

# The Ranchos Independent



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The Official Publication of Southeastern Madera County

50¢

## HO, HO, HO!

The Christmas Season begins in the Ranchos with the Golden Valley Chamber of Commerce Annual Tree Lighting Ceremony at Maywood Center .



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# The Mortgage Industry in the Ranchos: Following the Nation's Lead

By Christi McKinney

A steep rise in the rate of Subprime mortgage foreclosures has contributed to the failure of more than 200 mortgage lenders since 2006. California, Florida, Michigan and Nevada have been hardest hit and the Ranchos is no exception. Subprime lending is the practice of making loans to borrowers who don't qualify for standard loans because of poor credit history, some self-employed borrowers, or loans on investment property that cannot be sold on the primary market. Because of the nature of these loans they're very risky to both lenders and borrowers. It's estimated that since 2004, 20 percent of mortgages originated in the US are considered Subprime loans

As the industry struggles to recover from the "Subprime meltdown" lenders are moving back to basics, carefully reviewing the viability of all loan programs. Gone are the days of the Stated Income, No Document, Pick a Payment, 103 percent "Loan to Value" types of loans. "Because of market conditions, many loan programs previously offered in California are no longer available or have increased down payment and credit requirements," said David

Schilling, Broker for Royal Charter Mortgage in Fresno.

Lorene Christopher of Century 21- M & M Associates is President Elect of the Madera Association of Realtors and a resident of the Ranchos. "The California Real Estate Market has leveled off in the second half of 2007," Christopher said. "Forecasters are not predicting an increase in property values for 2008, however the Ranchos and Rolling Hills areas have held their values better than other parts of Madera County." Christopher predicts sales to be strong in 2008 because there are always buyers looking for large lots and acreage that homes in the Ranchos offer.

Lenders are also tightening credit standards and dusting off the time tested "Three C's of Credit."

They are Capacity, Collateral and Character. Lenders consider each of these factors in any loan request. Capacity means how you are going to repay the loan, what is your monthly income and what are your expenses. One of the most important considerations is your debt to income ratio. Collateral means what assets you have other than your income. This includes bank accounts, investments and the value of property. Creditors feel more secure if you have collateral that can be liquidated if you fall into financial difficulties. Finally, character. This includes your credit history and your credit score or "FICO" score.

A FICO score is a mathematical calculation created from data in your credit report. FICO scores have become the "magic number" in mortgage lending with scores ranging from a low of 300 to a perfect score of 850 with a national average of 723, the higher the number, the better your chance at getting a loan.

"Fannie Mae and Freddie Mac recently

announced increased fees for borrowers with less than a 680 FICO score," Schilling said. "These new loan price adjustments could mean thousands of dollars or higher interest rates to those who previously qualified for the lowest rates. Mortgage insurance companies are also raising the premiums for those with less than a 3 percent down payment. Each change made by one of the major players in the lending industry removes another group of potential buyers from the market, forcing sellers to further lower prices to attract an offer."

Patty Grissom, Branch Manager of Ranchos Mortgage, says, "FHA currently offers a program called FHASecure to assist homeowners who are in default on their existing mortgage." It allows a refinance into a 30 year fixed loan guaranteed by the Federal Housing Administration. The maximum FHA loan amount for Madera County is \$323,000. The median sales price for the City of Madera is \$219,000 while it's \$349,000 in the Madera Ranchos and Rolling Hills.

Multiple Listing Service records for Madera Ranchos and Rolling Hills indicate that between June and December, 2007, there were 83 active listings under Single Family Home Sales Activity with 13 pending sales and 29 sales closed. Single Family Home Activity in Foreclosure or Bankruptcy status showed nine active listings, five pending sales and three

Please see **MORTGAGE** on P. 11

## Ideas Discussed to Design, Build New Library and Ranchos Center

Some interesting discussions are taking place over the idea of designing and building a new Ranchos Library and Community Center right here in the Madera Ranchos. The Golden Valley Chamber of Commerce and the Friends of the Ranchos Library are jointly sponsoring the effort to explore the feasibility of constructing a new complex that could include a new county library, an activity and events center, after school student activity programs, recreational sports fields, a skate park, a children's playground, a walking and jogging trail, a wedding garden and many other desirable community amenities.

An Organizational Committee has been formed which formally includes members of these two organizations. Joining these representatives on the committee are other interested community members that are also involved in the Ranchos

Kiwanis and the Ranchos/ Hills Seniors group.

A conceptual plan, or "roadmap," has been prepared by the committee for consideration and feed-back by the community at large. The conceptual plan has been prepared to stimulate discussion and to seek significant input from the community. The committee wants the community to suggest the final design and content of the plan before proceeding further. None of the plan elements that are suggested in the conceptual plan are

set in stone; they are only suggestions based on some of the things the committee has heard being discussed in the community over time. A copy of the conceptual plan has been separately included in this issue of the Ranchos Independent for your consideration.

One very positive

Please see **CENTER** on P. 5



Photo Courtesy of John Glueck

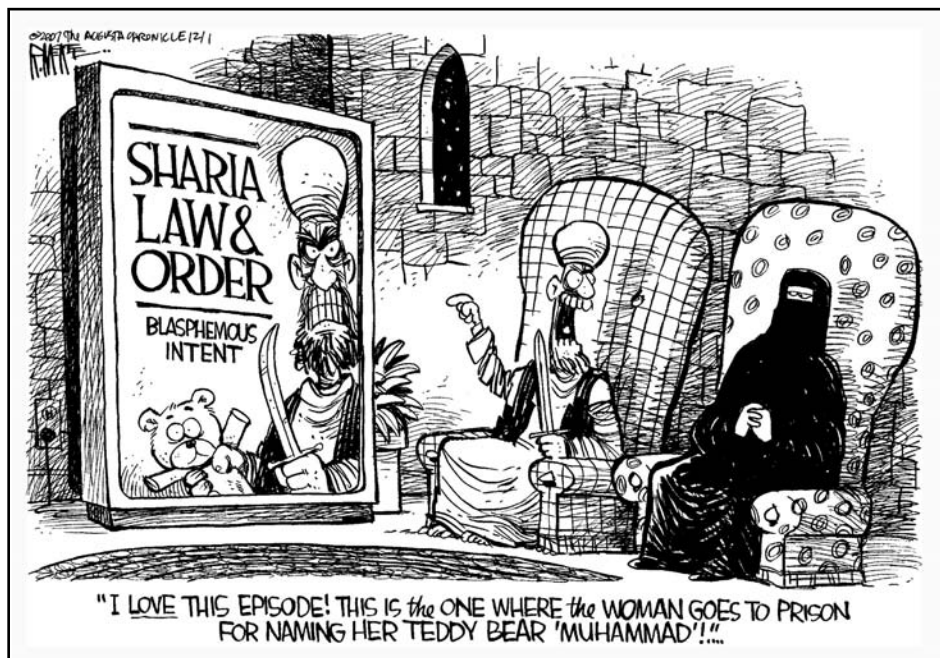
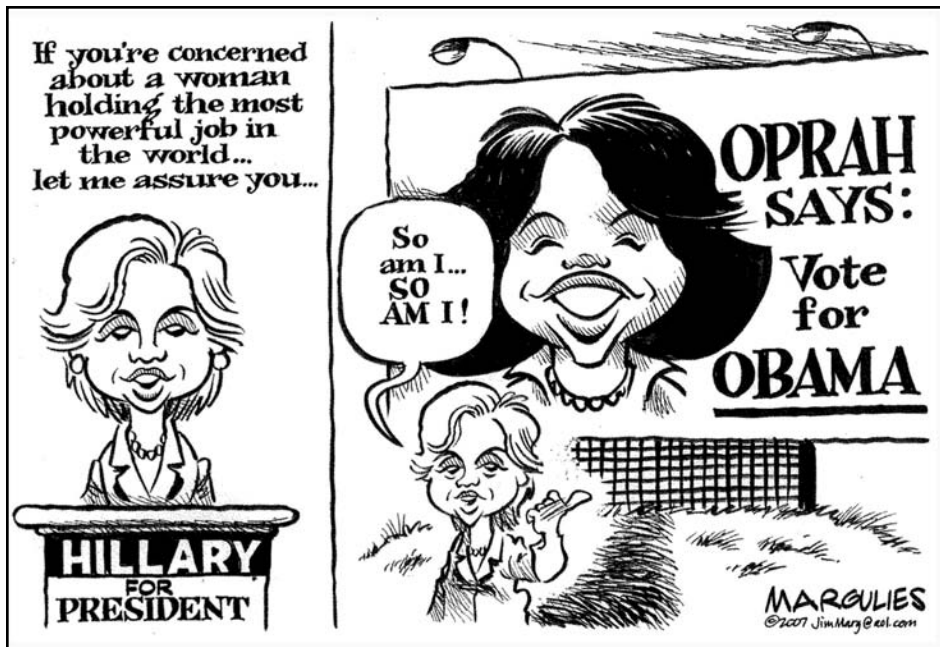
## Fire Ravages Ranchos Family

On Saturday, Dec. 1 a fire that began in the chimney of the Jim and Patty Feuersinger home on Avenue 12 just west of Highway 41, broke through some missing mortar and spread to the attic, destroying all the possessions of the couple and their two teenaged daughters. To make matters worse for the family as they head into Christmas, Jim Feuersinger was off of work waiting for a cornea operation the next day and sources have reported that the operation did not go well and he will not be able to

work for a while. At present the family is staying with relatives in Fresno but they would like to get back to the Ranchos.

If anyone has anything they'd care to donate (and they need EVERYTHING) it can be done through:

The Bridge Church  
c/o the Feuersinger Family  
3438 E. Ashlan  
Fresno, CA 93726  
559-226-4100



Editorial

# End of the Year Ramblings

By Randy Bailey

This issue marks my third anniversary of ownership of the Ranchos Independent. What a long, strange trip it's been.

Three years ago we were black and white only and struggling to fill up 16 pages. Now we've got color and the last three issues have been 32 pages crammed full of the best Ranchos stuff you can find.

We were the first to inform you about the Board of Supervisors taking \$3.2 million from us for the "more important" incorporated areas. We kept you abreast of what was going on with the Golden Valley School Board and Castle & Cooke, and when the Madera County Board of Supervisors finally gave the green light to Gateway Village after nearly 13 years of starts and stops, we were there in the council chambers recording it for you.

I have really enjoyed writing and producing this newspaper for you, my neighbors, here in the Ranchos.

Of course, there are a few things that still really stick in my craw (bet you didn't know I had a craw).

**Number 1 Crawsticker:** People who have a problem with the Conservative slant on the editorial page. Folks, there are 32 pages in this paper and 31 of them are right down the middle with no slant one way or the other. On ONE PAGE I get to share my opinion on things and my opinion tends to be Conservative. Here's a suggestion: If that one page so messes you up, don't read it.

Read the page before and the page after and then put it in your birdcage. Of course, that'll be one brilliant bird after a few months.

**Number 2 Crawsticker:** People who either send letters or send emails or phone in and leave messages critical of the paper and then don't have the guts to sign or leave their name or a phone number. I've gotten some great letters I would have loved to publish but no namey - no printey. Cowards. Look, I can't print it if I can't verify it. I'm not looking for a phone-a-friend and I'm sure not seeking out new penpals. The best part of this is all those people who wrote scathing letters are telling their elitist friends, "See? I knew he wouldn't dare run my letter. Typical!"

**Number 3 Crawsticker:** People who get half the information about a story and then go off half-cocked and act like experts about the latest development in the Ranchos when the reality is they don't know Jack. It's not that hard, it just requires a little effort. When the bypass issue started to surface some were saying that all the land around the bypass was owned by Castle & Cooke and it was all their doing to profit by our misfortune. A few calls, a few faxes and less than 30 minutes later we had the parcel maps showing C&C didn't own ANYTHING around there. Duhhh.

**Number 4 Crawsticker:** Not enough room to list more Crawstickers. Hmmm, maybe in 2008 I'll expand the editorial page to TWO pages. Now THAT will make 'em lose their minds!

Have a Merry Christmas and the happiest of New Years in 2008!

# The Ranchos Independent

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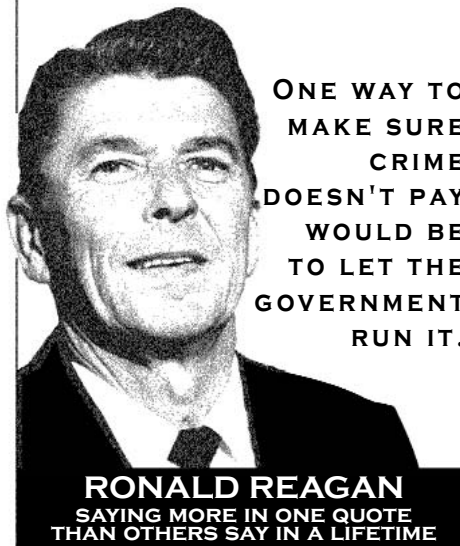
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## Random Notes

It's with a touch of sadness that I start off this edition of Random Notes. Tina Shannon, the only sales rep I've had since I bought the paper three years ago, has decided to move on and become a full-time Grandma. In less than two year's time her kids have provided her with two new grandbabies and a third on the way. I'm not sure what's in the water over there at the Shannon house but whatever it is it's some fertile stuff.

Tina has been a sales rep for every newspaper that's been here in the Ranchos. She sold for Len Wilcox who started all of this back in the 90s when it was the Madera County Independent, then for Bill Bell when it became the Ranchos Independent and finally for me these last three years. She has been worth her weight in gold. She's organized, motivated and knows everybody out here. In the early days when I didn't know my butt from my elbow (she might say I still don't), she was very helpful in many ways.

