



"Scrooge" Plays at Chautauqua Playhouse



#### Volume 29 Issue 47

Serving Carmichael and Sacramento County since 1981

**December 2, 2009** 

# Lindblom New CEO of Sac Area Red Cross



an effort to save them," Lindblom says. The Red Cross team provided emergency relief assistance to a single mom and her three children for food, lodging and clothing.

It was compelling for her to watch the volunteers react compassion as with they fulfilled the Red Cross mission.

The Red Cross responds to another type of disaster on a daily basis. Red Cross emergency communications services keep military personnel in touch with their families following the death or serious illness of an immediate family member, the birth of a service member's child or grandchild or when a family faces other emergencies.

"We are also, literally, stand by the side of local families as they bury a loved one killed in the line of duty," Lindblom says. Armed conflict and natural disasters leave millions of people around the globe in urgent need

# Warm A Child's Heart



"Just imagine the joy that children who have so little to look forward to will experience when they open a special toy of their own this Holiday season," - Vivian Behrens

Carmichael - The holidays are a time for family, joy, wishes that come true...and gifts. However, for some disadvantaged children, regardless of how good they've been or how hard they wish, there just won't be a present to unwrap this year. dressbarn is partnering with Toys for Tots to help bring a toy, a smile, and a sense of hope to some of the 14 millionchildrenlivinginpoverty. To ensure no child goes empty handed, dressbarn is launching its Toys for Tots Drive for the second year in a row. The toy collection will take place through December 15th. During this time, dressbarn stores across the country, including the CarmichaellocationatCrestview Village Shopping Center, will encourage residents to donate new, unwrapped toys by giving customers who donate 15 percent off their purchase of a regular-priced item. All of the toys collected will be given to children in the community.

"The holidays can be hard for children from families of limited resources. We are determined to make an even bigger difference as a company this year by collecting more than 12,000 toys," said Celine Beaudry. "A toy can be so much more than just a present. It can be a of local communities, and to contribute to better communities in the future. By providing an example of success, the program aspires to steer children into becoming more responsible productive and citizens. "Just imagine the joy that children who have so little to

#### Dawn Lindblom

- According to Sacramento Steve Turner, Sac-Sierra Chapter Board Chair, "Dawn is a perfect fit for this position, given her collaborative leadership style and track record. She came directly from her highly successful role as Regional Executive Director for the Inland Northwest Chapter in Spokane, WA".

"Spokane is a regional chapter like Sacramento", Lindblom explains. She oversaw six district chapters spread out over 38,611 square miles, almost two-thirds of the state of WA. Much of the area is rural. The Sac-Sierra Chapter is the headquarters of eight district chaptersinheavilypopulatedareas. Lindblom says the commonality between Eastern Washington and northern California is the dryness factor for wildfires, as well as the potential for floods.

"We will be providing more Red Cross services to help people prevent, prepare and respond to emergencies in our chapter's jurisdiction," she says. This will be achieved by volunteers. "The American Red Cross is heavily dependent on its volunteers," Lindblom explains.

This region has around 3,000 volunteers throughout its eight chapters.

Nationally, the American Red Cross workforce is 97% volunteers; only 3% are paid staff. "When a disaster happens, it's the volunteers who respond to fulfill

our mission," Lindblom explains. "We wouldn't exist without our volunteers." Her role, she says, is to facilitate the chapter in carrying out the Red Cross mission. The Red Cross' humanitarian mission is preventing and alleviating human suffering. That is accomplished through these core services-disaster relief, support for military families, international aid, health and safety training and community services like meals and transportation-to people in need. On a daily basis, 24/7, chapters across the U.S. respond to local house fires. The Sac-Sierra Chapter has five Disaster Action Teams that rotate weeks of being on call to respond to victims of fire calls in Sacramento County. While serving as Executive Director in the Spokane Chapter, Lindblom responded, periodically, with the Disaster Action Team volunteers to these calls. She recalls one response vividly. "It was 10am on a Sunday morning and I was drinking my coffee and reading the paper when I got a call from the Team Captain," she says with a smile. "He asked tentatively if I really wanted to go on a fire call." She says her husband watched as she sprung up, raced around getting dressed. She says the team drove 45 minutes to get to the fire scene in a rural area. "When we got there we saw all of their belongings had been tossed out windows by the firefighters in

of humanitarian assistance every year. The confusion and chaos surrounding war and natural disasters often separates families. Through the strength of the global Red Cross and Red Crescent network and the assistance of local tracing volunteers around the world families reconnect. Lindblom says the Red Cross has been able to help find loved ones families have lost track of since WWII.

The American Red Cross has been training people from all walks of life for years in first aid, CPR and automated external defibrillator (AED) programs designed to give the confidence needed to respond in an emergency situation with skills that can save a life. The Sac-Sierra Chapter trains over 2,000 people a month in its Health and Safety classes.

In the midst of being the "new person on the block", Lindblom is overseeing the chapter's move to a new building the middle of December. She is excited about the relocation. Thanks to Homeland Security funds, the new headquarters will be equipped with a disaster operation system. It will be equipped with the right tools and resources to handle a large-scale event. In case of power outages, a generator will keep it running.

"We will be located in a more centralized location - right across the street from Cal Expo," she says. "I get to facilitate creating an even greater chapter."

message of hope. Along with the Toys for Tots program, we strive to help motivate children to reach for their dreams, no matter what their circumstances are. We at the Carmichael dressbarn location are proud the company is taking part in this important effort again. We invite the local community to join us in spreading holiday cheer to those who need it most."

The U.S. Marine Corps Reserve Toys for Tots Program objectives are to help less fortunate children throughout the country experience the joy of Christmas, to play an active role in the development of children, to unite all members

look forward to will experience when they open a special toy of their own this Holiday season," said Vivian Behrens, Senior Vice President and Chief Marketing Officer for dressbarn inc. "We are so proud to be joining Toys for Tots again. By working together, we can bring even more smiles to thousands of children this year and possibly affect their lives in more meaningful ways for the future. That's a truly heartwarming thought."

For more information on dressbarn in Carmichael, or its participation in the Toys for Tots Drive, please call (916) 974-1074.

# **RT Offers Rides on Holiday Bus**



Sacramento - The Sacramento Regional Transit District (RT) will usher in the holiday season with free rides on the RT Holiday Bus. As a thank you to riders, the bright and festive Holiday Bus will travel on a different route each day

from Tuesday, December 1, 2009 through Sunday, January 3, 2010.

In the spirit of giving, passengers will have the opportunity to place a cash donation in the farebox or contribute a non-perishable food item. All donations will benefit

River City Food Bank, a nonprofit organization that provides emergency food and housing assistance to nearly 40,000 clients annually in Sacramento County.

Continuing a 17-year tradition, RT employees and their families painted the exterior of the Holiday Bus with colorful wreaths, poinsettias, ornaments and candy canes. Rick Sloan, RT graphic designer, pre-painted the outline on the bus, which allowed participants to complete the design using a "paint-by-numbers" technique.

