

The Ranchos Independent



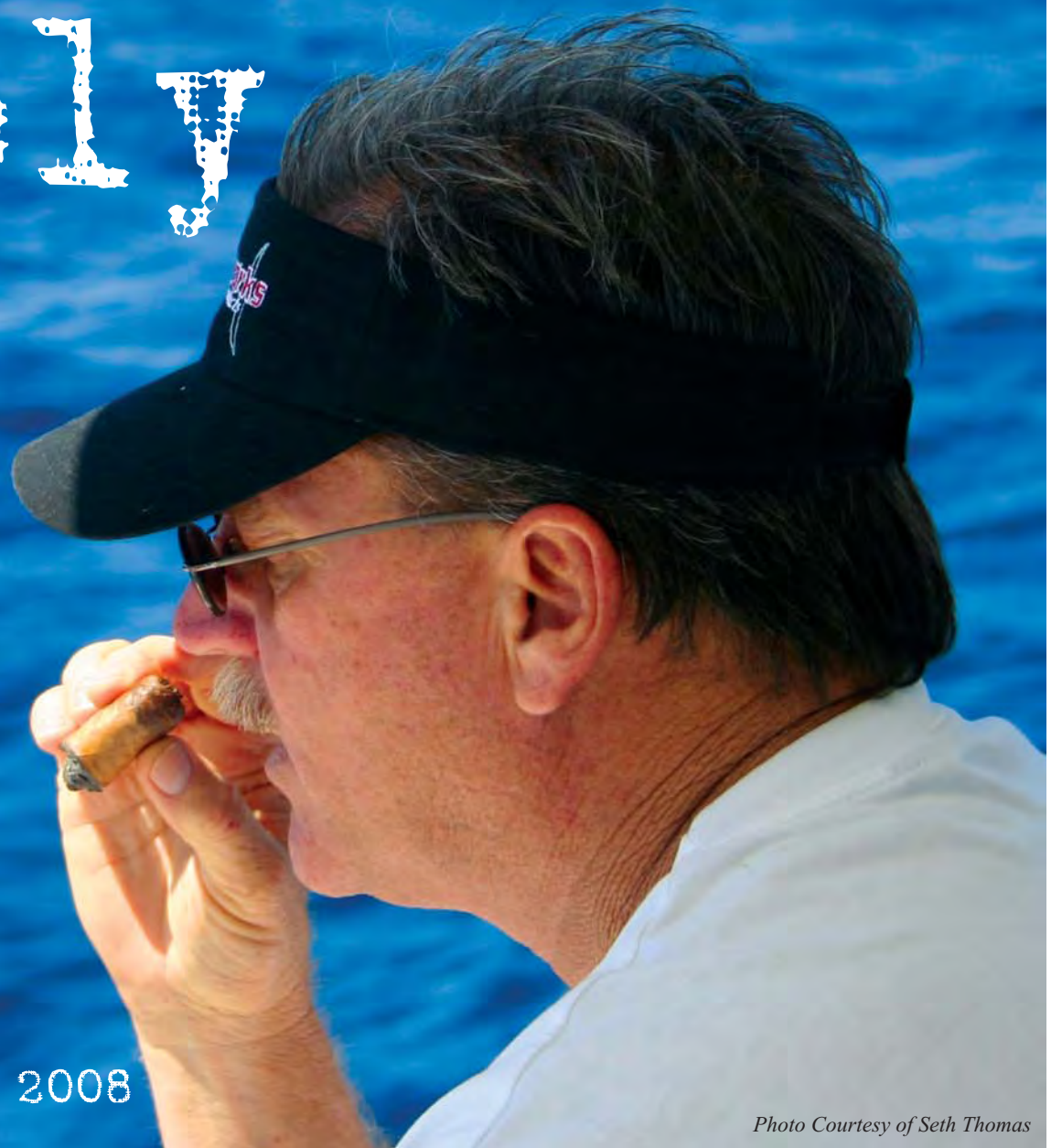
PRSR STD
ECR
U.S. POSTAGE PAID
MADERA, CA.
PERMIT NO. 61

December 2008

The Official Publication of Southeastern Madera County

50¢

An Untimely Death



Steve Krueger
Dec. 14, 1949 - Dec. 6, 2008

Photo Courtesy of Seth Thomas

In This Issue /

*Editorial • Page 3 / The D.O.G. House • Page 4
Fun Pages • Page 20 / Real Estate • Page 25 / Classifieds • Page 26*

Steve Krueger Falls to Heart Attack in Cabo San Lucas

By Randy Bailey

Steve Kruger, a man known to many in the Ranchos, passed away on Saturday, Dec. 6 as the result of a massive heart attack aboard his game fishing boat in the Sea of Cortez.

He was 58 years old.

Steve was probably best known in the Ranchos as the Project Leader for Castle & Cooke and their Gateway Village Project at Avenue 12 and Highway 41 that was approved last year after nearly 13 years of work. It was Steve's leadership that helped negotiate the project through legal hurdles, governmental sidesteps and public relations minefields until it was ultimately approved by the Madera County Board of Supervisors.

During the time that the Castle & Cooke project was being crafted, Steve became a great friend to the Ranchos. He



Steve Krueger
Dec. 14, 1949 - Dec. 6 2008

helped in the formation of the Golden Valley Unified School District, was an integral member of the Golden Valley

Chamber of Commerce, serving as President, and was active in one way or another with all of the other organizations in the Ranchos.

Steve was a readily recognizable fixture at functions ranging from the Annual Chamber Crab Feed to the Labor Day Picnic at Cobb's Ranch. Never one to shy away from a microphone, Steve could usually be counted upon to M.C. an event, whether it was serious business with the County of Madera or a pie-eating contest at a community picnic.

Some of Steve's friends wanted to share some of their thoughts on the passing of Steve Krueger:

From Frank Bigelow

I was truly set back by the sudden death of a man I / we have all come to

Please see **STEVE** on P. 23



More than anything, Steve loved his sport fishing boat in Cabo San Lucas and was aboard every chance he could.



Most Ranchos residents saw Steve in the role of M.C. for any of a number of community events. Here he leads the Chamber Crab Feed.



At the annual Labor Day Picnic at Cobb's Ranch, it was Steve who kept the activities moving, here preparing kids for a pie-eating contest.



A fixture at the Flatlanders' Day Parade, Steve showed off a restored Buick Wildcat in 2008 with his son along for the ride.

Madera Ranchos Foreclosures Up 150 Percent in 2008

By Christi McKinney

The number of foreclosures in the Madera Ranchos soared in 2008 with an estimated year end increase of 150 percent. So far for the month of December, 43 properties in the Madera Ranchos have been sold either as foreclosures or "short sales," where the fair market sale price is less than the loan balance owed. Many times lenders will agree to accept the proceeds of a short sale and forgive the rest of what is owed on the mortgage when the owner cannot make the mortgage payments.

Foreclosure sales have emerged as a major market factor, accounting for 47.6 percent of all California resale activity last quarter compared to 9.5 percent in 2007, however foreclosures are a very serious problem in our country where over a million families are expected to face foreclosure this year. Most of the loans in default last quarter were originated between October 2005 and February 2007.

Foreclosures not only have a disastrous financial impact on families but also on entire communities by driving down property values, leading to increased crime and slowing economic growth.

"Madera Ranchos homeowners are aware that our market, like most, has decreased in value compared to the past several years," said Lorene Christopher, Realtor with Century 21, M

& M and Associates. "This is primarily due to foreclosures. Banks discount foreclosed homes for a fast sale, which affects the value of every home in the area."

RealtyTrac reports that for the month of November 2008, 468 properties were in foreclosure in Madera County. That is estimated to be 1 in every 101 owner-occupied residences. RealtyTrac reports that for the month of November, 2008:

Merced County.....	996 homes in foreclosure or 1 in every 81 homes
Madera County.....	468 homes in foreclosure or 1 in every 101 homes
Stanislaus County.....	1517 homes in foreclosure or 1 in every 112 homes
Tulare County.....	630 homes in foreclosure or 1 in every 209 homes
Fresno County.....	1357 homes in foreclosure or 1 in every 220 homes
Kings County.....	180 homes in foreclosure or 1 in every 228 homes

"The recent bail-out has spurred sales activity with increased availability of loans, lower interest rate and lower home prices," Christopher was quick to point out. "One hundred sixty-six Madera Ranchos homes have sold in the past six months." She further stressed that this slow market will pass and home values will increase. "The San Joaquin Valley is still a great place to live, raise a family and own a home. Ranchos homes have continued to be a great in-

Please see **FORECLOSURE** on P. 22

Managing Water In Madera County

By Igal Treibatch

Part II of Two Parts

Along the same lines, Madera County could also consider negotiation with other CVP contractors for purchase of other surface water supplies, which could be delivered to Madera County and used either for agricultural purposes instead of current groundwater pumping, or could be treated and used directly for municipal and industrial purposes. The recently approved Gateway Village development makes use of this sort of agreement with water sourced from Westside Mutual Water Company in Kern County.

Possibilities for Improvement

Each of these possibilities, along with several more mentioned in the report, hold the potential to improve the reliability of the groundwater supply in Southeast Madera County. Other improvements, including increasing the size of the Madera Canal and/or Lateral 6.2, may be required to fully realize the potential benefits and the County will be in completion with other prospective water users for the available water supplies, meaning there will be significant costs to be borne by the water users to get these new supplies into Madera County. In the meantime, the report recommends the County investigate implementation of water savings and conservation programs for both agricultural and municipal customers, including such measures as limiting the size of new agricultural developments; limiting the per-acre quantity of water allowed for agricultural uses; metering water produced by groundwater wells; institution of a groundwater pump tax or land-based assessment to fund water supply projects; assuring that all new land development projects balance their use of groundwater and not rely on over-drafting to meet their requirements (as demonstrated by Gateway Village) and requiring all new developments to reclaim treated wastewater effluent for irrigation within the development, including construction of dual plumbing in the development (potable and reclaimed).

Please see **WATER** on P. 12

CHANGE*



When the phone rings in the White House at 3 am...



The Ranchos Independent

The Ranchos Independent is published by Five and Two Publishing. All contents of this publication are copyright 2008, all rights reserved. Reprinting without the permission of the copyright holder is forbidden by law.

All articles are submitted as the opinion of the author, who remains solely responsible for the content. The information gathered for this publication is from sources that are considered to be reliable, but are not guaranteed. Opinions expressed in advertisements or articles remain the opinion of the writer.

Randy Bailey..... Editor
Jean Briner..... Advertising Sales
Christi McKinney..... Reporter

559-645-0634

37167 Ave. 12, Suite 5C • Madera, CA 93636 • ranchosnews@theranchos.com

Editorial

Goodbye, Steve

By Randy Bailey

This was supposed to be a fun issue. It was four years ago December that we put out our first Ranchos Independent. I remember that issue like it was yesterday. Someone was driving along Avenue 15 with a crossbow and had decided to use it on a poor, unsuspecting calf and killed the poor beast. They never found out who did it and my very first headline, "Death in the Afternoon" was born.

Over the last four years we've covered a lot of topics, but our focus has never changed: the Ranchos. If an alien spaceship landed in Madera and another one in Fresno, unless they sent out scouting expeditions down Avenue 12, I'm not covering it. You can get that information off of TV or radio or the Bee. But the Avenue 12 bypass? You've got to go to the Ranchos Independent. Ditto the rock quarry.

So here I was, all prepared to talk about all of these topics and do some anniversary back-patting when what happens? The unthinkable.

Steve Krueger dies.

Talk about getting hit with a ton of bricks. The person who called me on that Saturday evening had to endure 10 minutes straight of me asking "Is this a joke?" It wasn't.

What's so disturbing about all of this is that Steve was in pretty darn good shape. He had just lost some weight, he was active, he was breathing in all of that great, clean sea air and BOOM! he has a massive heart attack and dies before he hits the deck of his boat. I heard from someone quite close to Steve that he had just had a complete physical and the doctor had

given Steve the "thumbs up" that he was 100 percent in great shape and was going to live to 100 or something like that. Either the good doctor didn't know his butt from his elbow or what Steve had redefines stealth.

Of the people I've become acquainted with during my short tenure running the official publication of Southeastern Madera County, Steve was one of the very few I could truly call a friend. I don't know why I deserved Steve's friendship, but he offered it freely. I'm sure a lot of it had to do with his relationship with Bill Bell, my predecessor, but it was more than that.

Our politics were similar, or at least he led me to believe they were when we talked. We had a few heated discussions on topics of the day, but it never got between our friendship. I was also pretty good at making Steve laugh. I got the feeling that a lot of the other people he talked to were awful serious and he could always count on me to lighten things up.

A lot.

We also shared a fondness for classic rock. Steve was five years older than me so when I was a young 23 year old hitting the Ted Nugent and Led Zeppelin concerts in Southern California, more often than not chances were good that 28-year-old Steve was at the same concerts. Small world.

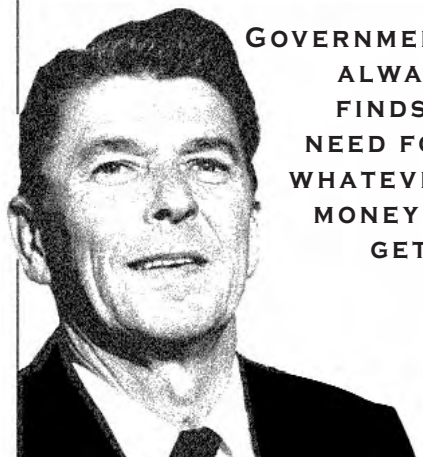
Our other shared love was cigars. I keep a humidor in my desk and always made it available to Steve. He told me of a certain brand that he really liked and then told me what he paid for them in L.A. After we got my heart started again I showed him a place online where I bought some of my cigars and promptly used my account to save him about \$50 on a box of cigars. His gratitude showed no end. The day he died - before I heard the news - I had just smoked a cigar Steve had given me a few months ago. Weird.

Steve helped me more than just about anyone in the Ranchos. He told me stuff he probably shouldn't have, but I kept my word to him. He explained the intricacies of a lot of the developers in the Ranchos and he guided me through many different factors of Madera County government and its politics. He told me who could be trusted and who I'd better be careful what I said around them. Every time he was right on the mark.

More than anything I admired Steve. He could stand up and go toe-to-toe with the big boys and turn around and be as nice as could be to Joe Six Pack. It was always genuine.

In the big scheme of things I don't know if I'll ever amount to a hill of beans, but I do know that I'm grateful I got to know Steve Krueger and that I called him my friend. I'll miss him.

