More small businesses passing credit card fees on to customers

May be better for consumers to use cash, instead of plastic

By Hannah Ball

Small businesses are struggling under the weight of processing fees from credit card companies. This is why some consumers are seeing a surcharge when they pay with a credit or debit card.

In Michigan, small businesses can be charged up to 4 percent per credit and debit card transaction every time a customer uses a card. This money goes to the perks of using a credit card — cash back, flight points, and more.

See CREDIT CARD on 6

Financial experts say small retailers bear a heavier cost for credit card purchases.

COMMENT OF THE WEEK

Let’s see, NBC News with Lester Holt had a segment on recreational marijuana and predicts a $20 billion industry by 2020 in all states that are legal. You don’t want it in your town? You get no part of that money.

Annual Dickens Fest kicks off

Santa Claus strolls through the downtown Holly crowd during the lighted parade on Friday, Nov. 23, which kicked off the 2018 Dickens Festival three-week schedule. This is the 45th year of the event which continues to grow.

‘Tis the season for vehicle break-ins

Four incidents reported last weekend in Fenton Township

By Sharon Stone

Now that the 2018 holiday season has officially begun, it is also open season for would-be thieves who will steal anything they can from your home and vehicle — especially your unlocked vehicle.

See BREAK-INS on 10

Schools call first snow day on Monday

By Hannah Ball

On Monday, Nov. 26, the students in the Fenton, Lake Fenton, Linden and Holly school districts enjoyed their first snow day of the winter season.

Motorists and superintendents were aware of the snowstorm “Bruce” making its way through the area the night of Sunday, Nov. 25.

See SNOW DAY on 8

The lighted parade was followed by the announcement of the organization, family, business and individual of the year (see sidebar). After announcements, there was caroling, the tree lighting ceremony and time with Santa Claus.

This is the 45th year of the once beleaguered festival, and only the fourth year of the
Notable social comments

Elementary reconfiguration, Holly Dickens Fest, household pets and more

By Hannah Ball

The past few weeks in the news have been filled with alpaca farms, defining household pets, snow days, liquor licenses and more.

On the Facebook post about the four local school districts having a snow day Monday, Nov. 26, Deb wrote, “There’s barely any on the ground and they close school? What, are we now living in Alabama?”

On our story about Fenton Township defining household pets, Aaron wrote, “Compared to many dogs, chickens are defining household pets, Alabama?”

On the Facebook post about the four local school districts having a snow day Monday, Nov. 26, Deb wrote, “There’s barely any on the ground and they close school? What, are we now living in Alabama?”

On our Facebook live video of the Holly Dickens Fest kick off, Lor’e wrote, “I really enjoyed this evening at the light parade and the tree lighting. Hallmark! Too bad the train didn’t time it right. Never have seen this many people in town! I thank everyone who made it happen!”

After the Times posted the story about the Ripley Road lawsuit, Andy wrote, “The gravel portion of Ripley Road has been horrible for years. Linden City Council and the Fenton Township Board need to work up an agreement to get the two remaining gravel portions paved. Plus it could serve as a bypass of downtown Linden for people who are intending to travel Linden Road north of town.”

Stacey wrote, “Very unfortunate situation … but I hope the Schrocks get justice.”

On the Our Future feature on Linden High School senior Maxwell James, Robert wrote, “Good luck this fall Max. You’re a great leader and teammate.”

By Hannah Ball

Not all marijuana products cause the euphoric high

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How marijuana affects your brain

Not all cannabis products cause the euphoric high

By Hannah Ball

What happens when you smoke marijuana or consume an edible?

With Proposal 1 passing on Nov. 6, recreational marijuana will soon be legal in Michigan. Medical marijuana has been legal since 2008. The new law is expected to take effect on Dec. 6 — 10 days after the election results are certified by the Board of Canvassers.

Not all marijuana products get some one “high.” Many medical marijuana creams and oils do not contain THC, or tetrahydrocannabinol, which is the compound that causes that euphoric high. However, with the new law, there could be an influx of recreational users.

Here’s how the drug THC, the hallucinogenic chemical found in marijuana, affects the brain.

Brain communication

The chemical structure of THC is similar to the brain chemical anandamide, according to the National Institute on Drug Abuse (NIDA). Anandamide is a neurotransmitter that’s made inside the body and sends messages between nerve cells.

These messages affect the brain areas that control pleasure, memory, thinking, concentration, movement, coordination and sensory and time perception. THC is able to attach to molecules called cannabinoid receptors because of their similarity to anandamide, and disrupt mental and physical functions.

The chemical structure also interferes with the endocannabinoid system, which is critical in the nervous system’s normal functioning. This affects your body’s movements, from your spinal cord to your joints and muscles.

Memory

Marijuana has been known to cause memory and concentration issues. This is because THC alters the functioning of the hippocampus and orbitofrontal cortex, which are important for memory and focus. The orbitofrontal cortex is located in the front of the brain, above the eye sockets.

“As a result, using marijuana causes impaired thinking and interferes with a person’s ability to learn and perform complicated tasks,” according to the NIDA. This can include anything from driving, to writing your name, to using a microwave. This is why it’s not safe for people who get high from marijuana to drive.

THC also disrupts functioning of the cerebellum and basal ganglia, brain areas that regulate balance, posture, coordination, and reaction time. This means it can be hard to balance or do something as simple as catch a ball after using THC.

Reward system

THC also interferes with the brain’s reward system, which controls a person’s feelings of happiness and satisfaction. The drug releases a higher dose of dopamine than normal observed in response to natural stimuli, and makes you feel happy. This is what causes the “high” — a flood of dopamine.

Source: National Institute on Drug Abuse

View all stories online at
myfenton.com
First snow of season arrives

Local public works ready to maintain roads, urge residents to give space to clear snow

By Tim Jagielo

Fenton — Snow frosted the trees and homes Monday morning creating an idyllic winter landscape in Fenton, Linden and Holly.

The forecasted 8 inches of snow never arrived, but the local department of public works (DPW) was out early, clearing and salting streets and sidewalks.

In Fenton, the DPW started at 2 a.m. with snow clearing and salting efforts. “They were able to put down salt at the major intersections, curves, hills, etc., prior to the start of the heavy snow,” said DPW Director Dan Czarnecki. “The heavy stuff started around 6-ish. At 6 a.m. the sidewalk clearing started.”

At 8 a.m., the plow operators were in and the trucks were out clearing streets. The Fenton DPW started the day with 300 tons of salt. With all the operators, they had five drivers salting and plowing the roads.

In Holly, DPW Director Brian Klaassen said his snow attack started at 4 a.m. with one worker, who salted and checked for slippery areas. He said two operators plowed the village in seven hours, while two other workers cleared the parking lots and dead-end streets. He said his department will use about 600 tons of salt in a season.