For Holiday Bus route schedule information, and 916-321-BUSS (2877)call or visit www.sacrt.com

# The True Reason for the Season



by Pastor Rich Reimer

How's this for a Christmas quote... "God created matter: in Jesus God joined it." Christian author Philip Yancey penned it. Talk about the entire message of Christmas in eight words there it is! Christmas is all about the God of creation coming into what He created as the baby born to a young Jewish couple.

A Bible word study of the Hebrew word Immanuel helps us make this all important connection. Immanuel doesn't even appear in some English dictionaries and it only appears in the whole Bible three times - Isaiah 7:14, 8:8 and Matthew 1:23. The literal meaning of the word is "with us the God". The word for God is attached to the Hebrew word meaning to embark on to a ship. This combination proves that the eternal God, who is Spirit, deliberately embarked into our time and space by becoming a physical being and living on earth. Saint Matthew in his Gospel

account of Jesus' birth says the following... "All this took place to fulfill what the Lord had said through the prophet: "the virgin will be with child and will give birth to a son, and they will call Him Immanuel" - which means, "God with us". Christmas is about God coming to us in a manner we could relate too! Christmas is about the Divine becoming human. Christmas is about God giving Himself to us as a gift. God wrapped Himself up in a baby's blanket and waited for our response. "...to all who received Him, to those who believed in His name, He gave the right to become children of God ... " If at Christmas time we only focus our attention on giving and receiving gifts from one another and forget to receive God's gift of Himself we will have missed the true reason for the season.



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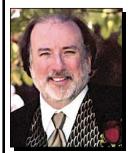


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Serving Carmichael and Sacramento County since 1981



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# **Local Residents Can Help Homeless Women Fill Their Stockings**

Sacramento, - On Christmas formerly homeless morning, women and their children will wake up to filled stockings, thanks to Sacramento-area residents who are donating to Women's Empowerment's annual Holiday Stocking Drive. Women's Empowerment is a Sacramento nonprofit that helps homeless women find homes and jobs so they can support their families. The group has graduated more than 600 homeless women, with 84 percent of them finding permanent housing and 69 percent finding financial stability, despite the current economy.

"We have seen a dramatic increase in the number of homeless families in Sacramento," said Lisa Culp, executive director. "These amazing women have worked so hard to overcome the many obstacles that have kept them in the endless cycle of poverty, and this stocking drive is a chance for the community to stand beside them and show their support." To sign up, contact Amber Stott, director of community partnerships, at (916) 669-2307 or amber@womens-empowerment. org. Once registered, donors will receive the agency's wish list, containing winter necessities

such as winter hats, gloves and more. All donations must be received by 5 p.m. on Dec. 4 in the Women's Empowerment office, 1400 North C Street, Sacramento.

Women's Empowerment is the only job-readiness program exclusively serving homeless women in the greater Sacramento region, and was recently named Nonprofit of the Year. Because 89 percent of participants have experienced domestic violence, this unique program combines self-esteem courses, job training, health classes and support services to help homeless women across di

# **Seniors Helping Seniors**® **Serve Sacramento County Seniors**

who want to remain in their own homes and stay as self-sufficient as possible, West Sacramento residents Priya Bansal and her husband, Vipul Bansal have joined Seniors Helping Seniors<sup>®</sup> in-home services. The Bansal's territory provides services to Sacramento County, California seniors. Seniors Helping Seniors inhome services is the only national caregiver and companionship organization that matches seniors who need in-home care services with seniors who provide them.

The mission is to provide seniors with the ability to choose an independent lifestyle in their own homes, for as long as possible, with the dignity and respect they deserve by finding caring seniors to help each other. In-home services include companionship, transportation, light house-keeping, meal preparation, yard work, pet care and more.

"We had been looking for opportunities to start a business that would be fulfilling and purposedriven. After exploring many different options, we were not finding anything that resonated in our hearts. That is, until we learned about Seniors Helping Seniors in-home services. We were so impressed by Kiran Yocom's

Carmichael - To help seniors time with their children, listening to music and meditating. Priva's career began as a scientist in Central Scientific Instrument Organization, a premiere national laboratory dedicated to research, design and development of scientific and industrial instruments. Vipul began his career with Insweb, as a software engineer. Currently, Vipul is the Vice President of Software Development and is responsible for all of the corporate software development processes and major system implementations.

> Active members of their community, the Bansals volunteer for All World Gayatri Parivaar (AWGP), a non-profit organization engaged in activities of social reconstruction with a view to usher in a bright future for mankind. Participating in many community events, they enjoy the opportunity to tell seniors and their family members about Seniors Helping Seniors in-home services. Most recently, they sponsored a Grandparents' Day Tea on September 20 and participated in the 2009 Memory Walk to benefit the Alzheimer's Association on October 3. Priya and Vipul look forward to continuing to share Seniors Helping Seniors services with Sacramento County.

> Priva said, "We have already successfully provided a number of services in our community. Our Provider, Jim, has developmental disabilities and was recommended to us by Progressive Employment Concepts. He provided yard work for Frances and Fernando, both over 85 years old. Frances and Fernando were impressed by Jim's hard work andarelookingforwardtoscheduling additional services with him." Seniors Helping Seniors franchise organization has ten regional owners and over eighty franchise partners in Arizona, Alabama, Arkansas, California, Connecticut, Colorado, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Massachusetts, Michigan, Minnesota, Missouri, North Carolina, New Jersey, New York, Ohio, Pennsylvania,

South Carolina, Tennessee, Texas, Virginia and Washington. Philip Yocom, who manages the national Seniors Helping Seniors franchise organization, said he is pleased to welcome Priya and Vipul Bansal as franchise partners. "They come to our Seniors Helping Seniors community with a passion to help others. Priya and Vipul make an excellent addition to our franchise family."

Philip Yocom, and his wife, Kiran Yocom, co-founded Seniors Helping Seniors in-home services, which began as a nonprofit organization serving Berks County, Pennsylvania over ten years ago. The original Seniors Helping Seniors center continues that tradition, providing over 1,000 hours of service every month.

Philip Yocom said, "What began as a heartfelt mission to fill a need that was not being served by our local community is now being recognized as a prime business opportunity being fueled by the fastest growing demographic in our society."

He said, "We want the existing Seniors Helping Seniors organization and our franchises to be the first place that seniors in need of non-medical services and those seeking extra income call."

"We support all of our franchises with the expertise we have gained in running Seniors Helping Seniors in-home services in Berks County. We also provide marketing, sales, management, and technology support to our franchise owners." He added, "We believe we have found a practical, cost-effective way to help seniors remain independent and to continue contributing. As we grow nationwide, we remain committed to providing our brand of loving, giving, caring, compassionate service."

# **ARC** awarded \$10,000 from Bikes Belong for South Fork American River Trail



Conservancy's (ARC's) South Fork American River (SFAR) Multi-Use Trail Project is one step closer to completion. The 25-mile trail system will connect Highway 49 near Coloma, with the Folsom Lake State Recreation Area at Salmon Falls (El Dorado Hills). Bikes Belong's \$10,000 grant will help the American River Conservancy to construct 4.5 miles of singletrack along the South Fork American River and a bridge over Acorn Creek, connecting nearly 50 miles of trail for mountain bikers, hikers, and equestrians on Bureau of Land Management (BLM) and California State Parks lands. Community foundations, government agencies and individuals have contributed more than \$200,000 to this trail project, which will significantly expand off-road bicycle riding options in the greater Sacramento area.