THE RAY GUN SHOOTING STRAIGHT TO THE HEART



GOVERNMENT ALWAYS FINDS A NEED FOR WHATEVER MONEY IT GETS.

RONALD REAGAN
 SAYING MORE IN ONE QUOTE THAN OTHERS SAY IN A LIFETIME

Letters

Dear Editor:

I want to tell you one of many reasons why we like living in the Ranchos. Our neighbors are priceless when it comes to helping others here.

We are the folks whose home was teeped recently. We had three offers of help to clean up the property. I know the first names of those who actually did the work - our neighbors across the street came over with trash can and rakes. They are Frank and Terry and son. They are so appreciated and helpful and generous. Another neighbor and his wife, whose names I did not get, stopped on their way from church to help, but Frank and Terry and son had already done the job. Our gardener sent his son earlier to do the job, or help me [but] at that time, though, I was not accepting any offers of help. [There was also] a brother of mine, whose offer of help came after the work was done.

I've always wanted to live in a small community where everyone is friendly and helpful when needed. We looked several years to find a place like this. We know now that we made the right choice.

I'm thankful for all who offered. May our community be very blessed, especially at this special season of the year. Thanks to all who helped and offered help.

MERRY CHRISTMAS, EVERYONE.

Ray and Betty Glasson
Madera Ranchos

Dear Editor:

Here we go again. The Endangered Species Act continues to be used by some in the environmental movement to protect certain species with complete disregard of people, their livelihoods and private property rights.

The piecemeal federal regulations released yesterday fail to consider the big picture consequences of reducing our water supply in California. The recommendations of this Biological Opinion cannot guarantee to stop the decline in population of the Delta Smelt, and agencies, like the California Department of Water Resources, are already estimating a 50 percent decline in Delta water deliveries.

The federal government must stop dealing with these Delta species problems individually, in a vacuum. There has to be a comprehensive plan of action that takes all species of concern in the Delta - Delta Smelt, Longfin Smelt, Salmon, Green Sturgeon, among others - into consideration and protect the fish while still providing the necessary amount of water deliveries.

While no one knows whether implementation of the Biological Opinion will solve the Delta Smelt losses, we are certain that the negative economic impact will be over \$1 billion and may exceed \$3 billion, according to a recent report by the University of California, Berkeley.

I've yet to see any definitive science stating that the pumps are the primary reason the Delta Smelt are being killed, yet the federal government is taking actions that could result in the death of farming in the Valley.

Water is a valuable and crucial property right. The lawsuit that led to this new Biological Opinion uses the Endangered Species Act to trump the constitutional water rights of farmers. This is unacceptable and exactly why I drafted the California Drought Alleviation Act - to suspend the Endangered Species Act during times of drought, while protecting the Delta Smelt with a conservation hatchery. I look forward to reintroducing the California Drought Alleviation Act next Congress.

George Radanovich, U.S. Congress
Washington, D.C.

THE D.O.G. HOUSE

DEMAND OPEN GOVERNMENT BY DALE DROZEN



Animal Services Money Theft - At the Board meeting a couple of weeks ago the Board/County attempted to absolve themselves of any responsibility for the money lost from the, spay and neuter the trust fund. When a citizen is required to "donate" or pay a fee that goes into a trust fund we need to know the money is safe and the money will be used for the purpose it was collected to fund. I am making a big deal about the Animal Services \$3,700 that disappeared, not because it will break the bank, but because it is only the tip of the proverbial iceberg.

The Animal Services money was collected in small chunks; I believe less than \$50 at a time. That means there are at least 75 people out there and one of them has to remember what the person looked like that gave them a phony receipt (according to the letter submitted to the Board). If in fact there are no records kept showing who adopted animals, we have a new and much more serious issue to look into.

I filed a complaint with the Grand Jury and asked them to investigate the matter.

Fire Mitigation Trust Fund - The Fire Mitigation Trust Fund has collected well over \$6 million. Many times I have been at the podium and in print asking for an investigation of where all of that money went. On one occasion Supervisor Bigelow, with Board consensus, asked staff to look into my accusations I had made. I collected all of my documentation and waited.

No calls.

Not one inquiry from staff.

I have yet to hear a staff report to the board.

Stumble, Bumble and Flush - One of my biggest complaints about our local government has been the very expensive "dropped balls." I only know of two projects that went very well. The Probation Department remodel being one and the new library shelves being the other.

Project after project there is first the inadvertent stumble, then comes the bumble as someone else steps in to "help," then the inevitable flush as our money goes down the toilet and the issue is pushed under what is becoming a very lumpy rug.

Our board has abdicated a lot of their responsibility. Some board members are so afraid of being labeled "Micro Managers" that they don't manage at all. Many of the staff manage by procrastination. When the Board gives staff direction they agree with, it happens; when the Board gives them direction they don't agree with, they simply drag their feet and the matter is quietly forgotten (it's called follow up - ask any parent what happens if you don't do it).

Department Agency Heads are left to make policy decisions that should be made by the Board elected by the people. At the budget hearings, Department Heads were ready to defend their requests with stacks of pertinent information.

Very few questions were asked.

I don't know if the Board was making its decisions with private information (in violation of the Brown Act) or it was just more important to get the hearings over with a day or two early.

Auditor Controller - I am not up on all of the issues being thrown around about the auditor. I have heard all the jokes about how there is accounting and then there is BOB's accounting. I have been stirring the pot on the 1/2 million dollars the County has Stumble, Bumble and Flushed over the past three years on an accounting system that has yet to be used. Year after year it appears audits have been late. We have lost hundreds of thousands in potential grants because the documentation was not there.

DOG Questions - Where was our elected Board of Supervisors when all of this was happening year after year? Why when the Grand Jury does a report on something the Board has done wrong it is on the Consent Calendar buried in one quick motion and never heard from again?

I am a self-appointed Government Watch DOG. The Grand Jury is the official Government Watchdog. It is just not right for the board to keep the Grand jury muzzled all year and turn it loose when it suits the Board's purpose.

A good junkyard DOG is always sniffing for someone trying to slip something by them. If the Grand Jury Report is correct, how about another report on who let all of this go on for so many years?

Hard Times - In these hard times it is more important than ever to get involved in your government.



TIRED OF PAYING FOR FLOOD INSURANCE?

Lenders' requirements vary, but an Elevation Certificate could reduce the cost of flood insurance (or eliminate it completely). You can't afford to wait any longer, so contact the professionals today at



**Michael Sutherland
& Associates, Inc.**

645-4730 • Fresno 447-5815
36691 Avenue 12 • Madera Ranchos

12/08 Lic. #PLS 5815

MERRY CHRISTMAS
From Our Family To Yours!

Thank You
for your support
throughout
the year

Aztlán
RESTAURANTE
EXPERIENCE A TASTE OF MEXICO

645-8918



12/08

Nothing Outlasts Pavers

Interlocking Paving Stone
Never Cracks • Lifetime Product Warranty
Dozens of Colors • Shapes & Styles
\$ SAVE MONEY \$ \$ DO IT RIGHT THE 1st TIME \$

Expert Design Service Lic. #306511
call for your FREE estimate
559-442-1999
www.rlacyinterlockpavers.com

R. LACY
Since 1973



12/08

Now Is The Time To Shed Those Unwanted Pounds

Look Good and Feel Great

Quick, Fast Results CALL NOW!

- Nutritional Counseling & Menu Included
- AM PM
- Medications
- Diet Injection

LOSE WEIGHT AND INCHES TOO

WE KNOW LOW CARBS!
\$20 OFF
1st visit only

DIET WORLD MEDICAL GROUP

"We Are Very Affordable" **224-6744** OPEN: Monday - Friday
9:00 AM until 5:30 PM

4844 N. First, #101 • Fresno, CA 93726 • Between Shaw & Santa Ana



12/08

VELVET TOUCH CARWASH
wishes you and your family a Merry Christmas!

HOLIDAY SPECIAL
\$3 OFF
any FULL SERVE wash

with this coupon Friday, Saturday and Sunday ONLY
expires Jan. 15, 2009

ALWAYS \$5.25 BASIC DRIVE-THROUGH EXPRESS • "WATER SAVING" SPECIAL FOR BAY WASH USERS • BAYS START AT \$1.50

DISCOUNT CARWASH BOOKS • GIFT CERTIFICATES AVAILABLE

TRUCK RENTAL SPECIAL • 15'-16' TRUCK RENTAL \$15 PER PERIOD* PLUS MILES OR \$24.95 PER DAY (*period equals 4 hours)

37075 Avenue 12 • Madera Ranchos • 645-6630



12/08

The Stock Report

Life After the Golden Valley Board

By Audrey Stock

Hi neighbors,

I started the holiday season this year in Mazatlan, Mexico. For the first time in 58 years I didn't cook the Thanksgiving dinner for my family. I still had a good Thanksgiving meal with my daughter Sue, her husband Rick and their son Nick at the Los Zapatos restaurant in Mazatlan, Mexico. My daughter's family, three of their friends and I had a terrific time at their time-share hotels in Mazatlan. There were lots of beach activities going on all of the time or you could sit on the balcony and watch the ocean. It was a nice place to go for a vacation.

At the Dec. 9 Golden Valley Unified School Board meeting I started the meeting in my usual place on the Board. After the closed session part of the meeting, the board members reconvened to open session and the flag salute. Then it was time for me to leave my seat at the board

table and join the audience. Mike Kelly and Mark Toole were swearing in as the newly elected board members for the next four years. After they took their seats it was time for the annual organizational meeting. Roger Schuh was elected President of the Board, Steven Lewis was elected Clerk of the Board and Sarah Koligian was elected Secretary of the Board. This election is held each year at the December meeting. The Board honored me with a PowerPoint show of my life on the Board. Sarah read a press release from California State Superintendent Jack O'Connell thanking me for my contributions to Golden Valley Unified. My friends from the founding board were all there: Bruce Blair, Teresa Carter and Mark Huddleston, and of course Mona Diaz (who is still on the board). Bruce told some funny stories about me getting the district started. My friends Bill Juhrend

and Bruce Knight from my original re-organizational team were also there. It was so good to see all of these young people that I worked with at the meeting. We were all served a piece of really beautiful cake. Since there was business to take care of, I sat in the public watching the board function with Mark Toole in my former seat on the Board. Being a school board member takes a lot of hours and commitment on the part of the board members. It has been a privilege to serve with you and I bless you for taking the time from your busy lives to serve the students, the district and our community. This board has been on a steep learning curve from the very beginning. There were a lot of foundations to be laid.

Wednesday night I first attended the Golden Valley Chamber of Commerce Christmas Party at the lovely home of Tom and Cheryl Hurst. I also want to thank the Chamber for putting on the very nice

It has been a privilege to serve with you and I bless you for taking the time from your busy lives to serve the students, the district and our community.

Christmas Tree lighting ceremony and all of the children who participated in it. It really makes the Ranchos special. The Christmas trees that the students decorated on avenue 12 are a nice addition. Have you filled a bag for the veterans at the Vet Hospital in Fresno yet? I took my star and bag in today.

After I attended the Christmas Party at the Hurst's home I hurried over to Liberty High Theater because the Ranchos Middle School was putting on a drama production of "Peril at the Pole." What a talented group of students! It was a delightful play with a happy ending. The drama teacher, Mrs. Roth, should be very proud of her students.

Yesterday I got word that my friend Steve Krueger had died on Saturday, Dec. 6. He was fishing on his boat in Mexico when he had a massive heart attack. He was only

Please see **STOCK** on P. 15

*The Pastor's Desk***The Christmas Truce of 1914 - I Dare You**

By Pastor Bob Crabb

It was Christmas Eve 1914, World War I in the European Theatre. It was the fifth month of a war that lasted over five years. The French and British, as well as some Eastern and Asian soldiers, were on one side and the Germans were on the other side. And they were beating the heck out of each other. In a short five months there were a million people dead and millions of folks were refugees and war was circling the globe. On that Christmas Eve night on one side of the trenches, the report has it that an unknown soldier began singing "Silent Night, Holy Night." Soon another soldier took up the hymn. Then some of the soldiers on the opposing side began singing hymns and at one point someone raised a cross and a Christmas tree.

It was right after this that a miracle happened.

On Christmas Eve, 1914, German, British, French, Eastern and Asian soldiers disobeyed their superiors and made peace with "the enemy" along two-thirds of the Western Front. Soldiers on both sides of the battlefields held Christmas trees up out of the trenches with signs, "Merry Christmas" and "You no shoot, we no shoot." Soon thousands of troops streamed across a no-man's land strewn with rotting corpses. They sang Christmas carols, exchanged photographs of loved ones back home, shared rations, even roasted some pigs. Soldiers embraced men they had been trying to kill a few short hours before. They agreed to warn each other and to aim high if the top brass forced them to fire their weapons. Without official approval and sometimes against orders, the soldiers in the trenches made for themselves a Christmas Truce. It was as if peace had come down to earth. Up and down the line, at different times and in different places, the guns were silent. An allied soldier was quoted as saying: "Out of the darkness we could hear laughter and see lighted matches, a German lighting a Scotchman's cigarette and vice versa, exchanging cigarettes and souvenirs. Where they couldn't talk the language they were making themselves understood by signs, and everyone seemed to be getting on nicely. Here we were laughing and chatting to men whom only a few hours before we were trying to kill!" Another soldier said: "There was not an atom of hate on either side that day." This was the Christmas Truce of 1914 and in the carnage of human history it was an amazing encounter with peace.

The Christmas Truce of 1914 evokes

the Hope of the Birth of Christ. The Holy Bible reports the advent of the Birth of Jesus in this way:

"And the angel said unto them, Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Savior, which is Christ the Lord. And this shall be a sign unto you; Ye shall find the babe wrapped in swaddling clothes, lying in a manger. And suddenly there was with the angel a multitude of the heavenly host praising God, and saying, Glory to God in the highest, and on earth peace, good will toward men." (Luke 2:10-14).

Is it possible that the Christmas Truce of 1914 was a small glimpse of the "tidings of great joy" that the angel announced? Today, many countries still have hatred between people of different races and religions, yet many of us still seek the Hope of the Birth of Christ. Anger sometimes causes problems between friends. Families sometimes have arguments. The world is at war. Poverty and hunger march across the face of the globe, yet still we hunger for the glimpse of that promise of Hope in a manger over 2000 years ago. Today many

Please see PASTOR on P. 12

Happy Holidays

From Hal, Maryann, Christine & the Staff

"We Toss'em, They're Awesome"
PIZZA FACTORY

Madera Ranchos • 645-7011
37184 Ave. 12 (next to subway)
We Deliver!

