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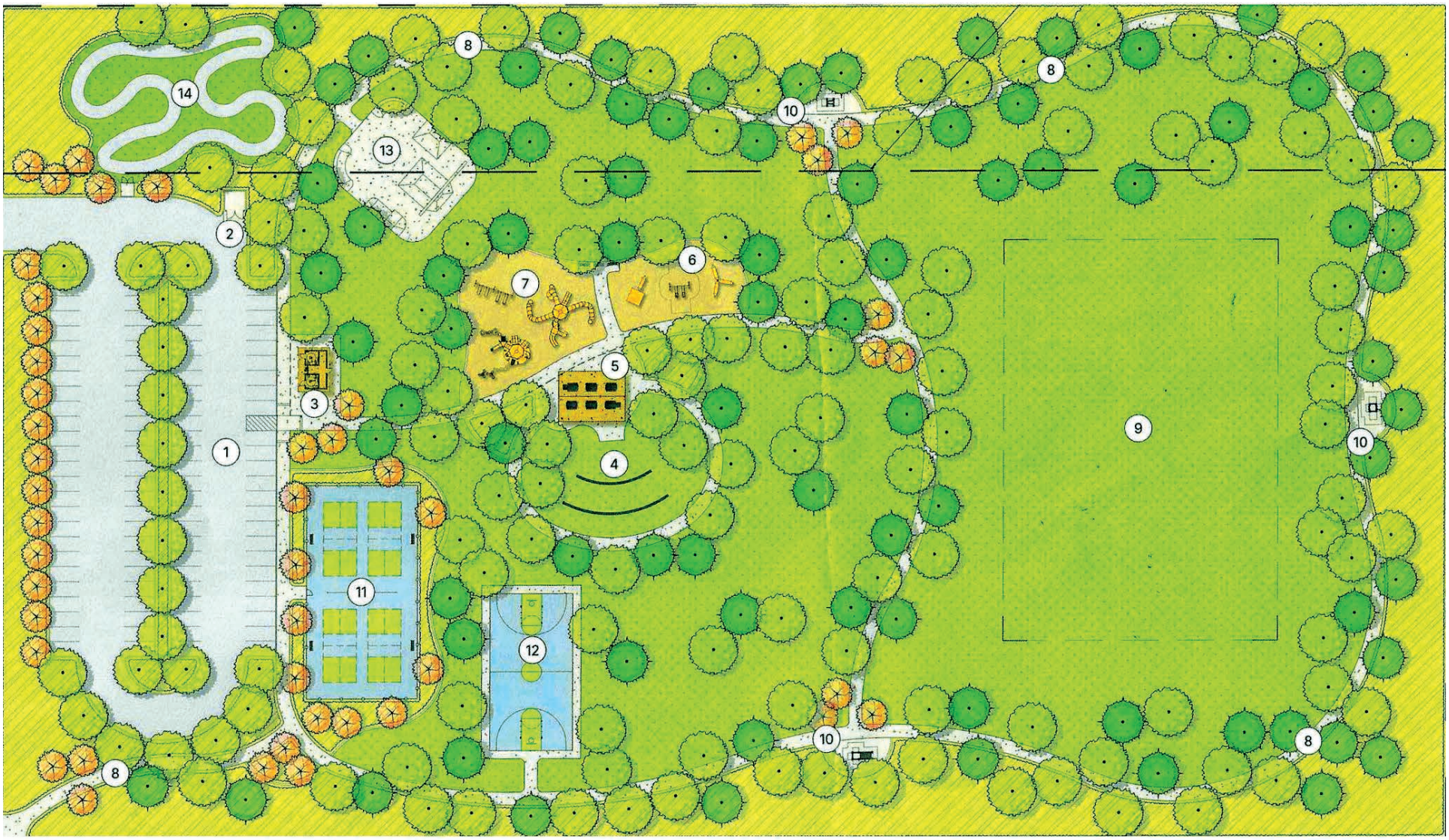
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IS A COMMUNITY PARK COMING TO THE RANCHOS?



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IS A COMMUNITY PARK COMING TO THE RANCHOS?



By Randy Bailey

Madera County has taken the first steps to investigate what is needed to produce a community park for the Madera Ranchos. It would be the first community park for the area.

The location being considered is a 10-acre parcel located at the corner of Road 36 and Avenue 13. The direction given to the Madera County Grants Department from the Board of Supervisors was, "Our proposed project description: we're proposing to develop a park in the Madera Ranchos community ... acquisition of approximately 10 acres of land and development of a new park for the community."

The Madera County Grants staff proposed applying to the Statewide Park Development & Community Revitalization Program for the new 10 acre Madera Ranchos park. The grant money sought would be for acquisition and development, with an emphasis on competitiveness for new-park projects. The application deadline is Dec. 17.

Tristan Shamp, Madera County Grants Officer, presented a proposed application to the Statewide Park Program explaining the grant funds would be for "new park acquisition and development projects" in underserved communities. Shamp said the County is considering 10 acres of land for play areas, shade structures, ball fields, restrooms and utilities and that an initial conceptual design is being developed while negotiations proceed with a willing seller.

Shamp noted that the Statewide Park Program offers up to $8.5 million per award, has no required local match, and totals roughly $188.5 million statewide from Proposition 4 funds. He cautioned, however, how competitive the process has become, citing that earlier County applications for "park renovations" were not funded, while "new park construction" scored higher under the rubric. Board members urged grant staff to pursue partnerships with school districts, local college and senior services, and to plan for long-term operations and maintenance. Staff said public workshops and partner outreach are planned if the board moves forward and subsequently the board approved the resolution to authorize grant submission and to proceed with application development by a vote of 5–0.

Valley Children's Expands With Ambulatory Pavilion

By The Pulse, the Valley Children's Healthcare Publication

Valley Children's Healthcare has announced plans to build a new 73,000-square-foot Ambulatory Pavilion on its Madera campus, designed to make care simpler and more accessible for kids and families.

"When a child needs medical care, families are already carrying so much worry, uncertainty and the demands of navigating appointments and treatments," said Todd Suntrapak, Valley Children's Healthcare President and CEO. "This new pavilion is designed with those families in mind. Our responsibility is not only to provide exceptional care, but to make that experience more coordinated, compassionate and supportive throughout every step."

"Everything we do at Valley Children's is centered around our patients and families, which includes making their patient care journey easier," said Dr. Vinod Balasa, medical director of Valley Children's Cancer and Blood Disorders Center.

"Bringing key services together in one place builds on the coordinated care we already provide, helping make the experience even more seamless and convenient for families. This investment reflects our ongoing commitment to enhancing the patient and family experience while continuing to deliver the highest quality of care close to home."

For many parents, the impact is deeply personal. "Our family is excited for what this will mean," said Veronica Campbell, whose son receives care from multiple specialists. "Bringing services together in one place will make a meaningful difference for families like ours, helping to streamline visits and making the overall experience easier to manage while we focus on our child."



The ambulatory pavilion represents a $73 million investment in enhancing outpatient specialty care services. This project will be funded through Valley Children's reserves, with no impact on current services.

Valley Children's will break ground on the new pavilion in early 2027. Construction is expected to take approximately two years.

Newsom Commutes All Death Row

Gov. Gavin Newsom commuted death sentences for 548 state prisoners, saying "state-sanctioned killing is incompatible with California's values." Victims' rights advocates criticized his decision.

Newsom's commuting the death sentences clears California's death row for the first time since the state conducted hangings in the late 19th century. The prisoners represent more than a quarter of the nation's condemned inmates.

"After nearly 30 years in office I have come to understand the limits of what government can justly accomplish," Newsom wrote in a letter addressed "to all Californians." "I take this action because I firmly believe that state-sanctioned killing is incompatible with California's values, undermines the foundations of our legal system, and diminishes each of us."

His anticipated decision garnered sharp condemnation from victims' groups, who argued it flew in the face of juries and judges.

"I don't think he or any person should undo the sentence rendered by a jury and signed off by a judge because of his personal beliefs or feelings," said Topo Padilla, president of Crime Victims United.

Click on "Local News" at

Pump Up the Pumpkin

(November 2016)

Editor's Note: *With the passing of Aunt Jean, I have decided to bring you a "Best Of" of her recipes over the past 10 years. Good recipes are timeless and I hope you enjoy them all over again.*



Here we are in autumn already. I love the fall time of the year – not real cold yet, and a lot cooler than what we have been through. Probably the only people that don't like this weather are at PG&E. We can open our windows and doors and enjoy.

What do you usually think of when this time of year gets here? Football games? Beautiful orange and red leaves on the trees (and then you have to rake the lousy things up)? Thanksgiving? Pumpkins! Over the past few years I used to pick up Randy's, and then Adam's, kids after school at Sierra View and I loved to sit there and watch the little ones on the days they came back to the school after their trip to the Pumpkin Patch. What excitement! They were so protective of their precious treasures. They hung on to them like the star football player running with the ball to the goal line. Hopefully they all had someone at home that could help them make that all important Jack 'O Lantern.

Pumpkin Nut Bread

1 C margarine
3 C sugar
3 eggs
1 large can pumpkin
3 C sifted all purpose flour
1 ½ tsp salt
1 tsp baking soda
1 tsp baking powder
1 tsp cinnamon
1 tsp cloves
½ tsp nutmeg
1 tsp vanilla
2 C chopped nuts
1 C raisins

Cream together margarine and sugar. Beat in eggs, add pumpkin and vanilla, mixing well. Sift together dry ingredients, blend with pumpkin mixture. Add nuts and raisins.