Of course there were a few rough spots in the road here and there. When Tina would get an idea into her head I don't think even an act of Congress could shake it loose. There were a few occasions where it was Tina's way or no way, and I respected her for that. I didn't *agree* with her, but I respected her decision.

I am going to miss her, but any loss I might be sensing is nothing compared to the full-time love her grandchildren are now going to receive. Of all the things I watched Tina do in our office, she did nothing better than loving her grandkids. Good luck and God bless you, Tina.

Got someone local that you are wracking your brain trying to figure out what to get him or her for Christmas? I've got a no-fail solution: Get 'em a brick!

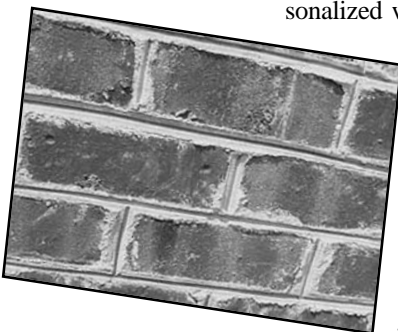
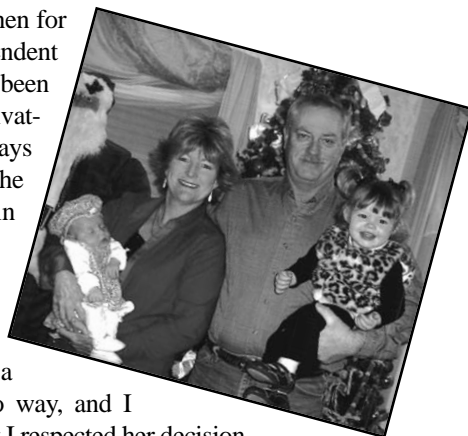
Hold on, I'm not talking about any old brick you could find on the side of the road.

Over at Liberty High the Foundation for Golden Valley Schools is selling bricks personalized with your name or business. Talk about the gift that

keeps on giving! Long after you're gone, there will be a reminder for your kids, grandkids, even great grandkids. Pharaohs did the same thing centuries ago and their bricks are still standing, aren't they? We're talking LEGACY, baby! A permanent tribute at Liberty High to honor graduates, children, families, local business or local organizations. They're only \$60 and they last a lifetime. Pharaoh didn't get off that cheaply, but you can! Order forms are available at the GVUSD district office or by calling 645-1218. You can also email Steph7170@earthlink.net.

They've even got GIFT CERTIFICATES available. Waiting for the catch? OK - you have to act quickly if you want any say in where they place your new brick for eternity.

Finally, if you've got some hazardous household waste you need to get rid of, DON'T flush it down the toilet or dig a hole out back by the well. Madera County now has a Household Hazardous Waste Facility open and waiting for you at the Farmead Landfill at 21739 Road 19 in Chowchilla. They're open on Saturdays *only* from 9 a.m. to 1 p.m. They'll accept just about everything from motor oil to antifreeze, brake fluid, grease, batteries, ammonia-based cleaners, etc., but they do limit how much. You get to bring in 15 gallons of liquid or 125 pounds of solids per trip. They won't accept radioactive material (hmmm ... wonder why?), medical waste or large compressed cylinders. Call 675-7817 for more info and have fun!



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## THE D.O.G. HOUSE

DEMAND OPEN GOVERNMENT BY DALE DROZEN



The Board of Supervisors had its last meeting of the year! I have learned a lot this past year watching the Board in action and have seen a few changes. I have to give Chairman Moss credit for guiding many of the changes. When I started DOGging the Board it wasn't easy to get a chance to speak your mind on issues being deliberated by the Board, now public comment is allowed at least twice during deliberations and votes. Additions to the agenda now have to go through the County Council before being added, the biggest change, however, after many years of speeches and hand wringing, the Board has finally taken an on-the-record stand: No General Fund money will be used to subsidize special districts and all district-caused expenses, direct or indirect costs, will be billed to the districts. This gets a half a million dollar a year monkey off of our backs.

### Next Year's Issues

**We get our day in court:** In March, over the Brown act violation that moved the \$3.2 million from eastern Madera to the City of Madera for their Ellis street overpass.

**Fire mitigation fund issues:** Should be fully investigated and either settled/corrected or a lawsuit filed.

**Integrated Regional Water Management Plan (IRWMPP):** I anticipate a battle over the "plan" in the IRWMP, with almost no public input I am afraid it will not be our plan but Boyle Engineering and the RMA's idea of what is best for us instead. It will either be a very important document guiding the future of Madera County or it will be a very expensive dust collector that supported a lot of people that made their livings doing grant studies.

The IRWMP is being created from the study that we just spent hundreds of thousands of our tax dollars financing. Public input into the "plan" was minimal during the study. As the plan is being created, input on the draft was to be taken in November, after we had a chance to look at the draft report. The final plan was to be distributed in December (none of that input has been allowed) and the Board will vote it into law in January. The study is a work in progress, lots more to do, and it appears that the plan is being written to accomplish goals rather than being a document that truly interprets the water study and provides options. Could we have possibly missed a step in the process?

**Special Districts:** Will be an ongoing fight. It is hard for some politicians to make the hard choices when it may cost them votes. We need to stay on top of every hearing or they will be allowed to continue to feed at the public pork trough called the General Fund.

**Follow through:** Another big battle will be to make sure the Board's direction is followed. Much of what the Board tells staff to do seems to be with a wink and a nod. Votes have been taken, direction has been given and then nothing happens. Anyone demanding action is pacified at the meeting but then nothing happens.

**Paid Call Firefighters (PCFs) pay:** The PCFs that respond in the fire engines or in their personal cars when you dial 911 are not being treated fairly. They are not paid for in-house medical aids. When you dial 911 because you had a heart attack, or fell, or any other medical emergency, they drop what they are doing, abandon their families, burn their gas getting there and the county doesn't think they should be paid for their time. It seems like every year PCFs are being asked to spend more of their time training and being certified to serve us better and again the county does not feel they deserve to be paid for their time. Every year the number of PCFs is declining. This may be a good thing for Calfire (we may need to add more highly paid career firefighters) but it is not good thing for the citizens of Madera County.

**Are they even listening:** Another issue that may pop up relates to those computer screens in front of everybody behind the Board's pulpit. The idea behind the computers was to have all of the backup documents on them rather than a 3-inch binder for each of the supervisors. It has evolved into something else. Supervisors sending instant messages back and forth (secret communications during meetings); Supervisors "multitasking"; SURFING the web while citizens are pleading their case on an issue before the Board. Not listening to

Please see **DOG** on P. 5

**Merry Christmas and Season's Greetings**



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**CENTER** con't. from P. 2

feature to the conceptual plan is that whatever is ultimately built will be designed, constructed, owned, and operated by the community and not Madera County. A Special District will be formed to create the revenue for community ownership to take place. Probably the most likely new district structure that would be utilized is a Community Services District or CSD. Hundreds of communities throughout California that are similar to the Ranchos have formed CSD's to build and operate such community facilities. CSD's are governed by boards of directors that are elected from residents that live within the boundaries of the proposed new district. This is as close to local government that our community can get. A CSD could even be a "precursor" to the ultimate formation and incorporation of a new city for our area.

The Organizational Committee

requests that you look for updates on the "planning process" in the *Ranchos Independent*. There will be some new information on the process in each monthly issue of the paper. The Committee is very interested in hearing your feed-back. If you would like to get involved in the planning process, if you have questions, or if you would just like additional information regarding this exciting prospect, please contact the Golden Valley Chamber of Commerce either in person or by calling 645-4001. We will be happy to hear from you. **WE NEED YOUR INPUT!**

In the January issue of the paper there will be an announcement for a "Townhall Meeting" to take place during the month of February. At this meeting, a very detailed presentation will be made by the Organizational Committee, and the community will have the opportunity to comment on the conceptual plan. We hope that you will plan to attend this meeting.

**DOG** con't. from P. 4

testimony or what is happening before them and then voting on the issues without hearing the facts is just plain wrong.

**Madera District Attorney:** I have reported many illegal and improper actions to our County District Attorney's office and didn't get any response. I have made many calls and left messages without any of them being returned. Maybe the Grand Jury or the voters should look into why the District Attorney's office will not deal with illegal actions by our government.

**Grand Jury:** I have been DOGging the Grand Jury pretty hard lately. I feel like I need to explain. I am grateful for and respect the individual citizens that step up and give their time to be on the Grand Jury. The Grand Jury is supposed to be the watchdog for the rest of the citizens. In past years our Grand Jury has written fluff reports (they are

online – read them for yourselves). The report that was published on the Water Commission and IRWMP was not properly investigated or impartial. Publishing that report has done more damage to the credibility of the grand Jury than anything they have done for years. I do not disagree that the Water Advisory Commission has problems or that the IRWMP needs to be implemented when it is finished. When you read a Grand Jury report there should be no doubt that it is impartial and that the facts have been checked.

**Water Advisory Commission:** There are Commissioners that may not be suited for the task ahead. I am being told that not all understand what they are reading and may not have (or may not be willing to invest) enough time in the Commission to understand the issues. I am very disappointed with the Commission as a whole that they are only willing to invest one meeting a month to get started.

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**Letters**

To All My Loyal Clients:

I am giving up my position at the Ranchos Independent as of Dec. 31, 2007. I am going to become a fulltime GRANDMA . I have been blessed with two beautiful granddaughters and one more on the way, so I am going to be very busy.

I would like to thank each and every one of my clients who advertised in our local paper. It has been a rewarding experience and I have made a lot of wonderful friends in the past 15 years. I hope to see you again some time soon.

Tina Shannon  
Advertising Department

Dear Editor:

This night is the eve of a birth tomorrow  
A child is born of both joy and sorrow  
Matter not his name, he's wrapped in golden fleece  
Jesus, Buddha, Allah – all names of peace  
Say his name and praise his birth  
Ask for peace on earth

John Grauer  
Madera Ranchos

Dear Editor:

In November we held our annual Webster School "Red Bucket" food drive, and once again our Webster students brought in donations for their classrooms to assist in making

this year's food drive another successful one. All donations are distributed throughout the community and our school benefits too.

In addition to our students, parents, Webster school staff and other adult support, we would like to give a big thanks to our business owners for their kind generosity.

Thank you to Ranchos Dental, Jerry Eddings Realtors, The Real Estate Network, Hurst Hardware, Continental Realty and all of our past business contributors for your support.

Thanks again,  
Webster Parent Teacher Club

Dear Editor:

The Golden Valley Chamber of Commerce wishes everyone a Merry Christmas and a

healthy and successful New Year. As president – and soon becoming past president – I would like to take this time to thank everyone for their support this past year and a special thank you to all who volunteered so much of their time to help make our chamber have a successful year.

I encourage our members and businesses to get more involved or participate in more programs and events. It is important and helpful for business people to communicate with other businesses and get things done quicker and more efficiently. It takes communication and involvement from everyone to make a great community.

Thank you,  
Ollia Ridge  
President, Golden Valley Chamber of Commerce



# Happy 11th Anniversary!

It's our 11 Year Anniversary in the Madera Ranchos!

**HAPPY HOLIDAYS FROM RANCHOS DENTAL CARE**

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.

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# Jazzy Christmas Party Closes Out Year for Madera Ranchos Library

By Ellen Mester

The Friends of the Ranchos Library Christmas Party and Tree Decorating, held on Dec. 6, was quite jazzy this year — thanks to the Sierra Jazz Trio! They played traditional Christmas tunes as well as some jazzed-up versions. Sierra High School students Nick Bell, Steve Spencer and Jules Mester make up the Trio and played outstanding music. The food, the music and the company were all great. Thanks to all of you for taking part and sharing Christmas joy at the Library.

The Ranchos Library will be closed on Dec. 24 and 25 for Christmas. The Library will also close early on Dec. 31 and be closed on Jan. 1 for the New Year holiday, so remember to stock up on good books to read, videos to watch, or CD's to listen to while you're spending time with family and friends.

Tax time is coming around once again and the Library will have federal and state forms available after Jan. 1. If you can't find the form you need we will be happy to download it and print it for you free of charge.

If you'd like to make a year-end donation to a non-profit organization that supports the community in a variety of ways, think about donating to the New Library Committee. We need funds to organize and advertise fundraisers, print informational material and to seed a special account to purchase unique items for the library that will not be supplied by the county. All donations are tax-deductible.

## New Library Planning Committee Update

Some of you may have noticed the article in the Fresno Bee dated Nov. 24 that talked about the plan to build new libraries in Madera County. The article listed a new library built in Rio Mesa in 2010 and nothing about the Ranchos. We are not sure where the author got his information — possibly he was looking at old plans. It is the understanding of this committee that the County intends to build a new library in the Ranchos in the near future. That is the information that we have received from Supervisor Bigelow and have shared with the community. We will continue to work toward that goal until we hear contrary information. The NLPC will meet again on Jan. 16, 2008, at 7 p.m. in the Library. Everyone is welcome.

Parents, bring your small children to Monday Story Time at 11 a.m. with Mrs. Anderson. This is a wonderful free opportunity for little ones to learn about the library while enjoying a story read by a retired first grade teacher who has been our Story Time reader for over 15 years.

