with a check or credit card when possible.
- Keep cash in your front pocket.
- Notify the credit card issuer immediately if your credit card is lost, stolen or misused.
- Keep a record of all of your credit card numbers in a safe place at home.
- Be extra careful if you do carry a wallet or purse. They are the prime targets of criminals in crowded shopping areas, transportation terminals, bus stops, on buses and other rapid transit.
- Avoid overloading yourself with packages. It is important to have clear visibility and freedom of motion to avoid mishaps.
- Beware of strangers approaching you for any reason. At this time of year, "con-artists" may try various methods of distracting you with the intention of taking your money or belongings.



Lights, Action, Merry Christmas!

By Susan Maxwell Skinner

Carmichael – Carmichael Park was decked last week in annual holiday hues. Hundreds of children and parents counted down to the moment that Supervisor Susan Peters threw a switch, illuminating a decorated redwood on the park frontage. A nearby display of electric "trees" augmented the spectacle.

Under a bright crescent moon in Carmichael Park, local families awaited Santa Claus. Boy Scouts, Firefighters, children and dogs assumed gingerbread and reindeer personas. Central Elf was Santa's volunteer Kylie Kerth (8). Photograph by Susan Maxwell Skinner.

For seventh year, the Carmichael and Mission Oaks Park Districts joined forces with the Carmichael Chamber of Commerce to provide a pre-Christmas celebration. Enjoyed by local families, the event also provided a colorful distraction for Fair Oaks Blvd motorists. While the River City Band extolled onlookers to join in holiday songs, free cider and cookies

warmed hearts and tummies. By tradition, local Boy Scouts added a patriotic note with flag presentations. Sacramento Firefighters displayed a gleaming Christmas-red engine and at last, Santa Claus arrived on a golf cart.

Burning brightly until the end of December, the illuminations may be seen near the Grant Ave corner of Carmichael Park.

Will the Great Wealth Grab Turn in the Government's Favor?

Commentary by
Perry Hartline

"By the time people understand something's wrong and it's time to act, it's usually too late," says Sal Santoro, owner of Gold Rush Coins and Jewelry, and grand vizier of area silver and gold dealers. He's addressing a normal human condition, and talking real money. He's right of course. The more broad and dangerous the monetary change, the less likely we are to understand the implications, particularly when we're not told the problem. Today Americans are acting on the evidence of their eyes and wallets. They know intuitively something's wrong and are searching for answers and safety till the truth is revealed and the new normal is introduced. Today we're a people with no confidence in our government. We've moved to the bunkers and are digging in. Because money's scarce, prices are creeping up and the future is uncertain we've cut spending. Many have found safety in precious metals. Now that's a problem.

Year-to-date silver's raced past gold to become the world's highest yielding metal at 42% compared to gold at 27%. Two weeks ago it parked in the uncertain area next to gold. Stable, plodding silver was declared "volatile" by financial analysts on November 29. Most of the volatility comes from demand by central banks around the world; fear of the facts hiding under economic reports; fear of the Obama administration's Disneyland understanding of finance and spending, and the Federal Reserve's incoherent monetary policy feeding wild printing presses. Add in the European Union's newfound poverty in Ireland, Portugal, Spain, Greece, possibly Italy and two former Eastern Bloc states next year and we have a third factor, one pointing to a weakening euro and the release of hot gases from Europe's political class and signaling a financial collapse in Western Europe, if not the world.

Economic stress ignites precious

metals, and precious metals are mental. They feast on fear and grow in value. Fear is inspiring silver speculators to hunt short-term profit in its rising price while individuals and households scurry to safety and put a higher percentage of savings into precious metals. A year ago financial consultants recommended eight to ten-percent of a portfolio be invested in metals, today it's twenty. In a few mostly local incidences large orders of silver are going unfilled. We're seeing the twinkling of a silver shortage here and there. At this writing silver stands at \$28.85 an ounce. That's near double the over the counter price in January as gold began its move upward, out of reach of average people. When it touched \$1000 an ounce small investors began pulling back. When it broke \$1200 it was an emotional breakthrough. When it clawed up Everest to a breathtaking \$1400 an ounce, silver was discovered.

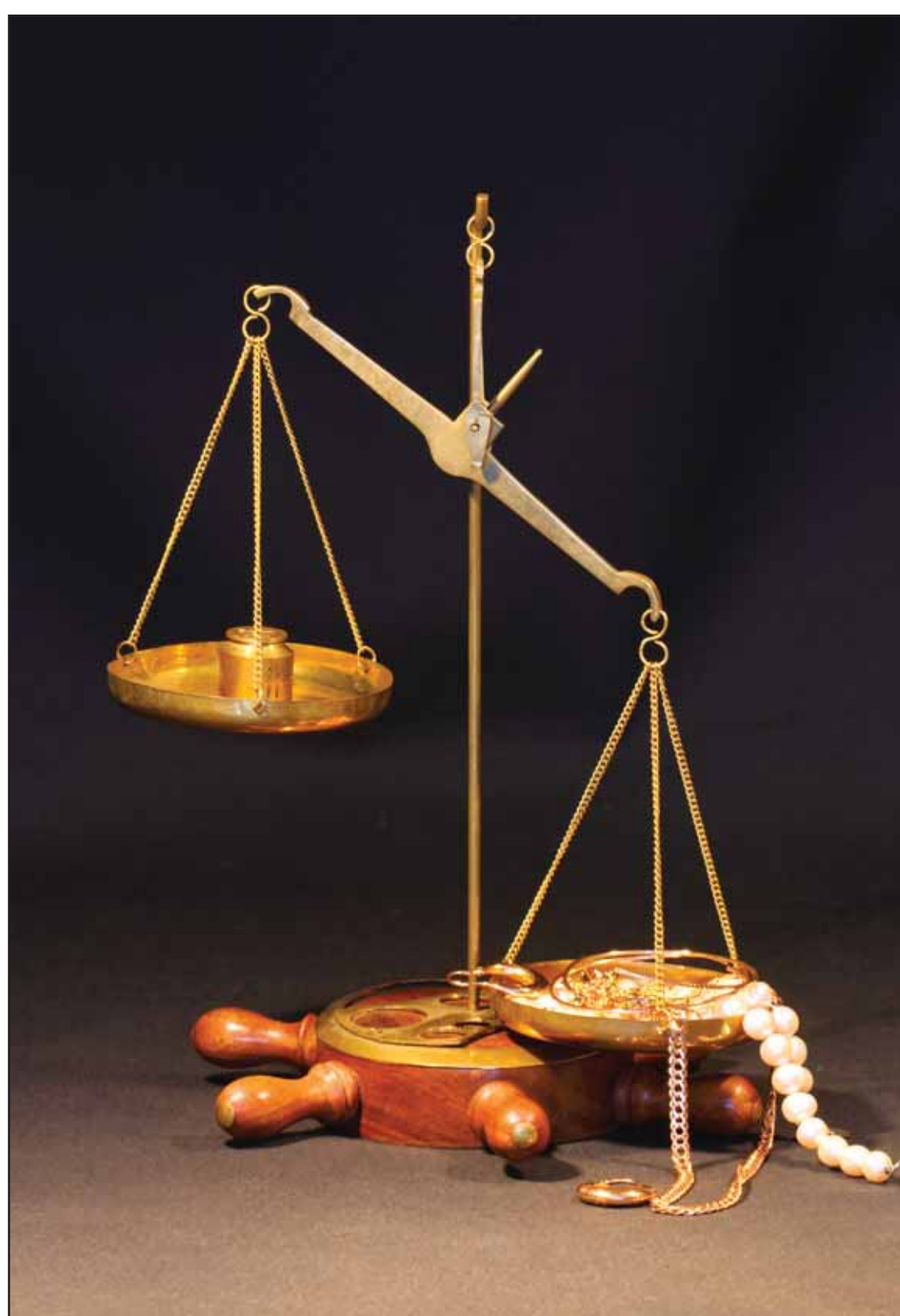
China and India's central bank's lust for silver is insatiable, followed by Brazil, the Asian and Arab countries, and Germany. Central banks are emphasizing silver because it's undervalued and is seen as a wise high-yield investment compared to gold. In reality both metals are deeply undervalued. They've been stopped from finding their true inflation-adjusted worth for twenty years because of one thing: government policy. And the US is the main traffic cop. If the metals were allowed to adjust for inflation they'd be worth thousands not hundreds per ounce.