Bake in loaf pans for 40 to 45 minutes in preheated 350 oven.

The following recipe is my sister Faye's (Randy's mom). You will notice it doesn't take any eggs.

Faye's Pumpkin Bread

Oven 350 Yield – 3 loaves

1 can pumpkin
4 C sugar
1 C oil

Mix together, then add to pumpkin mixture:

2 tsp baking soda
2 tsp cinnamon
1 tsp cloves
1 tsp nutmeg
1 tsp salt
5 C flour

Bake in prepared pans 70 minutes

Pumpkin Cake Roll

3 eggs
1 C sugar
1 tsp lemon juice
2/3 C pumpkin
1 C chopped nuts
¾ C flour
1 tsp baking powder
½ tsp ginger
½ tsp salt
2 tsp cinnamon
1/4 tsp nutmeg

Filling:

1 C powdered sugar
6 oz. pkg. cream cheese- softened
¼ C butter - softened
½ tsp vanilla

Preheat oven at 375. Grease a 15x10x1-inch baking pan and line with waxed paper. Grease and flour the paper. Set aside.

In a mixing bowl, beat eggs on high for 5 minutes. Gradually beat in sugar until thick and lemon colored. Add pumpkin and lemon juice.

In another bowl (I use a large piece of wax paper so you won't have another bowl to wash) mix flour, cinnamon, baking powder, salt, ginger and nutmeg, fold into pumpkin mixture.

Spread batter into prepared pan, sprinkle with nuts.

Bake at 375 for 15 minutes or until cake springs back when lightly touched. Be careful not to bake too long or it will be too dry to roll.

Immediately turn out on a clean towel that has been dusted with powdered sugar. Peel off paper and roll cake up in the towel starting with the narrow end. Cool.

Please see **RECIPES** on P. 4

North Fork Rancheria Opens Madera County Casino

North Fork Mono Casino opens, bringing jobs, vendor business, funding and fun to region.

The North Fork Rancheria of Mono Indians of California opened its long-awaited North Fork Mono Casino on Wednesday, Oct. 28 to the general public at 17770 Golden State Boulevard in Madera, adjacent to Highway 99 between Avenue 17 and Avenue 18½. The $750 million facility has already had a positive impact on the region's jobs, economy, and social infrastructure.



Speaking of the expected economic benefits of the project, Tribal Chairwoman and Spokesperson Elaine Bethel-Fink said, "The main promise of this project has always been jobs, business opportunity, community investment and tribal development – and we began delivering these with groundbreaking in September 2024, immediately creating construction and facility jobs, along with valuable business for local hotels, restaurants and suppliers. Now the fun really begins for the rest of the community!"

At full build out, the facility is expected to provide:

• Nearly 1,500 casino positions, most of them full-time with benefits and above minimum-wage salaries (one of the only local casinos offering this), plus thousands of spin-off jobs in the local economy

• A 24/7 high-quality gaming, entertainment, and hospitality destination for a wide variety of patrons

• A 100,000 square-foot gaming floor with Las Vegas-style gaming, including more than 2,400 slot machines and 40 table games such as Blackjack, Pai Gow and Roulette

• Two full-service restaurants and six food court options, including Manzanita Steakhouse for high-end dining and Clubhouse 99 for casual fare

• A gift Shop, Cultural Display Wall, and non-smoking gaming zones, plus 4,000 guest parking spaces, including free valet services, VIP parking and dedicated large vehicle parking for trucks, buses and RVs.

The facility is estimated to generate over $2 billion in total aggregate economic impact to the region over the next 20 years through various economic benefits and drivers, including estimates of $140 million from local community agreements, $600-800 million from wages and benefits, $400-600 million from goods and services purchased, $17 million through increased local tax revenues, $750 million from construction outlays and millions more for state regulatory and tribal sharing payments.

"Opening the doors to this great facility should come as no surprise," Bethel-Fink said. "Our facility and workers are ready to open! Our community wants it open! After 20-plus years, it's time!"

SAY YOU SAW IT IN
the Independent

Letters

Dear Editor:

I am writing as a Rolling Hills resident to bring attention to an ongoing outdoor lighting violation at a commercial property in our neighborhood that remains unresolved more than two months after it was documented.

It has now been more than two months since September 14, 2026, and over 35 days past the extended compliance deadline granted to fix the issue.

Despite outreach involving Madera County Code Enforcement and District 1 Supervisor Jordan Wamhoff's office, the commercial lighting continues to intrude onto my property and into my home, affect nearby neighbors, and disrupt the rural character that so many of us moved to Rolling Hills and the Ranchos to enjoy.

Deadlines and code enforcement standards exist to protect homeowners and ensure fairness for everyone. When a commercial property is allowed to go more than a month past an extended deadline with no resolution, it leaves affected residents dealing with ongoing light trespass while undermining trust that County rules will be enforced.

I hope sharing this with our community encourages prompt follow-through from our County officials so this issue is finally resolved. Thank you for giving local residents a voice and keeping our neighborhood informed.

Sincerely,
Eloise Reed
Rolling Hills

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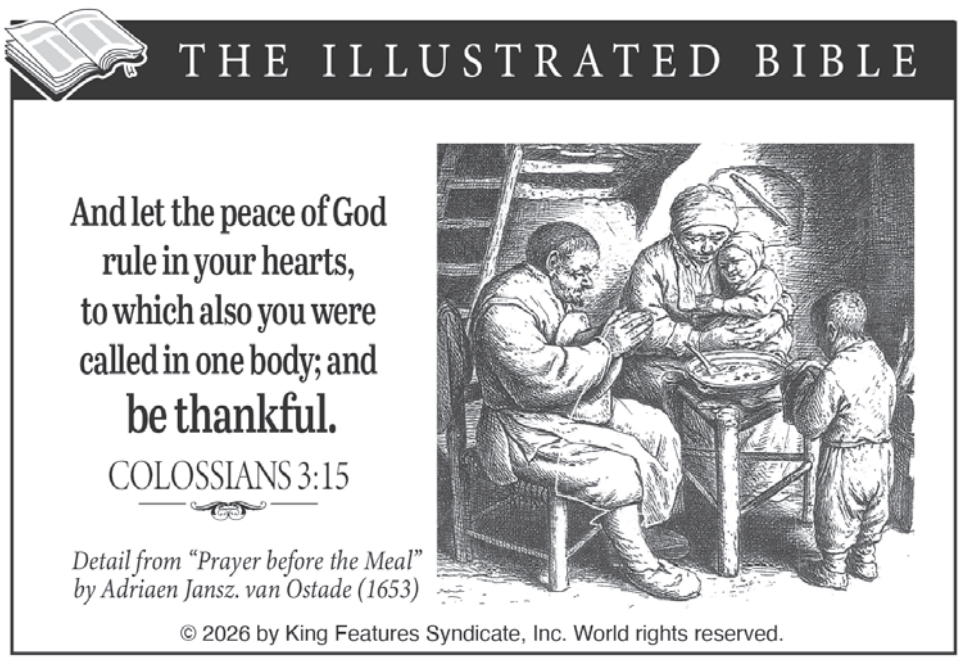
RECIPES cont. from P. 3

Meantime, in a mixing bowl, beat cream cheese, 1 cup powdered sugar, butter and vanilla until fluffy.

When cake has cooled, carefully unroll the cake. Spread filling over cake to within 1 inch of edges. Roll up again (not in towel). Cover and chill until serving. Dust with powdered sugar if desired.

Happy Thanksgiving.

This story originally appeared in the October 2009 issue of the Ranchos Independent. -- Editor



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Randy Bailey.....*Publisher/Editor*

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SAY YOU SAW IT IN
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Editorial

Cut Your Nose Off to Spite Your Face

By Randy Bailey

There's an old saying that goes, "Don't cut off your nose to spite your face!" In case you aren't familiar with that one, this "idiom" describes taking irrational, self-damaging behavior — ostensibly to punish someone else — but whose consequences fall more heavily on you. "How dare that nose stick out from my face! I'll show it! I'll just cut it off!" And now you look like a skull.

Cutting off your nose is often an impulsive decision, resulting in sabotaging opportunities simply to make a point. But in the political world of 2026, it's gone to new levels. The impulse has become deep-rooted. It's like the old saying about beauty being only skin deep — "But ugly goes all the way to the bone!"

> *What's coming is going to be a fiscal bloodbath for the average Californian brought to you by the nose-less majority. Just never doubt — they know best.*

The impulse has metastasized and now goes all the way to the bone. It cannot be talked about or reasoned with. *You* may want to talk about it, but that's only because you're a fascist. And a racist. And a homophobe. You are not deserving of conversation on topics other than the ones approved by the State and discussed in a State-approved manner.

California has been Democrat run since 2011. The governor, the senate and the assembly have all been majority Democrat for the last 15 years. So how has that worked out for the Golden State?