Sacramento - The American River

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organization dedicated to putting more people on bicycles more often. Bikes Belong works to increase federal bike funding, award grants to support innovative bike projects, promote bicycling and its benefits, and back crucial national efforts such as Safe Routes to School, Bicycle Friendly Communities, and the National Bike Summit. The affiliated Bikes Belong Foundation focuses on improving bicycle safety and enhancing bike programs for children. Since Bikes Belong's Grants

Program began in 1999, the group has awarded nearly \$1.6 million in cash and leveraging close to \$525

million in federal, state, and private funding. Bikes Belong's facility grants alone have helped finance more than 1,450 miles of bike paths and trails that link almost 7.500 miles of bike facilities. The American River Conservancy is actively seeking donations to support the completion of the SFAR Trail. ARC still needs \$190,000 to purchase an important 40-acre parcel that will route the trail safely around a population of Stebbins' morning glory, a federally endangered plant species and to complete the bridge across Acorn Creek. Trail supporters who provide cumulative donations of \$500 or more will be listed on a bronze trail plaque at one of the two trailheads at Magnolia Ranch and/ or Salmon Falls. Trail supporters who provide \$5,000 or more will have their own picnic table along the trail route with a bronze plaque thanking them for their generous donation. Trail construction questions can be addressed to Elena DeLacy or Alan Ehrgott at (530) 295-2190. Donations in support of the trail project can be addressed to David Morrill at (530) 621-1224.



mission and knew this was the opportunity we were searching for," said Vipul Bansal, Franchise Owner.

He continued, "Our goal is to become the premier organization in Sacramento and surrounding areas to provide loving, caring, compassionate services for seniors by seniors. Our service will be an important resource, as Sacramento County is projected to have almost 75,000 seniors by 2040. We need to have services in place to allow seniors to be where they want to be, in their own homes, with the loving, caring, compassionate services required to maintain their independence."

Vipul and Priya Bansal have two children; their daughter Ayushi is seven and their son, Krishh is two years old. They enjoy spending

For more information, contact Priya and Vipul Bansal at (916) or e-mail Priya@ 372-9640 servingsacseniors.com

Visit their website at www. seniorshelpingseniors.com/ Sacramento CA.

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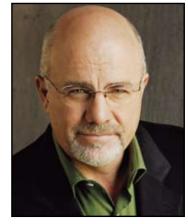
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#### Laying a Foundation

#### Dear Dave,

My wife and I are both in our mid-thirties, and the only debt we have is \$14,000 in credit cards, student loans and a car payment. We've got \$40,000 in our 401(k) plans, plus we have no children. What steps can we take

toward becoming good investors? - Kirk

#### Dear Kirk,

A rock-solid foundation is a must, whether you're building a house or building wealth. Without this, everything will fall apart. The first brick you want to lay in your financial foundation is to become debt-free. The second one is to have an emergency fund of three to six months of expenses in the bank. This is money that you never, ever touch except in the case of a real emergency. It doesn't go toward Christmas, a vacation, or anything else. When you've got these elements in place, they help form a firm foundation from which you can build wealth. Most people skip these steps and jump right into funding 401(k)s, Roth IRAs and mutual funds. These are all great things, but the problem in doing it that way is that you've started work on the house before you've laid the foundation. This can cause all kinds of problems and setbacks down the road!

Basically, we're talking about the first Baby Steps in my plan. Baby Step 1 is to get your emergency fund started with \$1,000 in the bank. Baby Step 2 is pay off all of your debt, except for your home, using the debt snowball. And Baby Step 3 is to finish growing your emergency fund until you have three to six months of expenses saved. The debt you have is not the problem, Kirk. It's the symptom

of you guys buying a bunch of stuff you couldn't afford. Get on a written budget, and give every dollar a name before the month begins. I want you guys to break the

debt cycle by having a permanent game plan. Once you do that, you'll have freed up your largest wealthbuilding tool-your income! - Dave

#### **Does Dave Recommend Home Equity Lines?**

#### Dear Dave,

Can you please explain how a home equity loan works? Do you ever recommend them? - Patti

#### Dear Patti,

It's simple. A home equity loan is a second mortgage. You're borrowing money against your house. Some people in the banking business call it a HEL, but considering what these things can put you through, I think they left off one "L".

I don't like home equity loans, and I never recommend them. Most of the time the terms are crummy, with higher, variable interest rates, and they usually have annual calls or a balloon payment tacked onto them. I would never recommend putting your home at risk to pay off credit card debt that piled up while you were out buying that fancy restaurant steak you couldn't afford. Talk about financing a depreciating asset!

Right now, lots of people who thought they were being smart or financially sophisticated by taking out home equity loans because the interest rate was lower than the one on their credit cards are really stuck. Their houses have gone down in value and created a real mess. Plus, the banks have been handing these things out like candy, and they're feeling the pinch, too.

Stay away from home equity loans, Patti!

### - Dave

\*Please visit www.davesays.org for more financial advice.

# Laura on Life Tinker Bell and Baby Teeth

#### By Laura Snyder

Children have interesting theories about things they cannot explain. These theories make perfect sense to them until they discuss their ideas with another child. Two events happened this week to provide the most evocative conversation.

My daughter had been worrying two loose teeth for weeks and finally, they both came out on the same day. Whether she believes in the Tooth Fairy or not is a moot point. She believes in the money that she finds under her pillow. The whys and wherefores are not important.

My son, however, is all about method. All of the questions must be answered. He only has three baby teeth left in his mouth. The rest are in a box where he has saved them, going out of his way to be sure that the box could never be mistaken for being "under his pillow." Not once was he willing to trade a tooth for money because he couldn't explain the method. The thought of some strange mythical creature coming into his bedroom and rooting around under his pillow while he was sleeping gave him the creeps.

My daughter thought that anyone who was willing to give her money for something she would never use again was A-Okay in her book.

Since the Tooth Fairy that comes to our house always leaves a gold dollar coin for each tooth, the difference between the way my son and daughter feel about her is precisely 20 bucks. If that didn't sway him, nothing would. "It's money!" my daughter would

say, exasperated with him. "Who cares about used teeth?"

"Yeah," my son teased, "but what if we got a rogue fairy and he wanted more than our teeth? Maybe we'd wake up and our nose would be gone."

My daughter huffed, "What is a Tooth Fairy going to do with a nose?"

The second event was a rainstorm blowing in a southeasterly direction last night. My son's northwesterlyfacing windows were being pummeled by wind and rain and he couldn't sleep. He schlepped his blankets across the hall and slept on the floor in my daughter's room.

When they woke up, my daughter found two gold coins under her pillow. My son was stunned. If he had known the Tooth Fairy was going to make an appearance in my daughter's room that night, he would have put up with the wind and rain.

"How did the Tooth Fairy get past me sleeping on the floor without stepping on me?"

"Duh-uh. She has wings," my daughter said with just the right amount of arrogance one should have when speaking of fairies.