Europe dragged it out again in the early 1970s, and the US in the 1990s. Europe began its slow crumble the middle of this decade, but spending continued in the Euro Zone until it ran out of virtual money and in 2008 very real bills began kicking at the door. Countries were breaking under the weight of benevolent social programs. Greece was first. Now it's Ireland. The US became officially broke the first quarter of this year when after repeated warnings by the Office of Management and Budget [OMB] and the Congressional Budget

Office [CBO], President Obama said, "We've reached our limit. We're broke, out of money. We can't continue to print money and spend this way, it's unsustainable." But he's done nothing about it. In fact he continues to spend. It's a hallmark of this president to say he's not doing something while he's obviously doing it.

Unlike Europeans Americans believe homeownership is almost a birthright, and with it the building of equity. In other words our savings are our homes. We saved for retirement in 401-K's and other instruments, which in turn were invested in the stock market in mutual funds and other venues. Europeans on the other hand, don't own homes or build equity, and as a result have a higher bank savings rate than Americans. Under President George Bush our government's policy on banking and housing was set by Senator Dodd and Congressman Barney Frank. This policy inspired banks and investment institutions that for decades ached to get at the money in the mortgage market. Dodd and Frank took off the handcuffs. Encouraged by Congress, these institutions loaned, spent and created real debt with virtual money. When the bills came due the houses collapsed and destroyed the last sources of real wealth Americans had, our home equity and our retirement money. Our retirement was clubbed to death in the last two market crashes caused by the housing collapse. European retirement is state funded, as is health care, six weeks of vacation and a parade of other benefits. Today the denizens of the EuroZone are raging and weeping because of the cutbacks in countless social programs their political class created for them. Which brings us back to constant value currency.

Jason Bowman, a local silver expert, says, "We and Europe have been financing ourselves on ersatz money for two generations. The bills will come due in the future, let them deal with it. That's kicking the can down the road for people in the future to pick up. It's irresponsible." He laughed, "Now China of all countries sees the danger of that and is encouraging individual ownership of silver and gold after years of stated-value currency and tough ownership laws. On the other hand our government doesn't want citizens to use real money. That puts us in business against them. The government needs it to pay the bills as it keeps running up the tab. They don't want Americans using constant-value money because it keeps government from doing what it wants." The Federal Reserve was created



How much of your money does the government want anyway?

to ensure a stable currency and economic environment. So far under Fed Chairman Ben Bernanke it's done the opposite.

Because of demand silver is outperforming gold. Because of demand silver's new worth makes it volatile. Ironically, since the value of precious metals is constant, their price describes how worthless our currency is or how far we've fallen from the 1800s when gold was worth \$8 an ounce. Worse, on January 1, 2011 the new Form 1099 goes into effect. The IRS, the National Chambers of Commerce and business large and

small opposed it, but the Obama administration wanted it and got it.

For those of us considering silver remember: On the first any transaction with any business for any product totaling \$600 or more over a year's time must be reported. It doesn't matter if you spent \$20 one week and \$150 the next. If it totals \$600 at the end of the year it must be reported. You're required to tell the government what you have and how much you spent. It's about control, and breaking down the individual.

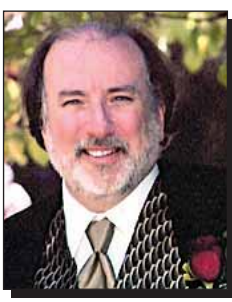
There have been two middle-class revolutions in history. One delivered

the United States, the other delivered Nazism. Hold on, we're in for a bumpy ride.

Understand that government must have real wealth. But at the same time governments need fiat currency, stated-value currency set at whatever governments say. This lets people do day-to-day business and allows societies to function. It also lets governments print money to finance deficit spending on programs they can't afford. This thinking grabbed hold in the US and Europe during the Great Depression, and it didn't work.

Carmichael Times

"Written by the people and for the people"
Serving Carmichael and Sacramento County since 1981
Publisher—Paul V. Scholl



Publisher's Statement: It is the intent of the Carmichael Times to strive for an objective point of view in the reporting of news and events. We consider our Editorial and Opinion pages to be a public forum for our readers. It is understood that the opinions expressed on these pages are those of the authors and cartoonists and are not necessarily the opinions of the publisher or our contributors.

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Be sure to place in the subject field "Attention to Publisher".
If you do not have email access, please call us at 773-1111.

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Sponsored By: Widowed Persons Association of California, Inc.