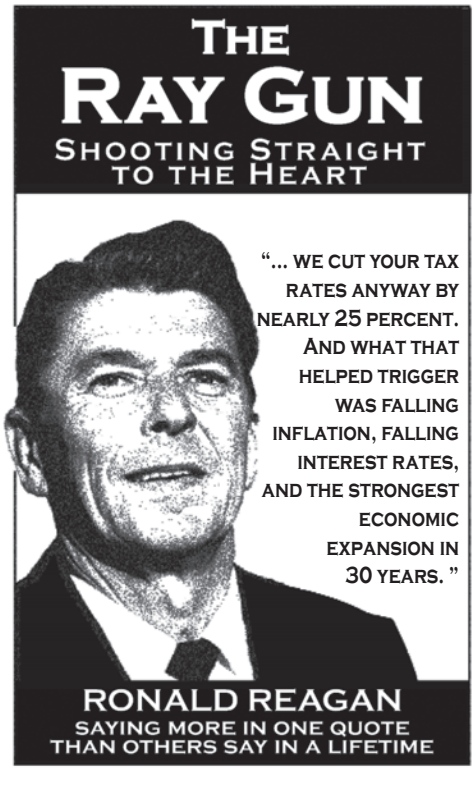
Of our 50 states, California is ranked #36. That's 14 from the bottom. For Affordability we're dead last. Same with Economic Opportunity and Unemployment. For handling Homelessness, we're 49th out of 50 states and our Electricity affordability is also in 49th place. Our Infrastructure, responsible for our great roads, is 48th out of 50, same place as where we are with Housing Costs. Our Fiscal Stability is at the same level as our violent crime rate: 44th place out of 50 states. But at least our kids are doing okay. Eighth Grade Reading and Math are both right at #38 — a whopping 12 from the bottom.

So all of this begs an obvious question: What are we going to do about it? Are you ready for the answer?

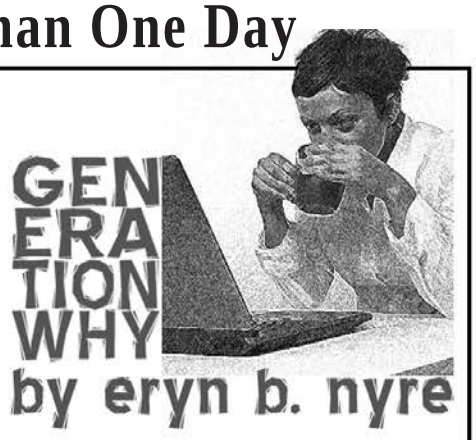
Exactly what we've been doing for the last 15 years.

We had an opportunity to go in a different direction — and truthfully, what could it have possibly hurt? — and California showed up on Nov. 3 and voted the whole "usual gang of idiots (thanks *Mad Magazine*) right back into office. Knowing that the Democrats have never met a status quo of their own creating that they weren't madly in love with (High Speed Rail anyone?), California voters not wanting to appear in any way associated with a Donald Trump mindset, got out their pocket knives and began — *en masse* — to cut of their noses. And when they got done with their own, they cut off all of ours as well.

What's coming is going to be a fiscal bloodbath for the average Californian brought to you by the nose-less majority. Just never doubt — they know best.



Thanks is Deeper than One Day



Thanksgiving is a peculiar holiday. We gather around a table loaded with enough food to sustain a small village, announce that we're grateful for our blessings and then proceed to complain about the turkey being dry, the rolls being cold and go to blows over whether the cranberry sauce should be made with fresh cranberries and orange zest, or retain the shape of the can it came out of. And somehow, this is considered a celebration of gratitude.

I love Thanksgiving. I love the food, the traditions and the opportunity to spend time with my family and friends. As I've gotten older, though, I've come to realize that gratitude goes much deeper than simply appreciating the good things in life. When I was a kid, I was thankful for the obvious stuff: a cute boy noticing me, an A on a test, or somehow escaping yardwork. These days, the things I'm most grateful for look a little different.

I love Thanksgiving. I love the food, the traditions and the opportunity to spend time with my family and friends. As I've gotten older, though, I've come to realize that gratitude goes much deeper than simply appreciating the good things in life.

Take my father, for example. I never really understood what he did for our family. I was grateful for the home he provided but never recognized the hours he spent stuck in traffic to get to the job that made that possible. I was always grateful that he showed up to watch my recital or play or competition of some sort, but I never thought of the patience it took to sit through a three-hour dance recital when your kid was only on stage twice for a grand total of maybe seven minutes. I was grateful for the fancy Halloween party he threw for me and my friends but never considered the time and effort that went into planning all the games and activities. The more adulting I am required to do, the more I look back and acknowledge just how much I took for granted.

I've been thinking about that a lot lately. I've talked quite a bit over the years about showing your gratitude all the time and not just as November draws to a close. Lately, though, I've been trying to take that gratitude a little deeper. I think it's important to appreciate not just what someone does for you, but what it costs them in time, energy, patience, or even worry. And when someone has always been there, like my dad has, it's surprisingly easy to overlook what a gift that really is.

Even in the small things, so much can go into it. For instance, asking someone to feed and walk your dog because you are stuck at work until the sun has long since retired for the day. It seems like an easy ask, but you don't know what they had to put off in their own lives to help you with yours. Or consider the friend who drives you to and from work while your car is in the shop, even though you live miles away and the extra driving takes hours out of their own day. A good friend isn't going to make a big deal about what they rearranged or sacrificed to support you. They might not even tell you about it. It's important to show gratitude for all the tender little mercies you see in life while appreciating what it took to make each one possible.

I am thankful for the ordinary moments. The days when I'm just hanging out with Dad and he delivers another priceless one-liner for the book I've been threatening to write about him. Don't worry, he knows about it. He willingly supplies submissions and reminds me to write them down. The moments I'm having dinner with a friend and she makes me laugh so hard tears run down my face and we practically cause a scene

Please see **GEN WHY** on P. 12

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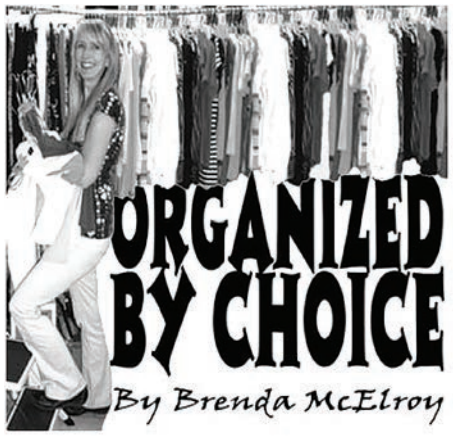
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Say you saw it in the Independent



Thank You and Good Bye

"There is a time for everything, and a season for every activity under the heavens." Ecclesiastes 3:1

How grateful I am for seasons. In nature we feel summer's heat replaced with the coolness of fall. We see vibrant spring colors replace winter's barrenness. Nature reminds us that change is necessary.

We see this principle in organizing as well. As we move through life's transitions, there are different things needed for each season. One client has two young boys. Another, two grown sons. While the young boys' rooms are stocked with toys and children's clothing, the grown family now has a guest room and home office.

In nature some of us have an easier time letting go of summer (that's me), than winter. While we can't control nature's season, we do control what we let go of when the seasons of life change.

This week I worked with two clients, both organizing their clothes. I commented to one on how quickly she made decisions as we filled multiple bags with donations.

"Oh, clothes are easy for me," she said. "Wait until we get to the sentimental stuff." The other client let me know up front that she loves her clothes — all of them. In the end, she did fill a bag for donation and we creatively found homes for all the "keeps."

Solomon in his wisdom goes on to say there is "a time to keep and a time to throw away." (Don't worry — we don't throw away, we donate.) A person moving to the Central Valley from Minnesota replaces three bulky winter coats with ones appropriate to our climate. The retired attorney replaces her pant suits with clothes that fit her new season of life. Good organizing is about recognizing when it's time to let go and make space for what best serves your season of life today.

This year I completed 20 years as a Professional Organizer. With my husband nearing retirement, I find myself in a season of change. For many of those 20 years I contributed to The Independent with these monthly articles. Writing these columns helped me hone my skills as I passed along organizing tips and tools. My hope and prayer is that they've also helped you develop a more peaceful and productive environment.

If this is the first Organized By Choice article you've read, I'm sorry to say it will also be the last. However, I'm not leaving you without resources.

If this is the first Organized By Choice article you've read, I'm sorry to say it will also be the last. However, I'm not leaving you without resources. A visit to my website OrganizedByChoice.com (blog page) gives you access to more than 15 years of helpful articles. On your computer (not phone) you can search specific organizing topics, such as kitchen, garage, purse, keepsakes, paper, etc.

Sandra Felton wisely said, "Organizing is not nearly as important as many other things in life, but what it delivers is often priceless." I wouldn't have invested 20 years of my life into this career if I didn't believe that was true. I have seen people's countenance lift and quality of life improve with better

Please see **ORGANIZE** on P. 9

Senior Report

Ranchos/Hills Seniors' Holidays and Christmas Boutique Events

By Melanie Williams

The chilly winter months are almost upon us. The Autumn leaves have fallen and many people are looking forward to a wonderful snow season in the nearby Sierra Nevada Mountains.

Our members are anticipating Thanksgiving Day celebrations with family and friends. December is right around the corner as we prepare to celebrate the Christmas holidays and the coming festivities at the Ranchos/Hills Senior Center.



The always anticipated Ranchos/Hills Senior Center Birthday and Anniversary Luncheon at Ovidio Italian Restaurant in Fresno.

The monthly Saturday Sale and Christmas Boutique is on Saturday, Dec. 5 from 8 a.m. to noon. The Treasure House has lots of great decorations for the holidays being donated and in addition to the Christmas Boutique, Christmas items will be on display during Brown Bag Days on Nov. 18 and Dec. 16. New winter clothing, coats, jackets and sweaters for adults and children are on sale. The Christmas Boutique has unique items just in time for holiday decorating.

Thank you for all the wonderful Treasure House donations we receive from the community to support our outreach to local seniors.