12/08

**SAY YOU SAW IT IN
THE RANCHOS INDEPENDENT**



MERRY CHRISTMAS AND HAPPY NEW YEAR

We are truly thankful for all of you who have supported us through the year and look forward to a continuing relationship in the years ahead. May you and your family be blessed with good health and may your home be filled with happiness and joy this holiday season and throughout the year. If you do experience any dental emergencies during this special time of the year, do not hesitate to give us a call. We are always available to meet your dental needs.

Ranchos Dental Care & Orthodontics
37144 Avenue 12 #104 • Madera Ranchos

(559) 645-5320

www.ranchosdental.com



12/08

Ranchos Dental Care & Orthodontics
37144 Avenue 12 #104 • Madera Ranchos
645-5320

Click on "Local News" at

Holiday Greetings from the North Fork Rancheria of Mono Indians



Native Americans see the universe
as a web of intimate relationships among
all living things affected by attributes we call

"Universal Virtues."

From all the noble creatures that display
*Courage, Patience, Humility,
Generosity, or Fortitude*
we learn about the respect and responsibility
necessary to keep these intimate relationships
in natural harmony.

The North Fork Rancheria
is proud and honored to support
Madera County charities and service organizations
that serve the needs of all
citizens of the region.

We ask you to remember those less fortunate
and to consider donating to the charities
of your choice this

Holiday Season.



North Fork Rancheria Tribal Office
P.O. Box 929
North Fork, CA 93643
(559) 877-2461
www.NorthForkRancheria.com

© 2008 North Fork Rancheria

12/08

Building a better Madera, together!

Flatlanders' Parade? Ranchos Library says Start Thinking About it *Now*

By Ellen Mester

We have had lots of fun this month creating lovely Christmas crafts with the children. Angels, reindeer, toy soldiers and gingerbread houses were some of the unique things we made. Christmas stories were also in abundance this month at our Bilingual Storytime, Monday Morning Storytime with Mrs. Anderson, and with Read to Katie the Dog. It's been a wonderful holiday month.

Our annual Library Tree Decorating Party on Dec. 4 left us with a beautifully decorated tree (thanks to the Lawrence children) and warm memories of good conversation and food! Thanks to all the Friends of the Library that made the evening so enjoyable.

The Friends of the Ranchos Library had a Holiday Book Sale in the little store next to the Ranchos Library the second week of December. Despite the cold and damp weather, many shoppers found great deals on first edition, almost-new hardbound books and paperbacks. Ninety-nine percent of the books in that room came from one private collection! Of course, we always have excellent books for sale in the Friends Book Sale Room in the library. Whenever the library is open, there are lots of good books to be purchased or borrowed at the Ranchos Library.

Next month: Start thinking about Flatlanders Parade and Craft Show on May 9. We have lots to plan for and we are always looking for new crafters and volunteers to help facilitate the event.

Book Recommendations

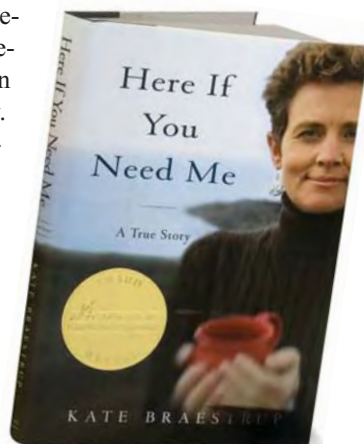
Juvenile Picture Book: *First Snow* by Bernette Ford and illustrated by Sebastien Braun. Bunny and his brothers and sisters leave the warm den and venture out into the first snow of the winter. At first, afraid of the shadows and what may be lurking, the bunnies eventually scamper about enjoying the novelty of hopping and tumbling in the snow. They watch children build a snowman in the moonlight and hide when the gray wolf or the barn owl appears. The beautiful illustrations accurately portray the cold, fresh, quiet feel of a new snow and the life that often goes unnoticed. This is a wonderful winter book to read to small children who may not have experienced snow yet.



Adult Fiction: *Here If You Need Me: A True Story*

by Kate Braestrup. Kate is the mother of four children and also one of the first chaplains for the Maine Warden Service. It wasn't something she had aspired to be originally but when her State Trooper husband is killed in a car accident, Kate decides to fulfill his dream of becoming a chaplain to law enforcement officers. After achieving her theology degree from Bangor Theological Seminary, Kate lands her first job with the Maine Warden Service which is a part of the Maine Wildlife and Fisheries Department — not the prison system as the name may indicate. Its job is to find people who are lost in the woods or the rivers or lakes. It is the anxious family waiting for the officers' return that is in need of a chaplain. Even if they are not religious, the chaplain can be a comfort and a liaison between the search and rescue team and the family. Kate recounts her life and her experiences as a chaplain in a funny, poignant way that makes you appreciate the quiet significance that strangers often play in our lives. As one reviewer wrote, "She is not a soul saver or pulpit pounder. She is merely a fellow searcher — more tenderhearted (and funnier) than most." This is a great read for those looking for something a little different.

Juvenile Fiction: *Puddlejumpers* by Mark Jean and Christopher C. Carlson. Little Shawn



was born just as his poor mother departed the earth, leaving him alone with his grief-stricken father. Fortunately for Shawn he had extra care from tiny people with webbed hands and feet called Puddlejumpers. For six months the Puddlejumpers surreptitiously care for Shawn until the day comes for them to spirit him away through the puddles into their world in the Underneath where he would become the prophesized one — the Rainmaker. But it is not meant to be as foul-smelling enemy Troggs close in on the Puddlejumpers. In the nick of time a confused Shawn is plucked to safety by a human who drops him off at an orphanage wrapped only in a Chicago Cubs jacket and clutching an Ernie Banks baseball card. Shawn is then given the name Ernie Banks and his life is turned upside down. This is a very interesting story with lots of twists and turns, part fantasy part real drama as Shawn tries to discover his past while being propelled into the future. I recommend this for 4th grade through 8th depending on their reading level.

Check out these books and more at the Ranchos Library and don't forget your library card ... don't leave home without it!

BRIAN'S

20° 30° 40° 50° 60° 70° 80° 90° 100° 110° 120°

HEATING & COOLING, Inc.

\$10 OFF SERVICE CALL
one coupon per customer must be presented at time of service

FREE ESTIMATES
on complete change outs

We do **SERVICE & WARRANTY** repairs on all makes and models!

NEW EQUIPMENT now doing **DUCT CLEANING** call for info

MERRY CHRISTMAS

When honesty and quality work matter ... Call **Brian's Heating & Cooling, Inc.**
Contractor's Lic. #862395 call 675-1681

Rheem

16911 Hill Drive, Madera • Financing Available O.A.C.

12/08



Serving the Financial Needs of the Central California Community

MAKE YOUR HOLIDAY DREAMS COME TRUE

With an Auto Loan Special from Greater Valley Credit Union!

The holiday season means traveling here, there and everywhere for shopping, visiting relatives, holiday parties and more! If you're dreaming of a new car or truck to make the ride a little easier, now is the right time to make your dreams come true! Many dealers have recently slashed prices and are offering sparkling deals on auto purchases - and GVCU wants to help you get in on the savings! Whether you're looking for a car with better gas mileage, more room, or you just want something new, come to GVCU for a low holiday rate on a new or used auto loan. Give yourself the gift of traveling in comfort through the holiday season and beyond.

Already have the car of your dreams? Save with a GVCU refinance!

If you're happy with your current auto, you can still get in on our special loan rates by refinancing your existing loan. So whatever car you're driving in your dreams this holiday season, talk to a loan representative today and let GVCU help make your dreams come true!



Bill Moses – Greater Valley Credit Union Board member since 2007 and long time Ranchos resident – *“Since my introduction to the credit union I've really come to appreciate what a credit union is all about. Especially in these uncertain economic times. We've been here to help our members since the 1930's and right now, unlike other financial institutions, we really are here to help our members, long-time members or new members, we'll take care of you. So I encourage anyone to join and take advantage of all the services we have to offer. These low rate auto loans are just one great example of how we are doing our part to better the lives of all the members we touch and serve.”*

Happy Holidays To All!

Bill Moses

3.95% APR*
ON NEW VEHICLES
FOR 60 MONTHS

4.95% APR*
ON USED VEHICLES
FOR 60 MONTHS

To take advantage of these special holiday rates, apply before January 15, 2009!

*APR= Annual Percentage Rate.

Rates are based on the amount financed. Other rates and terms are available. All loans are subject to credit approval and proof of income. Current Greater Valley Credit Union loans are not eligible for refinance.

Payment examples: New vehicle payment would be \$183.94 per month on a \$10,000 loan for 60 months at 3.95% APR. Used vehicle payment would be \$188.48 per month on a \$10,000 loan for 60 months at 4.95% APR.

A Personal Touch 4 You

Manchester Branch
1901 E. Shields Ave. Suite 186
Fresno, California 93726

www.cu4you.com
559-233-0867

Main Office
1185 W. Hedges Ave.
Fresno, California 93728

12/08

MONDAY - THURSDAY
6 a.m. - 3 p.m.
FRIDAY - SATURDAY
6 a.m. - 7 p.m.

You wanted it and now it's here!
Premium & Specialty Coffees
in the Ranchos!

ALFRESCO
COFFEE

37164 Avenue 12 #102
(next to Subway)
645-1225

12/2008

"This shall be a sign unto you; you will find the babe wrapped in swaddling clothes, lying in a manger."
Luke 2:12

**We invite you to join us in Worship to
celebrate the gifts of Christmas:**

Hope! Peace! Joy! Love!

Merry Christmas

Christian Mission Center

36875 Avenue 12 (at Loren Way) • (559) 324-1144 • centralvalleychristians.org

The small church with a big heart ... for Christ!

12/08

HOLIDAY SPECIALS
On Everyone's Christmas List
LAPTOPS! LAPTOPS! LAPTOPS!




Starting at \$200 and up

Knight & Day
 COMPUTER SERVICE

Hurry while supplies last

Lots of New & Used Computers
645-0122 • next to the Pizza Factory
37184 Avenue 12, Suite 104 • Madera Ranchos

12/08



DRILLING AND PUMP SERVICE


Same Day Service

674-1663
 14794 Hwy 41
 Madera

Family Owned
 Since 1976

12/08

Fine Quality Craftmanship



FOREIGN & DOMESTIC • COLOR MATCHING • FRAME STRAIGHTENING • CUSTOM PAINT

MERRY CHRISTMAS & HAPPY NEW YEAR FROM THE STAFF

Specializing In:

- Foreign & Domestic Car Repairs
- Custom Paint
- Color Matching
- Insurance Work
- Frame Straightening
- Unibody Frame Repairs
- Chroma Vision Color Matching




GOLD GLASS




COMPUTERIZED MEASURING SYSTEM




Precision Collision Repair



ASSURANCE OF QUALITY

Insurance Claims Welcomed

FREE ESTIMATES
674-8591





12/08

BUSINESS PROFILE

Alfresco Coffee Brews Fun, Taste

Alfresco Coffee is proud to announce their grand opening at 37164 Avenue 12, Suite 102, in the Subway shopping center. Alfresco Coffee will serve coffee, espressos and mochas along with a variety of baked goods. They will also serve smoothies and ice cream from Superior Dairy in Hanford. They will be open Monday through Friday from 6 a.m. to 3 p.m. Co-Owners are mother and daughter,

Sheila and Jordan Sciacqua. The opening of Alfresco Coffee is something Sheila says "they've thought and prayed about for over a year. The opportunity was ideal when the space next door to their current business, A Delightful Touch beauty salon became available."

Jordan envisions Alfresco Coffee as a "home away from home, where everyone feels comfortable and welcome."

Thanking Ranchos Softball Sponsors

Please join Liberty Ranchos Softball League Board Members, Parents, Coaches and Players in thanking our recreational softball sponsors for their generous contribution to our league. Because of these sponsors, approximately 180 young ladies were able to play recreational softball in 2008. Of those 180 young ladies, 37 were chosen to play on three All-Star travel teams (10U, 12U, 14U) representing our community.

The 10U & 12U teams made it all the way to the Jr. Olympics in San Diego. Without these sponsors, none of this would have been possible so keep them in mind when you are in need of a business.

2008 Sponsors

- | | |
|--------------------------------------|--|
| A.L.S. Concrete | HayesCo Inc. |
| Ahart Benefit Insurance Services | Indulge Dayspa & Salon |
| Aztlan Restaurant | Law Office of Melanie J. Aldridge |
| Bandy & Associates Accountancy Corp. | Lucky Bail Bonds |
| Castech Pest Services | M&M Screen Printing & Embroidery, Inc. |
| Clark's Performance | Madera Rancho's Pizza Factory |
| Continental Custom Homes | Maintenance Connection |
| Continental Realty | McDonald's Corporation |
| Earthscapes | Ranchos Dental Care & Orthodontics |
| Genesis Services Plumbing Co. | Saturn of Fresno |
| Good Year Tire Supply, Inc. - Madera | Zavorek Insurance Services |

Thank You!



African feast foods

From Dec. 26 to Jan. 1, the celebrating of **Kwanzaa** honors African culture and principles using symbols from traditional communities in Africa, including the *mazao* (bowls of the first fruits of the harvest, such as sweet potatoes, shown at left) and the *muhindi* (ears of corn, one for each child in the family).



PASTOR cont. from P. 6

of us are seeking the birth of Jesus not in a manger, but in our hearts and in our families and in our community ... even in our world.

It wasn't too long after Christmas Eve and Christmas Day 1914 that a shudder ran through the high command on both sides. Here was disaster in the making: soldiers declaring their brotherhood with each other and refusing to fight. Generals on both sides declared this spontaneous peacemaking to be treasonous and subject to court martial and execution. Two days after the Christmas Truce had been eradicated the killing machine was put back in full operation. By the time of the armistice in 1918, over 20 million would be slaughtered.

Dare we take a chance today to live out that Hope of Jesus born in a manger? Dare we take a chance to believe that the Christmas Truce of 1914 was more than a childish action by a multitude of disillusioned warriors? The birth of Christ in the manger is no more miraculous than the birth of the Hope of Jesus Christ in our lives and in our world. Hope is a choice we make, hope is the work of a faithful people and hope is the

struggle of the church in the world. At work, at home, in the street, with neighbors, even with our enemies, we who are the body of Christ in the world have become the place of hope. It is in the body of Christ, wherever it may be found, that tidings of great joy are made evident to all people. I believe that the Christmas Truce of 1914 was part of what we hope for in our lives today.