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

What:
Newcomer's Buffet and Social
Who:
Any and all widows or widowers may attend

When:
Third Monday evening
at 5:30 pm

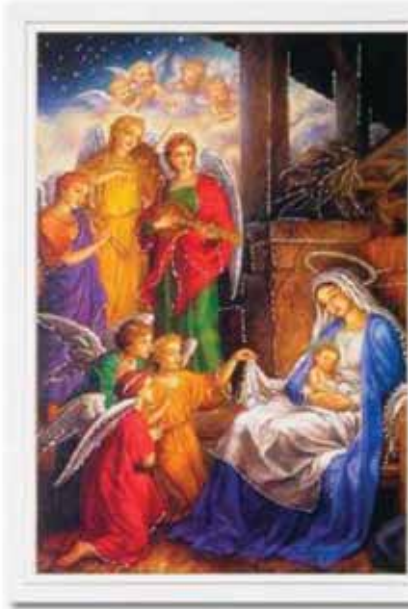
Where:
In the private dining room at the Plaza Hoff Brau, corner of El Camino and Watt Avenue; cost varies as the choice is from a no-host buffet menu.

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

Sunday Support
Any and all widows or widowers are invited

Every Sunday from 3:00 pm-5:00 pm
In the meeting room of the WPAC office. Enter from the back parking lot at 2628 El Camino Avenue, Suite D-18.

Northminster Presbyterian Church INVITES YOU TO JOIN US AND CELEBRATE CHRISTMAS



Special Advent Music

SUNDAYS, DEC. 5TH – 19TH 9:55 A.M.
Inspiring array of seasonal music by our Chancel Choir, Bell Choirs, Praise Bands, and Orchestra

Advent Craft Faire

SAT., DEC. 4TH 10 A.M.– 2 P.M.
Make and take no-cost crafts for the family

Jesus Birthday Party

FRI., DEC. 17TH 7 P.M.
Family fun – Children's Musical (The Gospel according to children)

Handbell Concert

SUN., DEC. 19TH 1 P.M.
Bel Tempo Benefit - River City Food Bank

Christmas Eve Services

5:00 P.M. FAMILY SERVICE
10:00 P.M. CANDLELIGHT SERVICE
Carols, Bell Choir, and Scripture Lesson

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www.NorthminsterOnline.org

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Having Fun, Friendship and Exercise Square Dancers Wanted



Sacramento Region - Dance your way through 2011! Dancing

activities have shown to be a good, healthy exercise, a fun activity, as well as an all-around social enjoyment for meeting friendly folks.

The Sacramento Singles and Couples Square Dance Club is sponsoring square dance classes starting Tuesday, January 11, 2011 at 7:30 PM at the Community of Christ Church Social Hall, 4044 Pasadena in Sacramento. It is open to singles and couples. No partner required.

This non-profit organization was established in 1959 for the social enjoyment, entertainment and betterment of people in the Sacramento community and surrounding area.

For more information, contact Ann 916 727-3557 or Jan 916-797-1558. For more information about Sacramento Singles and Couples Club, go to their website: <http://home.comcast.net/~sacsingles>



By Pastor Cary Duckett

New Year's Day is one of my favorite days. Aside from college football and New Year's celebrations, January 1 is a feel-good-day because it is the first 24 hours of a brand new year. In some ways it's like starting over—shaking off the remnants of the past and moving into a fresh 365 days. New Year's Day carries with it the hope of a better future.

However, "New Year" hope can be swamped with "old year" problems

Tired of Penciled-in Hope

and/or "new year" challenges. The number at the top of the calendar may be fresh but there remains a lingering stench from the junk of the past and possibly a fresh aroma of uncertainty for the future. The junk of a previous year (or years) and the uncertainty of the future can quickly erase any penciled-in hope we had calendared.

What if there was way to experience hope everyday of the year? I'm not talking about penciled-in hope. I'm talking about the kind of hope that is written in bold font that can't be erased. I know...it sounds unrealistic. But it is possible and here is the secret: A know-it-in-your-bones hope for the future is experienced when one is absolutely smitten by "God-promises" made in the past.

Every Sunday at Cypress in January we are going to be looking at a word that unlocks a promise

God made. The five words, and the promises they represent, have the ability to change your life and give you permanent hope for the future.

Before you write this off as religious propaganda, I ask you to consider one question: Has God ever lied? Your answer to that question will determine if you experience penciled-in hope or know-it-in-your-bones hope. If you think God lies... enjoy your penciled-in hope for as long as you can—that is as good as it going to get. But if you think God is truthful...get ready for your life to be changed and hope to be permanent.

You are invited to come and be our guest at Cypress Avenue Baptist Church. Our worship times are 9 AM & 10:30 AM each Sunday. To learn more about Cypress go to www.cypressavenue.org.



**7th Annual
Holiday Tree Lighting**
Free and fun for all ages
Thursday, December 9, 6pm
Carmichael Park, 5750 Grant Avenue
(in front of park)
Sponsored by the Carmichael and Mission Oaks Recreation and Park Districts and the Carmichael Kiwanis Club.
For more information call 485-5322.

**Carmichael Recreation
and Park District
is announcing
upcoming events**

Here's an opportunity for your special princess to spend an afternoon having fun with other girls just like her! The professionals from Once Upon a Princess will provide us with tiaras, face painting, a tea party and other fun activities specially designed to treat your princess...like a princess!

Event Sponsorship
Be A Leader in Your Community!

The Carmichael Recreation and Park District encourages involvement of local businesses and organizations through event sponsorship.

Sponsoring an event is:

- A great way to advertise
- An outstanding image tool
- An active way to show support for your community

**For more information,
call Tracy Kerth (916) 485-0805**

**Sacramento Symphonic
Winds Concert**
Sunday, 3-4:30pm • December 12
La Sierra Community Center, 5325 Engle Road
\$7/person, seniors \$5, kids under 12 free
Plenty of FREE Parking!

Princess Party
Saturday, February 12 1-3pm
Ages 1-6 years • \$20 per child
La Sierra Community Center
5325 Engle Road





*If you have any questions,
please call Elizabeth Crisante
at 483-7826 or email her at
ecrisante@carmichaelpark.com.*

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

The Spa at Arden Hills Voted "Best Day Spa" For Six Consecutive Years

Sacramento Region — For six straight years — 2005, 2006, 2007, 2008, 2009 and now 2010 — Sacramento Magazine subscribers have voted The Spa at Arden Hills as the "Best Day Spa" in the region. Additionally, as part of the magazine's annual competition, The Spa at Arden Hills was also voted as the "Best Place for a Manicure/Pedicure" and the Resort overall was recognized as a top health facility in the region.