The Annual Christmas Dinner Potluck is on the December 2026 Calendar. It is scheduled for Thursday, Dec. 10 at 5 p.m. We are looking forward to another fun time of Christmas cheer and holiday celebration with the members of the Ranchos/Hills Senior Center.

Don't miss the installation of our new Board members at the festivities. Board President, Ellen Williams, is planning to update members during the Christmas Potluck and discuss their progress for upcoming projects at the Senior Center. We are looking for members who are willing to volunteer for needed positions on the Board and Committees serving at the Ranchos/Hills Senior Center in 2027. Please sign up at the Senior Center for the Annual Christmas Potluck at the front reception desk in the Senior Center or call 559-645-4864.

The Senior Hot Lunch Program is starting a new year at the Senior Center. Any seniors, 60 years and older, living in the community or surrounding area are encouraged to come and enjoy a hot meal and the company of your local senior community. Meredith, our Senior Lunch host, serves hot meals at 11 a.m. during the week. You can sign up at the Senior Center during regular hours, 9 a.m. to 1:00 p.m. Our partners in this program would like to expand this outreach to seniors who may not be getting out often, to come, enjoy a hearty hot lunch and visit with other seniors from the neighborhood.

We are excited to announce a new fundraiser, "Raising of the Roof!" The Senior Center is needing to replace the roof with new materials and install a new air conditioning unit for next summer. Some new fundraising events are being planned to help with the cost, so watch your calendar in the upcoming months and end of the year charitable donations are appreciated.

The holidays are full of festive events, so remember some important dates and weekly activities during the month of December at the Ranchos/Hills Senior Center.

Many of our seniors are heading up to the Golden Chain Theater in Oakhurst to see the presentation of "The Best Christmas Pageant Ever." The group always has a fun time together celebrating a fantastic Christmas season play. It is a family-friendly production for audiences of all ages featuring a joyful, uplifting experience that celebrates community, feelings of warmth and holiday cheer. You can even cozy up with a hot chocolate and watch the show. Tickets are available through the Golden Chain Theater website.

Monthly activities at the Senior Center include Exercise Class every Monday, Wednesday and Friday at 10 a.m. with Jo Chase and card and table games are on Thursday Dec. 3, Dec. 17 and Dec. 31 starting at 12:15 p.m. during the chilly winter months.

The Odd Fellows Breakfast is on Sunday, Dec. 20 from 7:30 to 11 a.m. at the Odd Fellows Lodge located at Ave. 15 and Road 28 in Madera. They give the majority of their proceeds each month to different local charities in Madera County.

Brown Bag Day is on Wednesday, Dec. 16 from 10 a.m. to 12:30 p.m. at the Ranchos/Hills Senior Center.

The Senior Center will be closed on Thursday, Dec. 24 and Friday, Dec. 25 for Christmas Day. We will also be closed on Friday, Jan. 1, 2027 for New Year's Day.

Merry Christmas and Happy New Year from the members of the Ranchos/Hills Senior Center.

Quote for December: "*The joy of brightening other lives, bearing each other's burdens, easing other's loads and supplanting empty hearts and lives with generous gifts becomes for us the magic of the holidays.*" — *W.C. Jones*





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Kiwanis Korner

Kiwanis Reflect on October — Scouts, Hawks Baseball, a New Park

By Sally Rowden

We are moving right into our holiday months, and we are busy planning for several different community events. Before highlighting those events let's look back at a few events that took place in October.



Bryant Frankfort of Madera Ranchos Boy Scout Troop 118 gave the Kiwanis an update on recent Scout activities.

A young gentleman from the Boy Scouts of America Troop 118 in the Madera Ranchos, Bryant Frankfort, did a presentation at our last meeting in October. He shared the troop's Camp Chawanakee outing and the individual and collaborative scouting activities that were eagerly experienced. Bryant also gave details on their Cord of Oak Firewood Raffle. The winning ticket will be drawn at the Golden Valley Chamber of Commerce Christmas Tree Lightening on Friday, Dec. 4. Tickets are $20 each or three tickets for $50. Call Christina Wagner at 559-706-1210 for more information.

Another informational presentation was given by a young gentleman from Liberty High School. Mario Navarro, a baseball player at Liberty High, shared the needs of the Liberty High Hawks baseball team, from baseball equipment to field renovations. He shared that the Hawks are currently fundraising for a new scoreboard and if you're interested in providing a sponsorship for one, you can contact Liberty High School at 559-645-3500 and ask for contact information for the Liberty Baseball Boosters.

Both of these young gentlemen were incredibly articulate and their passion showed in their presentations. Thank you for taking the time to speak with the Kiwanis Club of Madera Ranchos. Your presentations were highly impactful, and we truly appreciated your dedication and insight.

Moving into our winter community events let's start with our Christmas Wreath Raffle. The wreath is housed at the Golden Valley Chamber of Commerce office. The size of the wreath is 40" X 40" and tickets are $5 each. You can obtain tickets at the Chamber Office or email Sally Rowden at rowdensally2@gmail.com. The drawing will be held at the Golden Valley Chamber of Commerce Christmas Tree Lightening on Friday, Dec. 4. There will be several exciting raffles that evening as the Chamber raffles a beautiful, fully decorated Christmas Tree while the Kiwanis raffle the Christmas Wreath. In addition, the Scouts are raffling off a cord of oak firewood. Come on out and be a part of what promises to be an incredible event.

We will also have a booth at the Christmas Tree Lightning. Our Christmas Wreath will be on display, and you have another opportunity to purchase tickets. Plus, we will be offering an art activity for the children and a cake walk. The whole evening offers different children's activities sponsored by a variety of community groups. Hot cocoa and cookies are shared, and Santa will make his annual appearance. Mark Dec. 4 on your calendars. This is a great way to start the holiday month of December.

One last event to talk about is the proposed Madera Ranchos Community Park. Supervisor Wamhoff and staff are working tirelessly to complete an $8.5 million grant proposal for a Dec. 17 submittal deadline. The park is to be located at Road 36 and Avenue 13. With possible park amenities such as children's age-appropriate playground climbers, pickleball courts, a tennis court, an amphitheater, a bmx roll



Liberty High School Hawks baseball player Mario Navarro talked with Kiwanis about needs for the team, including a new scoreboard.

pump track, picnic area, walking/jogging path, fitness stations, parking area, restrooms, drinking fountains, shade structures and appealing landscaping.

It's great to see the community earnestly take part in the community survey and meetings. A section of the grant proposal asks for community involvement, and it appears we can most certainly check off that box.

In bringing this to a close we do want to wish all a special and thankful Thanksgiving. We have much gratitude for the ongoing continued support we receive. Serving the children of our communities with success only happens because of your giving. Thank You.

ORGANIZE cont. from P. 7

organization.

But the thing more important than all isn't a thing or a system. It's a person. The Bible says that God loved us so much that He gave His one and only Son, so that everyone who believes in Him will not perish but have eternal life. (John 3:16) Jesus gives me purpose for living each day as an ambassador for Him. He gives me assurance that when my final season on this earth is over, I will experience life with Him forever. Not based on my own merit, but on the forgiveness and grace He extended when He died and rose again.

For those of you who have been faithful readers — thank you and goodbye.

For more info, contact Organized By Choice at 559-871-3314 or email them at info@organizedbychoice.com.

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The Golden Valley Chamber of Commerce

Annual Community Christmas Tree Lighting Ceremony



Maywood Shopping Center • Friday, Dec. 4 • 6 p.m.

The Community Christmas Tree Lighting is coming to the Maywood Center on Friday, Dec. 4 at 6 p.m. Come join in the celebration that raises badly needed supplies for our Veterans at Veterans Hospital in Fresno while you get to enjoy snacks, beverages, a Christmas boutique, Christmas carols and a visit by Santa Claus himself.

Pick a star for a Veteran at the VA Hospital.

Items needed for Veterans: Instant coffee, white hand towels, white socks, lap blankets, toothpaste, toothbrushes, L and XL white t-shirts, new books. Items need to be returned to the Chamber office by Dec. 10. Gifts will be delivered to the Veterans at the VA Hospital in Fresno on Dec. 17 at 10 a.m.

Call the Chamber at 559-645-4001 for complete details



11/26

The Golden Valley Chamber of Commerce's Annual

Chamber Christmas Mixer

Wednesday, December 2
6 p.m.

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Madera Ranchos
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YOUNG ADULTS | THURSDAYS, 7 - 9 PM

SEE YOU SUNDAY!

11/26

SEMCU speaks

2026 Tax Planning Strategies for California Taxpayers and Business Owners

By Anthony R. Forestiere, CPA, SEMCU Board Member and Treasurer

Tax Planning Starts Before Year-End — Tax planning is most effective when it is done before the end of the year. A few decisions made during 2026 can reduce your tax bill, increase available tax credits, improve retirement savings and help prevent an unexpected tax liability when you file your return in 2027.

Start by looking at your expected income for the entire year. Wages, overtime, bonuses, pensions, retirement withdrawals, interest, dividends and investment gains can all affect your tax situation. For business owners, the picture also includes business income, expenses, equipment purchases, payroll and the legal structure of the business.

Retirement Savings — One of the simplest tax-saving strategies for employees is contributing to an employer retirement plan such as a 401(k), 403(b), or 457 plan. Pretax contributions can reduce taxable income while helping build retirement savings. At a minimum, employees should consider contributing Workers without an employer retirement plan should also consider an IRA. Depending on income and circumstances, a traditional IRA may provide a tax deduction, while a Roth IRA provides the opportunity for tax-free qualified withdrawals in retirement. Choosing between the two depends on your current tax bracket, expected future income and retirement goals.