At the time of Jesus' birth, the multitude of the heavenly host suddenly appeared praising God and saying: "Glory to God in the highest, and on earth peace, good will toward men." The heavenly host knew how to hope. In this season of Christmas, the Hope of the birth of Jesus Christ is here right now. Do we dare to live out this hope as individuals, families and in community? I say this to me and my family as much as I say this to whomsoever may hear: Live out the Hope of Jesus Christ today. I dare you to try.

Pastor Bob Crabb is the Pastor of the Christian Mission Center meeting at 36875 Avenue 12 (Loren Way and Ave. 12). They worship Sundays at 10:30 a.m.

WATER cont. from P. 2

Construction of a wastewater treatment plant would create the opportunity to reclaim much of the water pumped for municipal use. That is, the cleaned and disinfected effluent from the wastewater treatment plant can be legally used to irrigate agricultural fields, parks, street landscape and other public and private open spaces. In a neighborhood like Madera Ranchos, with its large lots and high water-demand landscaping, it's likely that up to 50 percent of the municipal water delivered to homes could be reclaimed and reused for irrigation within the community, thereby reducing the amount pumped for by the same amount. This practice is considered "state-of-the-art" by the State of California Regional Water Quality Control Board, the agency responsible for approving and regulating wastewater treatment plants throughout California and all the currently-proposed projects in the Southeast County include proposed water reclamation.

Potential Problems

While not discussed in the report, anytime there are a large number of septic systems in a given area, over a

long period of time, there is the possibility for contamination of groundwater from the nitrates released by the septic tanks and leach fields. This can be seen in Madera Ranchos in the form of high nitrate readings in one well. The County is managing this by blending water from two wells to create water that meets all State Public Health Department requirements, but the evidence of this potential problem is plain.

Thinking in a proactive fashion, we are currently working with the County on some potential recharge projects that can provide partial and temporary relief. Any and all projects that can help to correct the overall overdraft for the long term should be looked at in a serious way.

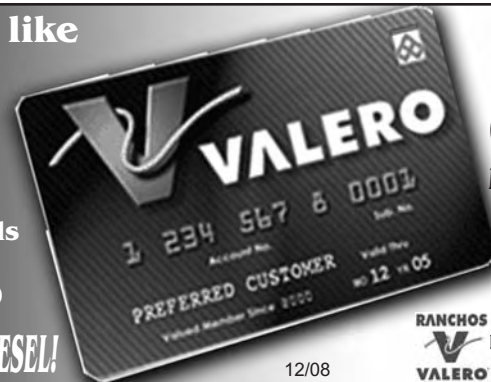
We will continue to work with Madera County in order to fine solutions. We will also continue and share information about the local water situation from time to time, so that by being more informed and working as neighbors, we can try to meet and overcome some of the challenges we face now and in the future.

All comments and suggestions are welcome and can be addressed by e-mail to: info@ranchoscommunity.com or by phoning 559-363-9095.

How would you like to save MORE on your next fuel purchase?

Cash DISCOUNT cards are now available! (for fuel purchases only)

Ranchos Valero now has DIESEL!



All Liquor, Beer and Wine is now ON SALE for the Holidays!

RANCHOS 37047 Ave. 12
Madera Ranchos
VALERO 645-4541

Since 1964

**FORCE
OUTBOARDS**



Phone: 645-1977

Chrysler

CRONIN MARINE REPAIR

**Jim Cronin
Madera Ranchos**

12/08

**ENGINE AND OUT-DRIVE REPAIR
INBOARDS AND OUTBOARDS
TRAILER BOATS ONLY**

Energy bills giving you chills?



Instead of seeing red or feeling blue, see us for a professional energy audit to keep rising fuel costs under control. We'll make sure your existing heating and cooling system is running at peak efficiency. Plus, we can show you how the latest high-efficiency furnaces, air conditioners or heat pumps can increase comfort and savings. Call us today to find out how much you can save on your energy bills.



YORK®
It's time to get comfortable.

12/08

Huckabee's
HEATING & AIR CONDITIONING
LIC. 837274

559-662-0336
hvacbysam@sbcglobal.net

www.huckabeeshvac.com

Got a tough sale to make?



12/08



Let us help.

Five & Two Advertising • 559-645-0634
ad creation • logo design • perfecting your message

trophies . gifts . awards

GO FROM ORDINARY TO EXTRAORDINARY WITH CUSTOMIZED CHRISTMAS GIFTS

HUNDREDS OF ITEMS!

by **Hart Photography**
Gallery & Unique Gifts

CHRISTMAS ORNAMENTS



AS LOW AS \$7.95

PET GIFTS



TROPHIES, PLAQUES COACHES AWARDS



MUGS, SHOT GLASSES, WATER BOTTLES



PURSES, CHECKBOOKS, BACKPACKS



STARTING AT \$6.99 LASER ENGRAVABLES

Chroma Lux photo panels




NEW!

12/08



Hart Photography
Gallery & Unique Gifts

**37193 Ave 12 #3C
Madera Ranchos, CA 93636
559 645-1918**



Madera Ranchos Assembly of God
 NW Corner of RD 36 & AVE 13 1/2
 Office 645-0716

Sunday	Wednesday7 - 8:30 p.m.
Kid's Church.....8:30 & 10 a.m.	Worship Service
Worship.....10 a.m. & 6 p.m.	Royal Rangers (Boys 5-17)
Sunday School.....8:30 a.m.	Missionettes (Girls 5-17)
Youth.....6 p.m.	Rainbows (Boys & Girls 3-4)

12/08

STOCK cont. from P. 5

58 years old. He will be missed in this area. Steve brought this community together and was full of ideas on how to make it better. Steve brought two lawyers from Sacramento to tell us the 10 things we needed to do if we wanted to form a new school district. Steve served as President of the Golden Valley Chamber of Commerce and donated fishing trips on his boat in Mexico at the annual crab feed, just to name a few of the things he did for the Chamber. He helped the Ranchos Hills Seniors by donating money for floor covering when the seniors opened the doors to their new center. Steve put on the community picnic at Cobb's Ranch and was always willing to moderate town hall meetings. He left behind a young son whom my heart goes out to. It just does not seem right that he could be gone. I will miss him.

But life goes on and I am looking forward to a full house at Christmas time. I love the way the

house smells when I start baking and making candy. I need to address cards, put up the tree, put up outside lights, buy gifts and wrap presents. It seems that I never have enough time to do everything I want to do but some way it all gets done.

Something happened to me on a very dark night about 5:30 p.m. on Avenue 13. I was on my way to a meeting in Fresno when a black dog ran in front of my car. I have never hit a dog before and it really shook me up. A father and his children were walking on the right hand side of the road with the dog which I didn't see until it darted in front of my car and hit my right fender. I stopped the car and the father came to the car. I asked if I could do anything to help. He was upset and so was I. He told one of the children to run home and get their mother so I knew that the family was there to take care of the black dog. When I stopped shaking I drove on to my meeting in Fresno. I am so sorry about the black dog. I hope it is all right.

WE'RE ON THE WEB!

Visit the Ranchos' own Website.
 Get fully downloadable back issues of
 the Ranchos Independent
 (beginning with April 2006).
 Learn how you can add your
 Ranchos-area business to this site!

www.theRanchos.com

12/08



Christmas Eve Services

Wednesday, December 24, 2008
 4:00 PM and 6:00 PM
 Liberty High School Theater

For more information on this event and other Flipside Church activities visit our website at www.acts176.com or email info@acts176.com




12/08



Golden Valley Unified School District Superintendent, Sarah Koligian.

By Superintendent Sarah Koligian

“We make a living by what we get, but we make a life by what we give.”
- **Winston Churchill**

As we enjoy the holiday season and all the excitement that goes along with it, this is a great time of the year to take stock and count our blessings. Golden Valley Unified has been blessed with a vibrant, supportive group of community members, parents, volunteers and teachers that have worked tirelessly to provide

Counting Our Blessings in Golden Valley Unified

the best education possible for our students. Our students are truly benefiting from this dedication and support as they grow into educated, compassionate young adults. The old African saying that ‘it takes a village’ to raise a child’ is absolutely true. In our case, it takes hundreds of people from all walks of life to help educate and support Golden Valley’s 2000 school-age children. When we give of ourselves we can truly bless others. Gifts, once given, alter the recipients’ current realities and give them hope for a brighter future. The gift can be as simple as the warmth of a smile, a piece of sage advice, or the reassurance of friendship. The gift of compassion or empathy can lift the spirits of those who are hurt or distressed. I want to take a moment to recognize the wonderful contributions of every teacher, volunteer, parent, and administrator for all they do for the children in our schools. Thank you for all your hard work and dedication.

It might be easy to get caught up in all that is not right with our world, especially in the tough economic times that we are facing. However, there are many things right with the world especially when you peer into the classrooms throughout our district and observe positive history being made every day as a teacher, administrator or another adult is interacting with our children 7 hours a day, 180 days per year. As a way of saying “thank you” and giving

back to each of you, I want to share some of our student’s responses of what they are most thankful for at school and home. As you read these statements of thanks and appreciation I am confident that you will see how your selfless contributions of time, love and dedication are making a positive difference in the lives of our children and the world in which they live.

Sierra View 1st graders from Mrs. McElhaney’s class had the following statements of thanks.: “As we come to the end of the 2008 year, I am most thankful for . . .

- “My teacher because she tells me what to do.” -Rayleen Cabrera
- “My school because I have so many best friends there.” - Stephanie Madrigal
- “My grandma and grandpa because they take me to Chili’s and Applebee’s. - Taylor Pruett
- “My family because they take good care of me.” - Levi Ratzlaff
- “Being able to come to school to learn.” - Gracie Sanchez
- “God and Jesus because they made the world.” - Jared Schmidt
- “My brother because he does the dishes for me.” - Logan Stephens
- “My class because I have so many friends.” - Camille Vestal

Sierra View 3rd graders from Mrs. Shepherd’s class had the following statements of thanks:

- “As we come to the end of the year I am thankful for how the soldiers fight our life and die for our country.” Nickolas Thompson
- “I am most thankful for my friends Derek, Brandon, and Wyatt. They took good care of me when I had a broken leg.” Colby DuBato

Sierra View 6th graders from Mrs. Osborn’s shared the following:

- “I am thankful for school because we get to learn, and we can get an education. I am also thankful that I have a mom and a dad that love me.” -Daniel Carlotto
- “I am thankful for my loving family. I am thankful for my home and my family. I am also very thankful for the game of football that me and my brothers love to play.” -Wyatt Sanders
- “I am thankful for this wonderful community school system and my family and friends. I am thankful that I have food in my belly and clothes on my back. I am also thankful for this wonderful nation.” -Trevor Stephens

Webster Students shared their thoughts on thankfulness.

- I am thankful for the holidays. If we didn’t have them the year wouldn’t be as fun. I like Thanksgiving because it’s where you give thanks to people who have helped you. I love Christmas because it’s where you get to give presents and get presents. But the main reason

Please see **SARAH** on P. 17

GV Education Options Program makes Sacramento Trip



On Nov. 20, three schools from the Education Options program in Golden Valley Unified School District went on a field trip to Sacramento. The intention of the trip was to educate students about the Crocker Museum and the California State Capitol. Students and chaperones started at the Crocker Museum where they had a tour with several different curators. They learned about the history of the Museum and experienced the beginnings of Warner Bros. animation. Following the museum tour, students walked to the California State Capitol where they were introduced to Mr. Atoian’s father, an artist exhibiting paintings of William Saroyan. The exhibition was a commemoration of William Saroyan’s 100th anniversary. Subsequently, students were taken on a VIP tour of the State Capitol.

Human Sundae



Sierra View Elementary School recently completed their annual jog a thon and was able to reach their school wide goal. On Thursday, December 4th, Scott Ghidelli, Graciela Sanchez, Alyssa Perez, Agustin & Luis Mata, and Nick Blum, the six top money earners, got to turn Sierra View Principal Teffi into a human ice cream sundae.

Click on “Local News” at

SARAH cont. from P. 16

is Jesus was born. Those are the two holidays I love.” -Kelsey Noble 4th Grade

- I'm thankful for my Grandpa. He does not want me to get an F on this paper. My Grandpa is also my teacher. He gives us less homework and assignments than last year. He is the best! My Grandma is also the best. She makes us dinner. We all think she is very talented. She about knocks me out with her elegant food. And most importantly she is very helpful. - Caleb Dylan Eicholtz 4th Grade

- As we come to the end of the 2008 year, here are some things I am most thankful for. First, I am thankful for my education. The reason why is because I love to learn and it's just plain fun. It may be hard at times, but believe in yourself and you can get through it! I am thankful for my family, because if your in trouble, well, your family is always there for you. - Kayla Keffel 5th Grade

- As the 2008 year comes to an end I am most grateful for having such a great teacher. Mr. Rothe is the best! I am also grateful for having such a fun principal and vice-principal. They have really made my 5 years here at Webster Elementary shine. I will never forget how much fun I have had here. -Rozlyn Holmes 4th

Grade

- As the 2008 year comes to an end, I am grateful for many things. First of all, I want to say that I am grateful for my family. I know that I can get into some pretty bad arguments with my brother and sisters, but I still can't live without them. I also want to say that I am extremely grateful for my mom and dad, because they are always there for me and I especially can't live without them. - Luke Shafer 4th Grade

- As we come to the end of 2008 I'm thankful that my dad, a marine, did not have to go to Iraq. He didn't have to go and all he had to do was go to work. So, I got to go to his house over the summer in San Diego. I got to go to Sea World. For Winter Break I get to go back to his house. - Arix Pokorny 5th Grade

- As we come to the end of the 2008 year I would like to say that I am thankful for my grandmother. She does a lot of things for me. Sometimes I don't treat her very nice. I've learned that I shouldn't treat her that way. It's very disrespectful and I'm trying to learn that. I love her a lot. I need to treat her better, because one day she may not be here. -Cody Hyde 5th Grade

- As we come to the end of 2008, I am thankful for my grandma because she does everything for me and she loves me a lot. She wakes

me up in the morning and takes me to school. She feeds me, gives me a place to sleep and live, and understands me. She buys me things when I need it or want it no matter how much it costs. This was my thankful story about my grandma. -Donielle Scuitto 5th Grade

Ranchos Middle School Students shared some of their thoughts.