Both Fenton and Holly have ordinances designed to keep the streets cleared for early morning plowing.

“Slow down and drive for the conditions, have patience, and give those trying to clear the roads and emergency responders plenty of room,” said Czarnecki.

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Waffles

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Social news is no longer published in the Tri-County Times or its affiliates due to privacy and safety practices. This includes content such as birth announcements, birthdays, school graduations, wedding or engagement announcements and wedding anniversaries.

Recognition of members of our communities serving on active duty in the Armed Forces will be published at no charge.

By Tim Jagielo

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“Slow down and drive for the conditions, have patience, and give those trying to clear the roads and emergency responders plenty of room,” said Czarnecki.

"A look back at 1968" is a series that will be published throughout this year in the Wednesday Midweek edition exclusively. To subscribe to the Midweek edition, please call (810) 629-8282.

M*A*S*H, the novel about three Army doctors written 50 years ago

Compiled By Vera Hogan

Before the movie and TV show, M*A*S*H, the novel gave life to Hawkeye Pierce, Trapper John, Hot Lips Houlihan, Frank Burns, Radar O’Reilly, and the rest of the gang that made the 4077th MASH like no other place in Korea or on earth.

The doctors who worked in the Mobile Army Surgical Hospitals (MASH) during the Korean War were well trained but, like most soldiers sent to fight a war, too young for the job. In the words of the author, “a few flipped their lids, but most of them just raised hell, in a variety of ways and degrees.”

For fans of the subsequent movie and TV series alike, the original version of that perfectly corrupt football game, those martini-laced mornings and sexual escapades all as funny and poignant now as...
**If I Were King...**

In defense of Christmas

E very year, as predictable as a full moon or Michael Moore making a movie nobody watches, some killjoy mounts their soapbox to tell us that Christmas no longer has any meaning because Americans spend too much money on Christmas gifts and evil retailers have made a mockery of the true meaning of Christmas. What a crock of BS.

To those who say it is a gift to someone you love is one of the greatest joys of humanity. Of course, they are right — if you can’t say something nice about a period each year where the vast majority of Americans feel compelled to buy a gift for those who they love, well maybe you should just shut the fire-truck up.

For argument’s sake, let’s imagine that we didn’t celebrate Christmas. No festively decorated homes and Christmas trees on every block. No twinkling lights in the downtown areas of municipalities. No sappy Christmas movies to be enjoyed by people gathered together in the evening, eating popcorn and reveling in the joy of being part of a family. No children’s desperately scrawled letters to Santa. No jingling of the Salvation Army bell ringers outside the stores. And, unluckily, no universal feeling of hope and joy for the entire world.

How would the world be improved by ending each year in the same manner we lived the previous 11 months? How would that make us feel better? How would society be better absent the sentiment and love that inexplicably abounds with the commercialized perspective of receiving gifts.

Gosh, do ya think? Don’t we all relate in some way to Ralphpie’s wondrous awe at receiving his coveted lever-action, spring piston, smooth-barreled, adjustable sight, gravity feed Red Ryder Winchester Model BB gun? Do we really expect young children to focus on the theological aspect of Christmas? Isn’t it enough to know that the happiest memories of most people’s lives center around Christmas, where priceless memories are made that we all recall for the rest of our lives. In what universe could that possibly be a bad thing?

At the end of the day gift-givers are giving the greatest gift of all — happiness. To both the buyer and the recipient. And at the same time celebrating the birthday of Jesus Christ.

And, for Christ’s sake, please don’t buy into the silly ‘Happy Holidays’ being promoted by the godless grinch on the left. Tell it like it is...

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**Did you break out your history books yet?** Did you finally figure out the difference between Russia and the USSR? Are you finally ready to learn that, after Mikhail Gorbachev, President Reagan is the second most responsible person for the destruction of the USSR?

---

**It’s sad that** Democrats can’t accept the greatness of Reagan. Apparently, some Democrats think that you can’t win a war unless you kill thousands. The greatness of Reagan was that he won the ‘Cold War’ with a free economic system and a strong military. Trump is following in Reagan’s footsteps.

---

THANKS, INGHAM COUNTY for putting Representative Slotkin over the top in the 8th district while Livingston and Oakland counties supported Trump’s man.

---

I WOULD LIKE to thank the couple that paid for my groceries in Linden on Sunday. That was so gracious of you and I will pay it double forward. Merry Christmas.

---

**Thought piece: Politics supersedes principle.**

It is that time of the year again. Some of those Tri-Country Times delivery people do not put cards in your paper to remind you of who they are, but you should at least remember to give them a token of your appreciation for your delivery. Thank you.

---

Reagan tripled the national debt and sold guns to our enemy. Nice moves.

---

**For the hot-liner** complaining about the present president, I agree. We have had two presidents in a row who were not leaders. One ran around degrading the United States (the apology tour) and one that chooses not to control his mouth. Neither are leaders, yet the country continues to be surmised thanks to the Constitution.

---

**Future generations are** going to have a lot of trouble trying to correct all the mistakes made by Baby Boomers. Could you all at least do us a favor and stop whining so much? Have a little dignity for once. Thanks.

---

**We need to** enforce the laws that are already on the books. The legally armed citizen is the best deterrent to crime, shootings, and mass shootings. Gun-free zones are an open invitation for those wanting to harm as many people as possible.

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**There are many** charts and studies promoting growth or lack thereof of our economy while studies of suicide rates are ignored. Are we all as great as we claim?

---

**Chicago and Washington, D.C.** have some of the most restrictive gun laws in the nation yet both areas are among the leaders in gun crimes. What’s the answer? I know, make it harder for the lawful citizen to own or possess a weapon for self-protection.

Newsflash: criminals don’t obey laws.

---

Snow — love it or hate it?

“I like two snowfalls. I like the first one because it’s pretty and I like the last one for obvious reasons. If it were up to me, they would happen on the same day.”

John Benish
Fenton Township

“It’s definitely a love/hate relationship. I like the purifying part of the cold that keeps all the creepy crawlers from coming north. I don’t mind driving in snow, but it stinks shoveling it.”

Russ Godin
Holly Township

“I hate it. It’s pretty during Christmas. It’s cold and wet. It hides the green grass and blue skies. I don’t know what I’m doing in Michigan.”

Micki Abrahams
Fenton

“In the old days, I loved it. I used to play in it. Now, it’s not as much fun. I don’t like driving in it, but now that I’m retired, I don’t drive in it unless I have to.”

Lou Coder
Holly Township

“We like it. It’s fine. It’s Michigan. I go down south where my daughter is, they miss the snow. Down there, the schools close when they get 1 inch of snow.”