It's no wonder guests to The Spa at Arden Hills rave about their experiences. Before their treatments, guests enjoy the Serenity Room where they are surrounded by the soothing sights and sounds of fountains and an amazing waterfall. Staffed with a team of trained experts in the latest body and beauty treatments, The Spa offers a full range of services for both men and women that include a variety of facials, body treatments,

nail services, waxing and, of course, spa parties that are very popular for bridal parties and other group celebrations. The ambiance at The Spa is designed so guests feel pampered and transported to a peaceful, rejuvenating place that relaxes and soothes the body and mind. In addition to the specialty treatments — many of which are made with organic products or natural ingredients — guests can luxuriate in a thermal whirlpool and steam room either before or after their treatments as well as enjoy private showers, lockers and other accommodations that add to the indulgent experience.

And, when it comes to exercise, fitness and world-class athletic training programs, Arden Hills Resort Club & Spa stands alone in the region with more than 50 years experience and a proud heritage of Olympic medal success. With a coveted reputation

for providing top-notch swimming and tennis instruction, Arden Hills also offers a prized, 50,000-square foot indoor Fitness Pavilion complete with the latest workout equipment, a full gymnasium, a state-of-the-art Strength & Conditioning facility, multiple fitness studios for group exercise classes, dedicated personal training areas and more. Fitness, exercise and training options are virtually unlimited and are available for all resort guests to explore, maximize and enjoy to their fullest.

All resort guests are welcome at The Spa at Arden Hills or to take advantage of the wide variety of fitness, personal training and exercise offerings open to everyone. For more information about The Spa, fitness activities or Arden Hills Resort Club & Spa in general, please call 916-482-6111 or visit www.ardenhills.net.

Twelve tennis courts

Eleven massage therapists

Ten poolside cabanas

Nine personal trainers

Eight salon stylists

Seven spa packages


Six wellness programs

Five villa suites

Four dining options


Three fitness studios

Too many choices



...and a partridge
in a pear tree.

The Premier GIFT CARD for the Holidays



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Christmas
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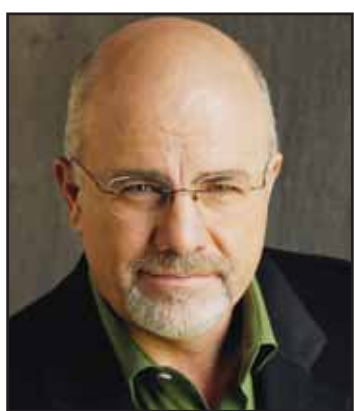
American River
Community Church

3300 Walnut Ave. Carmichael

Carols &
Candle Light

Friday Dec. 24th
5:00 pm

www.arconline.org
483-3465



Dave Says

Dave Ramsey is a personal money management expert, popular national radio personality and the author of three New York Times bestsellers – *The Total Money Makeover*, *Financial Peace Revisited* and *More Than Enough*. In them, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

Pulling the Plug on a Bad Job

Dear Dave,
My husband and I are completely debt-free. He makes about \$100,000 a year with great benefits, plus we have \$80,000 in savings. The problem is he hates his job. He wants to try something else, but he's not sure where his passion lies. When is it okay to pull the plug?

- Sarah
Dear Sarah,
In a situation like this, I think you need to combine the desire to do something you love with enough wisdom that won't leave your family in jeopardy. In other words, let's run to something, not from something. I'd suggest that he grab some of Dan Miller's books, like *48 Days to the Work You Love* and *No More Mondays*, and begin a process of reading, studying, and thinking about what he really loves to do. Then, figure out a way to monetize that idea. You're more creative and passionate when you love what you're doing,

and with the right plan in place you'll make more money, too!
Now, doing this will probably result in a temporary pay cut. But even if he goes from making \$100,000 to \$50,000 that first year, you guys can adjust your lifestyle and still live comfortably. You can get by on way less than a hundred grand, and if needed, you can live for a little while off bits and pieces of that big pile of cash you've got in savings.
I can't imagine spending my entire life doing something I hate. If every Monday morning looks and feels like you're having a root canal, then it's time to find something else. Just make sure you've got a plan, and be smart about it!

- Dave
Refinance for a Lower Payment?
Dear Dave,
How do you feel about people refinancing their homes? Is it smart to refinance a house in order to have a lower mortgage payment?
- Anonymous
Dear Anonymous,
No, it's not. But it is smart to refinance a house to get a lower interest rate. By doing this, you pay off the home faster.
Think about this. Right now, with a 15-year fixed rate mortgage and one point paid, you can get an interest rate under four percent. That's awesome! Let's say you have a \$300,000 mortgage, and you refinance from six percent to four percent. A two percent savings equals \$6,000 a year, and that's \$500 a month in interest saved. In my book, that's worth doing!
So, refinancing definitely makes sense in cases where you're going to stay in the home a long time

and you get a lower interest rate. Good question!
- Dave

The First Team Meeting

Dear Dave,
Our company is about to have its first-ever employee meeting. Do you have any suggestions on how to conduct something like this

- Brooke
Dear Brooke,
If you have an existing company, and you've never had an employee meeting in the past, I think the first one should be spent explaining why you've decided to have employee meetings.
We have staff meetings every week with all 300 team members, mainly for the purpose of communication between the different departments and divisions. We cheerlead when things are going right, and lots of times I'll read email letters bragging on various team members.
Now, no company is perfect, and sometimes there's housecleaning to be done. That kind of stuff isn't always pretty, but we tell the truth and shoot straight with the team about these issues. Occasionally, I'll even use one of the meetings to teach on the principles of the way we run the company. This can cover accounting, marketing, or even the concepts of unity and loyalty.
Just do things gradually, and don't hit your team with too much right off the bat. You might even take suggestions from your team as to what they feel would be beneficial in your meetings!

- Dave
For more financial help please visit daveramsey.com.

Jewelry Gallery and Showroom a Treasure in the Heart of Carmichael



Beginning Students become Seasoned Jewelry Makers.