Tax Credits and Charitable Giving — Tax credits should not be overlooked. Federal and California credits can provide substantial savings for qualifying taxpayers. Families should review credits related to children, earned income, dependent care, education and other circumstances each year because eligibility can change as income and family situations change.

Charitable contributions can also be part of a year-end tax strategy. Beginning in 2026, certain taxpayers who take the federal standard deduction can receive a deduction for qualifying cash charitable contributions. Regardless of whether you itemize, keep receipts and other records for charitable gifts.

Standard or Itemized Deductions — It is also worthwhile comparing the standard deduction with itemized deductions. Home mortgage interest, charitable contributions and qualifying state and local taxes may make itemizing beneficial for some taxpayers. Others will find that the standard deduction provides the greater benefit. The answer should be based on an actual calculation rather than an assumption.

Investment and Retirement Income — Investment accounts deserve a year-end review as well. Taxpayers with investments that have declined in value may be able to sell some of those investments and use the losses to offset capital gains, subject to the tax rules. At the same time, taxpayers should be cautious about selling appreciated investments simply to generate a tax result. Investment decisions should make financial sense first and receive tax consideration second.

Retirement distributions also deserve careful planning. Taking a large withdrawal from an IRA, 401(k), or other retirement account can substantially increase taxable income in a particular year. When circumstances permit, spreading withdrawals over multiple years may help manage the tax impact.

The same principle applies to Roth conversions. A Roth conversion can be attractive during a year when income is temporarily lower, but the conversion generally creates taxable income in the year it occurs. Before completing a conversion, calculate both the federal and California tax consequences.



Tax Planning for Business Owners — Business owners should begin tax planning well before Dec. 31. The tax results can be very different depending on whether a business is operated as a sole proprietorship, partnership, corporation, S corporation, or LLC.

For a sole proprietor, business income and expenses are generally reported directly on the owner's tax return. This makes careful recordkeeping especially important. Business owners should review their income and expenses throughout the year and make sure that legitimate business expenses are properly documented and deducted.

Partnerships and many LLCs are generally treated as pass-through businesses for federal tax purposes. Income and deductions pass through to the individual owners, who report their share on their personal tax returns. Year-end planning should therefore consider both the business and the owner's personal tax situation. A decision that changes business income can affect the owner's federal and California tax liability, estimated tax payments and potentially other tax benefits.

Corporations require a different approach. A C corporation generally pays its own federal income tax, while an S corporation generally passes income through to its shareholders. Owners of S corporations should pay particular attention to reasonable compensation, payroll taxes, shareholder distributions and retirement-plan contributions. These decisions can have significant tax consequences and should be reviewed before year-end.

LLC owners should understand that an LLC is a legal structure, not a specific federal tax classification. An LLC may be

Please see **SEMCU** on P. 13

GEN WHY cont. from P. 6

in the restaurant. The quiet evenings curled up with my favorite Christmas movie, which no one is allowed to judge me for enjoying because it's almost Thanksgiving, and that's close enough. Nobody announces that they're making a memory. They just happen, one after another, until years later you realize they were the very things that made you feel loved. The laughter, the conversations and the quiet reassurance that you mattered to someone.

Perhaps another way gratitude changes as we grow older is that we begin to recognize God's hand in our blessings. We start to see how faithful He has been through every season of our lives, even when we didn't recognize it at the time. And sometimes it's the difficult seasons that teach us just how much we've depended on His strength all along.

So, this Thanksgiving, I'll thank God for the blessings I can easily name and the ones I've probably overlooked. I'll thank Him for the people who have loved me, the lessons I've learned and the grace that has carried me through the moments when I wasn't particularly graceful myself. And I'll thank Him for my Dad. Not because everything has always been perfect, but because there are some gifts you appreciate more deeply with every passing year.

My hope for you this Thanksgiving is that you take a moment to reflect not only on the blessings of the past year, but also on how you've grown and the lessons you've learned along the way. Some of those lessons come through joy, while others come through difficulties we never would have chosen. Scripture reminds us that God's strength is made perfect in our weakness, and sometimes it's when we have the least strength of our own that His power becomes most apparent. So, cling to the hope we have in Jesus, remember His goodness in every season, and have a Happy Thanksgiving!



SEMCU cont. from P. 12

taxed as a sole proprietorship, partnership, S corporation, or C corporation depending on the circumstances and elections made. Business owners should therefore review how their LLC is currently taxed and cont. from P. 6whether that structure remains appropriate.

Business owners should also review equipment and other capital purchases before year-end. Federal tax rules may allow accelerated deductions for qualifying property, including Section 179 and depreciation provisions. However, simply purchasing an asset does not necessarily mean the entire cost can be deducted immediately. The property generally must meet the applicable requirements, including placed-in-service rules.

Retirement plans can provide another valuable opportunity for business owners. Depending on the business and its circumstances, a SEP IRA, SIMPLE IRA, solo 401(k), profit-sharing plan, cash-balance plan, or defined-benefit plan may provide significant retirement savings and tax benefits.

Business owners should also review whether they qualify for the federal Qualified Business Income deduction. Eligible pass-through businesses may receive a deduction of up to 20 percent of qualified business income, subject to applicable limitations. California, however, does not allow the federal QBI deduction. This is an important reason to calculate federal and California taxes separately.

Business owners should not overlook estimated taxes. A profitable year can result in a substantial tax liability if quarterly payments or withholding are insufficient. Reviewing projected income before year-end can help determine whether additional estimated payments are needed and whether the business owner should adjust withholding or make other tax-planning decisions.

California Tax Planning — California taxpayers should remember that California does not automatically follow every federal tax provision. Some federal deductions and tax benefits are not available on the California return. This is especially important for business owners because the federal and California treatment of business income, deductions, depreciation and other items can differ.

California's relatively high individual income tax rates also make income timing important. A taxpayer considering a large retirement distribution, Roth conversion, capital-gain transaction, or business sale should consider whether the transaction can be spread over several tax years.

Withholding and Estimated Taxes — Tax withholding should also be reviewed before year-end. A large refund may simply mean that too much money was withheld from your paychecks during the year. On the other hand, withholding that is too low can result in an unexpected balance due and, in some cases, penalties.

Social Security and Medicare — For taxpayers receiving Social Security, pensions, or retirement-account distributions, these sources of income should be considered together. A large IRA withdrawal or significant investment gain can affect the taxation of Social Security benefits and, for some Medicare beneficiaries, may also affect income-related Medicare premiums.

For business owners, the same concept applies. Business income can affect not only income tax but also estimated payments, retirement contributions, Medicare taxes and other tax-related items.

Make the Plan Before Dec. 31 — The most effective tax planning is therefore not simply about finding a deduction at the last minute. It is about looking at the entire year and making informed decisions about income, retirement contributions, investments, charitable giving, business expenses, equipment purchases, retirement plans and withholding before Dec. 31.

Whether you are an employee, retiree, sole proprietor, partner, corporation shareholder, or LLC owner, a good tax plan should consider both the immediate tax savings and the long-term effect of your decisions. The goal should be to minimize taxes legally while strengthening your overall financial position. A well-designed 2026 tax plan can reduce the current tax burden, improve retirement savings, preserve cash flow for a business and provide greater financial flexibility in future years.

SEMCU is a nonprofit organization that represents the interests of the residents, property owners and businesses in Southeastern Madera County. Its concerns, among other issues, are our community, safety, water, traffic, schools, future parks and energy. We invite our community to join and help make a difference for our families and youngsters. We invite community members to join SEMCU as board members to help shape the Southeast Madera County area. Together we can build a stronger, more vibrant community.

SEMCU meets once per month online for about an hour and you may "virtually" participate. To join online, go to www.semcu.org for a link and simple instructions. Or if you prefer, you can call in on your cellphone at 669-900-6833 then enter the ID# 83632424343 followed with the access code 85422. Our next meeting is Tuesday, Nov. 17 at 6 p.m. Make your voice heard!

SEMCU is "By the community, for the community"

Real Estate





GO FIGURE!

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.