Dennis McCarthy
Linden
Sugar is hidden in many food products

Compiled by Hannah Ball

Sugar isn’t just found in desserts like pies and cookies — it’s also found in savory foods like bread, granola bars and tomato sauce.

According to the Journal of the Academy of Nutrition and Dietetics, manufacturers add sugar to 74 percent of packaged foods sold in supermarkets. Even though the Food and Drug Administration (FDA) requires food makers to list their ingredients, sugar isn’t always labeled as “sugar” or something obvious.

The University of California San Francisco found 61 different names for sugar listed on food labels. Some names are recognizable, such as sucrose, high-fructose corn syrup, barley malt, dextrose, maltose or something obvious.

Food manufacturers list total sugar content, which often describes the amount of naturally occurring sugars found in ingredients such as fruit or milk. They have only recently been required by the FDA to add the amount of added sugars in a product. Companies have until January 2020 to comply with the new guidelines.

The FDA recommends eating no more than 50 grams of sugar a day, which is about 12.5 teaspoons, if you’re on a daily 2,000 calorie diet. Instead of only looking at the total sugar content, look for these ingredients to discover if there’s added sugar in what you’re eating.

Healthy alternatives to…

**Tomato sauce**

- Many tomato sauces contain 2-3 teaspoons of sugar in a half-cup serving to make it taste better and last longer. For a healthier option, you can make it yourself or find premade spaghetti sauce advertised as having no added sugar.

**Granola bars**

- These snacks have about 3-4 teaspoons of added sugar. Look for bars with fewer than 6 grams of sugar.

**Yogurt**

- A standard 6-ounce Yoplait cherry yogurt has 4.5 teaspoons of added sugar. For a healthier option, buy plain yogurt and add fresh fruit.

**Salad dressing**

- Some servings of salad dressings contain 2 tablespoons of sugar. To avoid this, make a homemade dressing of olive oil vinegar.

**Cereal**

- Many cereals contain 1 teaspoon after teaspoon of added sugar. Make sure to choose cereals with a high fiber count and low sugar count, avoiding ingredients that also mean sugar.

Sources: sugarscience.ucsf.edu, onhealth.com, heart.org

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**Linden schools shooting plot suspect gets 90-day tether**

By Hannah Ball

The third and final Linden school shooting plot defendant has been sentenced after going through the court system since October 2015.

Kody Brewer, 18, was sentenced to a 90-day tether along with continuing probation after violating the terms of his probation a second time. He will not be allowed to leave his house during the 90-day tether period.

The court took all the facts into consideration before rendering judgment and we respect the sentence,” said Deputy Chief Assistant Prosecutor John Potbury.

Brewer’s probation requirements include not owning a computer, not creating social media accounts, not violating the law, monthly reporting, drug testing and more. He was sentenced to five years probation, starting July 2017.

In October 2015, police discovered messages online that seemed to suggest a school shooting discussed by Brewer and two other boys, Lamarr Dukes, 17, and Ryan Stevens, 20. They faced the charge of attempted false report of terrorism, a five-year felony, and other charges. After violating his probation requirements twice, Brewer was sent to boot camp.

A previous article, Potbury said “boot camp” is a “probationary program that attempts to reform young people from their wayward ways.”

The first time Brewer violated probation was in June 2017 when he was out on bond and living with his parents. He created a social media account and carried a cell phone against court orders. He was also suspended from school five times and was nearly expelled.

Circuit Court Judge Joseph Farah ordered Brewer to jail for these multiple violations. The teen was living with his parents at the time the violations occurred.

The two other boys who were arrested are Dukes and Stevens. Stevens was sentenced to five years probation in December 2016 after spending nearly a year in jail. Dukes was sent to a yearlong rehabilitation program in Pennsylvania in September 2016.
SNOW
Continued from Page 3
In Fenton, it’s against local ordinances to park on the streets during the months of November through March, between 2 and 5 a.m.

In Holly, Klaassen said drivers are to keep the streets clear if more than 2 inches of snow is forecast in the next 24 hours. Czarnecki suggests drivers leave early, drive carefully, and give space to plow trucks on the roads. “Slow down and drive for the conditions, have patience, and give those trying to clear the roads and emergency responders plenty of room,” he said.

HOT LINE CONTINUED

TO HELP THOSE somewhat bewildered by interest payments, when you work to pay interest you work for nothing.)

TO THE HONDA lover. Keep buying foreign: Japan loves your profit money coming into their country. You’re a real true American.

THE REAL QUESTION about buying a vehicle is not where it’s assembled but just where do the profits go. The profits from your Honda or Toyota go back to the country of that manufacturer, not to the United States. Don’t feel so superior because your Honda was assembled in the U.S.

I WANT TO thank all the people on Granger Street for being there for me and helping me out. Thank you very much.

CREDIT CARD
Continued from Front Page
The credit card companies aren’t paying for those rewards. The businesses take on these fees, which also are called “interchanges.”

“People who don’t own a business don’t realize this,” said Tim Turczyn of Fenton, who created Zero Fee 123, a company that developed and installs software that aids businesses with this problem.

“MERCHANTS pay 100 percent of the rewards the consumer has on their cards.”

Turczyn’s software allows a business to assess a customer’s fees and gives them the choice if they want to cover the cost of the transaction or receive the cash discount. The fees vary from company to company.

According to Forbes, there are two ways to get a discount on these fees. One way is to process over 82 million transactions and over $5 billion in volume annually, which is why big box stores can pay less in fees compared to small businesses. The other way is to create a class action lawsuit against these credit cards companies.

More than a decade ago, Visa and Mastercard were sued on behalf of 12 million retailers for allegedly violating federal antitrust laws by forcing merchants to pay swipe fees and prohibiting them from directing consumers to other methods of payment, according to bizjournals.com.

This past September, both credit card companies agreed to pay a combined $6.2 billion to settle the charges.

“When the lawsuit happened, Visa had to come up with a solution to drive consumers back to using credit cards so they came up with points,” Turczyn said. “It’s working very well. The problem is merchants pay the points.”

Before businesses could pass this charge on to consumers, there wasn’t much they could do to manage the fees, according to entrepreneur.com, which reported that these fees could increase twice a year and are one of the fastest-growing costs of doing business. The federal Government Accountability Office found that the cost of many rewards cards increased by 24 percent between 2005 and 2009.

While these costs increased in the U.S., they were decreasing in countries that made it legal to pass on the fee to consumers. Turczyn said there are strong incentives to use credit cards, including cash back, mileage points for flights and more. Debit cards also carry a fee, but a smaller one.

“When consumers bear the cost of their own credit card rewards, they are more likely to switch to another form of payment when the cost becomes too high, applying price pressure to the card companies for the first time,” according to entrepreneur.com.