## Book Recommendations

**Adult Fiction:** *The Christmas Blessing* by Donna Van Liere. Remember the song about the Christmas Shoes where the boy wants to buy his dying mother a pair of red shoes to wear when she goes to Heaven? This is a continuation of that story only the boy, Nathan Andrews, is now a medical student working a rotation in pediatric cardiology. He's getting accolades from the doctors and patients for his wonderful care and interest in each patient. The only problem is that it's taking a toll on him emotionally. He is at a point where he wonders if he should actually become a doctor at all. He is too emotionally involved with his patients, especially one little boy named Charlie. If you got a tear in your eye when you heard The Christmas Shoes song, you'll really get choked up when you read this book. It is a good reminder of what's really important in life.

**Adult Non-Fiction:** *The Elephant in the Playroom* by Denise Brody. As many will testify, parenting is not for the faint-hearted. For parents of special needs children it takes so much more. The author is a mother of a child who suffers from sensory integration dysfunction. She researched and gathered first-hand experiences from other parents of special needs kids. Often feeling isolated and misunderstood, the parents struggle to have a normal family life while trying to cope with a child who appears perfectly normal but doesn't respond to his or her surroundings as most children do. Many have tried expensive medication, counseling and therapy only to eventually discover what works best for their individual child isn't written in a book or a program. This is an eye-opening book that will give most people a large dose of compassion for parents who face this challenge every day.

**Juvenile Picture Book:** *Hannah's Bookmobile Christmas* by Sally Derby. Eight year-old Hannah gets to ride in the Bookmobile with her Aunt Mary as they make their rounds on a snowy Christmas Eve. As the patrons happily check out books from the Blue Bird, the 1970 blue school bus that was converted into a bookmobile, they leave special gifts for Mary and Hannah which eventually turn into the best Christmas Eve feast imaginable when the Blue Bird gets stuck in the deep snow. Hannah and her aunt stay snug and warm all night in the Bookmobile. In the morning the fresh white snow and the sound of church bells welcomes in Christmas day.

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



Merry Christmas  
from all of us  
at

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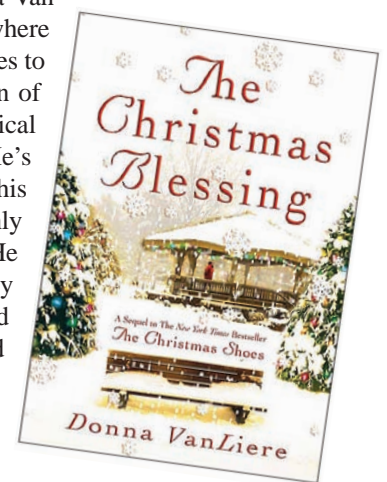
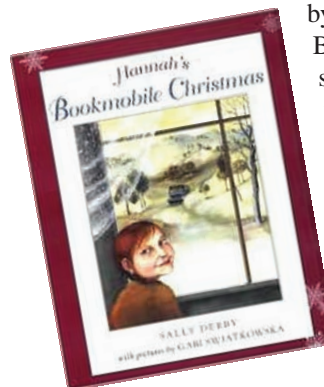



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# The Old Cowboy by Woody Laughnan

The phone rang after midnight alarming even my cat Lady Bug who all but knocked the receiver from the stand jumping from the bed to hide in the closet.

It was from a young man I had not seen or heard from in years, the youngest son of my long-time friend George who, on learning of the death of my dear wife Pat and knowing me well enough to realize the depth of my grief, had hitched a ride out to my place to keep me company.

And no way did he spout the usual and meaningless "You'll see her again in heaven," "She's gone to her reward" and "God called her home" chatter. Rather, he set a tattered old satchel holding his meager earthly belongings on the floor, gave me a hug and we sat on the floor and cried until falling asleep sometime before daylight. Old George was that way, over-emotional and melancholy, traits that I fully shared which must in some strange way have brought us together when we were both on the juice back in the 1960s.

Anyhow, the midnight caller told me that George had died, during a chilly and lonely night out on the street where he had been living on and off for the past several years. Once the owner of a small hamburger stand, beer and marijuana and I-don't-know-what-all had brought him

down.

He'd live on the streets for a time, then sober up and work odd jobs before falling back on the bottle, Rescue Mission, Poverello House and eventually the street with the police telling him to "move on" a hundred times if they told him once.

The family wanted me to come to the funeral - I assumed to be a pallbearer - but I explained that I did not drive anymore and that at 84, was too old to carry my fair share of the casket and would likely breakdown and be an embarrassment.

"None of that matters," said the son, "and we'll pick you up and drive you home."

Of course I'd go, I said. old George was my true-blue and longtime friend.

I thought a lot about George while he stayed with me a day and a night. For one thing, I remember he was so hungry he ate six eggs, as many slices of toast and a dozen slices of bacon for breakfast. And he was in dire need of a shower, shave and toenail trim and had a couple of what appeared to be knife cuts that needed peroxide, Neosporin and bandaging.

George looked around the living room at my antiques - a Victor "His Master's Voice" wind-up phonograph, Regulator wall clock and old brass bird cage - with mild interest, but seemed

enthralled standing in front of my bookcase.

"Have you read all of these books?" he asked.

"Many I have, and others are for reference in my writing."

"Read me some poems," he said. "I haven't read or heard a poem since I was a kid."

I looked through my sparse collection and pulled out something I thought would interest him - "The Complete Poems of Robert W. Service" - and settled on "The Lone Trail" and "The Cremation of Sam McGee."

Actually, there's not much I'd rather do than read poems aloud. In fact, I do so often but rarely to an audience. People as a rule, I think, slough poetry off as old-hat stuff. Well, not I who listened many a time to Charles B. Garrigus, late California Poet Laureate, Reedley College professor, poet and novelist. And oh, how he could recite poems, especially on the creaking old Cayucos pier on a moonlit night as the long crest of waves caught what he called "moon fire" before crashing and dying on the shore.

I mean, he was like a bellowing Roman Senator, and while there had initially been no one around to listen, suddenly there were a dozen, including young couples holding hands and I don't know anything more beautiful than that.

It turned out that old George wanted me to read the whole damn 700+ page

Robert W. Service book, and "The Men Who Don't Fit In" three or four times.

Presently however, I reached for Robert Frost and read him "The Road Not Taken."

Old George looked at me and wept when I bellowed out the last verse in my best Garrigus manner:

*I shall be telling this with a sigh  
Somewhere ages and ages hence;  
Two roads diverged in a wood, and I-  
I took the one less traveled by  
And that has made the difference.*

"I should have taken the other road," George admonished himself.

Well, it turned out that his family didn't want me to be pallbearer as I'd first thought, which had worried me because I've always been one to carry my fair share of a load. Rather, they wanted me to sit with the family and I probably wept as much or more as any of them.

As I watched Old George's casket lowered into the ground, I suddenly thought of Robert Frost's poem again and the line about "... two roads diverged in a wood ..." that so enthralled him. I'd never thought of it before, but either way, old George would have ended up here anyhow because the two roads eventually came to the same end.

And then it occurred to me that this is also that "on" place that police are continually telling street people to move to - but they won't be telling Old George that anymore.

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Sunday School.....8:30 a.m.	Missionettes (Girls 5-17)
Youth.....6 p.m.	Rainbows (Boys & Girls 3-4)

12/07



# Letter to the Community

## North Fork Rancheria Development Project Update



### Local Government Supporters/Partners

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 City of Chowchilla  
 City of Madera  
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December 2007

**Purpose.** There's been a lot of excitement and anticipation about our proposed destination hotel and casino resort in the local community. In the spirit of cooperation and openness, and as we wind up 2007 and get ready for 2008, we want to share with you an update concerning our project, process, progress, and partnerships.

**Project.** For years our Tribe\* has been working with local business and community leaders to bring our project to Madera. When the resort is completed, the San Joaquin Valley will have a world-class hotel, casino and spa, restaurants and shopping, and more services generating roughly **4,250 local jobs, \$100 million a year in community economic benefits, and \$5 million a year in public funding and charitable giving.**

**Process.** Building a project of this size and complexity takes time, especially when multiple levels of state and federal government are involved. Working together with our local partners, we are overcoming many of the obstacles – including special interest politics, competitors bent on derailing the process, and administrative bureaucracy – that commonly hinder progress and stall local development.

**Progress.** The North Fork Rancheria project is on track with a strong foundation for success. Our team is committed, our community is behind us, and our project is good for Madera. A 'good case scenario' would be to open in 2009 — until then we welcome your questions, suggestions, and support to make the project even better. Please go to [www.NorthForkRancheria.com](http://www.NorthForkRancheria.com) to complete a support and comment form or call us at (559) 877-2461.

**Partnership.** This has been an enormously collaborative effort so far and we thank our supporters and business and community partners for their unflagging support. In the current economic and political climate, the San Joaquin Valley needs this project now more than ever — and we need your support now more than ever. **To earn your support, we promise to continue the North Fork Mono tradition of constructive, collaborative, and transparent partnership, and to keep you informed as we work to build a better Madera, together!**

**Happy holidays,**

The Tribal Council of the North Fork Rancheria

\*The North Fork Rancheria is a modern, sovereign tribal government of nearly 2,000 tribal citizens based in Madera County, California.

**Building a better Madera, together!**

[www.NorthForkRancheria.com](http://www.NorthForkRancheria.com)

## Grinch Right About Christmas?

*"That's what it's all about, isn't it? That's what it's always been about! Gifts, gifts, gifts, gifts, gifts, gifts, gifts! You wanna know what happens to your gifts? They all come to me - in your garbage. I could hang myself with all the bad Christmas neckties I found at the dump. And the avarice - the avarice never ends! I want golf clubs. I want diamonds. I want a pony so I can ride it twice, get bored and sell it to make glue! Look, I don't wanna' make waves, but this whole Christmas season is stupid, stupid, stupid!" - the Grinch*

None of us are as cynical as the Grinch but most of us do realize the absurdity of the commercialism that has become the "Christmas season." CNN reports that 54 percent of Americans would like to spend less money than they did last year. CNN Money reports that it will take the average family until May to pay off holiday credit card debt. What should be the season where we stop and remember what is truly important, we more often get caught up in the commercialism of it instead. Gallup poles report that "... although Christmas is among the holiest dates on the Christian calendar, there appears to be no relationship between one's depth of religious commitment and one's Christmas budget."



Why do we get so wrapped up in the commercialism of Christmas? All it does is make us feel less satisfied and less significant. The bible says in Luke 12:15, "a man's life does not consist in the abundance of his possessions." Why do we live like it does?

When we allow ourselves to be wrapped up in the commercialism of Christmas we end up with more expenses and feeling more worried about our expenses. The bible also says, "The more you have, the more you spend, right up to the limits of your income." (Ecclesiastes 5:11 The Living Bible)

What is the antidote to the commercialism of Christmas? Learn the secret of content-

ment. Mary, upon hearing she was going to give birth to Jesus, in an amazing statement of faith, trust and ultimate contentment in God's plan said, "I am the Lord's servant ... may it be to me as you have said," (Luke 1:38). Mary was content to live out the simple plan God had orchestrated for her. Likewise, the apostle Paul said, "I have learned the secret of being content, whatever the circumstances," (Philippians 4:11). Contentment is not something that comes naturally. It is a heart attitude that must be cultivated and learned.

This Christmas we would be more fulfilled, more happy and less stressed (not to mention have more money in January) if we practiced the heart attitude of contentment. The wisest man who ever lived was named Solomon. He learned this secret of contentment later in life. Solomon gave us great instructions that are very beneficial as we move into the Christmas season. He said in Ecclesiastes 6:9, "It is better to be satisfied with what you have than to be always wanting something else." (Good News Bible/Today's English Version)

Go ahead, try it this year. Learn the lesson of contentment. Teach the lesson of contentment

to your children. Choose to cut back a little on the Christmas shopping. Remind yourself that life doesn't consist in the abundance of possessions. Live a little on the flipside of commercialism this Christmas. Spend a little less money on material things and a little more time on the important things (loving God and loving people). I know there are some churches in the area that would love to help you refocus on the truly important things this holiday season.

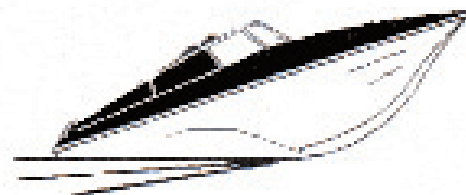
Contentment is a choice you must choose; it will not come naturally. But if you choose to make the choice of contentment, this Christmas season can be one of joy, peace and satisfaction like none other.

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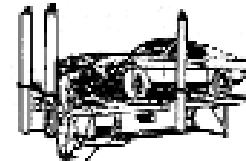


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**MORTGAGE** con't. from P. 2

sales closed.

Carole White, Mortgage Consultant for California Home Loans and Ranchos resident expects, "Current market conditions will likely last another 6-12 months," White said. "Unfortunately this appears to be the tip of the iceberg as many people have gotten into some pretty bad loans over the past few years." Carole advises people to do their homework and shop for the right loan. The teaser rates advertised are rarely the best deals available and nobody can give you an accurate quote without knowing your particular situation and needs. "Check with family, friends or associates for referrals from people who've been satisfied with their lender," White said.

She also specializes in Reverse Mortgages which are gaining in popularity. "Under the right circumstances, these loans work beautifully," she said. White has many satisfied customers in these programs.

Congress recently passed legislation to create a standardized, Nationwide Mortgage Licensing System and Registry. The Mortgage Reform and Anti Predatory Lending Act of 2007 will standardize mortgage licensing requirements and will require additional educational requirements, criminal background checks and FBI fingerprint clearance for all licensees.