- People don't realize how thankful they are of something until they lose it. When I was younger, I didn't fully understand what being thankful meant. During the past few years of my life, I have learned to be thankful for everything I have, because sometimes, something could be taken away in a heart beat. First of all, I am thankful for God. He created this beautiful and amazing world for every one of us to live on. I am thankful that He made me and put me into a wonderful family. I am thankful that Jesus died on the cross for our sins and hopefully one day I will join Him in heaven. I am thankful for the Bible that guides me everyday of my life. I am Thankful for my caring and supporting family and all that they do. They bring happiness to my life everyday. They make me smile, they make me laugh, they cheer me up, but most importantly, they love me and I love them. I am thankful for how my parents raised me. They taught me to be a caring, loving, responsible and respectful young lady. They raised me with good etiquette and provided my siblings and I a house, food, and clothing. I am also thankful for my school and teachers. My teachers have taught me many things to allow me to go far in life. I am also thankful for my friends. They are always there and try to support me in every way possible. I am thankful that I am intelligent, athletic, and artistic. All of these abilities allow me to do the activities I love and enjoy. Without God, my family, teachers, and friends, I wouldn't be the person I am today. I am thankful for my life and every part of it. - Randi Leanne Wallace

- The thing that I'm thankful for in 2008 is having my family around me. The reason I'm thankful for having my family around me is because they will always care for me, they'll never hate me, and will always love me. This is what I am thankful for in 2008. - J.J. Santa Cruz

- The year 2008 has been an extremely adventurous year for me and my family. There have been some ups and downs in my life this year, but luckily I have been able to resolve most of them. First of all, I am thankful that my family and I have gone through another year safely and we are all healthy. I am thankful for my parents who have raised me well and taught me how to begin to achieve the goals I have in my life. I am also thankful for my big brother, Garrett, who has been a great example to me and a very good person to look up to. Another thing I am very thankful for is my little sister, Natalee, who I love very much and I am grateful she has been brought into my life because she is a constant reminder that we have to look out

for each other. Aside from my family, there are other things I am thankful for this year. In March, I got my first dog that has become a big part of my family's life, and I can't imagine my life without him. Also, my family and I went to Hawaii for the first time in my life! We had such an excellent time, and the memory will stick with me throughout my life. I also saw my great-grandpa very recently. He turned 100 years old on Saturday, November 29th. I was extremely thankful I got to see him because, unfortunately, it might have been the last time I will ever see him again. I have been achieving good grades in my first year of middle school, so I am thankful of that too. All in all, the year of 2008 was a superior year, and I am looking forward to discover what new adventures lay ahead in the year 2009. - Juliet Olsen

Liberty High School Students shared some of their thoughts.

- "I am thankful for teachers who care about their students' education" -Mallory McClendon, 12th grade

- "I am thankful for my family, because all throughout high school, they've pushed me to do my best. Even when I was slacking, they were there to remind me that I could do it" Rita Mendoza, 12th grade

- "I am thankful for the teachers and the counselors because they have helped us get through so much and not letting us stay back" Briana Hernandez, 12th grade

- "I'm most thankful for my family's support through a lot of tough times this past year and for the memories I have made with all my friends" -Gabby Bawcum, 11th grade

- "I am thankful for my friends and family always being there" -Ben West, 12th grade

- "I am most thankful for my family and friends and of course, my health!!" -Nathan Achelpohl, 12th grade

- "An enjoyable first half of my senior year" - Amber Keene, 12th grade

- "I am thankful for meeting all my friends and for my teachers—they helped me a lot" Katrina Ross, 12th grade

- I am thankful for you loving family and my wonderful boyfriend and friends and the amazing memories we share!" Chelsey Flores, 12th grade

- "This year has brought reality into perspective and shown us seniors that our time is here" -Becca Barrow, 12th grade

- "For being part of a great community" Connor Coleman, 12th grade

- "[I am most thankful for] being able to attend Liberty. As an inner-district transfer student, it could have been a lot different..." Anson Lihosit, 12th grade.


It was Saint Francis of Assisi who said, "For it is in giving that we receive." It is in this giving that we believe you will reap the satisfaction and joy of knowing that you have touched the hearts and lives of our children. Thank you and may the holiday season bring you continued blessings.

HAPPY HOLIDAYS

PISTORESI
AMBULANCE

Wishes You the
Safest and Happy Holiday Possible!

Remember ... If You're Going to Do This ...



... Don't Drink and Drive!
Remember to Call a Cab or Designate a Driver!

Business Directory • Business Directory • Business Directory • Business Directory

Charisse Lindsay Stindt
Lic#0616281



FARMERS'
Auto • Home • Life

DISCOUNTS

37144 Ave. 12 Ste. #103 • Madera Ranchos
(559) 645-4124

PAINTING CONTRACTOR
TEXTURED COATING • PAINTING
VINYL SIDING • VINYL WINDOWS
ROOFING



FRANK KRAMER
EXTERIORS
(559) 645-4113

TEXTURED COATING SPECIALIST
INSURED
FRANK KRAMER LIC. #273099

VELVET TOUCH
CAR WASH & DETAIL



37075 AVE. 12 • MADERA RANCHOS
645-6630

B.M.T.
Computer Repair
(559) 917-4507

- Sales & Service
- In-Home Service

Sé Habla Español
Thomas Valdez Computer Tech.
Retired FPD 26 yr. Certifications: A+/Network+
Ca. Lic.#79328 Microsoft Certified Pro

Professional Dog Training



Vikki Campbell
Member A.P.D.T.

For the Love of Dogs

- Private/Group Training
- Behavior Consultation

(559) 645-4351
email: forloveofdogs@sbcglobal.net



R. LACY
Since 1973

Interlocking Pavers
nothing outlasts pavers!
www.rlacyinterlockpavers.com
442-1999
Lic. #306511

Jo-De DRILLING



& TRACTOR SERVICE
HARDPAN DRILLING
674-7770

Notary in the Ranchos!
Mobile Notary and
Loan Document Signing

Daytime • Evening • Weekends

Diana J. Tucker
Serving Madera & Fresno Counties
381-5879

HIGH QUALITY GATE SYSTEMS



559-454-8060

ROGER PRATER CONCRETE

Residential & Commercial
38 years experience
Lic. # 599235



(559) 645-0911
(559) 645-0916

Tom Kellner
owner/broker



Kellner & Sons' Properties

Residential Sales
Real Estate Investments
License Training

Cell 706-3162
office 559-297-3770
fax 559-297-3776

Hart Photography
Gallery & Unique Gifts



- Professional photography
- Personalized unique gifts
- Gift certificates

645-1918
www.hartsphotographs.com

BUSINESS DIRECTORY ADS

only **\$25**

(559) 645-0634

Ranchos Auto Repair & Chuck's Transmision



We specialize in transmission repair and service work.
We now do A/C service and repair.

Auto, Truck, Motorhome, 4x4, Automatic/Standard
12090 Rd. 37 1/2 • Madera
645-4475
SERVING THE VALLEY FOR OVER 35 YEARS

AWNINGS & Lonas Del Valle

Specializing in Awnings
Recovers • Repairs Tarps • Lonas



559-313-8407
License #B0006328

Let me make it simple

There's more to a mortgage than just getting a loan. Let me help you find the **right** loan for your financial situation.



559-907-9465
559-658-7611 x204
lmatthews@acceptancecapital.com
Acceptance Capital
Mortgage Corporation

CERTIFIED ARBORIST

- Artful Pruning
- Removals
- Disease Management



UPRIGHT TREE SPECIALISTS
645-TREE
(8733)

THE COMFORT AND RELAXATION YOU DESERVE



BRIAN'S
HEATING & COOLING
675-1681

Danny's

- Cleanups (Brush, Trash, All Other Cleanups)
- Tear Out • Many Other Jobs
- Construction Site • Light Demolition
- Light Concrete Hauling

Call Danny Powell at
559-363-0805 or
559-281-4696
All projects expertly and professionally completed

MARION POOL SERVICE & REPAIR



- Weekly Service
- Full Service
- Equipment
- Supplies

• Residential • Commercial
• Locally Owned

251-2514 351-1605 645-4799
office cell after 5 p.m.



M.Z.C.

- Industrial
- General
- Farm
- Mig
- Tig
- Stick
- Certified
- Portable

Welding & Fabrication
call **JERRY CLARK • 706-3865**

Valley Green Hydroseeding

Wayne Jones

Business 645-8528 Pager 489-7859


NO JOB TOO SMALL
Ever Growing For Your Needs



B&M
Auto & Truck Parts

Store hours:
Mon - Fri 8:30-5:30
Sat 8:00-4:00
Sun 10:00-3:00

Madera Ranchos Plaza
37405 Ave. 12, Ste. 801
645-1570



Motorcycle & ATV Repairs

YAMAHA99
A Division of Premiere Powersports, Inc.

AUTHORIZED DEALER
Hwy. 99 and Ave. 12
645-4545

Valley Paintings Co.

Trust your home to a Licensed Painter



- Specializing in Interiors and Exteriors
- 30 Years Experience in the Valley
- The Highest Quality Materials
- Licensed and Bonded

275-7387 • cell 307-9180

Business Directory

FIRE TECH SYSTEMS



Installation & Repair
Commercial & Residential
24 Hour Service

5 Years Certification
Lic. #777780

Ron Cody 559-903-0586
firetech1@comcast.net

Huckabee's

HEATING & AIR CONDITIONING
LIC. #807274

559-662-0336

559-438-8260

Sales and Service - Free Estimates
Duct Testing & Certification
Locally owned and operated!

Clark's Performance

- GM, H1 & ASE Master Certified
- General Automotive Repairs
- Hot Rod Customizing & Lowering



Jeff Clark

645-1578

A Delightful Touch

Beauty Salon, Hair, Nails,
Pedicures & Gifts

645-8323
37164 AVE. 12 #103
MADERA RANCHOS

PERSONAL TOUCH

Landscape & Gardening Service
FREE ESTIMATES
LIC. #B0008113

559-974-1357

THRIFTY YARD CLEANING

479-1402

- TRASH HAULING
- YARD CLEANING
- LAWN MOWING
- SPRINKLER REPAIR

The Real Estate Network

Since 1984
Eileen Tiso - Owner

Resale • Foreclosures • Rentals
Property Management Available

559-645-1102
cell 559-706-0301

36946 Ave. 12 • Madera, CA 93636

BOB WATKINS TRANSPORTATION

- LOT DISCING • SAND • GRAVEL •
- ROCK • BASE ROCK • GRADING •
- HOUSE PADS • DRIVEWAYS •
- COBBLES • HUMUS • BARK •

CALL BOB

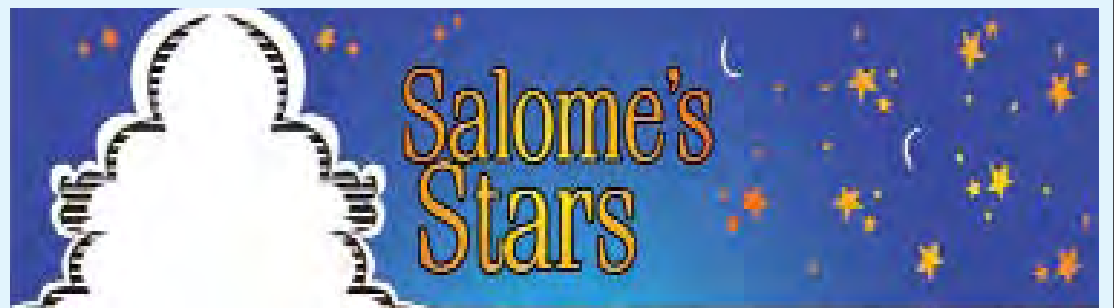
289-1743

for MORE sales tomorrow, call

JEAN BRINER

Today!

(559) 645-0634
The Ranchos Independent



ARIES (March 21 to April 19) The arts are a strong part of the Arian aspect, with music becoming more dominant. An important decision looms as a longtime relationship takes an unexpected turn.

TAURUS (April 20 to May 20) Surrounding yourself with beautiful things helps restore the Taurean soul. Enjoy an art exhibit, for example. Or redecorate your personal space with something truly splendid.

GEMINI (May 21 to June 20) Some colleagues might try to talk you out of what they insist is a risk, but which you consider an opportunity. As usual, follow your own good sense when making your decision.

CANCER (June 21 to July 22) A workplace change you might have worried about soon proves to be highly favorable for the clever Crab who is ready to take advantage of new opportunities opening up.

LEO (July 23 to August 22) Congratulations. Your Leonine pride is polished to a dazzling new brilliance thanks to your success in winning support for your new project from even the most doubtful of detractors.

VIRGO (August 23 to September 22) An unsettling rumor about a colleague's apparently regrettable behavior is soon proved groundless, allowing you to enjoy the upcoming end-of-year festivities in a happy mood.

LIBRA (September 23 to October 22) Your success in helping to create a harmonious environment out of a chaotic situation earns you the admiration of someone who could become an important new presence in your life.

SCORPIO (October 23 to November 21) Your Scorpion's sense of loyalty could find you leading a passionate defense of a loved one you feel is being unfairly treated. The week's end brings long-awaited family news.

SAGITTARIUS (November 22 to December 21) Your keen instincts are once more on high alert as you find yourself being pressured to make a quick decision about a certain matter. More facts come to light by week's end.

CAPRICORN (December 22 to January 19) An unexpected workplace development could disrupt some family plans. A full explanation, however, averts domestic discord. A financial matter continues to need attention.

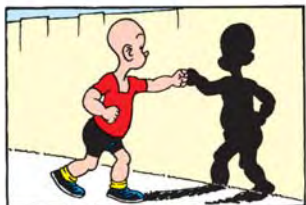
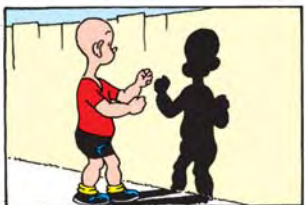
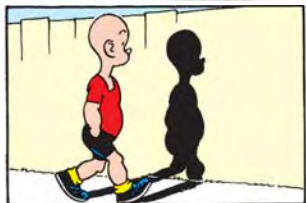
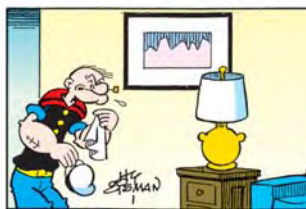
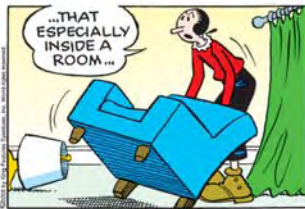
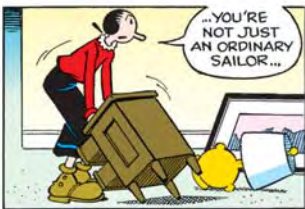
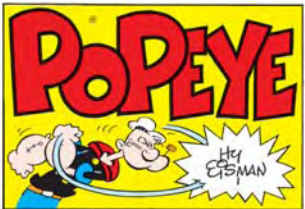
AQUARIUS (January 20 to February 18) Spend time away from distractions to reassess some recent moves that might not have worked out as you had hoped. What you learn could be invaluable for future decision-making.