Turczyn said there are 1,600 different combinations with credit cards, rewards and points, and said it’s “near impossible” for a business to know how much the transaction fees would cost without a certain software. Their technology calculates these rewards and includes it in the fee paid by the customer.

“Merchants would have to come up with the exact amount to charge the consumer,” he said. “The businesses can’t make money on fees they charge for credit card processing.”

Some businesses try doing it on their own using pirated software, but many of those services are not in compliance with the law. This puts businesses at risk.

In order to deal with these fees, many businesses are offering a discount when customers pay with cash, like many gas stations already do.
Television evangelists living lavish lifestyles

Rick Warren and his wife live on just 10 percent of their income
Compiled By Vera Hogan

There is nothing wrong with being wealthy. But most Christians believe that Jesus viewed wealth as a gift from God to be used in His service, and often quote from the Book of Luke (Luke 16:13-31): “No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money.”

The following are some of the country’s wealthiest televangelists. Only one, Rick Warren, has rejected a lavish lifestyle.

Kenneth Copeland (net worth $760 million)
Kenneth Copeland, who leads the “Believer’s Voice of Victory” TV show and network, is a giant within the Word of Faith branch of Pentecostalism. Kenneth Copeland Ministries operates on a 1,500-acre campus near Fort Worth, Texas, equipped with a church, a private airstrip, and a hangar for the ministry’s $17.5 million jet and other aircraft. Copeland resides with his wife Gloria in a $6 million church-owned lakefront mansion.

Pat Robertson (net worth $100 million)
Marion Gordon “Pat” Robertson, son of U.S. Senator A. Willis Robertson, served as a Southern Baptist minister for many years before carving out a career as a media mogul and executive chairman. Robertson is host of “The 700 Club,” the flagship program of the Christian Broadcasting Network, which Robertson launched in 1960 in Virginia Beach, Virginia. After an unsuccessful presidential bid in 1988, Robertson founded the Christian Coalition, a Christian Right organization that raises money for conservative political candidates.

Benny Hinn (net worth $42 million)
Tootik Benedictus “Benny” Hinn is a televangelist originally born in Jaffa, Israel and was raised in the Eastern Orthodox tradition. He converted to Pentecostalism as a teenager in Toronto and became so immersed in the faith that it actually concerned his family. Despite dropping out of high school, he went on to found the Orlando Christian Center in 1983 and began professing his faith healing abilities. Hinn’s teachings are characterized as charismatic Christianity, with an emphasis on spiritual gifts and the prosperity gospel. He is best known for hosting “Miracle Crusades”—faith-healing summits—generally held in large stadiums in major cities, which are later broadcast worldwide on his television program, Hinn has been scrutinized for personal use of church-owned luxury goods and a lack of financial oversight on the ministries’ boards, which are often populated with family and friends of the televangelist.

Joel Osteen (net worth $40 million)
Joel Osteen is a best-selling author and the senior pastor of Lakewood Church, the largest Protestant church in America, based in Houston, Texas. Osteen spent much of his career behind the scenes. He founded Lakewood’s television program and produced his father’s televised sermons for 17 years until his father died suddenly from a heart attack. Since taking over the senior Osteen’s ministry, Lakewood’s attendance has grown from 5,000 to 43,000. In his teachings, Osteen says that he aims to focus more on the goodness of God and on living an obedient life rather than on sin. Sometimes his teachings are characterized as prosperity gospel. He lives with his family in a $10.5 million home.

Rick Warren (net worth $25 million)
Rick Warren founded the Saddleback Church in Lake Forest, California, in 1980, which today stands as the America’s eighth-largest church. Warren is the author of numerous best-selling books and advocates a five-point plan to bring global harmony to the world, which involves planting churches, helping the needy and sick, and promoting education. He and his wife consider themselves “reverse tithers.” They live on 10 percent of their income and donate the rest to charity. “I drive a 12-year-old Ford, have lived in the same house for the last 22 years, bought my watch at Wal-Mart, and I don’t own a boat or a jet.”

Joyce Meyer (net worth $8 million)
Joyce Meyer is a charismatic Christian speaker and author who previously ranked as No. 17 on the list of “25 Most Influential Evangelicals in America” by TIME Magazine. In 2003, Meyer and her husband, Dave, launched a television ministry, “Enjoying Everyday Life,” headquartered in the St. Louis suburb of Fenton, Missouri. A mom of four kids, Meyer has received flack for her extravagant lifestyle. In 2004, the St. Louis Post-Dispatch detailed her and her husband’s assets, which were reportedly all paid for by the ministry: a $10 million jet, several homes that cost up to $2 million each, and a $107,000 silver Mercedes sedan. She responds to her critics by saying that she doesn’t have to apologize for being blessed.

Source: Beliefnet.com

Words of caution to wise shoppers this holiday season

As we all know, the holiday season is now upon us. It entails many things including shopping for gifts for others (or yourself). We’ll call this aspect the “shopping season,” which ends Christmas Eve day.

Because Thanksgiving came early, there are 34 shopping days, the most there could be. This season is predicted to be a sales record setter with over $1 trillion in combined in store and e-commerce sales.

The vast majority of these sales are by credit and debit cards, and regretfully, the number of fraudulent credit sales is also increase. All shoppers need to be vigilant in protecting their cards from being used by thieves.

This is a widespread problem with hundreds of millions of dollars in losses each year. In 2016 alone, 32 percent of Americans reported credit or debit card fraud.

All credit and debit card issuers monitor for fraud and do their best to prevent it. However, it’s also important for consumers to know what to do if there’s been a fraudulent charge.

There are two federal laws that apply — The Fair Credit Billing Act (FCBA) for credit cards and the Electronic Fund Transfer Act (EFTA) for debit cards.

Under the FCBA, the liability for unauthorized use of a stolen credit card is up to $50. There’s no liability if you report the loss before the card is used. If your credit card number is stolen, but not the card, there’s also no liability.

Under the EFTA, there’s less protection for unauthorized charges as follows:

• If reported before any charges are made — there’s no liability.
• If reported within two business days after learning of the loss — a $50 maximum.
• If reported more than two business days after learning of the loss but less than 60 calendar days after the statement is sent — $500 maximum loss.
• If reported more than 60 days after the statement is sent — all money taken as of the reporting date from any accounts is lost.

As one can see prompt reporting is key.

There are many tips on the Internet to prevent fraud and decrease your exposure. One of the best is to use only one credit card for shopping due to the federal protections.
SNOW DAY
Continued from Front Page
and into Monday morning. Residents woke up to 2 to 3 inches of snow covering the roads and trees. According to the National Weather Service, a record snowfall was set in Flint for the Monday date with 4.2 inches. The Fenton area received less.
Holly Superintendent Scott Roper said this was the first time they called a snow day before December in more than six years.
"The safety of our students and staff is our number one priority. Several factors are taken into account before canceling school due to snow," he said. These factors include the timing of the storm in relation to when students are traveling to and from school or being picked up or dropped off, the forecasted weather and National Weather Service alerts.
"We constantly evaluate road conditions, given 70 percent of local roads are rural without any sidewalks or streetlights," he said. "All of these factors played a role in cancelling the school today (Monday)."