The Bush administration just announced a plan for a five-year freeze on mortgage rates for borrowers facing the threat of default on subprime mortgages. Many of these loans had initial rates of 7-8 percent and are scheduled to reset at much higher rates of up to 11 percent. This could add \$350 to the typical monthly payment of \$1,200. Under this

freeze, rates would remain at the lower introductory rate for five years.

According to the framework, loans eligible for streamlined refinancing or modification such as an interest rate freeze must be an owner-occupied home with an adjustable rate mortgage loan that was originated between Jan. 1, 2005 and July 31, 2007, with an initial interest rate reset between Jan. 1, 2008 and July 31, 2010. Under the guidelines, only borrowers with FICO scores less than 660 facing an increase in monthly payments greater than 10 percent will be eligible for fast-track loan modifications. Borrowers who don't meet the "FICO test" may qualify for loan modifications after individual reviews of their current income and debt obligations.

"This is not a 'silver bullet' solution for all homeowners, but will help reduce the impact of the housing downturn on the economy and communities affected by foreclosures," said Treasury Secretary Henry Paulson.

Hopes are this plan will buy time for homeowners about to be forced out of their homes and as the housing market stabilizes and sales and prices rebound, homeowners with these frozen mortgage rates will have time to refinance into more affordable fixed loan rates.

Whether you qualify for this plan or not it's important to contact your lender immediately if you're having problems paying your mortgage to see what options you might have. Do not ignore the situation hoping it will get better or go away.

"This market is totally different than anything we've ever seen. It's definitely a buyer's market and a great time for first time homebuyers to purchase their first home," said Patty Grissom. "Interest rates are down so many people who may not have qualified for a loan earlier may very well qualify now."

## Asking Santa for an HD Big Screen? Right Questions Mean Right Choices

Pity the TV owner whose tube finally blows after 20 years. When he or she goes into the electronic superstore to replace the set, a whole new generation of shapes and sizes, not to mention a bewildering array of technologies from Plasma to LCD to DLP awaits. Terms that did not exist just a few years ago, such as HDMI, response time and full HD will be everywhere and a wall of TV's will cause the jaw to drop leaving nothing less than a feeling of being overwhelmed. Even veteran HDTV owners are sometimes a bit perplexed by the numbers and specs coming from the different marketers. Unfortunately, that is to the detriment of consumers who are confused over what they are actually getting.

LCD refers to Liquid Crystal Display, Plasma is a gas injected screen and DLP means Digital Light projection. Which one works best for you will be determined by the amount and type of lighting in your home and the size of your budget. The size of screen that will work best should be determined by the viewing distance. It is recommended that 2-3

times the width of the screen should be the distance back. As an example, if you have a 50-inch wide screen the seating should be at least 100 inches or almost 8 1/2 feet away from the TV.

The latest, must-have feature is 1080"p" which stands for "progressive" or the way the image is delivered in one fell swoop in 1/60th of a second. An "interlaced" image (as in 1080 "i") is painted as every other line each 1/30th of a second. Simply put, 1080p is better than 1080i. Just remember that a TV picture is only as good as the signal coming into it. The content providers - satellite, cable, or your own DVD player - all provide some sort of a signal into your TV. If you do some research and do not hesitate to ask some pointed questions you can get many years of enjoyment from your new HDTV.

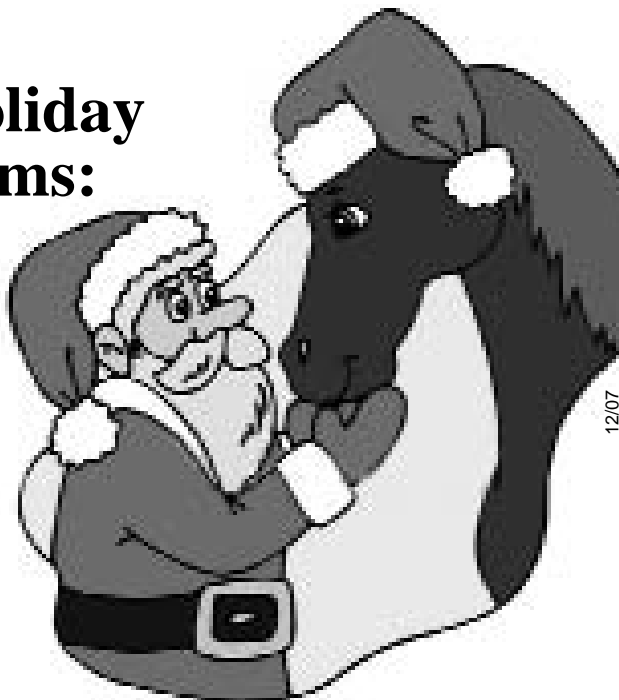
One other thing, the picture you get is only half of the experience; sound quality is the other ... but that is a *whole* other matter.

For further information and consultation contact Central Valley Wireless at 645-1600.

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## Christmas Boutique Success for Seniors

By Eleanore Burchell

Our Christmas Boutique was a huge success. Many thanks to the hard working members of the Ranchos/Hills Seniors, Inc. at 37330 Berkshire Drive. We had homemade jellies, pickles, baked goods, candies, Christmas breads, tote bags and many Christmas decorative items. We also want to thank the Ranchos/Hill community for coming and supporting our efforts.

The next monthly sale will be held on Saturday, Feb. 2, 2008. The garden area has many nice trees for you to plant in your yard. This will be the perfect weather to put them in as they will be well settled in by the time summer comes again. By February, we also may have many nice shrubs and flowering plants for your yard. The Treasure House will also be open and waiting to wish you a Happy New Year. We have many new winter items to show you. The bake sale, produce and boutique sections are held in the main building from 8 a.m. to 2 p.m. The bake sale has cookies, candy, breads, pies and cakes. The produce section has persimmons, oranges, tangerines, grapefruit and lemons. However, that may change daily so come in to check out what is there. There are a few cookbooks left and they are \$12 each. The boutique items will be displayed on the shelves in the main building. Come in and see the necklaces, earrings, paintings, antiques, china items, etc.

We don't want you to forget us during the week so remember the plant, produce and boutique sections are available Monday through Friday from 9 a.m. to 1 p.m. and Thursday evenings between 6 and 9 p.m.

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

A Robert Browning quote: "Ah, a man's reach should exceed his grasp, or what's a heaven for?" So remember the real reason for the season and have a very Merry Christmas!

Our next travel plans sponsored by the Ranchos/Hills Seniors, Inc. is a 7-day Mexico adventure on a ship in January, 2008. Joann does our travel planning so if you are interested in joining us come in or call to talk with her at 645-4864. Remember, you need NOT be a member to participate in our trips. For more information on other upcoming trips, call Joann at 645-4864.

A Panama Canal cruise is in the planning for April 14 - 28. A flight to Fort

Lauderdale, Fla. will be made and then board the ship with stops in Jamaica and Cartagena, Columbia. Then it's off through the locks of the canal and exiting into the Pacific Ocean with dockings in Costa Rica, three in Mexico, namely Huatulco, Acapulco and Cabo San Lucas. The trip concludes in San Francisco where we will disembark. This is really a spectacular cruise. For more information call Joann at 645-4864 or come in for a flyer. Again, you need NOT be a member to participate in this cruise.

There will be NO BINGO held until our remodeling is complete.

If you need someone to laugh with, come join our Thursday evening potlucks with games played afterward. There is a lot of fun here. Remember, laughter is good for your body and soul and being happy does not mean everything is perfect - it 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 is also a great way to exercise. They meet on Fridays at 12:30 p.m. This combines fun and exercise. 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. Our watercolor classes held on Wednesdays from 3:30 to 5:30 p.m. are open and free to the Ranchos community adults. No prior watercolor experience is needed. The instructor can be reached by calling 645-1137.

### Up and Coming Events

February 2, 2008 Monthly Sale, 8 a.m. to 1 p.m.

### 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.

Please see SENIORS on P. 21

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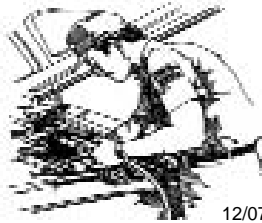



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## The Stock Report

# A Modern Marco Polo Sees China

By Audrey Stock

Hi Neighbors,

The holidays have started and Christmas is just a few days away. What a busy year this has been! 2007 started with a shock, when our Superintendent Marilyn Shepherd decided to quit Golden Valley and move to Monterey Unified School District the first of the year. Golden Valley Unified was right in the middle of so many projects that I was worried but we hired an interim Superintendent named Vi Chuck who picked up the pieces and held us together until we were able to hire a new superintendent and I am pleased to say Sarah Koligian is doing a great job.

One of our biggest challenges this year was to finish negotiations with Castle and Cooke to build four elementary schools in their large development which will bring over 5,000 new students to Golden Valley. It only took 11 months of blood, sweat and tears to come to an agreement with them.

For my birthday this year my son Bob invited the family to come to his home in Carpinteria, a cute little beach town next to the Pacific Ocean. My son, Rick Stock, drove us down to Carpinteria in his motor home. It was the best birthday present that I could have had, being with my children and some of my grandchildren for the day. I had to hurry back for a school board meeting but at least I had the day with my family.

In November I had the opportunity to travel to China with the Madera Chamber of Commerce. There were 106 of us that made this incredible trip. It all started with a 5-hour bus trip to LAX airport and a 14-hour plane ride to Shanghai, China. Then there was another hour in the Shanghai airport and another 2-hour flight to the Beijing airport. It was 24 hours from my bed at home to the bed in the Beijing Xinyuan Hotel. When we finally got to our beautiful hotel we only had time to sleep for 4 hours and it was time to get up and start our China adventure. All of the hotels had really great breakfast buffets with lots of choices of food. At 7 a.m. our wonderful tour guide, Jason, met us in the lobby. He

had met us at the airport that morning and was with us the entire trip. Jason is funny, smart, kind and knows his Chinese history well. He matched the tours so that everyone could keep up but he also pushed us so that we could see as much of his country as possible. I bought a new digital camera for this trip and I got some great shots. For nine days it was a non-stop adventure. I could write a book about this trip and the people I traveled with. In Beijing I stood on the Great Wall of China, visited the tombs of the emperors of the Ming Dynasty, visited a jade factory and a cloisonné factory and mastered the "squatty potty" all on the first day.

In Beijing I visited a Chinese hospital for a lecture on herbs, traveled to the Forbidden City of the Ming Dynasty, walked on Tian an Men Square and then took off to the Summer place of the last Ming Empress of China. We capped off the evening with Beijing (Peking) Duck.

My travels included Suzhou with its waterway called the Oriental Venice of the East, the same one on which Marco Polo traveled. Next was Hangzhou which Marco Polo called the "City of Heaven" because of its beautiful gardens. Our last city was Shanghai and what a city it is. Eighteen million people live here with an extra 2 million tourists and business people visiting each day. Shanghai will host the World Expo in 2010 so they are building six new subway systems, a light rail train system and more elevated highways to move people. There are so many other places that I experienced on this trip but I am running out of space.

I just got home from China in time to cook Thanksgiving dinner and then re-packed my suitcase again for a school board trip to San Diego for all the school board members of the state of California conference. More walking, more stairs to climb, and more lectures to listen to.

I love Christmas and the excitement of having my family together and wish the same for you. As 2007 comes to a close we celebrate the birth of our Lord Jesus Christ and hope that Christmas will be a happy time for you and yours and that 2008 will bring you joy and blessings.



May your holiday season hit all the high notes. We're always happy to hear from you. Thanks!

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12/07

## New Year Resolution Solution

By Dave Johnson

'Tis the season to find a reason to help us follow through with our resolutions. (Try repeating that sentence five times after sipping Champagne during your New Year's celebration). I know you will celebrate responsibly right?

What is your New Year's resolution? To get in better shape? Lose weight? Spend more quality time with your spouse and/or children? Learn how to reduce the stress in your life? To eat healthier? To work on your ability to focus? Increase your mental alertness? Increase your flexibility? Establish the self-confidence necessary to erase any doubt that you could successfully defend yourself if forced to? Or maybe fulfill that dream of achieving the rank of Black Belt? Remember, the more you improve yourself, the more you have the ability to improve the lives of others. So what is your plan to make sure you stick to your resolutions? Here are a few suggestions that may help:

1. Write your resolutions down.
2. Place this list where you will see them as often as possible.
3. Write how you will go about accomplishing these resolutions step by step.
4. Establish a realistic date of mandatory completion.
5. Give this list to someone who will motivate you and keep you on track.
6. Establish a reward system.
7. List the negative consequences of not fulfilling these resolutions.
8. Include another person who shares similar resolutions.
9. Place the question "What action did you take today that brought you closer the fulfillment of your resolutions?" on your bathroom mirror.

Of course the most effective way to fulfill most common resolutions is to include the study of martial arts into your day-to-day life. You will be amazed at how many areas of your life it will positively affect. Conditioning, focus, stress reduction, weight loss, improved self-confidence, camaraderie, family unity and it comes with a built-in professional motivator. Additionally, unlike most other sports – football, baseball, basketball or soccer, for example – martial arts can be enjoyed year round.

Because MY New Year's resolution

is to find a way to help parents discover the many amazing benefits of martial arts study, I've launched a "Parents Train Free" program. SEE the Golden Valley Martial Arts Ad in this issue of the Ranchos Independent and call for details. Just one more way of partnering with you to make sure you fulfill your many New Year's resolutions.