	+		+		= 19
-		-		+	
	+		-		= 4
×		+		×	
	+		÷		= 3
= 10		= 15		= 20	

1 2 3 4 5 6 7 8 9

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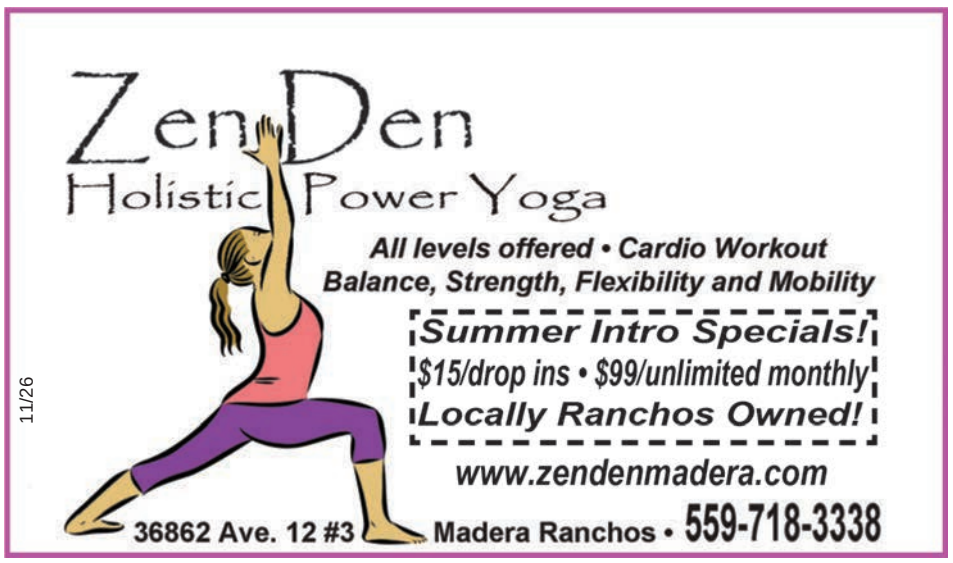
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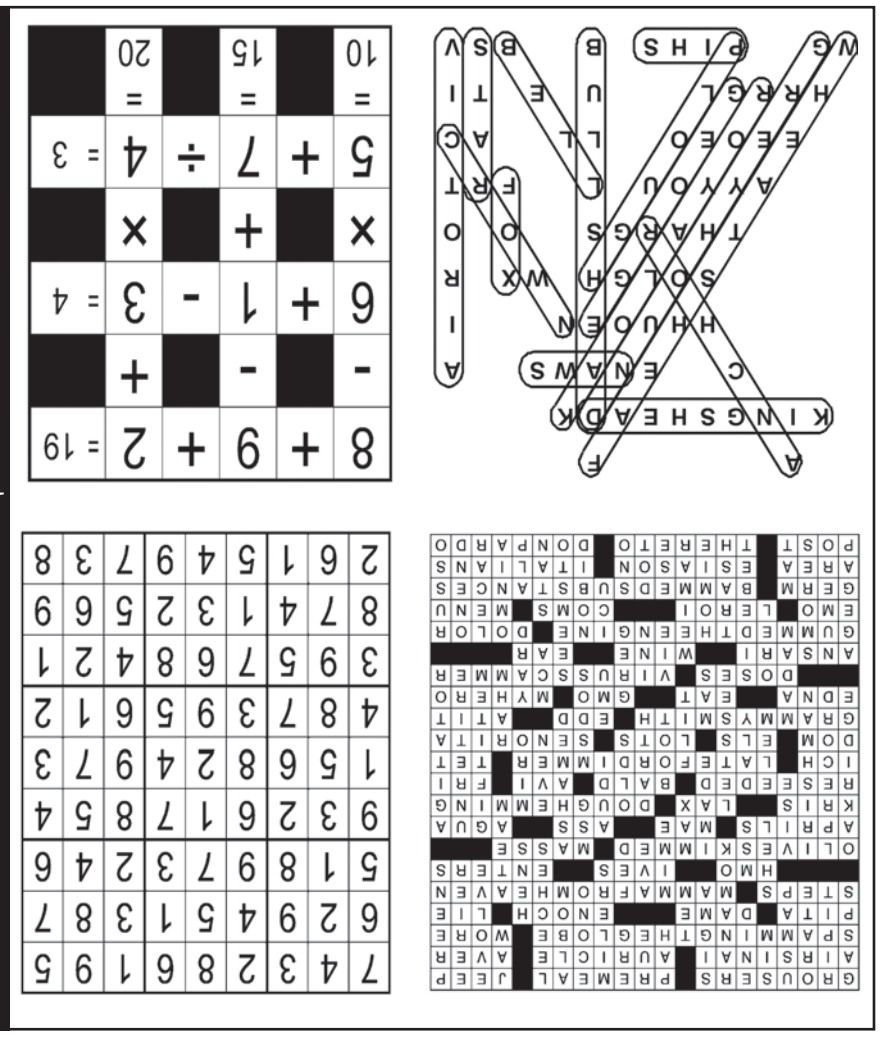
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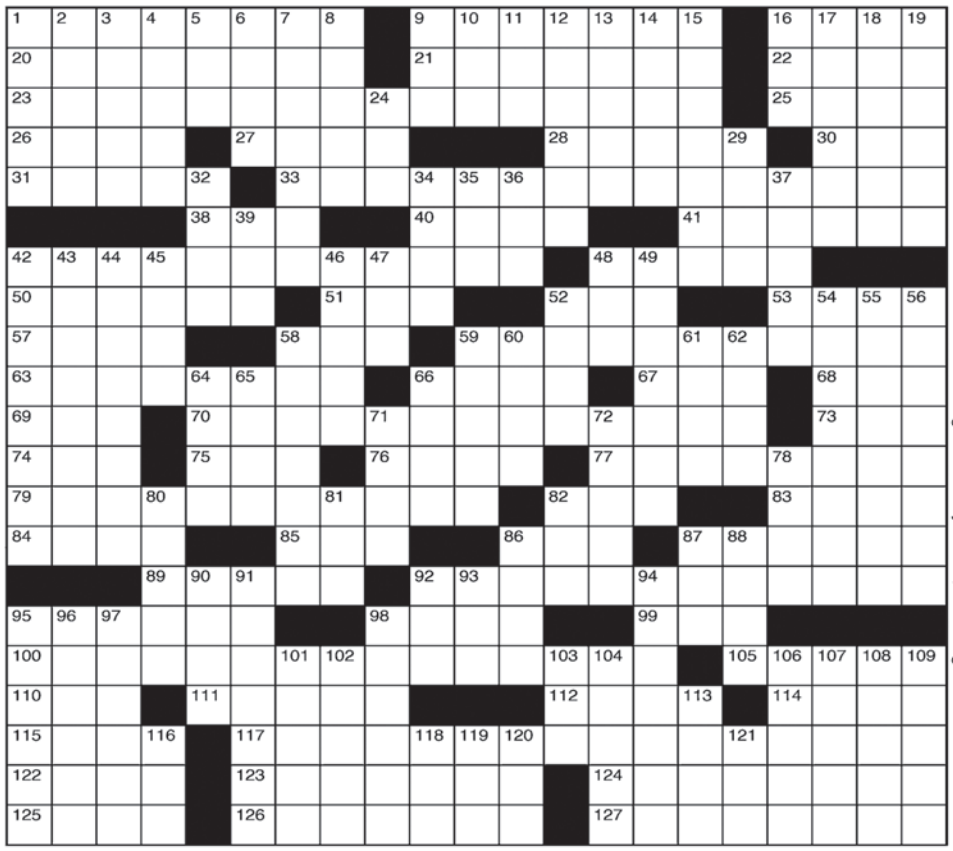
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ANSWERS



Super Crossword



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ACROSS

1 Petty complainers
9 Before lunch or supper
16 Wrangler or Commander
20 Former Cairo-based carrier
21 External part of the 99-Across
22 Declare
23 Sending junk email to everyone on earth?
25 Dressed up in
26 Falafel bread
27 Title for Helen Mirren
28 Cain's eldest son
30 Tell untruths
31 Stair units
33 Mother who's an absolute angel?
38 Patient care gp.
40 Crooner Burl
41 Enrolls in
42 Cartoon character Owl glanced through a book quickly?
48 High-stick pool shot
50 30-day months
51 West of classic films
52 Horse relative
53 Eau, across the Pyrenees
57 Reality TV's Jenner
58 Lenient
59 Famous illusionist doing some tailoring?
63 Sowed again
66 Hairless
67 Prefix related to birds
68 Thu.-Sat. connector
69 I, in German
70 Not flipping the light-varying switch in time?
73 Vietnamese New Year
74 Actor DeLuise
75 Lofty trains
76 Oodles
77 Mexican miss
79 Metalworker who forges music award trophies?
82 Outfielder Roush
83 On the job
84 Writer — St. Vincent Millay
85 Scarf down
86 Biotech-created food
87 Cry after being saved
89 Rx amounts
92 Criminal who swindles people via harmful computer programs?
95 "Master of None" star Aziz
98 Cabernet or merlot
99 Hearing organ
100 Clogged a motor with sticky stuff?
105 Sadness
110 Angsty rock subgenre
111 "The king," in Cannes
112 See 119-Down
114 Option list
115 Kid's "cootie"
117 Materials colliding loudly?
122 Region
123 Ex-Bengal Boomer
124 Milan natives, e.g.
125 Part of P.O.
126 In that direction
127 1975-2014 "Saturday Night Live" announcer

DOWN

1 Catches a quick breath
2 Hit one out of the park, say
3 Pontificate
4 Geog. chart of America
5 PC-game "City" dweller
6 Writer Blyton
7 Went berserk
8 Rho-tau link
9 Oom- — (tuba sound)
10 Regret
11 Tiny work unit
12 Some track specialists
13 Low-budget, in adspeak
14 "Tuesdays With Morrie" author Mitch
15 Bloodsucking worms
16 Mandible site
17 Develop
18 More creepy
19 Prettifies
24 Pro —
29 Female fowls
32 Kids' writer Silverstein
34 Silent drama
35 "Hail, Cato!"
36 Nourished
37 Top squad
39 Orig. texts
42 City west of Knoxville
43 Vinyl spinner at 33 1/3 rpm
44 Guy native to Galway, say
45 Shop gripper
46 "Have — myself clear?"
47 Upper limit, for short
48 Flavor enhancer, for short
49 Guilt-ridden
52 German car
54 Something in a holiday shopper's cart
55 Go back to one's career after leaving it
56 Rabble-rousing sort
58 "Allow me to think ..."
59 — Vader
60 It produced the Cutlass
61 In a tie
62 Spanish artist Joan
64 Grades K-6: Abbr.
65 TV host Carson
66 Kick (out)
71 Dart about
72 Early PC platform
78 Former Chicago mayor — Emanuel
80 Sir's partner
81 Pas' partners
82 Flightless bird
86 Actor Kinnear
87 Elton John's '70s label
88 Sprinkler site
90 Pitching great Hershiser
91 Extra wager
92 Compete
93 Small hotel
94 Apparently does
95 Deterrent to dating, perhaps
96 Tres or cinco
97 Messy camp treats
98 Central German city
101 Garbage
102 Mr. Simpson, to Marge
103 Hosp. ward
104 Card player's "I pass"
106 "— vincit amor"
107 1970s-'80s Renault
108 Ceaselessly
109 Actress Rene
113 Getz of jazz
116 Dojo surface
118 Suffix with Siam
119 With 112-Across, E-businesses
120 — -cone
121 Swiss peak