School districts can use up to six snow days without being required to make up days at the end of the school year. Michigan school districts can apply for up to three additional days with the Department of Education after the six days have been used. Linden Community Schools Superintendent Russ Ciesielski said, "I don’t think you can ever anticipate a snow day. The weather in Michigan can be so unpredictable."

This was the first time Linden had a snow day before December since the 2009-2010 school year. Ciesielski said he chose to call a snow day due to the temperature, road conditions and visibility. He’s in constant contact with the Genesee County Road Commission, other school districts, the district’s transportation department, local police departments and more.

"Student safety is always our number one concern, and we will always err on the side of caution when making a decision to cancel school because of bad weather conditions," he said.

SNOW FALL
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**M*A*S*H**

Continued from Page 3

they were before they became a part of America’s culture and heart.

In 1983, the celebrated **M*A*S*H** sitcom bowed out after 11 seasons, airing a special two-and-a-half hour episode watched by 77 percent of the television viewing audience. It was the largest percentage ever to watch a single TV show up to that time.

Set near Seoul, Korea, behind the American front lines during the Korean War, **M*A*S*H** was based on the 1968 novel by Richard Hooker and the 1970 film produced by 20th Century Fox and directed by Robert Altman. The mobile hospital operated on an isolated compound that received wounded soldiers and was staffed by the show’s cast of doctors and nurses.

At the heart of **M*A*S*H** were the surgeons Dr. Benjamin Franklin “Hawkeye” Pierce (Alan Alda) and Dr. “Trapper” John McIntyre (Wayne Rogers); these roles were played in the Altman movie by Donald Sutherland and Elliott Gould, respectively. Hawkeye and Trapper’s foils on the TV show were the bumbling clerk and right-hand-man, Corporal Walter “Radar” O’Reilly (Gary Burghoff). **M*A*S*H** premiered on the CBS television network in September 1972. Under threat of cancellation during its first season because of low ratings, the show turned things around the following year, landing in the top 10 in the ratings and never dropping out of the top 20 for the rest of its run. In the middle of the show’s tenure, Alda began to take more and more creative control, co-writing 13 episodes and directing more than 30, including the series finale. Alda became the first person ever to win an Emmy for acting, directing and writing for the same show.

Sources: goodreads.com; history.com

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When the going gets tough, the tough go to casinos

**Hitting a great time at one of Michigan’s finest gambling establishments is a sure bet**

Compiled By Vera Hogan

With the exception of the holidays — the days and weeks between November and April can get boring very quickly without something fun to do. If you’re willing to take a gamble, visiting one of Michigan’s many casinos may just be the ticket to a good time.

According to the Pure Michigan website (michigan.org), “When you step into a Michigan casino, there is a feeling of electricity that sweeps over you. The thrill of the lights, the rush of the cards and the sound of the slots. And it doesn’t stop at the Michigan gaming tables. “Casinos in Michigan are also known for their five-star resorts, live shows and exhilarating nightlife, which help keep the evening fully charged. Whether we like the big city or choose to be surrounded by nature, Michigan casinos are premium choices for Michigan gaming!”

The following are some of the more notable Michigan casinos (a complete list with detailed information can be found at michigan.org):

**FireKeepers Casino and Hotel**

Located in Battle Creek, the $300-million property is located along Interstate 94 at Exit 104. FireKeepers offers five distinctive restaurants, multiple lounges and entertainment venues. The 236,000-square-foot property features a 107,000-square-foot gaming floor featuring Las Vegas-style gaming.

More than 2,680 slot machines offer the latest and most exciting slot selections. Each machine is equipped with ticket-in, ticket-out technology. Action also awaits at any of FireKeepers’ 78 table games and a 120-seat poker room, and a 300-seat multi-purpose room.

The hotel offers 242 guest rooms, with pool, hot tub, sauna, steam room, and a state-of-the-art fitness center. FireKeepers is at 1777 Third St., Detroit. Call toll free: (877) 888-2121.

**Sagaming Eagles Landing Casino**

This casino is a 32,000-square-foot facility with more than 800 slot machines and 40 electronic table games. Sagaming is at 2690 Worth Rd., Standish, about 30 miles north of Bay City, six miles from I-75 south of Standish in Arenac County. Call toll free: (888) 732-4537.

**MGM Grand Detroit**

Step inside a whole new world of dynamic gaming and luxurious accommodations at MGM Grand Detroit. Feel the excitement of more than 90 table games and 4,500 of the latest slots and video poker. Then go all-in with a full house of non-stop action in Detroit’s premier poker room. The hotel offers 400 luxury rooms and suites. There are three signature restaurants from Wolfgang Puck Steak and Michael Mina at downtown Detroit’s ultimate dining destination. The MGM Grand Detroit is at 1777 Third St., Detroit. Call toll free: (877) 888-2121.

**Soaring Eagle Casino & Resort**

The Soaring Eagle Casino & Resort is the Midwest’s premier AAA Four Diamond gaming and hospitality destination offering top-name entertainment year-round, award-winning dining, high stakes bingo and a full-service spa.

Dining includes Isabella’s serving a selection of Michigan wines, Snikkaun, Aurora Buffet, Legends Diner, Water Lily Lounge, Native Grind, Endless Options and Mijin Store.

Soaring Eagle Casino & Resort is at 6800 Soaring Eagle Blvd., Mount Pleasant. For reservations, call toll free (877) 232-4537. For more information, call toll free: (888) 732-4537.