A final New Year's question: What have you done to ensure that your children have the ability to stay safe? If you haven't taught them basic self-defense skills yet, maybe I'll see you soon. Give your children the tools they need. Enroll them into Golden Valley Martial arts for 2008.

### Day to Day Safety

Finally, let me leave you with some tips to help make it a Safe 2008!

There are many things you can do Day to Day to increase your level of safety and decrease your chances of becoming a victim. First, we must remember that prevention and preparedness should be our focus and defensive awareness should be our state of mind. Prevention comes from education, action and consistency. Preparedness reduces paranoia and increases self-confidence. Effective preparedness comes from realistic training. So what simple things can we do to increase our level of safety on a day to day basis?

1. Try your best to plan out your day and then let someone you know and trust know about these plans.
2. Touch base with this person throughout the day at specific agreed-to times. Keep in mind that unless you perform #2, #1 is useless.
3. Develop a "Code Word" or "Code Phrase" to use should you find yourself in a dangerous situation and able to make a phone call. By utilizing just these three steps you have created a sort of "safety net" should something go wrong. If your special someone is not contacted at the agreed-to time or if they are contacted with the code word or phrase, emergency actions and pre-planned responses can be implemented immediately.

Now let's talk about ways to avoid a bad situation altogether.

4. Get out of the "Automatic Mode." It is easy for a majority of us to fall into this category. We get up at the same time, we do the same things and

Please see **SAFE** on P. 20

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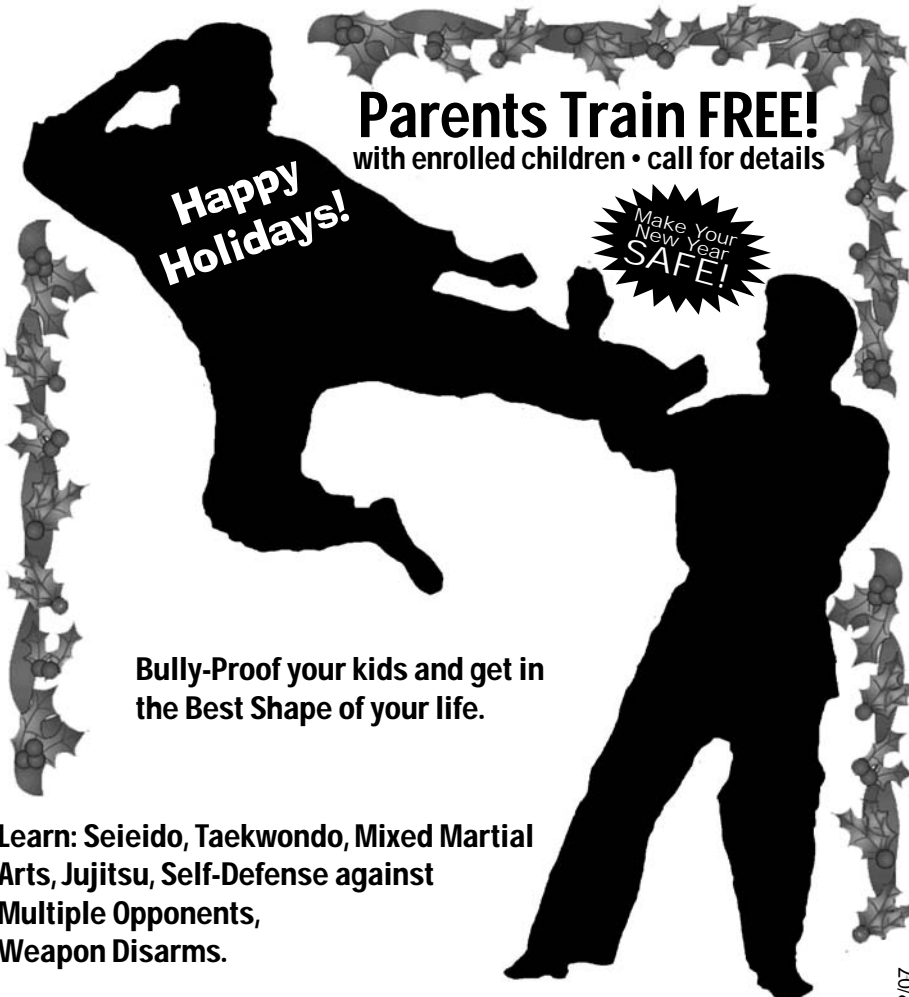


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## My Sister Diane

*a remembrance of Diane Felix by her brother*

By James Guerra

So many kind words have been written and said about Diane from the people of the Madera Ranchos. My family and I were very comforted by this and in response we would like to share a little insight into Diane's life with all of you.

Diane (Guerra) Felix was born on June 28, 1963 in Fresno. She was the youngest of seven children, five boys and two girls. I called her "Kiddo," a term I used affectionately. We grew up in Kerman and lived there until about 1967 then we moved to Gilroy. From Gilroy we moved to San Jose in 1969. We all lived there until we got out of school. Diane lived there till the late 1980s when she got married and moved to Modesto.

Diane always had a love for life. She had a great sense of humor. She would always open her home to everyone for the holidays or just to get together for a BBQ or birthday. Diane always was looking for ways to improve things. She would always be looking for something new to learn. She was an avid reader and loved to read many types of books from fiction to non-fiction. When Patty was born in 1994, Diane had fulfilled her life long dream of being a mother. She was the best mom anyone could have; she learned that from our mother. She conveyed her zest for learning to Patty. Her nurturing brought out the best in Patty and Patty is growing up to be a beautiful, decent, kind and respectful person, just like her mom.

Around early 2000 she had to move on with her life and go it alone with just her and Patty. Even though this was a very challenging time in her life she always kept a positive attitude. Our family did what we could to help her out during this difficult time. She stayed strong, never letting it get her down, though we knew she was struggling at times. Diane, Patty and my mother lived together during this time looking for the right place to call home.

They ended up in the Madera Ranchos where my father had just bought a home. She built a good life for herself and Patty there and seemed to have finally found peace and happiness for herself. She got involved in the community and embraced it, which welcomed her as well. We saw Diane was very happy in the Ranchos. We were so happy for her and for the love and support the community gave her. This is what makes her passing so much harder, knowing that she had finally found a place where she belonged and called home.

I know the community will help us in supporting Patty. This community of the Madera Ranchos has touched my family and myself with their kindness and support. I am glad Diane lived here for as long as she did; I wish it could have been longer.

When things like this happen it makes us think about when was the last time we spoke to each other and really talked. I know I had some great talks and a lot of laughs with my sister, I am just sad that we will never have those talks or laughs again. Diane's passing has left a big hole in the hearts of my family and myself and those holes will always be there, but it comforts us to know Diane left a positive note on everyone with whom she came in contact. She resonated through the community.

Again we thank all of her friends in the community for their support through this difficult time. Thank you all from the Guerra and Pena Family: Father – Genaro Guerra; Mother – Martina Pena; Sister – Margaret Guardado; Brothers – Jr., James, Martin, Richard and David Guerra; all her uncles, aunts, nieces and nephews.

I know Diane is in heaven – it's a place made for someone like her. I will truly miss you sister – you may be gone but you will never be forgotten. Your spirit will live on in our hearts forever.

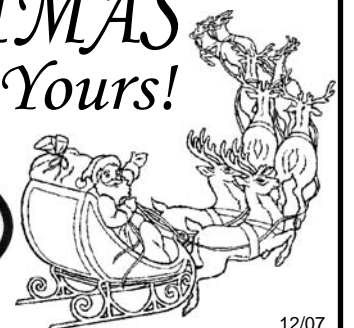
From my aching heart,  
James Guerra

## MERRY CHRISTMAS

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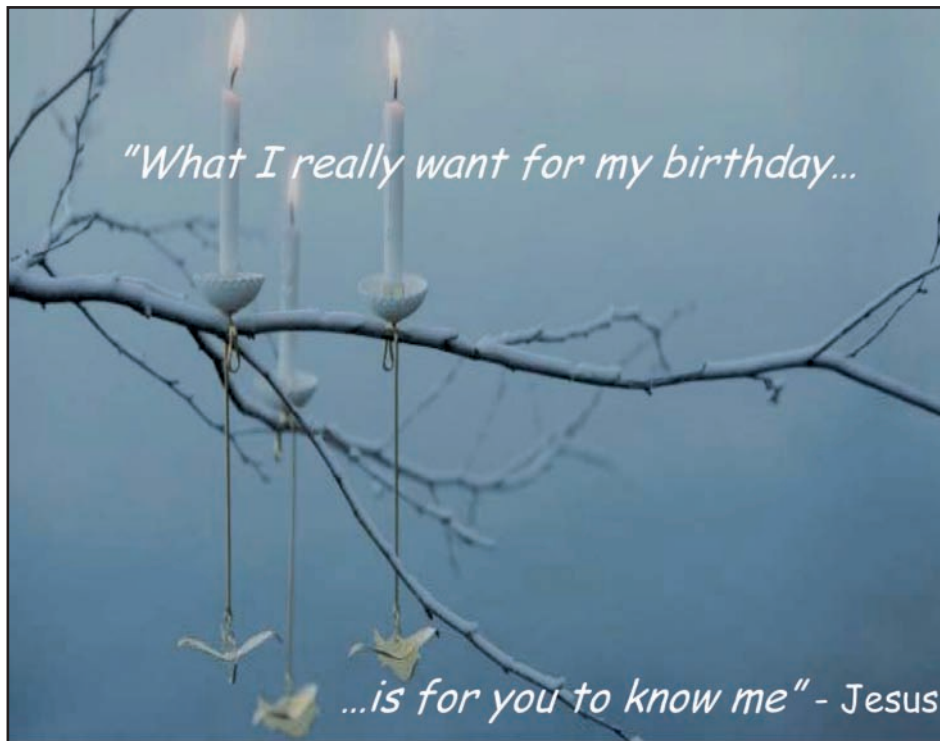
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12/07

## In Memoriam

# John Katuin

January 1, 1925

November 30, 2007



John was born in Kanawha, Iowa, the youngest of 11 children. He had to quit school after 8th grade at the request of his elderly father to work on the family farm. He married Ruth on Aug. 25, 1949 and continued farming until 1961. Then he moved the family to California and worked as a cattle rancher for over 25 years in Madera County. He has lived in the Madera Ranchos since 1969. He was determined to get a high school education and went to night school and graduated in 1965. After retiring from cattle ranching, he drove gravel truck for his son at Al's Concrete and traveled extensively with Ruth throughout the U.S. and Canada with their travel trailer. John was loved and will be missed

by Ruth, his wife of 58 years; children Alan Katuin and wife Sherry of Shaver Lake; Victoria Barlow of Madera Ranchos; Dennis Katuin and wife Trudy of Clovis; Mary Vosburg and her husband Larry of Las Vegas, Nev.; Curtis Katuin and his wife Tammy of Madera Ranchos; 12 grandchildren and 11 great-grandchildren; sister Anna Paulsen of Clarion, Iowa; nieces and nephews; and many life-long friends in Iowa and California.

Funeral services were held at Trinity Lutheran Church on Thursday, Dec. 6. Memorial donations may be sent to Trinity Lutheran Church or the American Parkinson's Disease Association.



## KIWANIS KORNER



Seasons Greetings Ranchos Community. We hope everyone had a wonderful Thanksgiving Holiday and are already preparing with friends and family for a great Holiday Season. We wanted to give our little community an update covering all the activities the Kiwanis Club of the Ranchos-Madera has been involved in over this past month.

The Community College Run, which was hosted by the Kiwanis Club and was held at Woodward Park on Dec. 1, was another successful fundraiser thanks once again to John Minney. The run started at 8 a.m. with 74 participants competing in three categories, ranging from kids to 70+. Community College Run generated nearly \$2,500 dollars which is used to provide college scholarships for our local residents.

Our Kiwanis Club also inducted three new members during the month of November. President Pam Glueck and Vice President John Herrera welcomed our newest members earlier this month: Cindy Ceja with Vulcan Materials, Sarah Koligian, Superintendent with Golden Valley School District, and Travis Hart with Hart Photography Gallery & Unique Gifts, were enlisted into the club and already are making an impact in making our club even stronger.

On Nov. 10 and 11, the Kiwanis Club of the Ranchos-Madera teamed up with the Boy Scouts of America and four students from California State University, Fresno in spearheading a campaign to help clean up our environment and provide a community service, free of charge to the public, by collecting used electronic waste at the Madera Ranchos Market.

Electronic waste collected included computers, cell phones, televisions, VCR's, fax machines, etc. Every year, obsolete and discarded electronic products account for 20 to 50 million tons of the world's hazardous waste. With global warming heating the environmental forefront, the Ranchos Kiwanis with the dedicated help from the local Boy Scout Troop 118 and the students from Fresno State certainly lent their hands in support to this noteworthy cause. This campaign was the first of its kind in our area so the expectations were unsure, but by the end of the operation more than two 18-wheeler trailers had been filled beyond capacity. Needless to say it was a huge success for this community service project and as a fundraiser. Maybe in the spring we will provide the service again.

Once again the Kiwanis Club of the Ranchos-Madera, wishes everyone safe travels during this Holiday Season and of course a Happy New Year!

If you are interested in volunteering some time and giving back to your community, please feel free to contact any of our new officers for 2007-2008. They would be happy to answer your questions.

President - Pam Glueck  
President Elect - Steven Monk  
Past President - Chris Parks  
Vice President - John Herrera  
Secretary - Sandy Monk  
Treasurer - Charisse Stindt  
Board Member - Ollie Ridge  
Board Member - Marie Cameron  
Board Member - Virginia Vick  
Board Member - Bruce Blair  
Board Member - John Glueck

Charlie Diaz takes the wheel of the forklift and loads up the used electronic equipment for the joint Kiwanis Club of the Ranchos-Madera, Boy Scouts and Fresno State clean-up project.