Say you saw it in the Independent

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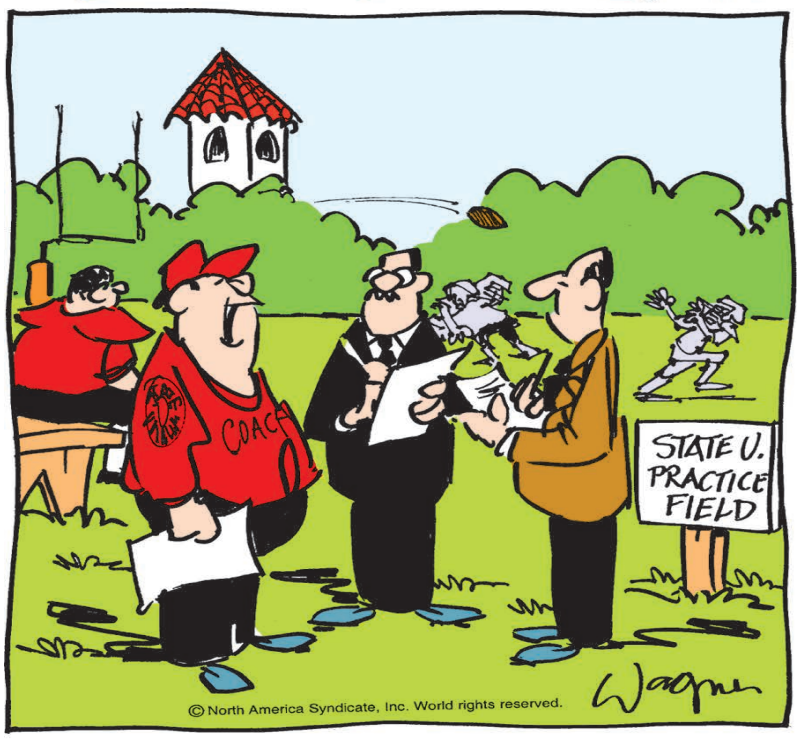
Just Like Cats & Dogs by Dave T. Phipps



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Salome's Stars

ARIES (March 21 to April 19) You often let others complete projects that you've started, but you'd be wise to stick with this one if you hope to make an important professional impression.

TAURUS (April 20 to May 20) As you begin to shop for holiday presents, be sure to put yourself on your list for a well-earned special gift! (Perhaps a trip that you've put off for too long?)

GEMINI (May 21 to June 20) It's decision-making time in the workplace. Use your communication talents to put your case for a promotion in the best light. On another note, a family member has news.

CANCER (June 21 to July 22) You continue to see progress in both your personal and professional aspects. But be careful not to allow holiday pressures to erupt and cause new problems.

LEO (July 23 to August 22) You relish being surrounded by the bright lights of the holiday season, but be careful that they don't blind you to the true motives behind a friend's recent behavior.

VIRGO (August 23 to September 22) "Flexibility" remains your watchword at this time. Expect more changes in your plans. But stay the course, and you'll soon enjoy smooth sailing!

LIBRA (September 23 to October 22) Recent family problems have simmered down for the holidays, but they're still boiling beneath the surface. Expect new support in your search for a resolution.

SCORPIO (October 23 to November 21) Holiday plans could include long-delayed reunions with people whom you loved in the past and still keep close to your heart. Reach out to them!

SAGITTARIUS (November 22 to December 21) Opposites attract in physics -- but not necessarily between humans. Be wary of a relationship of which you don't feel comfortable.

CAPRICORN (December 22 to January 19) A business decision can finally be made now that you have the facts to back it up. You could also get a surprise offer to do some holiday traveling.

AQUARIUS (January 20 to February 18) Your circle of friends widens as new people come into your life. An old friend urges you to reconsider some travel plans that you put aside.

PISCES (February 19 to March 20) You have a warm and generous nature, but be careful that it doesn't get out of control during these holiday times. Make careful decisions and stick to them.

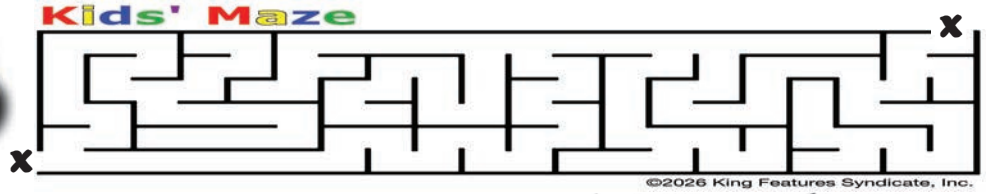
Born this Week

You have a gift for seeing beyond the obvious.
You also have a sense of curiosity
that makes you want to discover hidden places.