**Poins of proceeds go to CSIMA**

Read more at myfenton.com.
BREACK-INS
Continued from Front Page
There were four reported vehicle break-ins just last week in Fenton Township-alone. The Genesee County Sheriff’s Office received four larceny from auto (LFA) complaints Saturday, Nov. 24 and one Nov. 25 in Fenton Township.
With these latest thefts, all of the vehicles were unlocked. The first LFA occurred in the 12000 block of Wolfberry Court. Items stolen included a Hewlett-Packard laptop, $10 in change and financial documents.
The second LFA occurred in the 1000 block of Rosalie Drive. Items stolen were loose change and 2018 Toys for Tots challenge coins. The third LFA occurred in the 1200 block of Prinwood Drive. Items stolen included a wallet and credit cards.
The fourth LFA occurred in the 11000 block of N. Fenton Road. Items stolen from the vehicle were power tools and construction equipment.
On Nov. 25, deputies were dispatched to the 4000 block of Owen Road for an LFA. Items stolen were a Bosch chipper, hammer in a case and a Milwaukee Sawzall. If anyone has any information on these or any other crimes, contact D/Sgt. Curt Harrington at (810) 257-3422.
The sheriff’s office urges everyone to keep the doors of their vehicles, homes and outbuildings locked at all times. Some additional tips from insurancehub.com are:
- Lock the doors and close the windows and sunroof completely.
- Be sure to check that you’ve locked all doors to the vehicle before leaving it unattended, even if you’re only planning to be gone for a minute or two. Many thefts occur simply because the doors have been left unlocked.
- Also, if your car has an alarm, leaving the windows or sunroof open could affect the pressure sensors.
- Hiding anything that you’re going to leave in the car.
  It’s smart to do this before you get to where you need to go. If you have everything hidden and packed away before you park, no one will see what you’re trying to hide— but if you move something from inside your car to the trunk, for example, anyone could see you and decide to target your car when you leave. If you drive a car with an open cargo space like a pick-up truck, it’s a good idea to get a cover for it so that you’re not losing your belongings where anyone could see and take them.
- Don’t leave valuables in your car.
  Thieves are on the lookout for any type of electronic device, so if possible bring any electronics with you. Don’t leave them in your car unless it’s completely necessary and you hide them out of sight.
- Stow cords and adaptors out of sight and remove tell-tale signs.
  GPS cords and cell phone chargers are both dead giveaways that there could be goodies in your car. Keep these cords out of sight, and as an extra precaution plug the to your cigarette lighter back into its socket. Also, take the GPS suction off your windshield— that’s also a sign that there could be something worth stealing in your car. Even the suction-cup marks on your windshield could attract a thief to your vehicle, so try to remember to wipe these off when you remove your GPS.
- Keep your car clean.
  You know there’s nothing in the empty box sitting in your backseat, but a thief doesn’t. They might think there’s something valuable inside and go after it. Avoid having clutter in your car that a thief might think conceals something good.
- Get a car alarm and theft deterrents.
  When someone breaks into a car, they could be planning to steal it. Installing a steering wheel lock, a collar for the steering column, or a lock for the brake pedal provides a visible sign that the thief wouldn’t be able to take the car even if they broke in, which decreases the chance that they’ll try it.
- Park in well-lit areas.
  Park your car in a well-traveled, easily visible area. Try to avoid parking in places where your car could be concealed from view, because this provides a thief with the opportunity to break in with no one seeing. A thief is less likely to attempt to steal from a car that’s in plain sight than one that’s out of sight.

DICKENS
Continued from Front Page
There are two more weekends of Dickens Festival going on. The festival kicks off Nov. 25 in Fenton Township.
On the story of rumors about reconstituting the 4000 block of Owen Road for an LFA. Items stolen were a Bosch chipper, hammer in a case and a Milwaukee Sawzall. If anyone has any information on these or any other crimes, contact D/Sgt. Curt Harrington at (810) 257-3422.

To run the Dickens festival. Approximately $10,000 is raised during the festival itself at things like “Scrooge’s Jingle” he said. “We’ve come a long way; the festival has grown.”

Stacy wrote on this: “Cigarettes will never be banned, and they are trying to ban vaping because the tobacco companies are losing money. Vaping isn’t 100% safe but safer than cigarettes and dip.”

On the story of rumors about reconstituting the Fenton elementary schools, Tami wrote, “There will always be people who like it and people who don’t. I had no problem with the change in Linden. In fact, there were people and friends that my son has met, that he wouldn’t of had that chance until 6th grade. Just my opinion.”

Stacy wrote, “My kids go to Linden and went through this change and from my opinion it sucks. Stressful for both kids and parents — not to mention how it totally messed up the busing system.”
CLASSIFIED DEPARTMENT: 810-433-6787  WEDNESDAY, NOVEMBER 28, 2018  PAGE 11

PERSONAL NOTICES

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3.4 acres with access to all-sports Ryan Lake! This beautiful land is on a partially wooded lot. A 1980's field stone cabin measuring approx. 16x20 sits on the property, great for garden or firewood storage. Build a dreamy home on this peaceful lot with lake access boat launch just across the street! This lot is located in Deerfield Township/Livingston County. Ryan Lake is an 80 acre all-sports lake with a fantastic community. $25,000. Call 810-610-8598

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PUBLIC RESTROOMS

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810-433-6787
Buchanan leads area runners at regional race

By David Troppens

Two area cross country runners spent their Thanksgiving weekend competing in one more race. Linden’s Tyler Buchanan and Lake Fenton’s Eric Niestroy competed in the Foot Locker Midwest Regional Cross Country Championships held at the University of Wisconsin Parkside, Saturday.

In a field that included many of the top junior and senior runners in Michigan, Wisconsin, Indiana, Colorado, Ohio and Minnesota, Buchanan finished 116th with a time of 17:56.6. Niestroy posted a time of 18:22.5, finishing in 149th.

The winning time was placed by Indiana’s Cole Hocker who finished the 5K event in 16:03.2. Michigan’s top finisher was Grand Rapids’ Evan Bishop who finished in 16:09.7.

Buchanan was Linden’s leading runner during the cross country season, earning All-State honors.

Griffins are already champions

Co-op hockey team wins Hudsonville Thanksgiving tourney

By David Troppens

Life has clearly changed this season on the Fenton/Linden varsity co-op hockey program. In the recent past, finding anything more than two quality lines could be a challenge. And, for the most part, you could expect only a few players to score the bulk of the team’s goals.

Thoughts of just being competitive with a team that won a state championship just three years ago would’ve seemed like an improbable goal.

However, those things are not true this season four games into the season. The Griffins continued to prove they are an improved product during the Thanksgiving Holiday season, capturing the Hudsonville Thanksgiving Tournament.

To do so, the Griffins had to beat Romeo, the team that won the 2016 Tournament.

It definitely feels different. I think people are expecting us to play good basketball this year, clarification basketball coach the Eagles won their first season as Linden varsity boys basketball coach the Eagles won their first season as Linden varsity boys basketball coach.

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Continent at MyFenton.com

Eagles anticipating a Flint Metro League title run during 2018-19

By David Troppens

Two years ago during Chris Root’s first season as Linden varsity boys basketball coach the Eagles won their first Division 1 district title in school history.

Last season during Root’s second season the Eagles finished the regular season with a winning record, finishing just one game out of a co-Metro League championship.

And now, what are the goals? Well, one thing is certain, expectations for the program has gone up quite a bit since Root took over at the helm.

“I feel like teams respected us more last year,” Root said. “I feel there is a buzz now about the basketball team and the basketball program than in the past. It definitely feels different. I think people are expecting us to play good basketball and that’s always a good thing.”