From CIJT

Carmichael – Welcome to 2010 Student Jewelry Gallery, opening again to the public for your jewelry selections. The California Institute of Jewelry Training opened its gallery in 2009 with a smaller space and less inventory, today it is a treasure of beautiful items originally handcrafted for you to see and enjoy. Or you can sit with a private designer and design the jewelry treasure of your dreams and have it manufactured for you and only you. Amazing designers, one of a kind, expert crafts persons, mentored by their instructors who are seasoned jewelry designers and have earned a mark in the industry through their magnificent skill levels and areas of expertise.
How about this, collect your unused jewelry and have it redesigned and remodeled, just like new.
Now we know that not everyone wants someone to make their jewelry for them, instead they want to learn now to create their own masterpieces. We have a full range of jewelry related courses which include Jewelry Making and Design, Gemology and

Jewelry Appraising, not to forget Jewelry Sales Associate programs. We have what you want and

More news from CIJT comes in the form of implementing the first jewelry making Apprenticeship program of its kind. Graduates are offered the opportunity to enter into apprenticeship upon completion of the jewelry arts or gemology programs and mentored by professionals in the jewelry industry.
This program promises to give a great lead into employment above entry level, thus creating better earning opportunities and independence for self-employment. You can learn, apprentice, earn in that order and the skills and resources you gain will remain with you for a lifetime.
In 2008 Robyn Marie graduated and stayed on at CIJT for a year until she felt she was ready to start her company and currently has her studio in her home, her jewelry in several galleries in the Sierra foothills, has a following of several groups who have become repeat customers over the past year. She has an inventory of over 350 pieces of jewelry and has

made it all. She uses many disciplines including, fabrication, casting, filigree, precious metal clay, cloisonné and piercing.
Because of her diligence and enthusiasm, she is successful, happy and says she will never look back. She has left the corporate world, entered the world of jewelry art and is earning an income which is really a plus to her added personal pleasure and the independence she was seeking.
Currently CIJT has openings for graduates throughout the United States. CIJT has also consulted with international schools and there are openings for bench jewelers, gemologists and appraisers in these countries as well.
CIJT is a place to study and/or shop, a place to bring joy to your job and take up your time in a very positive way. Classes are offered both part and full time and some weekends. Your designer will be assigned and you will have the one of a kind gifts to give yourself and others. Custom design is arranged by appointment.

Other services include providing seminars for your group, we can take our show on the road and set up a group showing of jewelry for your friends and family to look at, try on and purchase. Jewelry classes come with Lab time and when you have the skill, there is studio time available to work at your own project and pace.
CIJT is open year round, and on some weekends. Additional services include watch battery replacement and jewelry repair. Call for more information 916-487-1122.

One of the many works of art from CIJT

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PRESENTS

Scrooge AND Kancelled Krismas Karol

Northern California's favorite holiday musical, SCROOGE, will be presented at the Chautauqua Playhouse, 5325 Engle Road in the La Sierra Community Center in Carmichael. This is the 31st year that SCROOGE will be presented during the holiday season. SCROOGE will open with a performance at 8:00pm on Friday, Dec. 3rd and will continue to play on Fridays and Saturdays at 8:00pm and Sundays at 2pm through Dec. 23.

Scrooge – (L) Rodger Hoopman, Boots Martin

Additional performances will be held at 7pm on Sunday Dec. 12 and 19, Thursday Dec. 16 at 7 pm, on and Monday, Tuesday and Wednesday and Thursday, Dec. 20, 21, 22 and 23 at 7pm. Admission is \$16 general and \$8 for children age 12 and under.

The musical, based on Charles Dickens' "A Christmas Carol" features Rodger Hoopman in the title role, with a supporting cast led by Warren Harrison, Salina Donek, Boots Martin, Nicholas Maggio and Jon Jackson. This holiday tale of joy and redemption is suitable for all ages.

The production is directed and staged by Warren Harrison. Costumes are by Salina Donek, with light design by Don Myers.

The Chautauqua Children's Theatre will present the return of "KANCELLED KRISMAS KAROL" at the Playhouse on Saturdays, opening on December 4 and playing through December 18. Showtimes are at noon and 2 pm (Saturdays only). This delightful tale tells the story of Santa's reindeer on vacation and their encounter with the villainous Christopher Crum. The play is written and directed by Marie Raymond. All seats for the children's shows are \$7.

Visit the theatre website at cplayhouse.org for ticket information and purchase or call the Chautauqua Playhouse at 916 489-7529. Group rates are available.

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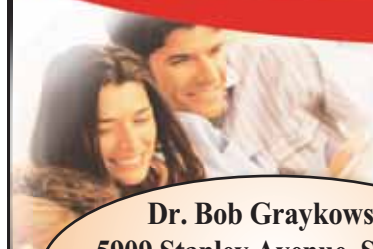


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By Marlys Norris,
Christian Author

Years ago a spirit-filled man of God who had the gift of the prophetic word came to church and delivered a thought provoking message about the power and wonders of God. After the message he invited people who wanted or needed prayer to come forward and he would pray for them. Needless to say, a woman did go forward and he prayed for her using these scripture verses in Joel 2:23-27 "Be glad then, you children of Zion, and rejoice in the Lord your God; For He has given you the former rain faithfully, And He will cause the rain

Prophetic Words

to come down for you—The former rain, And the latter rain in the first month. The threshing floors shall be full of wheat, And the vats shall overflow with new wine and oil. So I will restore to you the years that the swarming locust has eaten. The crawling locust and the Chewing locust, My great army which I sent among you. You shall eat in plenty and be satisfied, And praise the name of the Lord your God, Who has dealt wondrously with you, And my people shall never be put to shame. Then you shall know that I am in the midst of Israel, And that I am the Lord your God and there is no other. My people shall never be put to shame."

She was glad his wife wrote the verses down and gave them to her, however the words held little meaning to her at the time. She put the note in my Bible believing that one day she would know what they meant.

Time has helped her to understand that God has showered His many blessings (rain) on her life from its very beginning and He has and will meet her needs forever. He

miraculously filled her with the Holy Spirit and anointed her to share about His Agape love as she joyfully serves Him. And He certainly has restored the years that were wasted (and the locusts have eaten) before she knew Him. He sent His angels (His army) around her to protect me in her journey to love and know Him. He has dealt wondrously with her in every single area of life. He put a love and passion in her heart for all His creation and for His chosen people. He has taught her about Himself (He is in the midst of her life) through His infallible Word and because of His love in her husband (He lives in his heart too) she is enjoying the beauty of renewed love every day of her life. She is most grateful. To God goes all the honor and glory for all He has done.

Marlys Johnsen Norris, Author
Marlys5934@sbc global.net

"Intimacy Begins Going God's Way"

"God Moves Mountains, It was a Miracle"

Bel Tempo Handbell Christmas Concert

Sacramento - Celebrate the Christmas season and support the River City Food Bank as Bel Tempo Handbell Choir presents "Ring We Now of Christmas" on Sunday, December 19, at 1 p.m. at Northminster Presbyterian Church (3235 Pope Avenue). Bel Tempo is a community handbell choir sponsored

by Northminster and directed by Mary Balkow. The concert will include sacred and secular Christmas melodies arranged for handbells and will feature the violin, oboe, and clarinet on some songs. The audience will also have an opportunity to ring along.