PISCES (February 19 to March 20) A recent act of kindness is a reminder of how important your friends are to you. You might want to show your appreciation by hosting a special pre-New Year's party just for them.

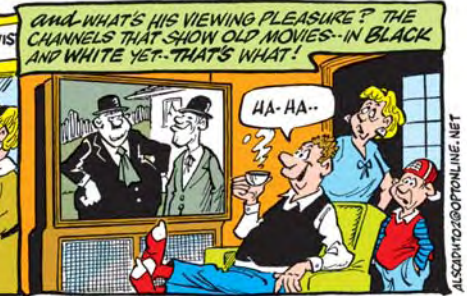
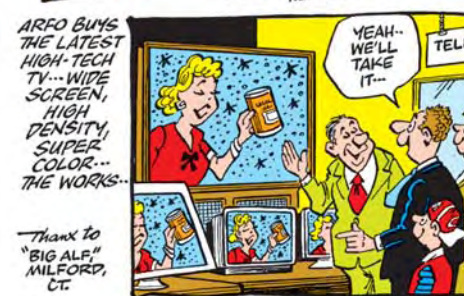
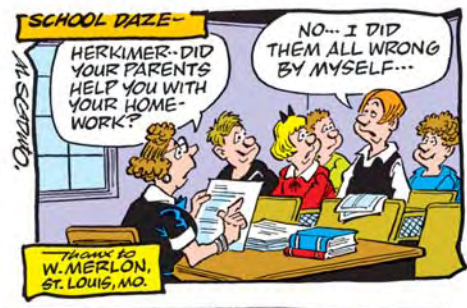
Born this Week

You always try to do your best, which sometimes causes you to be critical of those who don't live up to your standards.

FUN PAGES



THEY'LL DO IT EVERY TIME



PUZZLE CARD



Here's a neat stunt. Challenge a friend to take a playing card and place it flat against the wall so that it stays there without falling to the ground. Nothing such as glue or tape can be used to make it stick.

Secret: To make it stick, stand in front of the wall, scuff your feet several times on the carpet, and then slap the card against the wall. Static electricity will cause the card to adhere to the wall.

A PUZZLE FOR THE BIRDS

"Tweet, tweet, tweet, tweet equals tweet-tweet." This clever bird challenges you to make four 3's equal to 33!

Answers: The words are: 5. SE, 6. set, 7. toes, 8. stoke, 9. socket, 10. pockets.

Wishing Well

6	3	6	3	2	3	4	2	6	3	5	2	6
M	S	O	P	M	R	B	A	D	E	S	K	E
4	6	7	6	5	6	3	4	2	5	7	3	5
E	R	P	A	T	T	A	C	E	A	R	D	R
7	6	2	7	4	6	7	3	5	6	4	2	5
O	E	S	F	O	S	I	J	T	P	U	O	S
7	6	3	8	6	5	3	7	4	2	4	5	6
T	E	O	A	N	M	Y	A	R	M	T	A	D
8	4	7	4	7	2	6	8	6	2	6	2	7
C	E	B	O	L	E	I	H	N	O	G	N	E
4	8	5	8	2	8	2	5	7	4	7	2	8
U	A	L	N	E	G	L	C	S	O	L	E	
2	7	8	2	7	8	7	8	7	8	7	8	8
A	N	O	D	T	F	A	H	C	O	T	M	E

HERE IS A PLEASANT LITTLE GAME that will give you a message every day. It's a numerical puzzle designed to spell out your fortune. Count the letters in your first name. If the number of letters is 6 or more, subtract 4. If the number is less than 6, add 3. The result is your key number. Start at the upper left-hand corner and check one of your key numbers, left to right. Then read the message the letters under the checked figures give you.

OVERLAPPING 3 MAGIC MAZE

LETTERS FROM ZERO TO HERO

G T R O O L J G E B Y M W U R
 P N K I R G D B Z X V A D S Q
 O A L A M E T A U G M N E K I
 G E C A Y W H U Z S A I L Q P
 E A L N C L J C E M H C I F E
 C P L E N I C A R A G U A A Y
 X V O A D U N E O A S R T Q P
 N M K R B G G O S J E E N H F
 E C B Z U A E Y I X V S E U T
 R Q P T N E M R O T A R E P O
 O R U E T A M A N M L K I R H

- Find the listed words in the diagram. They run in all directions - forward, backward, up, down and diagonally.
- | | | | |
|-----------|---------------|----------|------------|
| Zero | Guatemala | Operator | German |
| Erosion | Alabama | Tomment | Manicures |
| Ionic | (clue answer) | Entailed | Researcher |
| Nicaragua | Europe | Ledger | Hero |

Junior Whirl

by Charles Barry Townsend



CHRISTMAS DAY FUN

Here's a "word" present for you. There's room in the grid on the left for eight words about the holiday season. Here are some hints to light the way:

- Great for tandem snow fun.
- This dessert is made with many ingredients.
- The joyful sound of Christmas.
- Enjoyed in front of the fire.
- Mom and Dad need plenty of help with this two-day activity.
- A type of toy airplane made of balsa wood.
- Found hanging on the Christmas tree.
- This is the season for joy and _____.

There's a dark frame around one column of the grid. If you have correctly solved the puzzle, it spells out the name of an important Christmas item

TRIVIA TEST

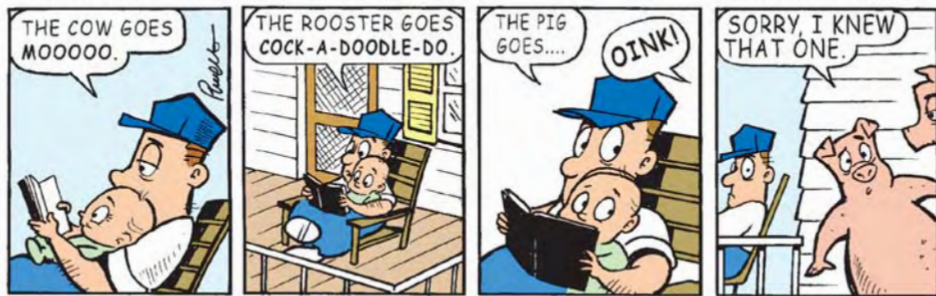
By Fifi Rodriguez

- MATH: What mathematical term describes the boundary of a closed plane figure?
- GENERAL KNOWLEDGE: When did Mother Teresa win the Nobel peace prize?
- HISTORY: What was the native city of explorer Marco Polo?
- GAMES: How long is a standard bowling lane?
- ENTERTAINMENT: Which singer was the first to record a "Greatest Hits" album?
- LANGUAGE: What is a mountebank?
- U.S. PRESIDENTS: Who did Andrew Jackson marry?
- POETRY: How many lines are included in a quatrain?
- ROYALS: Who was Queen Elizabeth II's father, who reigned until his death in 1952?
- MUSIC: What was the name of the 1960s pop music group that Cass Elliot sang with?

- ### Answers
- Perimeter
 - 1979
 - Venice, Italy
 4. 60 feet
 - Johnny Mathis
 - A charlatan
 - Rachel Donelson
 - Four
 - George VI
 - The Mamas and The Papas

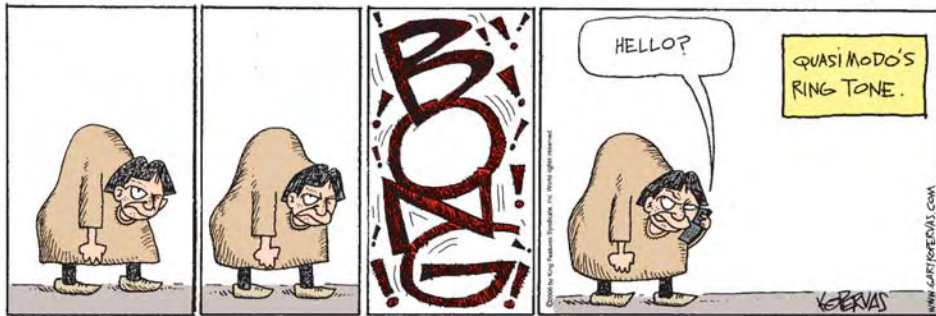
Amber Waves

by Dave T. Phipps



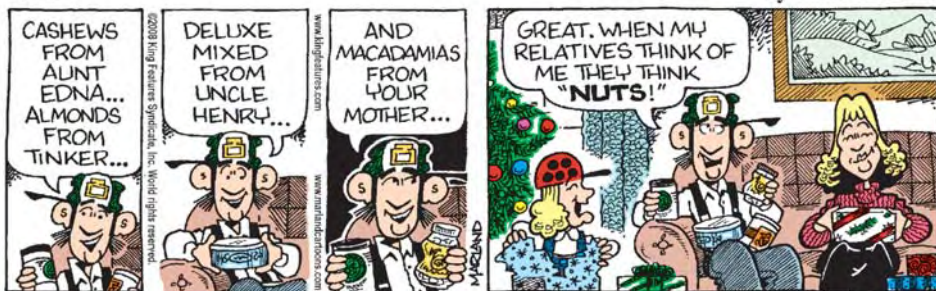
Out on a Limb

by Gary Kopervas



R.F.D.

by Mike Marland



MAMA'S BOYZ

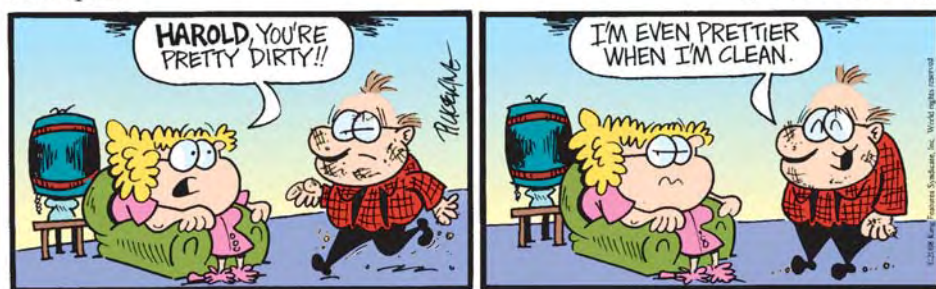
WWW.MAMASBOYZ.COM

JERRY CRAFT



The Spats

by Jeff Pickering



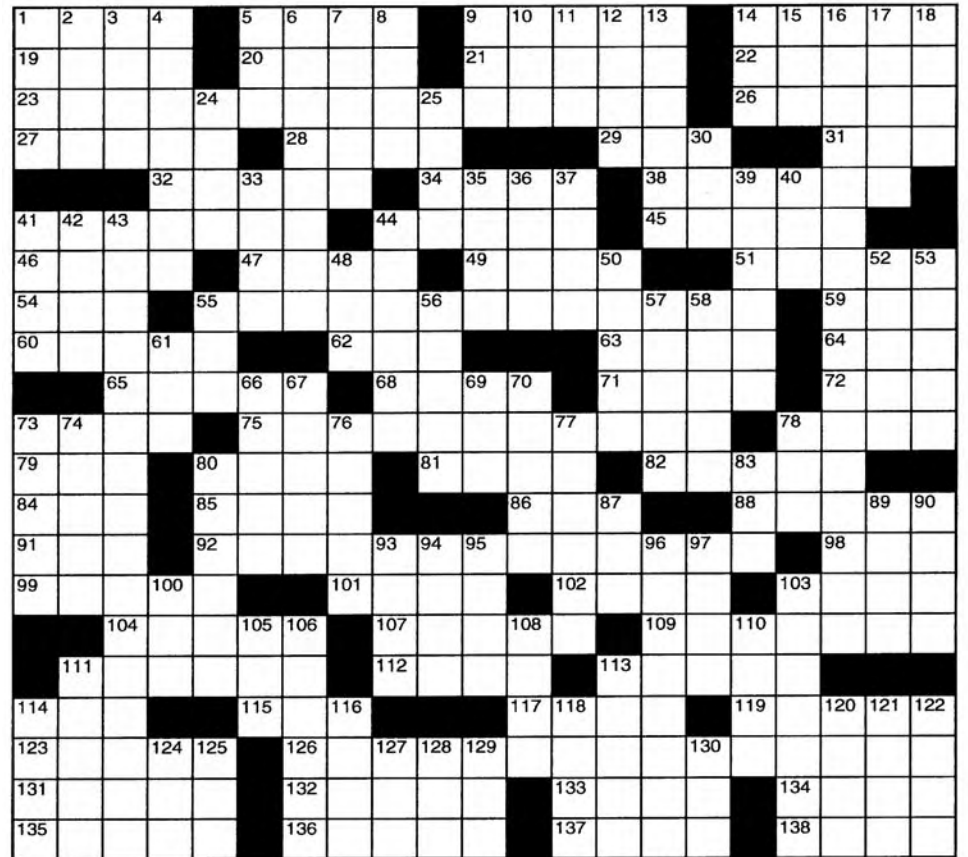
HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels. Differences: 1. Plant on mantel is missing. 2. Man has moustache. 3. Fireplace has more stones. 4. Mitten is black. 5. Shirt zipper is gone. 6. Earmuff has added band.

Super Crossword



©2008 King Features Syndicate, Inc. World rights reserved.