Photos Courtesy of John Glueck



On Nov. 10 and 11, the Kiwanis Club of the Ranchos-Madera teamed up with the Boy Scouts and four students from Fresno State to help remove unwanted, discarded electronics from the Ranchos in an attempt to help the environment in the process.



Electronics recycler Sypher Lee (left) helps Cody Dunn (center) load used computer equipment in one of the several huge bins in front of Ranchos Market while Casey Diaz helps.



Golden Valley Unified School District Superintendent, Sarah Koligian.

By Sarah Koligian, GVUSD Superintendent

I recently attended the California School Board Association's annual educational conference in San Diego with our Governing Board Members. The theme of the conference was appropriately titled, "Courageous Conversations and Our Community." It was an excellent conference with more workshop sessions offered than one could possibly attend. There were conference workshop strands covering several different strands such as Effective Governance, Finance and Facilities, Parent Involvement, Student Achievement, Student Wellness and Technology, just to name a few. Each day was filled with a myriad of educational topics that school districts, both small and large, are facing today in California. The conference was attended by approximately

## Are You Somebody's "North Star"?

3,000 school board members and superintendents throughout the state which made it a perfect venue for networking with others.

One of the highlights of the conference for me was listening to best-selling author, speaker, and teacher, Mark Salzman, who addressed us during the General Session. His presentation focused on his recently published book, *True Notebooks – A Writer's Year at Juvenile Hall*. Mr. Salzman's story focused on his experience as a volunteer writing teacher at L.A.'s Central Juvenile Hall, a lockup facility for violent teenage offenders, many of them charged with murder. What he found so moved and astonished him that he began to teach there regularly. The stories in his book captured the thoughts and emotions that these youth had experienced through their lives of crime and their lives behind bars. Through their verbal and written narratives, they expressed how they came to terms with their crime-ridden pasts and how they searched for a reason to believe in their future selves. The stories were insightful, comic, honest and tragic, but they were truly an example of how these youth were able to learn from their pasts through the redemptive power of writing.

One of the stories Mr. Salzman shared was of a young man by the name of Kevin. It really hit home with me as an educator and as a parent. Mr. Salzman frequently kept in touch with his students, even after they left the juvenile detention facility. Sometimes he heard back from them and sometimes he did not. In the case of Kevin, he had not heard from him for two years after he left the facility, until one day Kevin

responded to him by sending Mr. Salzman the following poem, titled Dear Friend.

*"Hello there old friend, at the moment I'm kind of down.*

*It seems as though this is the end. I haven't had the chance to see you around.*

*I've been sitting here bereft, alone, locked down.*

*But now I have a window and I see you every night.*

*Times are hard, but I'll be all right.*

*Gum towers, barbed wire is all I see, no matter how far I travel, I glance up,*

*And there you'll be.*

*It's good to have a friend like you. At times you help me shine through.*

*I still have a long journey to go,*

*But I'll be free again. I'll use the time to grow.*

*In not just one way, but all,*

*There's a lot for me to learn. So I'm gonna start like a baby, with a crawl.*

*Though the road may seem long and far, eventually I'll make it, dear old friend, North Star."*

The power of these words got me thinking about how we can make or break someone's world just through random acts of kindness, a thoughtful word, a friendly smile, a caring touch, or a listening ear. As educators, parents, grandparents and volunteers, we have a wealth of opportunities to make a difference and to positively impact children's lives by acting as that "North Star" for them. As we make our New Year's resolutions for 2008, I challenge you to think about how you can become a "North Star" in a child's life.

## New CFO for GV

After 20 years in the private sector, new GVUSD Chief Business Official, Jim Monreal continues to transition to a new career in the public sector and the many hats that are worn throughout the day.

Mr. Monreal started full time in his role at GVUSD on Sept. 1 after spending the 2006-2007 school year in a similar role at Caruthers Unified School District. He has stepped into the district that has seen transitions in their business department in the past. Besides the business function of the district, Mr. Monreal also oversees the Maintenance, Operations and Transportation Manager, David Baughman, the Facilities Director, Pete Petersen, and Cafeteria Manager, Geri Meddock.

With the many projects that GVUSD is "time-lining," such as the Ranchos Middle School Construction, LHS Sports Field Lighting, LHS



Jim Monreal brings 20 years of private sector expertise to his new position as GVUSD Chief Business Official.

Phase 2 Roads and partnership with Madera County Office of Education Special Education Building, multi-tasking is not just an option, but a daily requirement. According to Mr. Monreal, "There truly is no chance for boredom. I truly welcome the opportunity to have a positive impact in a district dedicated to the success of its students."

Mr. Monreal considers himself a rookie to the educational field, however his family is very much involved. His father, Anthony is currently Board President in Raisin City, Ca. His mother, Minie, is a retired administrative assistant from Firebaugh-Las Deltas Unified. His older brother, Anthony Jr., is currently Deputy Superintendent for the State of California for Curriculum and Instruction.

Mr. Monreal and his wife Peggy have been married over 22 years and have been blessed with nine beautiful children.

## Murder at Mike's Kills at RMS

Ranchos Middle School opened its fall theatre season with a bang with its production of *Murder at Mike's*. Set in the 1950's like a scene out of *Happy Days*, in the play the lead character Mike attempts to defy the odds and become an honest businessman as he opens Mike's Diner, but secrets are kept and murder follows in this mystery. This has to be one of the best Ranchos Middle School productions yet.

Hats off to the director, Mrs. Shellie Roth, the middle school cast, administration and all of the supporting parents and community. If you missed it, plan to attend the next production in the spring. You don't want to be left out! The play took place Nov. 29 and 30 at the Liberty High Theatre.





## Vision Statement

Golden Valley Unified School District is committed to creating and maintaining an innovative learning community based in excellence.



Sierra View's 4th grade students rode the Antrak Train to California's State Capitol on Nov. 15 to learn more about our California Government and to see our State Capitol first hand.



Capt. Shevenell helps Jarrod Weldon try on the latest firefighting gear.



Jarrod Weldon shows the rest of Linda Zinn's 2nd Grade class how firefighters dress.



Even teacher Linda Zinn gets into the act as she tries on firefighter gear.

## Firefighters Bring Book to Life for Webster Students

Second grade classes at Webster Elementary recently read the story *A Trip to the Firehouse* by Wendy Cheyette Lewison in our reading/language arts program. To culminate this selection with a real-life encounter, they invited Captain Shevenell and his partners to talk about what life is really like in a firehouse. The firefighters brought their firefighting gear and uniforms and demonstrated the use of the heat sensor, "jaws of life," their breathing equipment and much more. They taught our second graders how to react if there was a real emergency in their home. Students had a great time learning all about a day in the life of a real firefighter. Webster second grade staff and students are grateful to Captain Shevenell and company for taking time out of their busy day to share about their awesome occupation.

## Adult School Classes Now Available

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## Community Calendar of Events

By Linda Bresee

(all events in the Madera Ranchos UNLESS stated otherwise)

Friday, December 21, school semester ends

Martin Luther King, Jr. Birthday observed

Winter break, December 24 through January 11

No school, Monday February 11  
Lincoln's birthday observed

Return to school, Monday January 14, 2008

No school, Monday February 18  
President's Day

No school, Monday January 21, 2008

Washington's birthday observed

Got an event? [communitycalendar1@theranchos.com](mailto:communitycalendar1@theranchos.com)  
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## Special Ed Prepares Special Choir

Mrs. Fisher's Kindergarten through fourth grade Special Education class performed a Thanksgiving play for family members and other classes complete with Native American and pilgrim costumes and a large feast for their invited guests. Shells were used for utensils to re-enact the first Thanksgiving feast.

These talented and enthusiastic students are now preparing for a Christmas choir performance. Each day Golden Valley's Special Day Class students practice their program which will be presented at the Orchard Park Convalescent home on Dec. 20. First through sixth graders join together and rehearse songs such as "We Wish You a Merry Christmas," "The Twelve Days of Christmas" and "Jingle Bells," complete with costumes and instruments. The students plan on bringing with them glad tidings to all the faithful seniors. Our choir is planning on inviting their audience to join them as they sing enduring Christmas favorites.

we drive the same route, etc.

5. Change it up. Remember that often the criminal element studies their target very carefully and for some time. Take a different route, a different street; stop at a different coffee shop, etc. By changing your daily routine, you not only become unpredictable, you become a harder target and may even view the world in a different more refreshing and interesting way.

6. Look outside before you exit your house, auto or place of work.

7. Make sure house, office and car doors are LOCKED.

8. Be sure you have a cell phone in hand before leaving to a different location and that it's fully charged and in proper working order.

9. Contact someone and update them on your plans before leaving to a different location.

10. Make sure your car and home alarm systems are in good working order.

11. Walk with confidence, look around and make eye contact.

12. Be prepared to defend yourself.

13. Enroll in a REALISTIC self-defense training program. HINT! HINT! DON'T WAIT UNTIL SOMETHING HAPPENS!

Remember, "The WORST time to start self-defense training is AFTER an attack and the only way to really know how you will react when faced with a violent encounter is to experience that encounter," (in a safe environment).

CONTACT ME. I would love to hear from you. E-mail me at info@masterjohnson.com . Your participation is vital and appreciated. Remember, since we are all in this together, let's make it a community project, have some fun, and increase our level of safety.

PARENTAL GUIDANCE: Spend some time with your children reviewing the following sites. www.amw.com/kids, tcs.cybertipline.com and www.missingkids.com/adCouncil.

SELF-DEFENSE TIPS: SEEK PROFESSIONAL INSTRUCTION. Protect your space. Always stand at a slanted angle with one foot back spaced at about shoulder width. Hands should be relaxed and held between waist and chest level. Don't wait to be hit in order to defend yourself. KNOW YOUR ENVIRONMENT. BE PREPARED TO ACT INSTANTLY.

Master Johnson is a world recognized security and self-defense expert specializing in executive protection, hand-to-hand, multiple opponents, and weapon disarms. He is listed in the "Who is Who" in Martial arts and was named "Master Instructor of the Year" 1996 by the World Martial arts Hall of Fame. He is the owner of Golden Valley Martial arts, Tactical Training International, Dave Johnson Real Estate, and operates the World's only online self-defense and Black Belt training course at www.masterjohnson.com. He can be contacted at 559-917-5262.



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**Nolon Doss Becomes First Recipient Of Tessmer Memorial Scholarship**

By Martha Tessmer

At the football awards banquet on Tuesday, Nov. 27, Nolon Doss IV was announced as the first recipient of the Donovan Tessmer "Spirit of the Team" Memorial Scholarship. In front of families and players of the 2007 Liberty High School football teams, Donovan's parents and sister proudly presented Nolon with a \$1,000 scholarship. This scholarship is to be used for any post-high school education such as a vocational college, 2-year college or 4-year university. As the oldest son of Nolon and Joanne Doss, he will be setting an example for his younger brothers Garrett and Logan as he heads off to college. Nolon has attended Golden Valley Unified schools since Kindergarten. Upon graduation he plans to attend college somewhere in California to study Kinesiology and if football fits into that plan he'd be thrilled.



There were 30 unique suggestions made that were grouped and narrowed down to 16. These 16 criteria were grouped into an acronym of TEAM (Teamwork, Effort, Attitude, Morals) to simplify the selection considerations. At a group meeting, head football coach, Chris Imperatrice, offered the names of qualifying senior football players who had maintained a 3.0 GPA at the end of season. It was from this list of qualifiers that the team selected Nolon as their first choice.

There is no greater honor than to be chosen by teammates who shared the field both at practices and games. The team set the standards high and yet Nolon fulfilled all expectations of one who exemplified the "team spirit" Donovan brought to football. As Donovan's family, we wholeheartedly agree with the selection of Nolon as he leads by example in a quiet, sincere manner. His treatment of others both on and off the field is consistently compassionate while being supportive. We are honored to have our son's memory be represented by such an exceptional person. The boys were close friends who had played football together throughout high school and that makes it even more special to all of us to have Nolon be the first recipient.

**SENIORS** con't. from P. 12

- Tuesday, Pinochle, noon until?
- Tuesday, no BINGO at this time
- Wednesday, Exercise Class, 10:15 to 11:30 a.m.
- Wednesday, noon to 1 p.m. Card BINGO
- Wednesday, 3:30 to 5:30 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.
- Friday, 12:30 p.m. Line Dancing Class
- 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?