"If she has wings - and I don't think it's a she – then he would have a six-foot wing span. That would cause some real serious turbulence



in here. We would have woke up,' Mr. Logical said, and grammatical errors aside, he had a point.

"Fairies are tiny, silly," My daughter obviously had some pretty strong opinions about fairies.

"How do you know? Have you ever seen one?" he challenged.

"Yea-ah. Tinker Bell." She singsonged.

"Tinker Bell's not real!" Which was an interesting observation, I think.

- "Uh-huh!"
- "Nuh-uh!"
- "Uh-huh!"

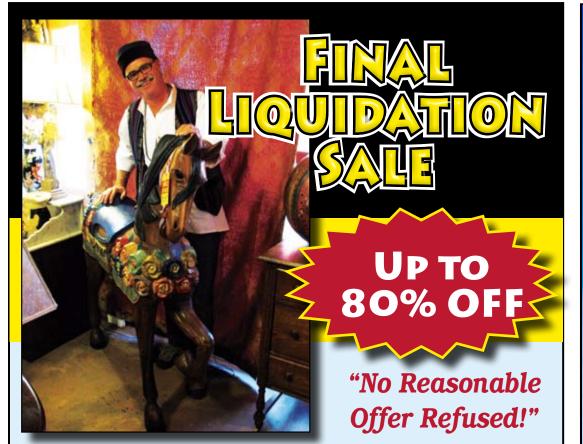
"She lives in Neverland with a boy who never grows up! You call that real?"

And that, of course, led to an even more stimulating discussion about whether Neverland exists. Tomorrow we'll move on to whether a crocodile could actually swallow an alarm clock and if so, would it still work?

By the time they are finished, every vestige of innocence will have been trampled upon. Ah, childhood!

Laura Snyder is a nationally syndicated columnist, author & speaker. You can reach Laura at lsnyder@lauraonlife.com Or visit her website www.lauraonlife.com for more info.







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#### & GAMES FUN

**December 2, 2009** 

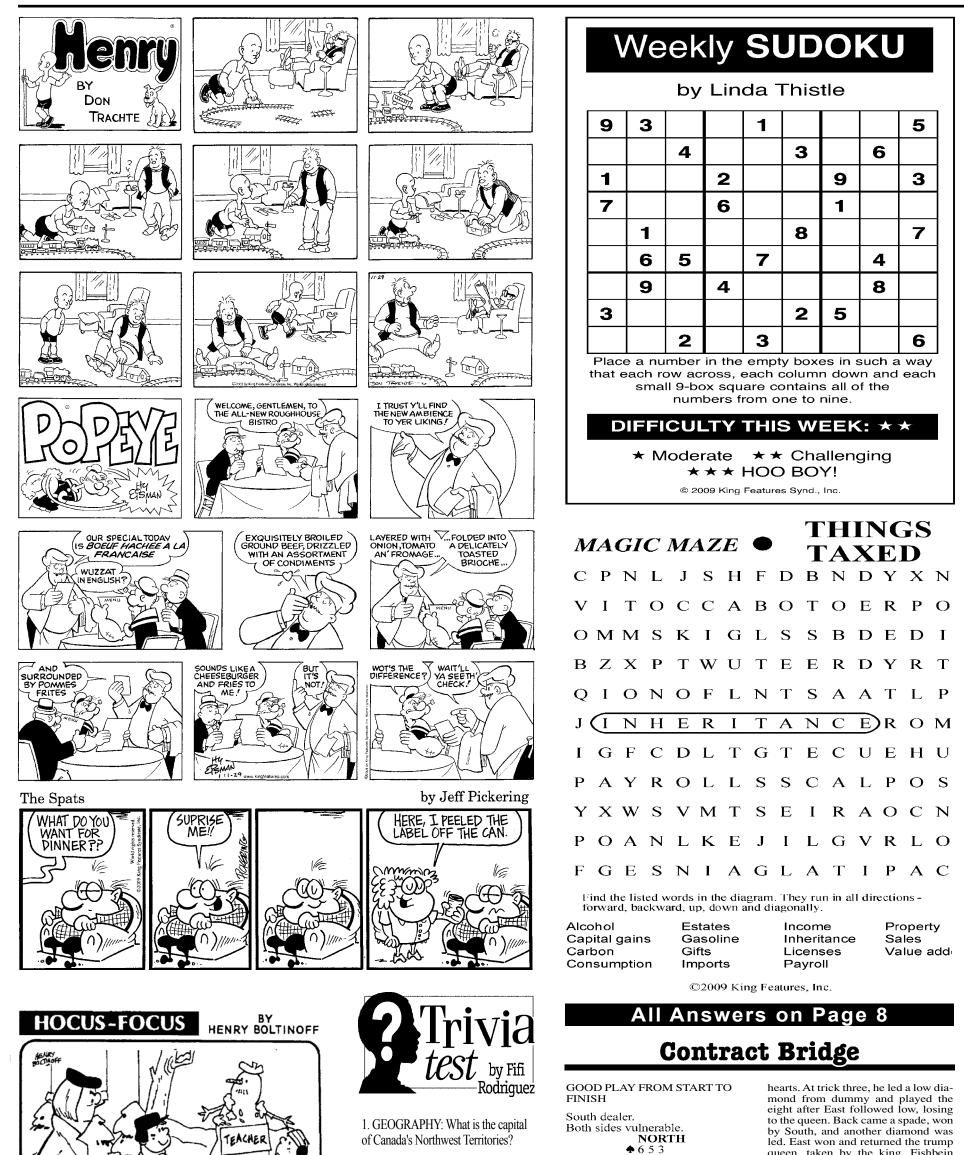
Sacramento

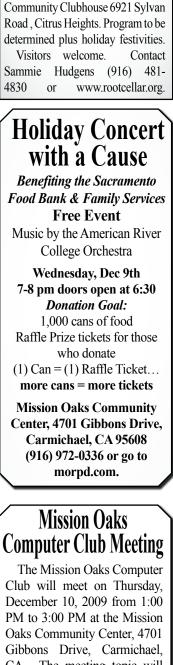
**Genealogical Society** Wednesday December 9,

Root Cellar

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Sacramento Genealogical Society





Oaks Community Center, 4701 Gibbons Drive, Carmichael, The meeting topic will CA. "Computer Technology be Today's Automobiles" in problem solving clinic. Α by Adam Lacey of led Applications, Etc, will follow the meeting. First-time visitors are welcome. For additional information call (916) 366-1687 or visit our website at www. missionoakscomputerclub.org.

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by Dave T. Phipp

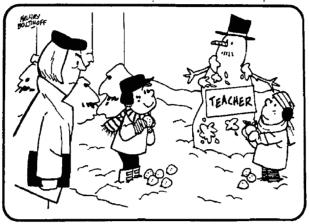
Tues Jan 5th

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Find at least six differences in details between panels.



5. Teacher's nose is different. 6. Boy is holding an apple. scart. 3. Snowballs have been added. 4. Tree is missing. Differences: 1. Snowman's hat is different. 2. Boy has a 2. ANIMAL KINGDOM: What is a baby bat called?