ACROSS

- 1 Bert of "Rose Marie"
- 5 Decorate glass
- 9 Tight
- 14 Oven feature
- 19 Hodge-podge
- 20 "Star Trek" navigator
- 21 Really big star?
- 22 Florida city
- 23 Legendary drummer?
- 26 Boxer Roberto
- 27 Alpha opposite
- 28 Use the microwave
- 29 — Pan Alley
- 31 Cable channel
- 32 Vote in
- 34 Use a dagger
- 38 Shadowy site?
- 41 "La Traviata" tenor
- 44 Musty
- 45 Family car
- 46 Dutch painter
- 47 Spine start
- 49 Fountain order
- 51 Shoe measurement
- 54 "Xanadu" rockers
- 55 Revolution-ary War hero?
- 59 Nest egg
- 60 Madame Curie
- 62 Gelid
- 63 Rock's — Maiden
- 64 Word form for "center"
- 65 Wrapped up
- 68 Gymnast Korbut
- 71 Overdo a tan
- 72 Caravansary
- 73 Safe place?
- 75 Syndicated film critic?
- 78 Tizzy
- 79 Circle section
- 80 Paella ingredient
- 81 Wordy Webster
- 82 Actor Reeves
- 84 Sprawl on the sofa
- 85 Computer image
- 86 "Winter of Artifice" author
- 88 Terra —
- 91 Aspin or Paul
- 92 "It's Too Late" singer?
- 98 Letters of credit?
- 99 Move through mud
- 101 Part of NB contraction
- 102 Literary Swede guy
- 103 A real "Cannery Row"
- 104 Nick of "The — Man" ('72 song)
- 107 Most laconic
- 109 Vietnam's — Van Thieu
- 111 Painter Paul Baker's appliance
- 112 Taradiddle
- 113 Fall behind
- 115 Coup d'—
- 117 Gary of "The Buddy Holly Story"
- 123 City on the Mohawk
- 126 "I Dream of Jeannie" star?
- 131 Flynn of films
- 132 Psychedelic Timothy
- 133 Poorly
- 134 Sundance's sweetie
- 135 Stick
- 136 Violinist Mischa
- 137 — majesty
- 138 Groucho's gaze
- 3 Lie low
- 4 Hammer-stein's partner
- 5 Seer's gift
- 6 Arnold or Brutus
- 7 Influence
- 8 Clean your ears?
- 9 Alphabet sequence
- 10 "Ben- —"
- 11 Funnyman Philips
- 12 Be adjacent to
- 13 Pocket flowers?
- 14 Director Browning
- 15 Hosp. area
- 16 "Captain Ron" star?
- 17 Serengeti springer
- 18 Be bombastic
- 24 81 Across' alma mater
- 25 Gnat or brat
- 30 Comic Louis
- 33 — St. Vincent
- 35 Rpm indicator
- 36 South African plant
- 37 Composer Bartok
- 39 "The Perfect Fool" comic
- 40 Chou En- —
- 41 "Excuse me"
- 42 Tra- —
- 43 Famous nurse?
- 44 Manatee or dugong
- 48 Sweater letter
- 50 Cover story?
- 52 Singer Lopez
- 53 Common contraction
- 55 "Waking — Devine" ('98 film)
- 56 Synthetic fabric
- 57 Jack's place
- 58 Mob
- 61 Squid's squirt
- 66 Author Jong
- 67 Furnishings
- 69 Moo — gai pan
- 70 Hersey town
- 73 "Great — of Fire" ('58 hit)
- 74 Sharon of Israel
- 76 Vacuum-tube gas
- 77 Say neigh
- 78 — -Cat (win-ter wheels)
- 80 In full measure
- 83 Rhine whine
- 87 Angus' uh-uh
- 89 Stocking stuffers?
- 90 Cousin's mom
- 92 Tra- —
- 93 Canal feature
- 94 And more of the same
- 95 Lion's pride
- 96 Solo perform-ances
- 97 Essence
- 100 Old French coin
- 103 Potsdam pastry
- 105 — Aviv
- 106 Make feasible
- 108 Graceful ruminant
- 110 Melodious McEntire
- 111 Safe-crack-er's tool
- 113 Syrup source
- 114 Feed a fire pan
- 116 Celt
- 118 Sheep's shaker
- 120 Location
- 121 Punta del —
- 122 1492 or 1776
- 124 Machine part
- 125 Kensington quaff
- 127 Pound a portcullis
- 128 Under-garment
- 129 Writer Rand
- 130 Deli loaf

FUN PAGES

FORECLOSURE cont. from P. 2

vestment value, even in a bad market.”

Foreclosure Avoidance Checklist

When initially facing financial difficulties there are several things you can do:

1. Prioritize your expenses pay the ones that are most necessary for your family’s well being such as food, shelter and utilities.

2. Protect your Credit Score remember that late payments or skipping payments will seriously affect your credit score and impact your ability to obtain credit.

3. Never sign anything you don’t understand. Always check with your mortgage lender before signing anything involving your home.

4. Beware of scams! Homeowners facing financial trouble are especially vulnerable to predatory lenders and phony credit counseling services because they are desperate to find a solution to their problems. Legitimate counseling agencies offer their programs for free or for a small administrative fee. The U.S. Department of Housing and Urban Development has more information about avoiding predatory lending on their website at www.hud.gov.

Not being able to pay the mortgage can be one of the scariest situations a person faces. Embarrassed about the situation and unsure about what to do, studies show 50 percent of delinquent borrowers avoid contact with their lender. Don’t make a bad situation worse. If you find you’re having a hard time making your payments contacting your lender is the most important thing you can do. Ignoring the situation may make it much worse. If you are truly serious about resolving the issue put your pride on hold. Considering today’s market, mortgage lenders are much more willing to try to help you today than they might have been in the past.

Hope for Homeowners

One option to explore is a new loan program called Hope for Homeowners (H4H). H4H is a government sponsored program recently unveiled by the Bush administration to help homeowners facing possible foreclosure due to the recent housing problems. If you are a homeowner in trouble this program may be your answer.

The H4H loan can address a variety of issues: It can replace an ad-

justable rate mortgage with a fixed rate mortgage so your payments will not change for the duration of the loan. It can restart your loan if you’ve been paying on your loan for some time and have equity built up; this loan program can stretch your payments over 30 years, so that your payments will decrease. This program may also replace any second or third mortgages. Interest rates and other specific requirements will vary depending on the lender and on your qualifications.

H4H does not require that borrowers have a minimum income, however the program does require that you show proof that your income is sufficient to make the new payments. The lender will require that you show proof of income and assets and your credit will also be checked during the approval process.

These loans are FHA insured and not all lenders are FHA approved. Discuss the benefits of this program with your lender and if necessary find a participating lender by visiting the HUD website at <http://www.hud.gov/hopeforhomeowners/index.cfm>.

Foreclosure is generally not in the best interest of lenders. In fact lenders report that it costs up to \$50,000, or almost half the loan balance, each time they write off a loan as a foreclosure. There are a number of options to be explored and there are new programs being developed. Start by talking with your existing lender but if they aren’t able to work with you speak to other lenders or to a trusted realtor. Estimates indicate that thousands of foreclosures can be avoided with sound financial advice.

With the recent fluctuation in property values you’ll want to review your property tax bill to see if your property is overvalued in today’s real estate market. This may be of particular interest if you purchased your home at the height of the recent real estate market between 2005 and 2007. Tom Kidwell, the Madera County Assessor said his staff has already re-valued 1,500 properties countywide to insure that the tax value is in line with current market values. Proposition 13 limits the maximum property tax increase to 2 percent per year. If you have any questions regarding your property tax as it relates to your property value you can contact the Tax Collectors office at 559-675-7710 or you can refer to their website at www.madera-county.com/assessor.

Ranchos Guitar Lessons
 Beginning to advanced levels
 Lessons for all ages in any style
 Learn your favorite songs or write your own

the gift of MUSIC always a perfect GIFT

Jason Barnett (559) 645-1842

12/08

Chad Harr
TRUCKING CA# 142100 **645-5363**

Fill Dirt • Topsoil • Humus • Bark • Chips • River Rock
 Crushed Rock • Base Rock • Rock Dust • Cobble Stone
 Driveway Base • Fill Sand • Washed Sand • Plaster Sand

12/08

*"What I really want for my birthday...
 ...is for you to know me" - Jesus*

"...and I will give you rest"
-Matthew 11:28

Golden Valley Baptist Church

Sunday School 9:00 AM
 Sunday Worship Service 10:15 AM
 Wednesday Prayer and Bible Study 6:00 PM

12414 Road 37
 Madera, CA 93636
 559-645-1700

Golden Valley Baptist Church
 Road 37
 Ave 12
 Cloverleaf

12/08

STEVE cont. from P. 2

know as a friend. Steve Krueger wasn't just a person doing a job for a large conglomerate; he was representative of the way we think and believe a company should work with a community, when coming in to do a development or any business for that matter. He embraced the community and made it his home. Our concerns were his concerns. He looked for ways of addressing those issues we faced.

His efforts are seen through many eyes with fond memories. There are examples of the many ways he reached out in our community. He helped invigorate the chamber of commerce; he assisted with the community pride efforts; he assisted with the community parade efforts. His attention to the Flatlanders' Parade was a highlight for him; he truly enjoyed the community coming together. He saw the excitement of people watching and participating in this hometown event. He looked out for the little things, such as the need for helping the senior center; to see the new school dis-

trict become a reality. I could go on and on, there was much more that Steve was a part of that made a difference for so many.

His latest course of action was the envisioned community center. This isn't a dream that will fade with his passing; it must become a reality, not because of Steve but because it is needed. But like all things in life, timing is everything. It will come.

Steve's life is a great loss, not just for us here in the Ranchos, but for his family whom he loved him dearly. He enjoyed spending time showing his son around. Showing him with some level of pride just what he was doing when not at home. Too often we all forget to do this. Let us not take for granted the efforts of Steve, and let us find joy from his life. Let us use it as an example, that with a little extra effort, we can make a difference; like Steve showed us, we can mirror his efforts and accomplish.

There is much more to be done, we must move on just as he would say to us if he were here. The level of achievements is open for all who are ready to fill the need. Who is ready to reach for the stars and make the area better? Yes we are a tight community, but the example that Steve gave us is one that can be used by all. Reaching out embracing others and working with everyone were his key elements to success.

Steve was a man of faith, his heart was filled with the lord and he is in a better place. Yes he did believe and his actions are his example of his faith. You see he trusted that if he tried and others were able to try it would be done.

Steve will forever be a friend. When we look around at the end of the day, friends and family are what we can truly count on, as our blessings. Missing Steve and our trip to go fishing together will be hard, but I know, this will someday, be done too.

Thank you Steve,

Your friend, Frank

We lost a champion; a champion for the Ranchos.

A compassionate, caring gentleman with intelligence and a soft demeanor was the person I got to know as "Steve Krueger." His love for discussions of events and attempts to resolve problems brought us closer than I expected when we first met. Some people in the Ranchos did not see beyond these and other positive attributes of the man because, among other things, Steve was performing work for Castle & Cooke's Gateway Village.

Although having a family in Southern California, Steve spent a significant amount of time and effort working on local matters we in the Ranchos thought were important to our community. Steve's handprints can be found on just about every important Ranchos-related issue of the last few years attempting to insure the betterment of the Ranchos.

Goodbye old friend, I will miss you and the intellectual sparring we used to enjoy together; your gentle personality and the passion of your arguments.

Rest in peace and God bless,

Igal Treibatch

An informal memorial service will be held at the Ranchos/Hills Seniors Center at 37330 Berkshire Dr. on Saturday, Jan. 10 at 11 a.m. If you would like to come and remember Steve and join in a community potluck, you are more than welcome.

For more information call the Golden Valley Chamber of Commerce at 645-4001 or the Ranchos Independent at 645-0634.

HOME OWNERS • CONTRACTORS • PARTIES • COMMERCIAL • RESIDENTIAL

ACTION

EQUIPMENT RENTALS

"REAL PEOPLE...REAL SERVICE"

20%
Discount when you
bring in this flyer
cash customers

559-438-1100
11116 HWY 41 • Madera (Rolling Hills)

12/08

Get Ready to Ride

"LEARN to RIDE" Gift Certificates Available
The PERFECT Christmas Gift

If you want to ride, Circle B wants to teach you.

- Children & Adults
- Beginner & Advanced
- English & Western

25 years of experience • on-site training
problem solving • show-quality horses

you don't even have to own a horse!

Circle B Ranch 559-474-7476
36685 Pauline Ave.
Madera Ranchos

12/08

BEDROCK ENGINEERING

A solid foundation for your next project
Land Surveying • Civil Engineering • Consulting

For a free consultation, call our Madera Ranchos office!
559.645.4849
www.bedrockeng.com

INVEST IN YOUR EXISTING PROPERTY!

- Save money on flood insurance with an elevation certificate
- Verify your property line locations with a boundary survey
- Reconfigure your property lines with a lot line adjustment
- Improve your property with a grading and drainage plan
- Divide your property with a parcel map

Dedicated to serving the land surveying and civil engineering needs of Madera Ranchos and the Central Valley

12/08

The Milgard Makeover

SAVE ENERGY!

BEAUTIFY YOUR HOME! REDUCE STREET NOISE!

Nothing increases energy efficiency while reducing outside noise like award-winning Milgard replacement windows. Locally made and serviced, Milgard offers an industry leading lifetime guarantee. If your home is ready for a makeover, call Madera Glass & Mirror, your certified Milgard dealer today.

Clearly a beautiful offer

CONTACT US TODAY FOR A FREE ESTIMATE

559-673-3583

Milgard Windows
www.milgard.com

Madera Glass & Mirror Co. • 1825 Howard Rd., Madera
Clearly the best.

FINANCING AVAILABLE O.A.C.

12/08

Seniors Ring in New Year with 2009 Officers Already Elected, Installed

By Eleanore Burchell

On Monday, Dec. 8, the Ranchos/Hills Senior Center jointly held its catered Christmas Party along with the installation of the new 2009 officers. Officers for next year are: Joy Hansen, President; Doyal Thompson, Vice-President; Recording Secretary, Nancy Coons; Correspondence Secretary, Eleanore Burchell; Treasurer, Shirley Tickel; Assistant Treasurer, Carolyn Thomson; new members to the Board of Directors are Kathryn Fike and Phyllis Fasshauer.

This information is a little late for you to enjoy this year, however, please store it away for next Christmas season. Each year, there is a spectacular Tuba Christmas concert held at the Fresno Manchester Center (near the carousel) on the first Saturday of December at noon. Then they also repeat this music at 1 p.m. There are approximately 40 or more tubas of every size and shape playing from the mezzanine. The benches below are completely filled with listeners. Others bring their own chairs while some sit cross-legged on the floor. The songs played ranged from Silent Night to Jingle Bells.

We have recently lost two of our members, namely Ada Forbes and Marv Bruun. The members of the Ranchos/Hills Seniors, Inc. would like to graciously extend our sincere sympathy to Lew Forbes and his family and to Marv's three sons and daughter and their families.

Our garden section has many varieties of trees. Trees and shrubs planted at this time of year have a greater chance to do well as the roots can settle into cool soil and provide less shock to the plant. The fruit trees are waiting for someone to come and take them to a happy home soon. The Treasure House will be open and they have received many new items to show you. There will be bake and boutique sales in the main building. The boutique section has displays of necklaces, earrings, paintings and antiques and many more interesting items. The produce section has several varieties of persimmons and many different jellies. George's garden is doing well and we have beautiful onions. We also invite you to stop in to find out what else is on sale now!