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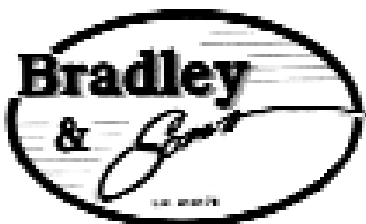


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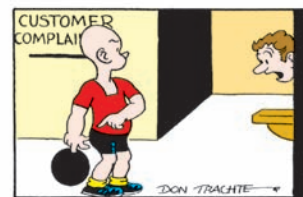
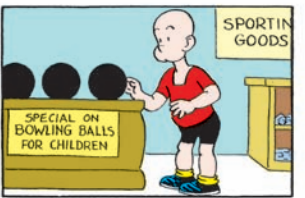
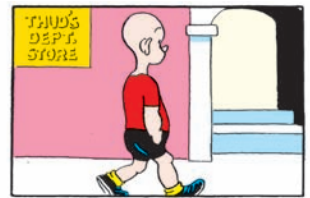
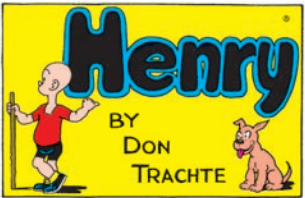
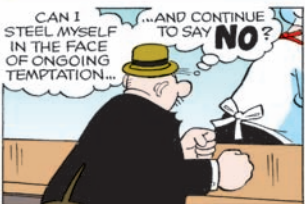
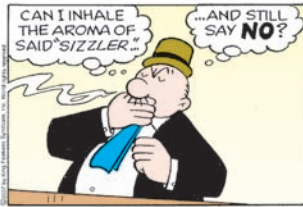
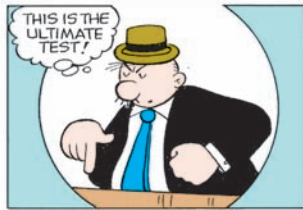
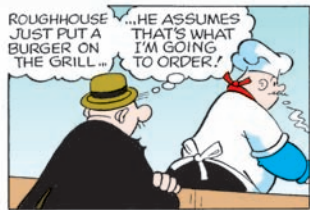
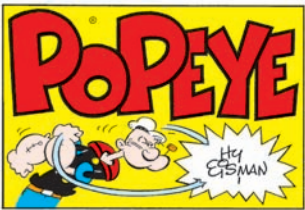
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# FUN PAGES

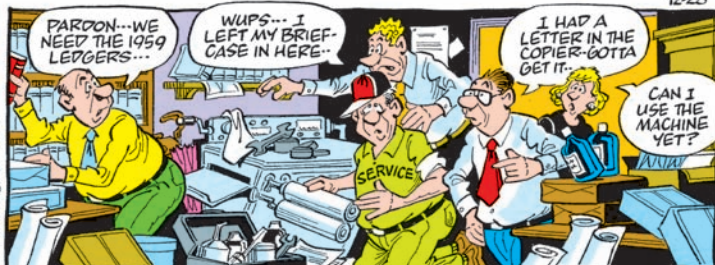


## THEY'LL DO IT EVERY TIME

**PUZZLE PIC** - FIND THE DIET GAL WHOSE DOG SAID IT WAS ALL RIGHT TO GO OFF THE DIET A LITTLE ONCE IN A WHILE...

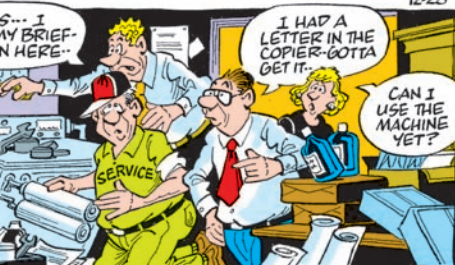
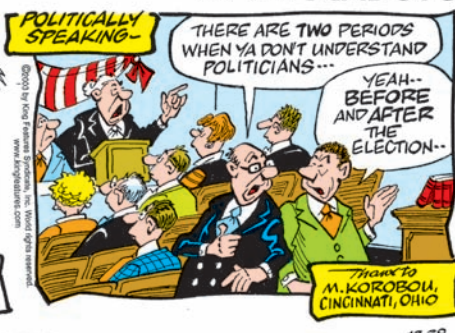


**OFFICE FUN AND GAMES** - TRYING TO REPAIR THE COPY MACHINE IN THE TIGHT 6-BY-8 CUBBY-HOLE THEN STARTS THE BIG PARADE...



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## BY AL SCADUTO



### RIDDLE CARD

1. What is the best thing to put into pies?
2. When is coffee like the earth?
3. What does H, I, J, K, L, M, N, O stand for?
4. Where do rivers sleep?
5. What plant stands for the number four?

Answers: 1. Your teeth. 2. When it is ground. 3. The formula for water, H<sub>2</sub>O. 4. In river beds. 5. Ivy (IV).

Illustrated by David Couison

### Junior Whirl

by Charles Barry Townsend

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



### A TOUGH ASSIGNMENT?

Professor Flunkum challenges you to write the number 30 using the same three digits. He knows five ways to do this. See if you can find the other four.

Answers: 33 - 3, 5 x 5 + 5, 6 x 6 - 6, XXX

**HOOP, HOOP, HOORAY!**  
Hidden in the diagram above are 24 words associated with the game of basketball. They can be read up or down, forward or backward, or even diagonally. The items to look for are:

- |           |           |
|-----------|-----------|
| AIR BALL  | HUSTLE    |
| ASSIST    | NET       |
| BACKBOARD | PASS      |
| BANK      | PIVOT     |
| BLOCK     | REBOUND   |
| DEFENSE   | REFEREE   |
| DRIBBLE   | SCORE     |
| DUNK      | SHOOT     |
| FAKE      | SLAM DUNK |
| FOUL      | SNEAKER   |
| GUARD     | STEAL     |
| HOOP      | SWISH     |

### THERE WILL BE a great tintinnabulation if you get these right!

In this puzzle, the words get progressively longer, and they all start with TIN. Definitions:

1. A container (given).
2. Part of fork.
3. A trace of color.
4. To fiddle with.
5. A protective wrapping.
6. Old-time photos.

Answers: 1. Tin. 2. Tine. 3. Tinge. 4. Tinker. 5. Tintinoli. 6. Tintypes.

## Wishing Well

2	3	5	2	5	2	7	6	8	4	6	5	3
R	A	M	E	A	L	S	W	V	W	I	R	N
7	6	4	3	2	8	3	4	6	8	4	2	8
U	N	I	E	A	I	W	S	O	C	D	T	T
3	8	7	5	2	7	5	6	7	3	4	8	4
D	O	C	I	I	C	T	V	E	A	O	R	M
2	8	5	4	7	2	4	6	2	5	3	5	8
V	Y	A	I	S	E	S	E	S	L	W	B	R
6	7	6	8	4	7	2	7	6	2	6	4	2
R	S	O	E	Y	I	V	S	B	I	S	O	S
8	3	5	4	2	7	6	2	4	6	7	6	8
L	N	L	U	I	N	T	R	A	E	C	I	
4	6	8	7	8	7	6	5	8	6	8	5	5
S	L	S	A	H	R	E	I	E	S	D	S	S

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.

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

- Find the listed words in the diagram. They run in all directions - forward, backward, up, down and diagonally.
- |         |       |          |          |
|---------|-------|----------|----------|
| Armenia | China | Israel   | Nepal    |
| Bahrain | India | Japan    | Russia   |
| Bhutan  | Iran  | Laos     | Thailand |
| Brunei  | Iraq  | Mongolia |          |
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## TRIVIA TEST

By Fifi Rodriguez

1. MUSIC: What was the name of the song made famous in 1963 by a singing nun?
2. MEASUREMENTS: What does a dyne measure?
3. GENERAL KNOWLEDGE: The International Monetary Fund is an agency of what organization?
4. MEDICINE: What part of the body is affected by Bell's Palsy?
5. ASTRONOMY: The constellation known as Vulpecula in Latin translates to what in English?
6. MUSIC: What is the meaning of the musical term "marziale"?
7. LITERATURE: Who wrote the horror/suspense short-story collection titled "Night Shift"?
8. COMICS: What is Dennis the Menace's last name?
9. PSYCHOLOGY: What kind of fear is represented by gymnophobia?
10. TELEVISION: What state was the setting for "The Andy Griffith Show"?

### Answers

1. "Dominique"
2. Force
3. United Nations
4. The face
5. Little Fox
6. In a military style
7. Stephen King
8. Mitchell
9. Fear of being naked
10. North Carolina



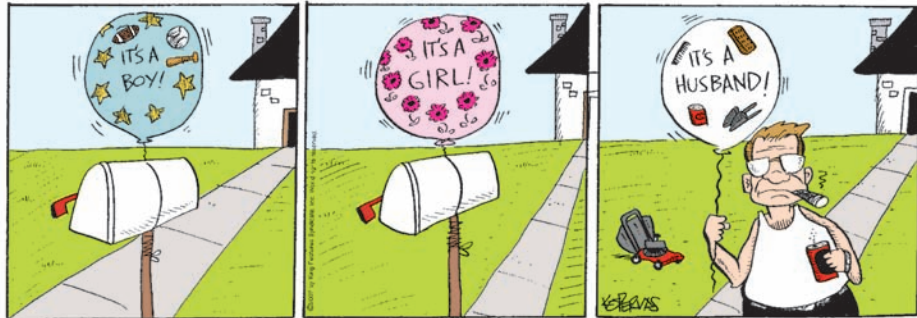
**Amber Waves**

by Dave T. Phipps



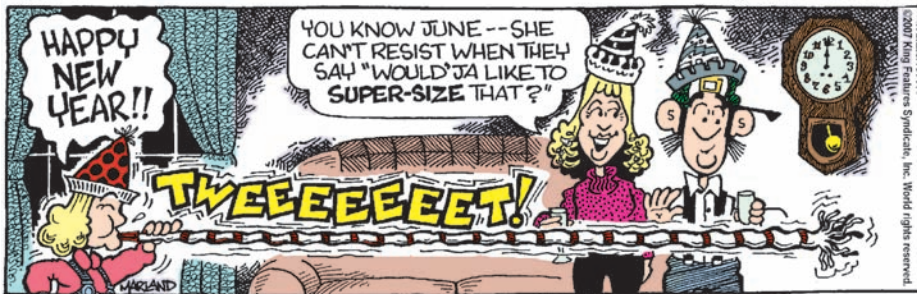
**Out on a Limb**

by Gary Kopervas



**R.F.D.**

by Mike Marland



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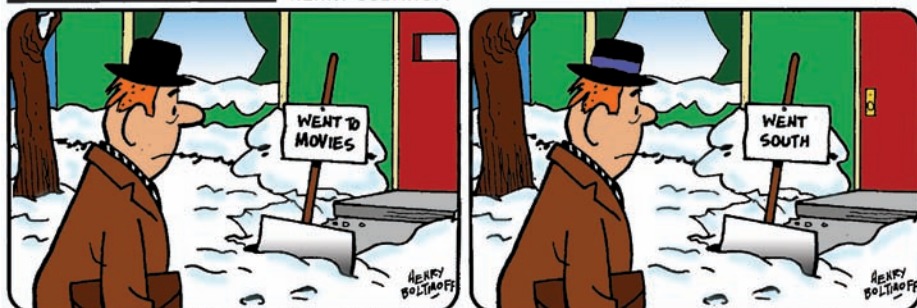
**The Spats**

by Jeff Pickering



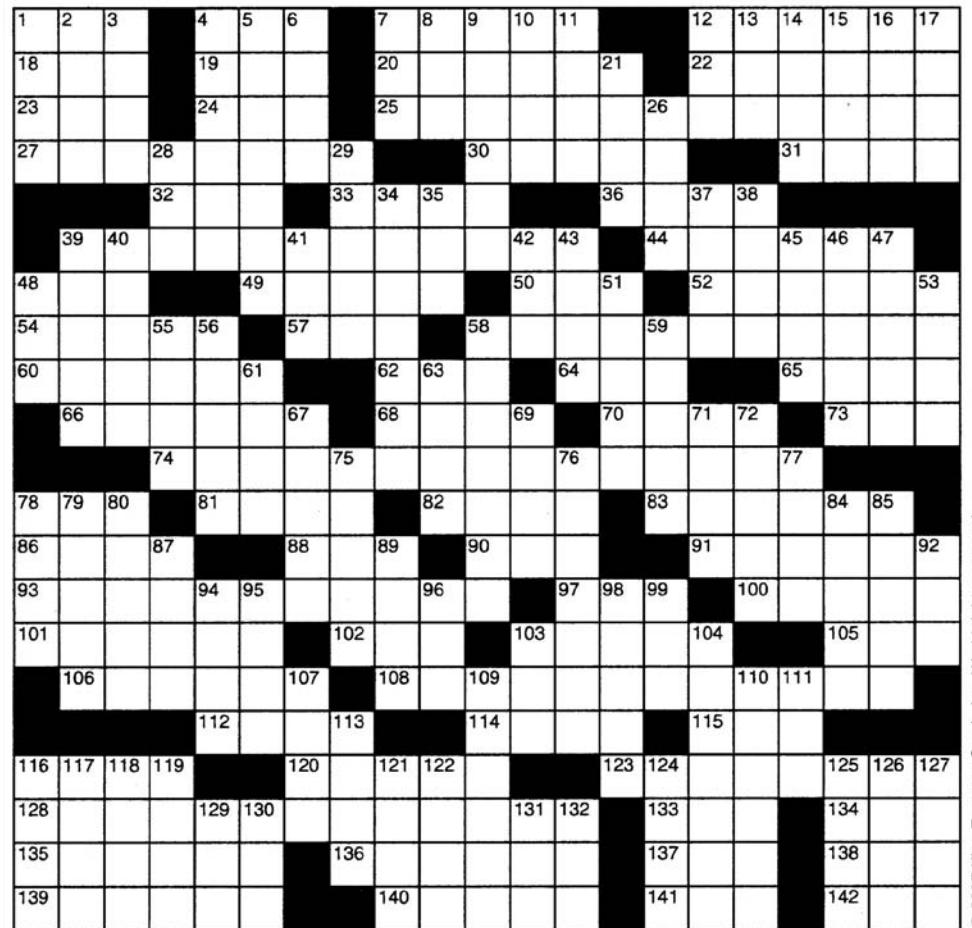
**HOCUS-FOCUS**

BY HENRY BOLTAOFF



Differences: 1. Sign on shovel is different. 2. Window on door is missing. 3. Doorknob is added. 4. Man's hat is different. 5. Tree trunk is shorter. 6. Man's nose is wider. 7. Tree trunk is wider.