3. GENERAL KNOWLEDGE: What type of furniture is referred to as a "highboy"?

4. MUSIC: How many holes does a recorder (wind instrument) have?

5. LANGUAGE: What is a lazaretto?

6. ARCHITECTURE: What is adobe made of?

7. MYTHOLOGY: Who was the Greek god of medicine?

8. DISCOVERIES: Who is credited with inventing the air brake?

9. BIRTHSTONES: What is November's traditional birthstone?

10. MATH: What is the Arabic equivalent of the Roman numeral MCMXC?

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🛡 A 7 6 3 2 **•**96 ♣Q 10 2 WEST EAST **↑**742 **∀**QJ5 🕈 J 10 9 8 • A Q 7 3 ♦ K 10 5 2 ♣J 8 7 4 3 **♣**K 96 SOUTH **♠** A K Q ♥ K 10 9 8 4 🔶 J 8 4 The bidding: West **♣**A 5 North

South 1 ♥ 4 ♥ East 2 🖤 Pass Pass

Opening lead - jack of spades.

A declarer who panics in the face of unexpected adversity, and who bemoans his bad luck instead of trying to overcome it, is bound to lose many contracts that can be rescued. Consider this deal played in a team

contest many years ago by Harry Fishbein. He won West's spade lead with the queen and played the ten of hearts to dummy's ace, disclosing the 3-0 trump division.

Never one to give up, although it seemed he'd have to go down one, "Fishy" proceeded to make four

by Steve Becker

queen, taken by the king. Fishbein then ruffed his last diamond, played a spade to the ace and exited with a trump to East's jack.

It was the third trick for the defense. but also the last. East had no safe return. A low club would allow dummy's queen to win the trick, while a diamond return would yield a ruffand-discard.

Thus Fishbein scored 10 tricks, and there was no way to stop him. Even if East had put up the king of diamonds at trick three, he could not have avoided the eventual endplay.

When the same hand was played in four hearts at the other table, declarer won the spade lead and cashed the heart king. This seemingly innocuous play proved fatal.

South next played a low diamond to East's ten. When East returned the heart queen to dummy's ace, declarer led a second diamond. East went up with the king, cashed his jack of trumps and exited with a spade to South's ace. There was now no way for declarer to avoid a club loser, and he finished down one

Fishbein's play of a heart to the ace at trick two proved decisive. It was a very delicate triumph for good technique.

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Answers on Page 8

memo

the night

before

King Crossword												
1	2	3		4	5	6	7		8	9	10	11
12				13			$\uparrow$		14			
15			16						17			
18			1				19	20				
			21				22			23	24	25
26	27	28				29				30		
31					32				33			
34				35				36				
37			38				39					
			40				41			42	43	44
45	46	47			48	49						
50					51		$\square$			52		
53					54					55		

#### ACROSS

- Vacationing 1
- Told a tale 4
- 8 React in pai
- 12 Romanian money
- 13 Between jobs
- 14 Competent
- 15 Stevenson's personifica tion of good
- 17 Leave at the altar
- 18 Whine
- 19 E.T.'s
- carrier? 21 Under the
- weather 22 "Sex for Dummies"

writer

30 Vast expanse 31 Libertine's feeling 32 Foundation 33 Minus 34 Mound stat 35 Monkey suit 36 Circumference 37 Oprah adviser ,r 39 Wambaugh or Wapner (Abbr.) 40 Moray, for

one 41 Dermato-

45 Sail support

48 "A Study in opus 6 Blueprint addition 7 Tricked Collegian's 8 choice

9 Sapporo sash

enchilada

11 Bottom line

16 Oust

20 Saute

23 Addict

24 Criterion

dish

26 Coaster

27 Kitten's

sound

25 Scrambled

eggs side

10 The whole

#### DOWN

3

4

1 Automaker Ransom Eli — 2 Spore producer Honshu

mountain

Probable 28 Now, on a 5 Pastoral

29 Whammy 32 Edition sold 33 "Hungaria"

- composer
  - 35 Dead heat
  - 36 Kid's racer
  - 38 Egret's cousin
  - 39 "You Were
  - Meant for
    - Me" singer
  - 42 Catch sight of
  - 43 Additional
  - 44 Any time now
  - 45 That girl
  - 46 Cushion
  - 47 Ginger -
  - 49 Reuben
  - holder

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#### KING Crossword

- 26 Eccentric 29 Attention
  - getter

logist's case

narrator 50 Head light? 51 — and

terminer

52 Expert

Scarlet"

- 53 Unimprovable€
  - place
- 54 Money
- 55 Longing

#### **December 2, 2009**

#### LEGAL ADVERTISING Legal Advertising Hotline Legal Advertising 916-532-2113 P.O. Box 14 Legal Advertising Fax Carmichael, CA 95609 Adjudicated For and By the County of Sacramento, Adjudication No. 317294 - February 7, 1984 916-773-2999 FICTITIOUS BUSINES NAME Sacramento, CA 95826; William STATEMENT #0909955. Michael Power Inn Road, Sacramento, BAKERF 91201 12-23-09 County, California, once a week County of Sacramento. Book R. Ridgeway Family Relations 14 of Maps, at Page 6, more STATEMENT #0909602. Worthington, 6817 Thunderhead CA 95826; William R. Ridgeway for four consecutive weeks prior Galen Grow, 6421 Grant Ave., Circle, Örangevale, CA 95662 ios particularly described as follows: Family Relations Courthouse, SUPERIOR COURT OF to the date set for hearing on the Courthouse, and show cause, if Commencing at a point on the west line of said lot, from which and show cause, if any, why the petition for change of name petition. Dated: Nov. 23. 2009. any, why the petition for change Carmichael, CA 95608 is doing doing business under the Fictitious CALIFORNIA of name should not be granted. IT Business Names "MW Services; COUNTY OF SACRAMENTO Dean L. Petersen business under the Fictitious should not be granted. IT IS ORDER TO SHOW CAUSE Judge of the Superior Court IS FURTHER ORDERED that a Business Name "Hugh's Horse WitServices" at 6817 Thunderhead the northwest corner of said lot CHANGE OF NAME Ranch" at 6421 Grant Ave. bears North 396 feet, said west FURTHER ORDERED that a Publish: December 2, 9, 16, 23, copy of this Order to Show Cause

SUPERIOR COURT OF CAI IFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

Carmichael, CA 95608. Filed with

the Clerk of Sacramento County on

Oct. 22, 2009. Publish: November

11, 18, 25, December 2, 2009. HUGH'S 91102 12-2-09

HUGH'S

#34-2009-00062879 WHEREAS, Joshua Jon Torres has filed a petition with this court for a decree changing name of Joshua Jon Torres to Phoenix Torres. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Dec. 15, 2009 in Dept. 53, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County. California. once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Nov. 3, 2009. Loren E. McMaster Judge of the Superior Court Publish: November 11, 18, 25, December 2, 2009. TORRES 91102 12-2-09

SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME #34-2009-00062446 WHEREAS, Belinda Sattler has filed a petition with this court for a decree changing name of Belinda Louie Sattler to Belinda Louise Rogerson. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 9 a.m. on Dec. 11, 2009 in Dept. 54, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Oct. 30, 2009. Shelleyanne W.L. Chang Judge of the Superior Court