This performance is a benefit concert

for the River City Food Bank to help in its rebuilding after it was tragically burned a few weeks ago. Proceeds from a freewill offering at the concert will go directly to the River City Food Bank. Attendees to the concert are asked also to bring a canned food donation. For more information, call 487-5192.

Pamela Hayes Classical Ballet to Perform "The Nutcracker" Dec. 17-19

Sacramento - Local residents with visions of sugarplums dancing in their heads are invited to Pamela Hayes Classical Ballet's "The Nutcracker." The annual favorite will be performed Dec. 17-19 at the 700-seat Jill Solberg Performing Arts Theater, 1655 Iron Point Road, Folsom. Performances will take place at 7 p.m. on Dec. 17 and 2 p.m.

on Dec. 18 and 19. For tickets, visit www.phcb.org.

Pamela Hayes Classical Ballet is a nonprofit ballet dedicated to the preservation of classical ballets. With studios in Sacramento and El Dorado Hills, the company has been performing and training dancers for more than 20 years. Among many ballet disciplines, Pamela Hayes

Classical Ballet bases its training in the Royal Academy of Dance, the largest teaching organization in the world. Pamela Hayes' "The Nutcracker" has been recognized for its unique entertainment approach and costuming.

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Holiday Art Sale ACAI Gallery to Host Annual Fundraiser

Fair Oaks - ACAI Gallery is hosting MartixArts annual fundraiser The Gift of Art. The show features over 20 artists, artisans and jewelers. The sale is every Friday, Saturday, and Sunday November 12th through December 19th from 10 AM to 4 PM. The Gallery is located at 7425 Winding Way, Fair Oaks CA 95628 (966-2453). In addition to the sale, you'll have materials to make a

variety of ornaments for your tree or holiday gift cards. We'll also demonstrate some techniques in clay and painting you might not have thought about. Bring your family and friends and enjoy the wonderful variety of art and crafts available. Help support local artists and art organizations.

The sale features works of over 20 local and regional artists, artisans and jewelers including: Lawrence

Fox, Aiyanna Person, Elen Huls, Lisa Johnson, Ken Kelso, Joy Gee, Erika Byrd Foley, Daphne Burgess, Sister Sheba, Dave Wilkerson, Deborah Smith, Patris Miller, Michael Smith, Tod Winebarger and a dozen others.

Additional information about ACAI Studios & Gallery is available at www.acaistudios.com or by calling 966-2453. We are located at 7425 Winding Way Fair Oaks, CA 95628.

McClellan Park Chiefs Group Meeting

Sacramento -The Chiefs Group meeting is open to all personnel in pay grade E-9, Active Duty, Retired, National Guard, Coast Guard or Reserve and we welcome your attendance. We meet on the 3rd Thursday of every month on the second

floor of the Coast Guard Hangar on McClellan Park. Meeting starts promptly at 0700 hrs. In addition, a Continental Breakfast is available starting at 0630 hrs. Our group is active in many community projects as well as the Thanksgiving and

Christmas Food Basket Program. We also have an active Color Guard unit which participates in Funerals, Community events and school functions. If you have any questions, please contact CMSgt Moses at McClellan Park, 561-7507.

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A Film Review by Tim Riley

Riley Reviews

DISNEY TREATMENT MAKES "TANGLED" GREAT FAMILY ANIMATED FUN

TANGLED (Rated PG)

Disney reasserts itself once again as the king of animation with the release of "Tangled," a fairy tale story that receives special treatment worthy of the animators who dwell in the Magic Kingdom. Everyone is familiar with the story of Rapunzel, the princess with the long, flowing hair locked away in a tower. Leave it to the Disney folks to put a revisionist spin on the traditional Brothers Grimm tale so as to make "Tangled" appealing to the modern world while at the same time remaining faithful to the essence of "Rapunzel" even if a rescuing prince is nowhere in sight. On a contemporary note, the hero is allowed to turn out to be a handsome rogue without royal lineage, as is the case with "Tangled."

Abducted from her royal family as an infant, Rapunzel (voiced by Mandy Moore) has spent her entire childhood locked away in a tower by the evil Mother Gothel (Donna Murphy), who selfishly needs the power offered by Rapunzel's

unshorn locks to maintain her immortality. But as Rapunzel reaches the age of majority, the sheltered girl longs to see the outside world, particularly on the annual occasion that the royal family in a far-off land launches thousands of candle lanterns in the air to commemorate the birth of their lost child. While Mother Gothel remains on the scene, the likelihood that Rapunzel will set foot outside the tower is nil.

Meanwhile, the handsome rogue Flynn Rider (Zachary Levi), in concert with a pair of tuggish heavies, has managed to snatch the princess' crown from the royal castle. Flynn ditches his partners, carrying the crown in a satchel. Soon enough, the royal guards, as well as the betrayed goons, are in hot pursuit of Flynn, who proves to be an elusive catch. The most dogged pursuer of the thief turns out to be Maximus, the trusted horse of the captain of the royal guard. It is worth noting that the expressive Maximus shows a greater range of emotion and character than most of the two-legged characters, and consistently proves very amusing.

Naturally, as he remains on the lam, Flynn eventually arrives at the tower to seek refuge, but Rapunzel

takes him hostage with the help of a frying pan and he can only regain his freedom and the satchel if he promises to take the long-haired beauty to see the annual release of the floating lanterns at the castle. Flynn's timing is fortuitous in the sense that Mother Gothel has been required to take a trip away from the tower, and so departing the tower is easy. But the rest of the trip will prove long and arduous, as the princess and the thief, accompanied by Rapunzel's skeptical, yet comical chameleon Pascal, are chased by the royal guard, various scoundrels and thugs, and even the wayward Maximus. On one occasion, they end up at an inn in the forest, populated with ill-tempered hooligans, where Rapunzel charms the bad guys into submission and the film's biggest musical number is rendered.

"Tangled" is rich in storytelling and character development. It is also very smart in how it delivers as an entertainment to be enjoyed by young and old alike. The jokes and the slapstick humor cross the generational lines. The diabolical Mother Gothel is the most frightening, while the deftly animated creatures Pascal and Maximus are the most wryly amusing. Both Flynn and Rapunzel have enough pluck and derring-do to merit our admiration. "Tangled" is also technically proficient in all aspects. On the other hand, adding 3-D to the mix seems rather unwarranted and gratuitous until the floating lanterns drift ever so pleasantly at the audience. "Tangled" registers a big hit for Disney, delivering a great family entertainment that should not be missed.