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FUN PAGES

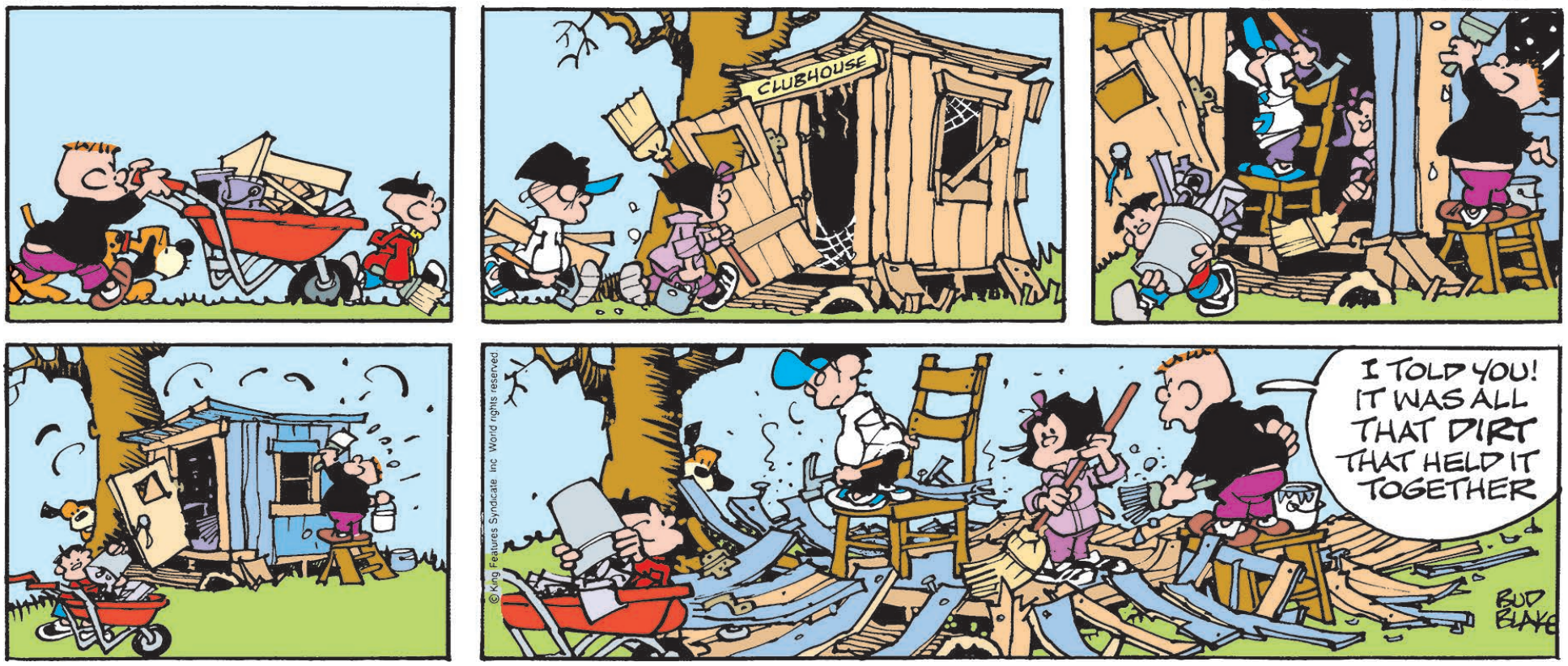
Kids' Maze

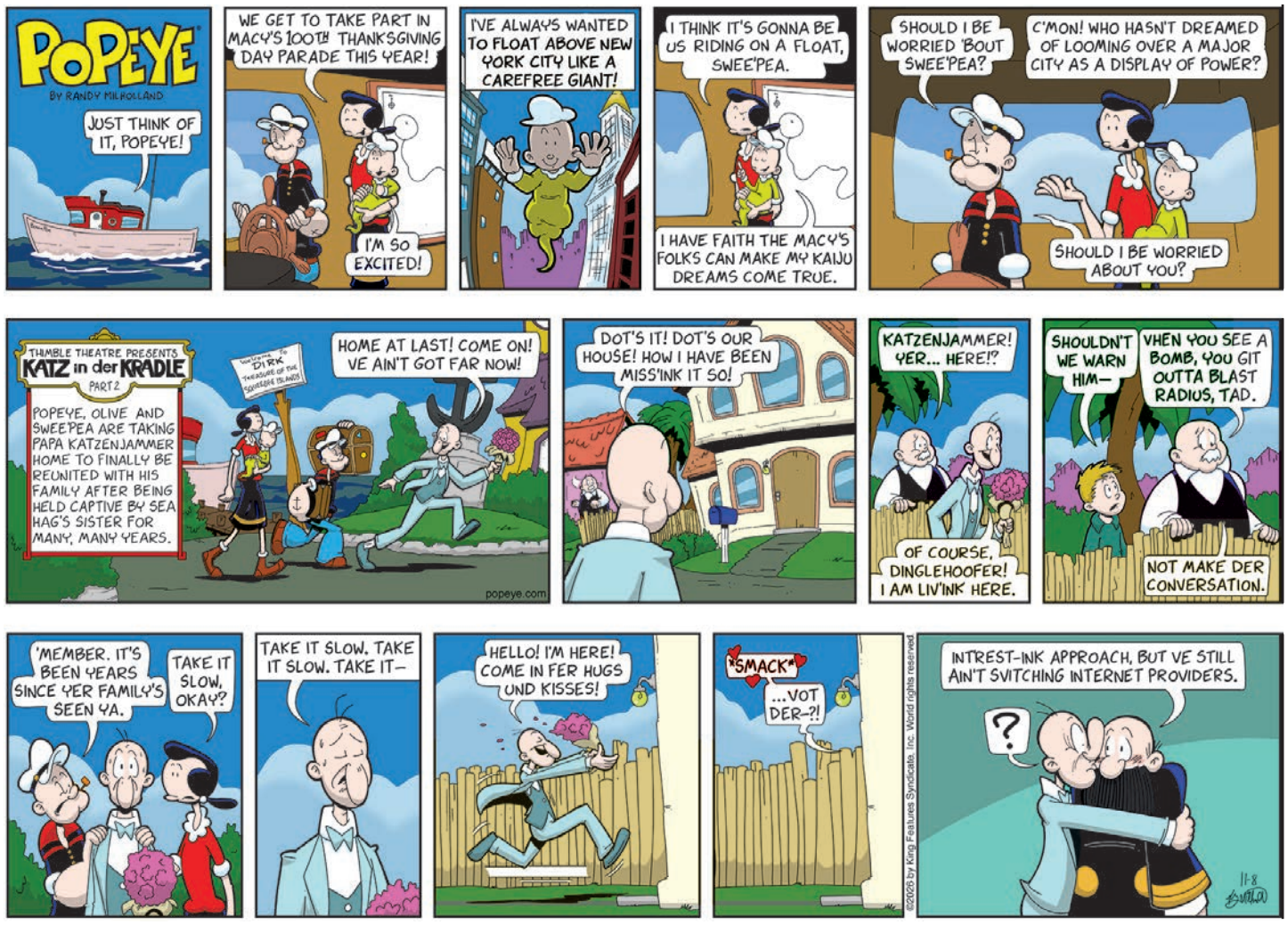


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TIGER

by BUD BLAKE





TRIVIA TEST

By Fifi Rodriguez

1. LITERATURE: Which of Shakespeare's plays is the longest? 2. FOOD & DRINK: What is kefir? 3. GEOGRAPHY: What does Australia mean in Latin? 4. U.S. STATES: What is the capital of California? 5. MOVIES: Which famous Los Angeles landmark is featured in *"Rebel Without a Cause"*? 6. ANATOMY: What is the common name for the patella? 7. TELEVISION: What is Tina Fey's character's name in *"30 Rock"*? 8. MUSIC: How many Grammys does Beyonce have (as of 2025)? 9. COMICS: What is the name of Clark Kent's friend and photographer at the Daily Planet? 10. HISTORY: How many wives did Henry VIII of England have?

1. "Hamlet."
2. Fermented milk.
3. "Southern" (australis).
4. Sacramento.
5. Griffith Observatory.
6. Kneecap.
7. Liz Lemon.
8. 35.
9. Jimmy Olsen.
10. Six.

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Click on "Local News" at

Amber Waves

by Dave T. Phipps



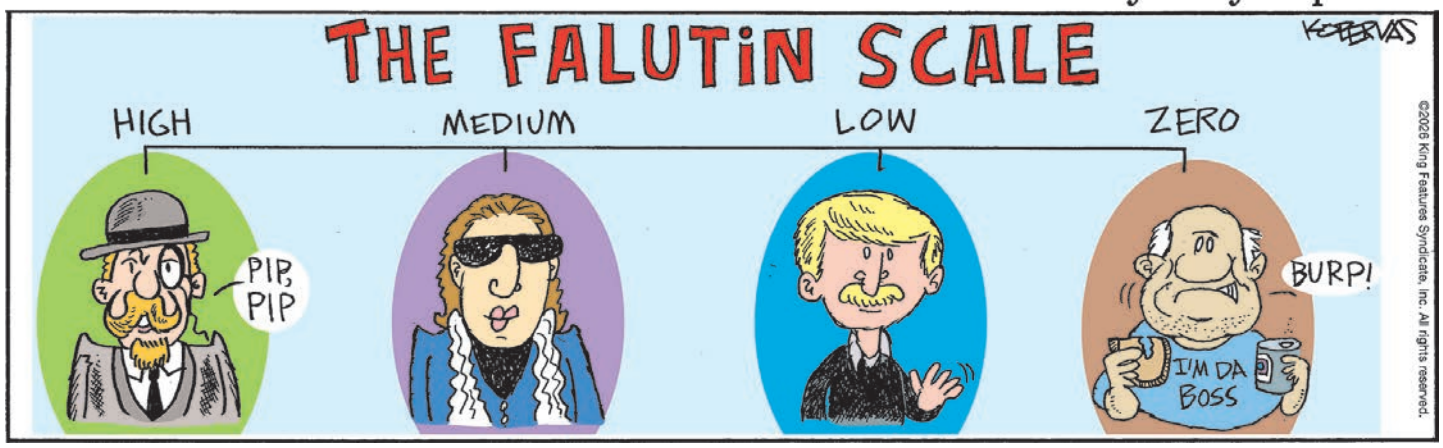
The Spats

by Jeff Pickering



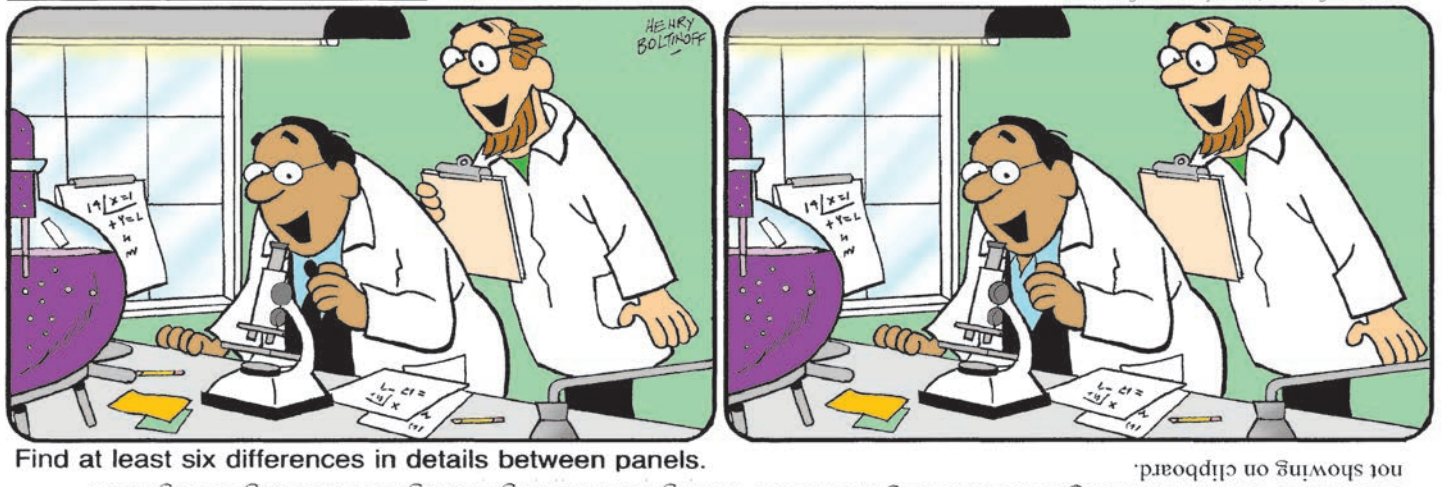
Out on a Limb

by Gary Kopervas



HOCUS-FOCUS

BY HENRY BOLTINOFF



Find at least six differences in details between panels.

Differences: 1. Pencil is missing. 2. Tie is missing. 3. Pocket is missing. 4. Arm is longer. 5. Light is not as long. 6. Fingers are not showing on clipboard.

SUDOKU

by Linda Thistle

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

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.

DIFFICULTY THIS WEEK: ★

★ Moderate ★★ Challenging
★★★ HOO BOY!

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

Find the listed words in the diagram. They run in all directions forward, backward, up, down and diagonally
Unlisted clue hint: HONEY-MAKER'S HOME

Anchor	Fox	Plough	Swan
Bell	George	Royal Oak	Victoria
Bulls head	Greyhound	Ship	Wheatsheaf
Crown	King's Head	Star	

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11/26