Joann Blancett, the Ranchos/Hills Senior Center's travel coordinator, has recently introduced the next trip. It is a 9-Day Irish Spirit Tour to Ireland, April 19-27, 2009. The brochures are available in the office. Joann can give you more information and answer your questions so call 645-4864.

Remember the plant, produce and boutique sections are available Monday through Friday, 9 a.m. to 1 p.m. and Thursday evenings between 6 and 9 p.m.

Did you know two nurses from the Madera County Health Department Periodically come to the center to give FREE checkups? The screenings include personal health history reviews, blood pressure checks and blood sugar checks. Low-cost blood tests are available, nutrition and health education is available and referrals to medical providers and com-

munity services, if needed, can be made. Their health screenings of adults, age 50 and OVER, at the center result ONLY when they receive your calls. If you are interested in taking advantage of their services, call Carla or Melody at 675-7893 to make an appointment.

We celebrate the Birthdays and Anniversaries of our members by going out to eat at a different place each month. On Nov. 15 we went to the Japanese Kitchen at Willow and Shaw in Clovis. It is a GREAT place and we had a fun time. On Thursday, Dec. 4, the

2009 Officers are:

*Joy Hansen, President
Doyal Thompson, Vice-President
Recording Secretary, Nancy Coons
Correspondence Secretary, Eleanore Burchell
Treasurer, Shirley Tickel
Assistant Treasurer, Carolyn Thomson*

*New members to the Board of Directors are
Kathryn Fike and Phyllis Fasshauer.*

December birthday and anniversary members were honored with a catered dinner brought into the Senior Center. It was a real foggy night and very convenient to stay in the Ranchos and not travel to Fresno or Madera. Information on the January birthday and anniversary celebration will be announced later.

If you are new to the area, lonely or just lost a spouse, we welcome you to come to see us. We are here for you. Many of our members have surely experienced your same situation.

THE UP SIDE

You don't have to love in words, because even through the silence, love is always heard.

author unknown

BINGO is not being held during the holiday season.

In the senior years, many need someone to laugh with, so come join our Thursday evening potlucks with games played afterward. There is a lot of fun here and remember laughter is good for your body and soul and being happy does not mean everything is perfect – it just means you have decided to see beyond the imperfections.

More Facts and Fun

A nutritionally balanced lunch program Monday through Friday at 11:30 a.m. Suggested price for 60 years and older is \$1.75. Reservations are needed a day in advance so remember to call Joann at 645-4864. We have a growing exercise program being held on Mondays, Wednesdays and Fridays from 10:15 to 11:30 a.m. The participants are getting more than just exercise by attending. They have fun and share laughs. There is still room for you and you can attend all three days or just one or two of them. The Line Dancing class has changed to Wednesdays at 1 p.m. This is fun and also a great way to exercise. The Watercolor Painting class has also changed. It is now scheduled on Thursdays from 3 to 5 p.m. No prior watercolor experience is needed. The instructor can be reached by calling 645-1137. You do not need to be a member to attend these classes. We have a large group, but there is always room for one more - you! Fill your car with your friends or neighbors. They will enjoy finding new friends here too. Come in and check these classes out.

Up and Coming Events

April 19-27, 2009, Ireland Tour

Weekly Events

Monday through Friday Lunch Program, 11:30 a.m. (Reservations needed, call Joann at 645-4864)

Monday, Exercise Class, 10:15 to 11:30 a.m.

Tuesday, Pinochle, noon until?

Tuesday, BINGO, 6:30 to 9 p.m.

Wednesday, Exercise Class, 10:15 to 11:30 a.m.

Wednesday, noon to 1 p.m. Card BINGO

Wednesday, Line Dancing, 1 p.m.

Thursday, 3 to 5 p.m. Watercolor Painting Class

Thursday, 6 to 9 p.m. Potluck then Hand & Foot, Pinochle or other games (please bring your own plate and silverware)

Friday, Exercise Class, 10:15 to 11:30 a.m.

Please feel free to come in and visit our Senior Center and get acquainted with our members. We welcome you to come and be one of us as our organization offers and promotes social, educational and civic activities in order to provide a better quality of life for all senior citizens. You have received an invitation. Hope to see you soon!



The Lighthouse Christian Fellowship

On the corner of Ave.15 and Monreal

15048 Monreal Rd. Madera, CA 93638 559-645-0722

Senior Pastors Bernard & Linda Morris/ Resident Pastors Stoney & Amy Berna

Service Schedule

Sunday 10 a.m. & 6 p.m.

3rd Monday of the Month 7 p.m. Manna Link Food Distribution

For needy families. Everyone Welcome!

Tuesday 7 p.m. Life Connections Home Groups Thursday 7:30 p.m. Family Night

RE-Generation Youth Group—Generation NeXt Children's Ministry

Nursery Provided Ages 0-3 yrs. Sunday and Thursday Services

12/08

Real Estate

Merry Christmas
& Blessings to All



The **Real Estate Network**

stop by and see our new location at
36754 Avenue 12 #101
645-1102

12/08



Nancy Watson
The Ranchos Specialist, Working for "You"

645-5000
www.nancywatson.net



If you are considering buying or selling a home, call Nancy Watson. She is an experienced agent who has served the Ranchos with honesty and integrity for 20 years. A Ranchos resident since 1977, Nancy is dedicated to serving her clients with the highest level of care and commitment. Please call Nancy Watson for all of your Real Estate needs.

12/08



DAVID PARKER
Realtor Associate

www.davidparker.info
490-1989



A ranchos resident for 20 years, I am a full-time professional agent dedicated to serving our community's Real Estate needs. Allow me to show you how stress-free selling or buying a home can be. I worry with the details so YOU don't have to! Call me today or visit me on the Web and allow me to demonstrate how I can serve you.

12/08

We're SOLD ...
On Neighbors
Like You!



We couldn't have asked for a finer community with which to do business. May your home be blessed with contentment, prosperity and joy this holiday season.

From the staff at:
Jerry Eddings, Realtors
435-1890 or 645-1890
37144 Ave. 12, Ste. 102 • Madera Ranchos

12/08

To Advertise Call **645-0634**



NEED MORE SPACE?

barns big and small,
covers or shop buildings
many sizes and colors
from which to choose



POLE BARNs BY
S.J. LEACH CONSTRUCTION
559-269-1956

12/08 CCL #526211

Classified

Alteration Services

Madlin's Alterations - 35 years experience - Tailoring, repairs and leathers. Fast service. **NEW ADDRESS & PHONE NUMBER:** 36733 Ave. 12 - 559-645-4583.

Birthday

Just a Reminder - Diana Tucker's birthday was Dec. 19. She is still accepting lunch dates and gifts. **Please call her at 381-5879. Happy Birthday, Diana!**

Chimney Sweep

Chimney Sweep - Need your chimney or dryer vent swept? **Call Woodstove Willie at 559-252-2615.**

Construction

New construction, remodels, room additions, barns and patios. **Call 559-970-4476.**

Firewood

Firewood - Dry, seasoned almond firewood for sale by the bin. Almond wood 13" to 20" in length. 1/2 bin \$25, 1 bin - \$45, 2 bins-\$90, 3 bins - \$130, 4 bins - \$170. **Contact 559-259-7122.**

For Rent

Home For Rent - 3BR/2BA, \$1200 plus \$1300 (1st month and security deposit). **Call Jerry Eddings Realtors 645-1890.**

For Sale

For Sale - King PILLOWTOP Mattress/Box, Brand New W/Warranty, Cost \$800. Sacrifice \$295. **438-0248.**

For Sale - Bedroom Set - Solid Cherrywood! Sleigh Bed, Nightstand, Dresser/Mirror, All Dovetailed - New in Boxes! Cost \$7K Sacrifice \$1,475. Extra Pieces Available. **Call 277-2511.**

For Sale - Pool Table - Never used, 1" Slate W/Leather Pockets, Warranty, Cost \$4K Sacrifice \$975. Can Deliver. **Call 275-8813.**

For Sale - Dining Room Set - Brand New, Beautiful Solid Cherrywood, Double pedestal Table W/2 Leaves, 6 Chairs, China Cabinet with Touch Lighting, Cost \$8K Sacrifice \$1,775. Matching Buffet \$450. **Call 447-5066.**

For Sale - Queen PILLOWTOP Mattress/Box, Never opened. Cost \$600. Sacrifice \$195. **Call 230-0486.**

For Sale - Dining Set - Blond Wood with 6 chairs. \$110. **Call 645-5248.**

For Sale - 1958 Ford Golden Jubilee Tractor. Includes Box Scraper, Disc and Spring Tooth. \$3,200 O.B.O. **Call 645-0438.**

Gutter Services

The Gutter Doctor specializing in both continuous and standard rain gutters. Unusual jobs. Air conditioning service also available. Yearly cleaning. 29 years working in the area. **Call 559-822-2759.**

Handyman Services

O. HANDYMAN - Need fans installed, sprinklers, light electrical, plumbing, or any handyman chores? **Call Ohan for free estimates. 559-274-7670.**

Home/Yard/Ranch Services

NEED AFFORDABLE, BUT RELI-

ABLE HOME, YARD OR RANCH HELP? Landscaping, hauling, tree and brush trimming/removal, home improvement, general labor, etc. **Call Luke today! 559-367-5881.**

Housecleaning Services

Housecleaning - 20 years experience. Honest, reliable, references. **Call Rachael at 822-3330.**

Housekeeping - Ranchos Area business owner - 12 years. Good references. **Call for more information 559-776-6790 or 559-645-4117.**

Nanny Services

Do you need a reliable and trustworthy caregiver for your child? Ranchos resident - References available. **Call Olga 559-960-5314.**

Painting Services

Gerald Scheffing Painting. "Best in the West" for over 35 years. **Call 674-2320. Lic. #313070.**

Painting Services - 40 years of experience. Licensed and insured. Frank Kramer Exteriors. Call 645-4113.

Steel Buildings

Steel Buildings - Super discounts. Complete: Foundation,

Permit Plans. Can Erect. www.scg-grp.com. #08P. **Call 559-761-1160.**

Tractor Services

Tractor work, discing, rototilling, weed cutting. Bobcat work, drilling post holes, trees, trenching and clean ups. **Call Neal at 645-1200 or 285-8211.**

Tractor work, house pads, lot leveling, driveways, trenching, concrete work and underground utilities installed. **Call 559-970-4476 or 559-645-1500.**

Trash Hauling

Trash Hauling - Yard cleanup, Lawn mowing, Sprinkler repair. **Call Alex at 559-479-1402.**

Window Cleaning Services

Window cleaning special. Most windows \$5 inside/out. Screen and track included. Prices may vary for non-standard windows. Hard water stain and cobweb removal available. Fully insured. **Call Nick at 285-1723. Free estimates.**

GO FIGURE!

by Linda Thistle

The idea of Go Figure is to arrive at the figures given at the bottom and right-hand columns of the diagram by following the arithmetic signs in the order they are given (that is, from left to right and top to bottom). Use only the numbers below the diagram to complete its blank squares and use each of the nine numbers only once.

	+		x		21
+		-		+	
	x		-		27
x		x		÷	
	+		x		20
27		14		4	

1 2 3 3 4 5 6 7 8

© 2008 King Features Syndicate, Inc.

SUDOKU

by Linda Thistle

6				1	2		5
	3		2				6
		5	3				4
	1	7		3			9
9			4				7
	4				2	8	
		8		5	6		2
4					9	3	
	6		1				8

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

© 2008 King Features Synd., Inc.

Keep it Simple ...

... with simply the best hand-made aprons available in the Universe ...

... fully reversible and made right here in the U.S.A. from your choice of material.



Men or Women's Adjustable®



The Classic Reversible®

the Classic Reversible®

U.S.A. made, fully reversible and classic - yet functional - styling with your choice of material on each side. Two aprons for the price of one!

only \$29⁰⁰ + S&H (PLUS sizes available)

To order today call 208-968-0416 or build your own at

WWW.ITZSEWLUCY.COM

12/08

ANSWERS

L	A	H	R	E	T	C	H	C	H	E	A	P	T	I	M	E	R		
O	L	I	O	S	U	L	D	U	M	B	O	O	C	A	L	A			
B	U	D	D	Y	P	R	O	S	P	E	R	O	U	S	D	U	R	A	N
O	M	E	G	A	N	U	K	E	T	I	N								
E	L	E	C	T	S	T	A	B	E	V	E	L	I	D					
A	L	F	R	E	D	O	S	T	A	L	E	S	E	D	A	N			
H	A	L	S	N	A	P	E	G	O	L	A								
E	L	O	N	A	T	H	E	A	L	T	H	Y	I	R	A				
M	A	R	I	E	I	C	Y	I	R	O	N	M	I	D					
E	N	D	E	D	O	L	G	A											
B	A	N	K	R	E	X	W	O	O	D	W	I	N	D	S	N	I	T	
A	R	C	R	I	C	E	N	O	A	H	K	E	A	N	U				
L	I	E	I	C	O	N	N	I	N										
L	E	S	C	A	R	O	L	E	M	O	N	A	R	C	H	I	O	U	
S	L	O	S	H															
N	O	T	E	G	A	N	D	I											
N	G	U	Y	E	N	K	L	E	E	M	I	X	E	R					
F	I	B	L	A	G														
U	T	I	C	A	B	A	R	A	B	A	R	A	D	I	S	E			
E	R	R	O	L	L	E	A	R	Y	I	L	L							
L	E	E	R																

1	+	6	X	3	21
+	-				
8	X	4	-	5	27
X		X		÷	
3	+	7	X	2	20
27		14		4	

MAD

ALAMETAUG

NE

AIL

CIL

CEM

PLNICARAGUA

OADNEOART

RBGOS

UAEI

SE

TNEMROTAPEPO

6	7	4	8	9	1	2	3	5
1	3	9	5	2	4	7	8	6
8	2	5	3	6	7	9	4	1
2	1	7	6	3	8	4	5	9
9	8	3	4	1	5	6	7	2
5	4	6	9	7	2	8	1	3
3	9	8	7	5	6	1	2	4
4	5	1	2	8	9	3	6	7
7	6	2	1	4	3	5	9	8

www.TheRanchos.com

PG&E?
Ave. 12?
Water?
Sewage?
Schools?
Developments?

PG&E is on the move again.
Find out what its latest
plans are for the Ranchos.

If you've got questions
about what's happening in the Ranchos,
now you have a place to call.

559-363-9095
info@ranchoscommunity.com