The Eagles have an interesting dynamic going into this season. Gone are five experienced seniors who most see- ing considerable playing time a year ago. However, with that said, the Eagles also have a good group of players returning with quality varsity experience as well, and in many cases those players aren’t seniors.

First off, there is Blake Lund. As a freshman he was the 2018 Tri-County Boys Basketball Player of the Year.

As a sophomore expectations will continue at MyFenton.com

David’s Dabbings

Some thoughts about the holiday season

Ah yes it’s here — the holiday season.

While Hallmark stores would like you to think the Christmas season begins in July when they typically put up their ornaments, I think for most of us the festive holiday mindset probably starts about the Monday of Thanksgiving Day week. That’s about the time I start thinking where I am with my Christmas present shopping and what I may be doing each weekend over the next six weeks. So now that we are truly officially into the holiday season, I thought I’d throw out some random holiday thoughts.

We need to cut down on the Bowl games — at least a little

With Christmas and New Years Day around the corner, the visions of college bowl games dance in my head way more than sugar plums ever have. Up through probably my 20s I used to love the bowl season. It seemed every day from about mid-December until New Year’s Eve there’d be a decent bowl game with two solid teams. There were about 18 bowl games, so even two games on the same day prior to New Years was rare.

Today about 40 games will be played and there will be teams with losing records qualifying for bowl games. There are just too many Middle Tennessee State vs. Arkansas State type match-ups and what it does is make me lose interest not only in that game, but all of the other games.

I can’t trust that whatever game is on that given night is going to be a quality contest between two decent teams, so I just don’t worry about it any more. How about cutting it to about ‘just’ 30? At least all the teams would have winning records.

Hallmark Christmas movie time

I never watch these made-for-TV movies but I do feel sorry for the husbands who have wives that have to watch all of these silly movies on a nightly basis. I recently saw something on Facebook that pretty much summarized every single Hallmark movie. The plot to all of these shows is a frustrated and busy single woman who comes back home or moves to a small town from the big city. She doesn’t understand the truth
Blue Devils expecting progress

By David Troppens

A year ago was the introduction season for Lake Fenton’s varsity boys basketball coach Brian McInerney and his squad.

This season, is an entirely different mindset for the Blue Devils.

“The system is more in place,” McInerney said. “The student-athletes have more expectations and understand the offensive and defensive philosophies better, so that’s good. We had a good offseason. We played in the summer league in Mt. Morris, and the lower levels came on board as well. We competed in the fall league in the Cage and we are looking forward to having a successful season.”

Slowly but surely, the Blue Devils improved last season. The squad started out with their share of challenges, losing 10 of their first 11 contests. However, something clicked when the calendar turned the February as the Blue Devils went 6-5 the rest of the way, advancing to a Division 2 district title game.

“We are very confident from the standpoint that we know what we bring to the floor considering what our philosophy is,” McInerney said. “We are making sure we are building on our identity, that’s the main thing. This year it’s different from the standpoint that we are trying to build on the familiarity we have with our system. ... We want to sharpen our skills.”

The Blue Devils have some solid pieces back from last year, starting with Hunter Schramm, Cody Schramm, Ethan Dunckel and Matt Turgeon.

“These are our returning varsity players,” McInerney said. “We are expecting the sophomores and juniors to bring contributions. We had a successful JV campaign last year and we are looking forward to seeing them on the varsity level.”

The season begins Friday at Yale

DABBINGS

Continued from Page 12

meaning of Christmas and initially ignores those holiday thoughts surrounding her.

While there she meets a man setting up the cheesy romantic plot where she’ll find him frustrating at first, until they both eventually fall in love. The man and the town are the primary vessels that allows her to understand the true meaning of Christmas. In a matter of about two weeks they are in love, and having the perfect couple Christmas. Somewhere there will be a god as well. Based on what I’ve seen in the commercials that seems to sum them up well.

Best place to hide Christmas presents from kids inside your own home

When I was a kid I hid many presents for siblings in their own bedroom. There is always a spot that people don’t frequent in their own bedroom. Figure out where that spot is and hide them there. The last place people expect someone to hide a present is their own bedroom.

Constant frustration of finding my favorite childhood Christmas specials.

I forget the station, but starting Dec. 1 someone starts their 25 Days of Christmas promotion. Basically, the station’s primetime broadcasts are all Christmas specials, but most aren’t like the Hallmark movies — most are for the kids or the movies that we all enjoyed growing up. And this means maybe if I get lucky, I might turn on the TV and see the ‘puppet’ movies of my childhood. I love Heat Miser and Snow Miser. In another show there is Somber town where toys are outlawed and the authorities are dressed like German soldiers from World War I. And what about Rudolph? To this day when we leave in the car I’ll exclaim, ‘Next stop, land of misfit toys’ occasionally. Unfortunately, they either never show them or I completely miss them each year. Finally, I got smart and bought the DVDs myself.
OBITUARIES

Nancy Jean Kaminski
1932-2018
Nancy Jean Kaminski - age 86, beloved wife of Leonard “Frank”, passed away on November 24, 2018 surrounded by family from the complications of congestive heart failure. She was born in Nahma, MI, the daughter of Charles and Geraldine (Malcolm) Rerrington. She grew up in Detroit and graduated from Cooley High School in 1950. She married Leonard “Frank” Kaminski on October 30, 1954 at Precious Blood Catholic Church in Detroit. Nancy worked for 10 years at Mine Safety Appliances Co. in the billing department and then retired to become a full-time mom. Her family moved to Fenton in 1978 to their property on Runyan Lake. She enjoyed spending time with her family, relatives, and friends. She also enjoyed living on the lake, reading, cross-stitch, cooking, baking, traveling in northern Michigan, and wintering in Florida. Nancy is survived by her husband, Leonard “Frank;” her son, Shawn; her daughter, Maureen (Robert) Wisner; her granddaughter, Amanda Shimmel; great-granddaughters, Kaylee, Kaitlynn, and Kaycee, and her older sister, Marvel (Remington) Biess of Mancelona, MI. She was preceded in death by her parents; two brothers, Charles “Chuck” and William “Gus;” and her granddaughter’s husband, Arnold “J.R.” Shimmel.

A memorial Mass will be held on Thursday, November 29, 2018, 11 AM at St. John Catholic Church, 600 N. Adelaide St., Fenton. Friends may visit beginning at 10 AM. Interment Great Lakes National Cemetery, Holly. Share memories at www.temrowskifamilyfuneralhome.com.