Publish: November 11, 18, 25, December 2, 2009. 91102 12-2-09 SATTLE

FICTITIOUS BUSINES NAME

Circle, Orangevale, CA 95662. Filed with the Clerk of Sacramento on Nov. 4, 2009. November 18, 25, County Publish: November December 2, 9, 2009. MWSERV 91103 12-9-09

SUPERIOR COURT OF CAI IFORNIA COUNTY OF SACRAMENTO ORDER TO SHOW CAUSE CHANGE OF NAME

#225024 WHEREAS, Brianna Tackett, through her counsel, Nickolaus Knight, has filed a petition with this court for a decree changing name of Brianna Tackett to Brianna Saldana. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8 a.m. on Dec. 23, 2009 in Dept. 135, located at 3341 Power Inn Road, Sacramento, CA 95826; William R. Ridgeway Family Relations Courthouse, and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Nov. 6, 2009. Dean L. Petersen Judge of the Superior Court Publish: November 18, 25,

December 2, 9, 2009. CHILDA 91103 12-9-09

NOTICE OF PUBLIC HEARING NOTICE IS HEREBY GIVEN that on December 15, 2009 the Advisory Board for Mission Oaks Recreation and Park District, a park district existing under the authority of Public Resources Code 5780 et seq., will recommend the purchase of real property for Four Hundred Eighty Thousand Dollars (\$480,000) to the County Board of Supervisors, acting as the exofficio Board of Directors for the Mission Oaks Recreation and Park District. The subject property, APN 289-0032-017, is located at 1616 Mission Avenue, Carmichael, CA and is located near Arden Way. The property consists of a 0.45 acre parcel and is improved with a structure previously used as a fire station. The Seller of the property is the Sacramento Metropolitan Fire District and the legal description of the parcel is set forth below. LEGAL DESCRIPTION

All that real property situated in the County of Sacramento State of California, described as follows: A portion of lot 19, as shown

on that certain plan entitled, "Plat of Citrus Heights Addition No. 16" filed in the office of the Recorder,

copy of this Order to Show Cause line also being the centerline of a 60 foot county road (Mission Ave.), be published in the Carmichael said point being the True Point of Times, a Newspaper of General Circulation, printed in Sacramento Beginning; thence, parallel with County, California, once a week the north line of said lot. east 330 feet to the west line of the east for four consecutive weeks prior one half (1/2) of said lot; thence, to the date set for hearing on the along said line, parallel with the west line of said lot, south 132 petition. Dated: Nov. 6, 2009. Dean L. Petersen Judge of the Superior Court feet to the north line of the south 132 feet of said lot; thence, along said line, west 330 feet to Publish: November 25, December 2.9.16.2009.

the west line of said lot; thence,

along said line, north 132 feet to

the said true point of beginning.

Excepting there from the east 150 feet of the previously

described parcel of land

day of December, 2009, at 9:30

A.M. in the Chambers of the Board

of Supervisors, Suite 1450 of the

County Administration Building

700 "H" Street, Sacramento, CA

95814, is hereby fixed as the time

and place at which the purchase of

said property will be consummated.

Publish: November 25, December

91104

FICTITIOUS BUSINES NAME

Michael L. Sagie, 62167 Antares

Way, Orangevale, CA 95662

is doing business under the

Fictitious Business Name "MLS Consulting" at 6217 Antares Way,

Orangevale, CA 95662. Filed

with the Clerk of Sacramento

County on Nov. 12, 2009. Publish: November 25, December

MLSCON 91104 12-16-09

FICTITIOUS BUSINES NAME

Sandra M. Baker and Jeff A.

Baker, both of 6800 Westmore

Way, Carmichael, CA 95608 are

doing business under the Fictitious

Business Names "Keepsakes Bridal; Enchanted

5337 Sunrise Blvd., Fair Oaks,

CA 95628. Filed with the Clerk

of Sacramento County on Nov. 17, 2009. Publish: November 25, December 2, 9, 16, 2009. KEEPSA 91104 12-16-09

SUPERIOR COURT OF

CALIFORNIA COUNTY OF SACRAMENTO

ORDER TO SHOW CAUSE

CHANGE OF NAME

#225024

through her counsel, Nicholaus

Knight, has filed a petition with this

court for a decree changing name

of Brianna Tackett to Brianna

Saldana. IT IS ORDERED that all

persons interested in the above

entitled matter appear before this

court at 8 a.m. on Dec. 23, 2009

in Dept. 135, located at 3341

WHEREAS, Brianna Tackett,

12-9-09

#0910158.

#0910323.

Bridal" at

2, 9, 2009.

STATEMENT

2, 9, 16, 2009.

STATEMENT

MORPD

Hearing Location: On the 15th

91104 12-16-09 SACCHI

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

#34-2009-00058140 WHEREAS, Dan Hua and Loan Kim Pham have filed a petition with this court for a decree changing name of Michael Khanh Hua to Thong Minh Hua; and Cindy Hua to Hanh Duc Hua. IT IS ÓRDERED that all persons interested in the above entitled matter appear before this court at 2 p.m. on Dec. 29, 2009 in Dept. 53, located at 800 9th St., Third Floor, Sacramento, CA 95814 and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General Circulation, printed in Sacramento County, California, once a week for four consecutive weeks prior to the date set for hearing on the petition. Dated: Nov. 17, 2009. Loren E. McMaster Judge of the Superior Court Publish: November 25, December

2, 9, 16, 2009. HUÁ 91104 12-16-09

FICTITIOUS BUSINES NAME STATEMENT #0910526. Trench & Traffic Supply Inc., 6400 Stanley Ave., Carmichael, CA 95608 is doing business under the Fictitious Business Name "Traffic Control Plan" at 2175 Acoma St., Sacramento, CA 95815, Filed with the Clerk of Sacramento County on Nov. 23, 2009. Publish: December 2, 9, 16, 23, 2009. TRAFFI 91201 12-23-09

FICTITIOUS BUSINES NAME STATEMENT #0910570. Matthew S. Baker and Thomas S. Baker, both of 3912 Bryan Way, Carmichael, CA 95608 are doing business under the Fictitious Business Name "Baker Fabrication" at 3912 Bryan Way, Carmichael, CA 95608. Filed with the Clerk of Sacramento County on Nov. 24, 2009. Publish: December 2, 9, 16, 23, 2009.

#222536 WHEREAS, Amber Huttleston has filed a petition with this court for a decree changing name of Amber Huttleston to Katie Huttleson. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on Jan. 6, 2010 in Dept. 135, located at 3341 Power Inn Road, Sacramento, CA 95826; William R. Ridgeway Family Relations Courthouse, and show cause, if any, why the petition for change of name should not be granted. IT IS FURTHER ORDERED that a copy of this Order to Show Cause be published in the Carmichael Times, a Newspaper of General

Anne Robertson to Claudia Anne Kennedy. IT IS ORDERED that all persons interested in the above entitled matter appear before this court at 8:30 a.m. on Jan. 8, 2010 in Dept. 135, Circulation, printed in Sacramento located at 3341 Power Inn Road,

2009.