Audubon Offers Free Children's Field Trips

Sacramento Region – A birding trip to William Pond Park on January 8 will launch a new monthly program of free field trips for children and their families, Sacramento Audubon has announced.

The trips are designed for children 6 to 12 years old, who must be accompanied by a parent or

responsible adult. Binoculars suitable for small hands will be available for children who don't have field glasses of their own.

The goal of the trips is to introduce children to birds and the outdoors and teach them bird-watching skills. The trips will be led by experienced birders who are also good teachers,

Audubon notes.

The January 8 trip, like all the following ones, will start at 8:30 A.M. and end at 11 A.M. Reservations are necessary, and may be made by contacting the program leader, Maureen Geiger, at mkeiger@sbcglobal.net or at (916) 444-0804.

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Monthly Military Retiree/Spouse Meeting

Our first meeting in 2011 is scheduled for 11 Jan. Our meeting will be held in the North Highlands Community Center at 6040 Watt Ave. Starting time is 1030 hrs and the subject will be Social Security. This area is important to all of us so you don't want to miss this one. Come on out and enjoy a cup of coffee and some great fellowship. Questions can be referred to our staff of volunteers, Mon thru Thurs, 0900 to 1500 hrs at 916-561-7476.

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Man Goes "TOAD-AL" at High School Reunion

BEXAR COUNTY – After using Thera-Gesic® on aching joints, Tom W. attended last Friday's reunion where, according to 5 amused and concerned classmates, he went TOAD-AL. He squatted, extended both arms to the ground, arched his back and did his best to hop numerous times while croaking.

When asked to explain his behavior, he painlessly replied, "None of your dang business!"

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Hold the Butter. Olive Oil is the Big New Thing in Baking



Cranberry Walnut Pound Cake

(NAPSA) - It may be the hottest thing in baking, and chances are you don't even know about it.

With the USDA issuing new "Dietary Guidelines for Americans" that focus on battling obesity and related health problems, limiting saturated fats is on everyone's mind. But what can replace butter and shortening in baked goods without sacrificing one iota of their sinfully good taste?

The answer: *olive oil*.

"Olive oil is a smart choice for increasing your intake of monounsaturated fat," says Lisa A. Sheldon, MS, author of the "Olive Oil Baking" cookbook. "It also has 70 percent less saturated fat than butter."

Understand: We're not talking the kind of olive oil you pour on salads. Sheldon's recipe below is made with Pompeian Extra Light Tasting Olive Oil, and the result is one very tasty, moist and lightly textured pound cake. Another plus, in general, of olive oil over butter in baking? Less is more: A recipe calling for 1 tablespoon (3 teaspoons) of butter, say, requires only 2 1/4 teaspoons of Pompeian.

Cranberry Walnut Pound Cake
Serves 12-16

Ingredients:

- 1 cup all-purpose flour
- 1 cup whole wheat pastry flour (OR)
- 2 cups all-purpose flour
- 1/2 tsp. baking powder
- 1/4 tsp. baking soda
- 1 tsp. salt
- 1/4 tsp. cinnamon
- 4 large eggs
- 1 1/3 cups granulated sugar
- 1/2 cup Pompeian Extra Light Tasting Olive Oil
- 1 tsp. vanilla extract
- 1/2 cup low-fat sour cream
- 1/2 cup finely chopped walnuts

1 cup fresh cranberries, finely chopped

Preparation:

Preheat the oven to 350° F. Generously coat a Bundt pan with oil. In a small bowl, combine the flours, baking powder, baking soda, salt and cinnamon.

In a large bowl, beat the eggs with a handheld mixer until light and slightly increased in volume. Add the sugar slowly while continuing to beat. The mixture will become light and fluffy. Add the olive oil and vanilla extract and beat another 2 minutes.

Alternately add the dry ingredients and the sour cream to the batter, beating between additions. Gently fold in the chopped nuts and cranberries.

Transfer the batter to the prepared pan.

Bake at 350° F for 60-65 minutes or until a toothpick inserted into the center comes out clean.

Cool in the pan on a wire rack for 10 minutes. Then invert the pan onto rack to remove and cool completely.

For more recipes, visit www.pompeian.com.

Hosting For the Holidays



A little creativity and stick-to-it-iveness - and a good glue - may help make your holidays happier.

(NAPSA) - If you're hosting this holiday season, you may care to consider these simple and affordable ways to throw a great bash without breaking the bank or your back:

Fix it Before the Feast

For quick fixes around the home, a bottle of glue can be a great companion. Whether it's a chipped

bathroom tile you've been meaning to reapply, a trim that broke away long ago, loose fabric on the living room sofa, a broken chair back or a handle that's been missing from your slow cooker, a dab of glue can provide a simple solution to help you avoid calling in the repairman or rushing out to buy new items. Keep this all-in-one tool handy in a convenient drawer so you can find it quickly in a bind.

Decor for the Senses

Now that your house is glued back together, it's time to move on to decorations. Adding some festive touches around the home can be an easy way to get yourself and your guests in the spirit of the season. To appeal to their senses, instead of lighting candles, try rolling some pinecones in fragrant holiday spices such as cinnamon and ginger, brushing a water-glue mixture onto the surface of the pinecone to help your favorite scent stick. These great-smelling

decorations can be used in a bowl, as an ornament, glued into a wreath or made into a table centerpiece. Another fun idea is to create holiday-inspired candy wrappers to cover store-bought chocolate bars. Not only will these tasty treats look great arranged in a bowl, they make for a no-fuss dessert or a fun parting gift for your guests.

Creative Crafts

As for what to do with the kids while the adults enjoy some eggnog, a fun craft may be the answer. Provide older children with instructions on creating snowmen out of old tea boxes or help the little ones make Santa's reindeer with a stash of candy canes. They can even create fun slime using Elmer's Glue-All, in festive colors.

With these quick fixes and a little creativity, your holiday party can be a great success. For more ideas, including seasonal crafts and activities for kids, visit www.elmers.com.



Carmichael Chamber of Commerce

You're Invited

Christmas Chamber Luncheon

Tuesday, December 21 11:30 am

Education Building, Cypress Avenue Baptist Church
5709 Cypress Avenue, Carmichael, 95608
Business-to-Business Luncheon
Free Table and Intro of Business
\$15 Members, \$20 Non-members
Must RSVP by Thursday, December 16 online, call Lind Brothers at 482-8080, or Linda's cell at 203-1681.
Please note, if you make a reservation and don't show, you will be charged for your lunch.!