**Super Crossword**



- ACROSS**
- 1 It may be tipped
  - 4 W.C. Fields quote?
  - 7 Poisonous plant
  - 12 Social groups
  - 18 Palindromic name
  - 19 Important numero
  - 20 Ages
  - 22 Lama or imam
  - 23 Singer Shannon
  - 24 CEO, e.g.
  - 25 Silent performer
  - 27 Like Donne's poetry
  - 30 Aquatic mammal
  - 31 Slight
  - 32 Zombie ingredient
  - 33 Memphis deity
  - 36 Obligation
  - 39 Famed anthropologist
  - 44 — fin
  - 48 Scand. nation
  - 49 Summarize
  - 50 Computer acronym
  - 52 Kitchen utensils
  - 54 — one's time (waits)
  - 57 Weber's —
  - 58 '98 home run king
  - 60 Praise
  - 62 Female goat
  - 64 "O Sole —"
  - 65 Sour fruit
  - 66 Like some watches
  - 68 Bradley or Epps
  - 70 "Heat and —" ('83 film)
  - 73 Writer Rand
  - 74 Education pioneer
  - 78 Woods' grp.
  - 81 Indication
  - 82 Wordsworth works
  - 83 Magazine employee
  - 86 Air bear?
  - 88 — Gatos, CA
  - 90 MA hours
  - 91 Winter wear
  - 93 Bearded bandleader
  - 97 Lamb's dam
  - 100 Wear away
  - 101 Illinois city
  - 102 Financial abbr.
  - 103 What trumpets do
  - 105 Diarist Anais
  - 106 Homeric combatants
  - 108 5th Dimension member
  - 112 Farmer's place
  - 114 Yemeni city
  - 115 Bond rating
  - 116 Lhasa — vessel
  - 123 Glass' "— on the Beach"
  - 128 "Full Metal Jacket" star
  - 133 Team scream
  - 134 Humorist George
  - 135 Babbled
  - 136 Mame, for one
  - 137 Consumed a knish
  - 138 Gender
  - 139 Lady of Spain
  - 140 Moshe of Israel
  - 141 Contemporary
  - 142 Use a shuttle
  - 12 Down
  - 11 Atkins or Huntley
  - 12 Calculating person?
  - 13 O'Hare info
  - 14 Incites Rover
  - 15 Rock hound?
  - 16 Jacob's twin
  - 17 Pencil piece
  - 21 "Ethan Frome" prop
  - 26 Eloquent equine
  - 28 Rink legend
  - 29 Caroline, to Ted
  - 34 Celebrity
  - 35 Little devil
  - 37 Comice kin
  - 38 Math subject
  - 39 Shearer of "The Red Shoes"
  - 40 "As You Like It" setting
  - 41 Silly Skelton
  - 42 Periodontists' org.
  - 43 Campus digs
  - 45 Whips up a waistcoat
  - 46 Spanish city
  - 47 Croce's Mr. Brown
  - 48 Leno's network
  - 51 Loses control
  - 53 Noted Dutch treat?
  - 56 Patriot Deane
  - 58 Ramble
  - 59 Animal that roared?
  - 61 Singer Amos
  - 63 Melville novel
  - 67 Tenor Beniamino
  - 69 Hwy's
  - 71 Fountain order
  - 72 Threefold
  - 75 "I'm — Cowhand" ('36 song)
  - 76 Getty or Parsons
  - 77 "Take — leave it!"
  - 78 Heart, e.g.
  - 79 "Peer Gynt" composer
  - 80 "Maltese Falcon" actress
  - 84 Maine town
  - 85 Chatter box?
  - 87 Square measure
  - 89 Actor Pickens
  - 92 Berry or Olin
  - 94 Sped
  - 95 Construct
  - 96 Bartok or Peron
  - 98 One of the
  - 99 Directional suffix
  - 103 Command
  - 104 Stem
  - 107 "— Hand" ('81 hit)
  - 109 One in a million
  - 110 Salted snack
  - 111 Purrrfect pet?
  - 113 South American capital
  - 116 Current amount
  - 117 Unwind a rind
  - 118 Mikita of hockey
  - 119 Conductor Klemperer
  - 121 Stentorian
  - 122 Writer O'Brien
  - 124 Neighbor of Pakistan
  - 125 — Haven, CT
  - 126 Brainstorm
  - 127 Casanova's cry?
  - 129 "— Alibi" ('89 film)
  - 130 Author LeShan
  - 131 Nicole on "Fame"
  - 132 Brownings' bedtime?

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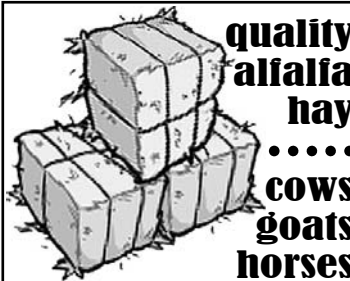
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**ARIES** (March 21 to April 19) An old adversary wants to make amends over the holidays. The decision is yours. But wouldn't it be nice to share the upcoming new year with another friend?

**TAURUS** (April 20 to May 20) As news of your work gets around, expect to receive a special holiday "gift" from influential contacts who could help you launch your new projects in the new year.

**GEMINI** (May 21 to June 20) Instead of fussing over what you didn't do to prepare for the holidays, relax and enjoy the kudos for a job truly well done. A happy surprise awaits you early next year.

**CANCER** (June 21 to July 22) The best way to shake off lingering holiday blues is to join loved ones in the fun and festivities of this special time. A confusing situation starts to make sense in upcoming weeks.

**LEO** (July 23 to August 22) Special emotional rewards mark this holiday time for Leos and Leonas who are able to open up to new relationships and the possibilities they offer in the upcoming year.

**VIRGO** (August 23 to September 22) Your efforts to make the holidays especially memorable for some people will be rewarded in some unexpected (but very welcome) ways in the upcoming year.

**LIBRA** (September 23 to October 22) Be assured that your efforts to make this holiday special for everyone won't go unnoticed by those who could make some important changes in your life.

**SCORPIO** (October 23 to November 21) Lots of folks want you to light up their holiday parties. But try to take some quiet time 'twixt those glittering galas to spend with some very special people.

**SAGITTARIUS** (November 22 to December 21) While the current round of holiday revels has your social life on the fast track, someone special might want to keep pace with you next year as well.

**CAPRICORN** (December 22 to January 19) Enjoy all the fun you deserve at this holiday time. However, don't lose sight of the need to check out some of the changes the new year is expected to bring.

**AQUARIUS** (January 20 to February 18) What happens during this holiday time can help clear up some of the confusion jeopardizing a once-stable relationship. Follow your instincts on what to do next.

**PISCES** (February 19 to March 20) Your holidays are brightened by new friends eager to become part of your life. But don't forget to spend time with that one special person. (You know who.)

**BORN THIS WEEK:** You have the ability to encourage people to reach their potential by setting an example with your own efforts.



# Nancy Watson

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645-5000

www.nancywatson.net



Nancy has been a Ranchos resident for 28 years and a full-time Real Estate Agent serving the Ranchos for over 17 years. She is a member of the Madera and Fresno Multiple Listing Service and is well known as a *Top Producer*. If you are interested in finding out the value of your home or know someone looking for a home, Nancy can help. Let the dedicated, experienced agent work for "You!"

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# Real Estate

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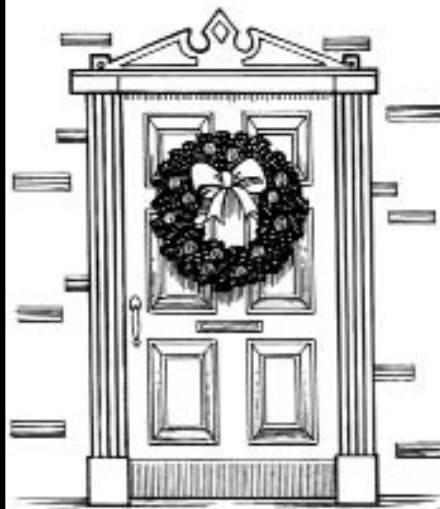
We couldn't have asked for a finer community with which to do business. May your home be blessed with contentment, prosperity and joy this holiday season.

From the staff at:

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# MERRY CHRISTMAS

from our homes to yours!

*We hope your holiday season is really something to write home about!  
Enjoy all that the season has to offer with friends and family and plenty of good cheer.  
Merry Christmas!*

Paul and Susan Sobaje

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12/07

# Real Estate

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**4 Bed  
3 Ba.  
\$439,000**

**11953 Trieste**

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**3 Bed  
2 Ba.  
\$409,000**

**12786 Road 37**

Lovely landscaped home w/pool and horse set-up on 2.5 acres. Upgraded tile counters and flooring throughout much of the house, energy efficient windows and new roof. Sparkling pool, large patio, lots of grassy area and privacy fencing. Horse set-up has round pen, tack shed, tie up, corral and pole barn. Convenient location near local schools.



**3 Bed  
2 Ba.  
\$340,000**

**16253 La Canada**

2.25 ac. zoned for horses. Covered front porch. Living room with vaulted ceiling, family room with pellet stove, French doors & eating area with bay window. Breakfast bar, indoor utility room and nice floor coverings throughout. Landscaping front & back. Located in Golden Valley School District.



**4 Bed  
3 Ba.  
\$349,000**

**35340 Ave. 13 1/2**

Sharp, 1-year-old home zoned for horses. Vaulted ceilings, fireplace with brick hearth, spacious kitchen with lots of counter space and breakfast bar. Walk-in pantry, isolated bedroom and bath, large bedrooms. Walk-in closets, quality paint, carpeting and tile throughout. Fenced yard, concrete walkways and driveway, and front gate. Near schools and just 15 minutes from Riverpark shopping.

Call the listing office for all of the amenities of any of these properties 12/07

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POTENTIAL COMMERCIAL - Ave. 18 1/2 & HWY 99. 16 ac. @ \$200K per acre. 46 ac. @ \$100K per acre.

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COMMERCIAL - WAREHOUSE FOR LEASE @ HWY 99 and Golden State Bl. 24,000 sq. ft. Call for details.

INDUSTRIAL - 15 ac. 3 houses, office complex. RD 25 near Ave. 12. \$150K/ac.

INDUSTRIAL - 5 ac. w/house "as is", RD 25 north of Ave. 12. \$600,000.

### Homes



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LEASE/OPTION - 3 BD/2BA @ 36954 Sparta. RV OK, newer roof, fresh paint, alarm, sprinklers. Many extras. \$284,500.

REDUCED 3 BD/1BA - 29462 AVE 13 1/2. Cute home on 1 bath home on 1/2 acre. Lots of trees in front. **PENDING** \$224,000.

FRIENDLY NEIGHBORHOOD - REDUCED - @ 5946 E. McKenzie, Fresno. 3BD/2BA in Clovis schools. Owners motivated - make offer. \$234,950.

DECORATED W/CLASS. 4BD/3BA. 2685 Cypress, Clovis. Designed for entertaining. \$559,000.

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36 and 38 ac. pistachios. \$12,500/ac.

228+ acres of pistachios, 12 APN numbers. \$16,500/ac.

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## Birthday

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

## Caregiver Needed

**Caregiver/Nurse Needed** - Full or part time during the day in the Ranchos for elderly man. Call 301-4420 or 645-5668.

## Christmas

**NEEDED:** Kind, generous people who will give Christmas to a needy family of 10 (2 adults and 8 children) in the Ranchos. Please call Kathleen at 645-5188.

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**For Sale** - Lots of wood pallets; 13 like-new horse panels for 50' round pen; Two 2-horse trailers, extra tall with ramp and new everything, \$1,500; Horse tack; New running boards for full-size pickup. Call 645-4161 or 559-381-5879.

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**For Sale** - Horse Pony for sale. Gelding. Bay color. \$800 O.B.O. Great with kids. Call 645-8521.

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**For Sale** - Bedroom Set. Solid cherrywood. Sleigh bed, nightstand, TV armoire, chest. Thomasville quality. New in boxes! Cost \$8K sacrifice \$1,950. Call 559-230-0486.

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**For Sale** - \$295 all new King PILLOWTOP

mattress/box. Never used w/warranty. Cost \$700 sacrifice \$295. Call 559-438-0248.

**For Sale - Dining Room Set** - Beautiful solid cherry double pedestal table w/2 leaves, 6 chairs, 4-door china cabinet w/touch lighting. Cost \$8,000 sacrifice \$1,950. Matching buffet \$450. Call 559-275-8813.

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by Linda Thistle

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

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## 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		10
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	+		+		22
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1 2 3 4 5 5 6 7 9

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SAY YOU SAW IT IN  
THE RANCHOS INDEPENDENT



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.*



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***Building a better Madera, together!***

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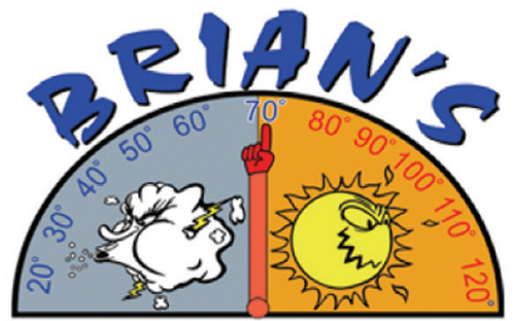
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