SACCHI

CALIFORNIA

CHANGE OF NAME

#217643

WHEREAS,

be published in the Carmichael 91201 12-23-09 Times, a Newspaper of General Circulation, printed in Sacramento SUPERIOR COURT OF County, California, once a week for four consecutive weeks prior COUNTY OF SACRAMENTO to the date set for hearing on the petition. Dated: Nov. 23, 2009 ORDER TO SHOW CAUSE Dean I Petersen Judge of the Superior Court Publish: December 2, 9, 16, 23, Claudia Robertson, through her attorney, 2009 SACCHI 91201 12-23-09 Nickolaus Knight, has filed a petition with this court for a decree changing name of Claudia Calista

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#### Carmichael Times Page 8

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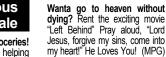
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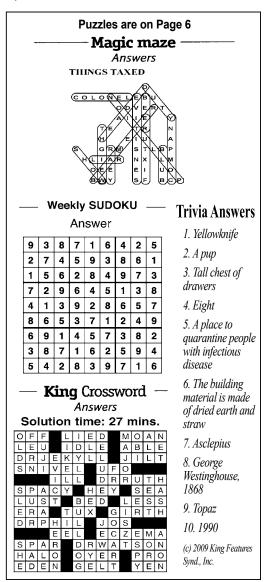
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# San Juan School District Invites Community Input

*Carmichael* – Members of the San Juan Unified community are invited to attend one of two public meetings to learn about and discuss a proposal to convert Kingswood Elementary into a K-8 school, add sixth grade to Will Rogers Middle school making it a 6-8 school, and move sixth grade classes from Cambridge Heights, Coyle Avenue, Charles

Peck, Skycrest, and Thomas Kelly elementary schools to Will Rogers effective August of 2010.

The first meeting will be held on Dec. 9 in the Board room of the District Office located at 3738 Walnut Ave. in Carmichael. The presentation will be repeated on Dec. 10 at Will Rogers Middle school located at 4924 Dewey Dr. in Fair Oaks. Both meetings will begin at 7 p.m. More information on the proposal can be found on the District's Website at www.sanjuan. edu/sixthgrade. Those without Internet access can contact the District's Communication office at 979-8281 to receive a copy of all materials posted on the Web site.

# **Tips to Combat Financial Holiday Stress**

(*NewsUSA*) - With all the festive cheer that comes with planning, gift giving and holiday celebrations, also comes the season's stress and budget blues.

For many people, the headaches and stress is attributed to their finances. During the holiday season, many consumers neglect to keep an eye on their wallets or bank balances when spending money. According to a 2006 National Research Federation survey, consumers spent on average nearly \$800 on holiday shopping last year alone.

This season, consumers can feel confident about their holiday spending by following five simple and easy steps: Create a budget. Before heading out to the malls and shopping centers, be sure to create a budget for everyone on your holiday list. Establishing a budget helps you keep track of your expenses and makes finding a gift for a loved one a lot easier.



Feel confident about your holiday spending this year with a little planning.

Minimize credit card debt. Don't spend more money than you really have to during the holidays. By using a check card, consumers can feel secure from unwanted debt and confident about managing their money. Save during the holidays. Signing up for an automatic savings program like Keep the Change from Bank of America allows holiday shoppers to save while they spend. Keep the Change automatically rounds every check card purchase up to the next dollar and the difference is transferred from the customer's

checking to savings account. It's the perfect way to save up for next year's stocking stuffers or a special treat for yourself after the holiday madness is over.

Book your holiday travel early. It is no surprise that the holiday season is a busy time for travel and family gatherings. In order to beat the craze, be sure to schedule air travel and other activities, including time off from work, with plenty of lead time to avoid costly expenses and stress.

Plan low-cost holiday activities. Having fun over the holidays doesn't have to leave you with an empty wallet! Plan a day decorating your house, go caroling in your neighborhood, enjoy a little window shopping or volunteer to serve holiday meals at a local shelter- the opportunities are endless!

For more information, visit www.bankofamerica.com.



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#### THE BLIND SIDE (PG-13)

Not being a young female, I thought I was probably not the best person to review "The Twilight Saga: New Moon," even if vampires are the rage today in popular culture. All things considered, I made the right pick with "The Blind Side," not solely for the reason that one of the central characters is a hulking football player. Actually, the movie belongs, fully at most times, to Sandra Bullock, a hard-nosed, wealthy Southern belle who defies convention by plucking a homeless black teenager off the road on a winter's night. "The Blind Side" celebrates and extols faith, compassion and a raft of other virtues, but most importantly it delivers a feelgood story that proves to be one of the year's best family movies. On a cold night before Thanksgiving, Leigh Anne Tuohy (Sandra Bullock), her husband Sean (Tim McGraw), teen daughter Collins (Lily Collins) and young son S.J. (Jae Head) are driving along a deserted suburban Memphis road when they encounter Michael (Quinton Aaron), a large black kid they recognize from the Christian school which the Tuohy kids attend. Charitable and impulsive, Leigh Anne insists on putting

# Riley **Reviews**

#### **INSPIRED** "BLIND SIDE" SATISFIES WITH ITS FEEL-GOOD STORY

Michael up for the night. Since the Tuohys live in a sizable home in a very tony, upscale neighborhood, this proves to be a nice gesture for a kid from the projects who has been in and out of foster homes his whole life. Instinctively, Leigh Anne senses something special about the gentle giant most people call "Big Mike" (though he prefers to be called Michael). Reticent and introverted, Michael rarely speaks his mind, but this doesn't keep the forceful Leigh Anne from reading his body language. Digging into his past, she soon learns that Michael, lacking any real educational skills but given his massive size, is seen by the school and the football coach as having real potential for the gridiron. Leigh Anne and Sean, graduates of Ole Miss, are football fans, and also see Michael's talent, but they want him to succeed as well on an academic level, enabling a chance for a collegiate scholarship to a good university.

Aside from a few lunches in her social circle, Leigh Anne throws herself into an effort to do the right thing for Michael. This involves tracking down his crack-addicted mother at a project, mostly to reassure the birth mother of her best intentions. She hires the tutor Miss Sue (Kathy Bates), an Ole Miss alum, to help him become a decent enough student to get the qualifying grade point average. As a card-carrying member of the NRA, Leigh Anne also struts her no-nonsense stuff to force a gangster in the projects to back down from intimidating Michael. Back on the school's football field, Michael has raw physical talent, but little practical application of it that is needed for the sport. While the Coach (Ray McKinnon) likes to bark orders, Michael does not respond to his direction. Thus, Leigh Anne famously enters a practice huddle and schools Michael on the essential need to live up to his natural protective instincts, getting him to see that blocking tackles is the best way to protect the extended family of his teammates. Sassy and blunt, Leigh Anne is often quite funny in the manner by which she asserts herself, as she seeks to advance the interests of the burly kid she comes to treat as one of her own children.