Carmichael Chamber Luncheon

Tuesday, January 25, 2011, 11:30am - 1:00pm


Education Building
Cypress Avenue Baptist Church
5709 Cypress Avenue, Carmichael, 95608
Guest speaker is Joyce Arredondo of the Juvenile Parole Board. Raffle prizes
RSVP by Thursday, September 23 to 482-1002 or linda@carmichaelchamber.com.

Princess Party

Saturday, February 12, 1-3pm

Ages 1-6 years • \$20 per child

La Sierra Community Center, 5325 Engle Road
Here's an opportunity for your special princess to spend an afternoon having fun with other girls just like her! The professionals from Once Upon a Princess will provide us with tiaras, face painting, a tea party and other fun activities specially designed to treat your princess...like a princess!




Membership Changes

Beginning January 1, 2011, the cost for residential members will be \$30 per person. Those who have already paid, will not pay the new price until their next renewal.

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

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Patrick Luevano to Play in the Stars and Stripes Bowl

A 2007 former Casa Roble High School (Orangevale) football star Patrick Luevano has been selected to play in the 2010 Stars and Stripes Bowl, formerly known as the Aztec Bowl, on December 18th in Mexico City.

Luevano is a senior linebacker for St. Olaf College and was selected from over 200 Division III football teams. He will join a roster of 40 other top players. He has led the team's defense this year that has allowed fewer points than any school defensive squad since 1977.

Luevano is a three-year starter for St. Olaf's and is a team captain this year. St. Olaf's serves just over 3000 students and is ranked as one of the top private schools in the nation. The school is located in Northfield, Minnesota.

Football Star Patrick Luevano

Blue Lights at Christmas

Sacramento Region - The holidays and decorating homes with lights inside and outside is just around the corner. Around the country some communities encourage residents to feature one window of their home or a part of their outdoor display using only BLUE LIGHTS as a salute to all our Law Enforcement Officers. In recent years, in Sacramento County and surrounding Counties we have lost too many officers responding to their duties and it ended with injury and sometimes death. These BLUE LIGHTS during the holidays would be a public way to remember and thank all these men and women in law enforcement who help protect us 24/7.

I hope you will consider doing this. It is really a small thing to do for the men and women who put their lives on the line for us every working day and night.

Average Retail Gasoline Prices in Sacramento Have Risen

Sacramento Region - December 13 - Average retail gasoline prices in Sacramento have risen 6.4 cents per gallon in the past week, averaging \$3.22/g yesterday. This compares with the national average that has increased 1.3 cents per gallon in the last week to \$2.96/g, according to gasoline price website SactoGasPrices.com.

Including the change in gas prices in Sacramento during the past week, prices yesterday were 40.9 cents per gallon higher than the same day one year ago and are 10.2 cents per gallon higher than a month ago. The national average has increased 7.4 cents per gallon during the

last month and stands 35.4 cents per gallon higher than this day one year ago.

About SactoGasPrices.com

GasBuddy operates GasBuddy.com, SactoGasPrices.com, and over 225 other local gasoline price-tracking websites that follow prices at over 125,000 gasoline stations in the United States and Canada. GasBuddy also uses Facebook (facebook.com/gasbuddy) Twitter (twitter.com/gasbuddy), and phone apps to keep motorists ahead of changing gasoline prices. GasBuddy.com was named one of Time magazine's 50 best websites and to PC World's 100 most useful websites of 2008.



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ROCK DOC

By Dr. E. Kirsten Peters

I'm trained in geology, but I don't work in the energy industry. That means I'm an interested bystander on the sidelines of the energy game, more eager than most to see the execution of the next play on the turf—but I'm not on one of the teams actually touching the ball.

The people who are out there on the playing field have to make complex judgments about what will power us through tomorrow. American business people make educated guesses all the time about whether to invest in what may be emerging energy technologies. And members of Congress also make some similar decisions. That's because the government both supports basic energy research and subsidizes all the forms of energy I know about.

One of the ways our collective tax dollars help make energy cheaper in the marketplace is the subsidy of ethanol made from corn. Ethanol is the time-honored chemical that's in whiskey and wine. Today, on an enormous scale, ethanol is blended into the gasoline we buy at the corner

Energy's Bottom Line

gas station. If you read the fine print on the gas pump, you'll see how much ethanol is blended into what your car burns.

The tax subsidy on ethanol destined for gasoline was small in the 1970s when it began. But it's grown over the decades. The cost of our ethanol subsidy is now measured in the billions of dollars per year. At the same time, ethanol used for energy accounts for a lot of our corn crop. According to recent news reports, we'll plow about 41 percent of our nation's corn into ethanol this year. That's a lot of tortilla chips we are burning on our highways.

Corn-based ethanol has become more controversial as the industry has grown bigger. In the most recent twist of the debate about the fuel, former Vice President Al Gore has changed sides in the argument. At a gathering in Greece this fall, he publicly reversed his support for ethanol made from corn. The switch means he has joined people like the editors of the Wall Street Journal in their plea that we end the corn-ethanol subsidy. It's not everyday that Mr. Gore and the Wall Street Journal agree on stuff.

But it's not the muck and mire of politics that are important to me as a geologist. What's really at stake is the bottom line. Do we get more energy out of corn-ethanol than we put in?

Making corn into ethanol takes work. We plant the crop, then harvest the corn from the field. Next we must process it, and then ferment the grain. After all that we have to extract the ethanol we want from the thin soup of the stuff we have made.

How much energy do we actually get out of the ethanol we burn in our

gas tanks compared to the energy we put into making the fuel from corn?

The scientists and engineers I've read on this subject down through the years have mostly said we gain very little energy from our work. Basically, we put a unit of energy into the process and get just a little bit more back out than we put in. The fancy way of describing it is what's called "energy conversion ratios."

Speaking of ethanol made from corn in his recent speech, former Vice President Gore said, "The energy conversion ratios are at best very small."

That quotation indicates quite a change from Gore's earlier public sentiments. I'm not criticizing him or anyone else when I say that we all need to set aside our politics and look critically at energy sources.

We Americans need to diversify our sources of energy, and some forms of biofuels will be part of the mix that can help us in the coming decades. But we've got a variety of choices to make and more research to do. In the end, we've got to keep our eyes on what makes good sense for the next round of energy innovation. Big energy conversion ratios are what we need from biofuels in the coming years. That's the bottom line no matter your politics.

Dr. E. Kirsten Peters, a native of the rural Northwest, was trained as a geologist at Princeton and Harvard. Follow her on the web at rockdoc.wsu.edu and on Twitter @ RockDocWSU. This column is a service of the College of Sciences at Washington State University.

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