Having been fully incorporated into the family, it is only natural that eventually the Tuohys become Michael's legal guardians. To be sure, as the dynamic and compelling Leigh Anne, Sandra Bullock, nailing the rapidfire delivery of her character's Southern drawl, overshadows much of what happens in this wonderful story. On size alone, Quinton Aaron's hulking Michael is a presence hard to ignore. But more than physical dominance comes into play for the talented young actor who is very expressive even during his quietest moments.

Fittingly for a movie with a sports theme, "The Blind Side," directed by John Lee Hancock ("The Rookie"), is a real standup-and-cheer experience. This inspired feel-good story is the kind of cinematic experience that has become all too rare in our cynical world. As a film that is as humorous as it is uplifting, "The Blind Side" is a real treat for the holiday season.



up visions of family and friends gathered around a delicious home-cooked meal -; a meal that often takes hours, or even days, to prepare. This holiday season, save your sanity and brine your mouth-watering turkey, chicken or goose in no time.

Brining, a cooking method in which chefs soak meat in a water-based salt mixture, creates a more flavorful and moist turkey than roasting, frying, grilling or smoking alone. In the past, brining hasn't always been easy or budget-friendly because of the time and ingredients that go into creating the brine base -; a salt-based mixture combined with herbs, spices and sugars.

Brining has now become time-effective, cost-efficient and sanity-saving thanks to products such as the Spice Hunter's (www. spicehunter.com) new Turkey Brine, an artful blend of sea salt, orange peel, cranberries, brown sugar and apples with spices and herbs that enhance poultry's delicate flavor profile.

How does brining work? The salt in a brine mixture interacts with the poultry's muscle protein to increase the water-holding capacity of its cells, so the bird doesn't turn into the dreaded dry meat the family secretly struggles to swallow. A brined turkey retains up to twice the amount of moisture than a roasted bird. Brining also saves time by eliminating the need to baste,

freeing up precious moments for preparing other dishes, decorating last-minute and shopping.

Pre-packaged brine blends typically include detailed instructions for the amount of mixture needed based on the size of the bird. Boiling water is the only additional ingredient needed in most cases. For best results, let the bird soak in the brine mixture overnight. Brining bags are available, but you can save some cash by using a clean garbage bag or a picnic cooler instead. To prepare, rinse off the brine, then bake, roast or barbeque the poultry for the most delectable bird to grace the table.

A favorite among celebrity chefs Alton Brown and Martha Stewart, brining has earned quite the culinary reputation. This holiday season, every home cook can be the star chef of his or her own feast by putting a moist, perfectly seasoned turkey back in the spotlight.

# **National Active and Retired Federal Employees Association (NARFE)**

NARFE, one of America's oldest and largest associations, was founded in 1921 with the mission of protecting the earned rights and benefits of America's Active and Retired Federal workers. The largest Federal employee/retiree organization NARFE represents the retirement interest of nearly 5 million current and future Federal Annuitants, spouses and survivors.

NARFE works very hard on a daily basis to provide its members with a collective voice in making a difference on Capitol Hill. Shouldn't you be supporting the Association that is trying very hard to protect your earned benefits? Without them in today's economy some or all of your benefits could go away very quickly.

**NARFE Sunrise Chapter 1658** meets the second Thursday of each month. Our next meeting is scheduled at 11:30AM on Thursday, December 10th, 2009. Join us for our Christmas Luncheon at Sierra the **Regency Retirement Center,** 1015 Madden Lane, Roseville, CA (near Sunrise and Cirby).

For further information call F. Lee Lawrence (916) 955-3433, Elsie Holmes (916) 961-4419 or George Morley (916) 726-2959

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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 30th year that SCROOGE will be presented during the holiday season. Scrooge will open with a performance at 8:00pm on Friday, Dec. 4th and will continue to play on Fridays and Saturdays at 8:00pm and Sundays at 2pm through Dec. 23. Additional performances will be held at 7pm on Sunday Dec. 13 and 20 on Monday, Tuesday and Wednesday, Dec. 21, 22 and 23 at 7 pm.

The original production of SCROOGE opened in 1978 in Cal Expo's Golden Bear Playhouse, directed by Gary McFadyen and featuring Rodger Hoopman as Scrooge. Since then, SCROOGE has played each holiday season to enthusiastic audiences throughout Northern California. The current production of SCROOGE, directed by Warren Harrison, will feature a company of local favorites including Chris Lamb, Warren Harrison, Boots Martin and many other local actors, with Rodger Hoopman in the title role for his 30th year. The production includes an original musical score by Hoopman and Rob Knable.

For tickets and additional information call the theatre at (916) 489-7529(PLAY) Information and tickets are also available through the Chautauqua Playhouse website: www.cplayhouse.org. Group rates are available.

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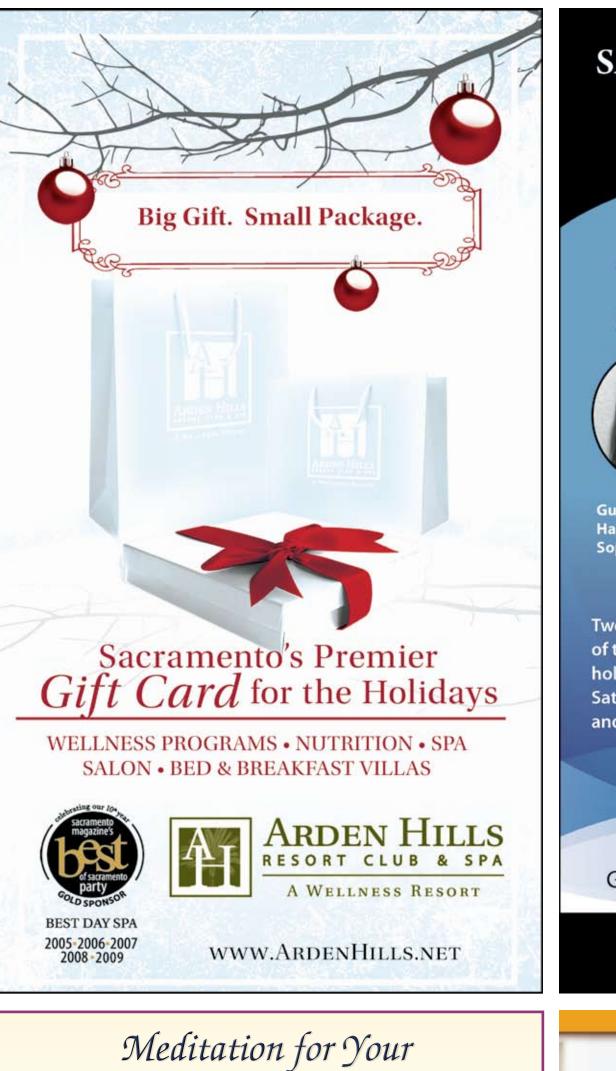
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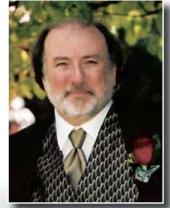
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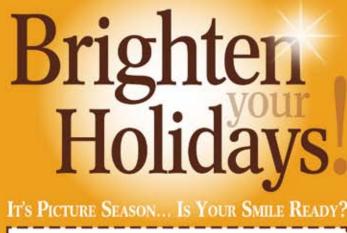
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