Elizabeth Layne "Betsy" Clark
1951-2018
Elizabeth Layne “Betsy” Clark - age 67, of Fenton, passed away peacefully on Friday, November 23, 2018. A memorial visitation will be held at Sharp Funeral Homes, Fenton Chapel, 1000 Silver Lake Road, Fenton from 1-4 PM and 6-8 PM Friday, November 30, 2018. Those desiring may make contributions to the Pancreatic Cancer Action Network (PanCAN). Betsy was born July 3, 1951 in Marquette, the daughter of Raymond and Peggy (Tatrow) Harris. She was a 1969 graduate of Fenton High School. She had resided in Fenton for most of her life. Betsy was retired and loved to garden and take her friends and family out on her pontoon boat on Lake Ponemah. Betsy attended St. John the Evangelist Catholic Church. Surviving are: sons, Bobby and wife, Kelley Clark of Illinois and Timothy “Tim” Clark of Fenton; brothers, Rocky and wife, Kim Harris of Flint, Ronnie and wife, Sherry Harris of Flint, and Nathan Harris of Texas; sister, Jennifer and husband, David Chambers of Garden; nieces, Keri Allison and Taren Clayton; grand-dog, Colby, several other nieces and nephews and many special friends. She was preceded in death by her parents; and sister, Maryann Harris. Tributes may be posted at www.sharpfuneralhomes.com.
**Horoscopes**

**ARIES**
Mar 21/Apr 20
Try to avoid overindulgence, Ari. Too much of a good thing can start to turn sour. Learning moderation in all things is a valuable lesson to remember.

**TAURUS**
Apr 21/May 20
Taurus, honesty with the people you care about is important, but work to avoid being too blunt when getting your point across. Try tempering the information shared.

**GEMINI**
May 21/June 20
Gemini, your home can seem like a major travel hub at times, with people coming and going at all hours. Find your quiet zone and retreat there when you need to recharge.

**CANCER**
June 21/July 22
Cancer, you probably have a lot of running around to do this week and wonder how you are going to meet all of your obligations. Delegation can help with that.

**LEO**
Jul 23/Aug 22
Do not be surprised if many visitors pop in to say hello, Leo. Impromptu social events can be enjoyable and even perk you up when you could use a smile.

**VIRGO**
Aug 23/Sept 22
Spend time exercising at the gym or go on a hike this week to relieve some feelings of anxiety, Virgo. This will help calm you down and refocus.

**LIBRA**
Sept 23/Oct 22
Libra, an exciting communication could come your way in the next few days, sparking all sorts of changes in your life. Just weigh through all the options first.

**SCORPIO**
Oct 23/Nov 21
Scorpio, you may want to participate in group activities or make a few new friends but do not know where to start. It’s all in the way you present yourself.

**SAGITTARIUS**
Nov 22/Dec 21
A powerful burst of energy has the potential to turn you into a workaholic this week, Sagittarius. You must keep yourself in check so you do not burn out quickly.

**CAPRICORN**
Dec 22/Jan 20
Capricorn, frustration can rear its ugly head when you don’t need it to visit. You’ll overcome this obstacle if you focus on positivity and the light at the end of the tunnel.

**aquarius**
Jan 21/Feb 18
Aquarius, rest and exercise and time spent with the ones you love can make it all worthwhile.

**PISCES**
Feb 19/Mar 20
Pisces, there’s a lot of work to do at home, but right now you may not be in the right frame of mind to start. Wait to start until you’re ready.

**MIDWEEK Sudoku**

**Horoscopes**

**LEO**
Jul 23/Aug 22
Do not be surprised if many visitors pop in to say hello, Leo. Impromptu social events can be enjoyable and even perk you up when you could use a smile.

**VIRGO**
Aug 23/Sept 22
Spend time exercising at the gym or go on a hike this week to relieve some feelings of anxiety, Virgo. This will help calm you down and refocus.

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**DVD RELEASES**

**SKATE KITCHEN**
In the first narrative feature from The Wolfpack director Crystal Moselle, Carrie, an introverted teenage skateboarder (newcomer Rachelle Vinberg) from Long Island, meets and befriends an all-girl, New York City-based skateboarding crew called Skate Kitchen. She falls in with the in-crowd, a powerful skateboarder guy (Jaden Smith), but a relationship with him proves to be trickier to navigate than a kickflip.

**CRAZY RICH ASIANS**
“Crazy Rich Asians” follows native New Yorker Rachel Chu (Wu) as she accompanies her longtime boyfriend, Nick Young (Golding), to his best friend’s wedding in Singapore. Excited about visiting Asia for the first time, but nervous about meeting Nick’s family, Rachel is unprepared to learn that Nick has neglected to mention a few key details about his life. It turns out that he is not only the scion of one of the country’s wealthiest families but also one of its most sought-after bachelors. Being on Nick’s arm puts a target on Rachel’s back, with jealous socialites and, worse, Nick’s own disapproving mother (Yeoh) taking aim. And it soon becomes clear that while money can’t buy love, it can definitely complicate things.

**MIDWEEK Jumble**

Unscramble these four Jumbles, one letter to each square, to form four ordinary words.

**MIDWEEK Crossword**

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<tbody>
<tr>
<td>1</td>
<td>Woody home</td>
<td>6</td>
<td>Buddy</td>
<td>9</td>
<td>Lawyers’ org.</td>
<td>12</td>
<td>Russian pancakes</td>
<td>13</td>
<td>“—la-la-la”</td>
<td>14</td>
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<td>2</td>
<td>15</td>
<td>Big name in porcelain</td>
<td>16</td>
<td>Expression of regret</td>
<td>19</td>
<td>20</td>
<td>Flightless flock</td>
<td>21</td>
<td>E.T.’s transport</td>
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<td>3</td>
<td>24</td>
<td>Wherewithal</td>
<td>25</td>
<td>Tatters</td>
<td>27</td>
<td>Robin Hood’s missile</td>
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<td>4</td>
<td>29</td>
<td>Tiers</td>
<td>31</td>
<td>Big river</td>
<td>33</td>
<td>Dutch city, with “The”</td>
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**PG-13, 2 hrs. Comedy**

**MIDWEEK Crossword**

**ACROSS**
1 Woody home
6 Buddy
9 Lawyers’ org.
12 Russian pancakes
13 “—la-la-la”
14 CSA soldier
15 Big name in porcelain
16 Expression of regret
18 Find
20 Flightless flock
21 E.T.’s transport
23 Previous night
24 Wherewithal
25 Tatters
27 Robin Hood’s missile
29 Tiers
31 Big river
33 Dutch city, with “The”
35 36 37
54 Dutch city, with “The”
8 Discoverer’s cry
9 Scent
10 11 12 13 14
12 13 14
15 16 17 18 19
20 21 22 23 24
25 26 27 28 29
30 31 32 33 34
35 36 37
38 39 40 41 42
43 44 45 46 47
48 49 50 51 52
53 54 55 56 57
58 59 60 61 62
63 64 65 66 67
68 69 70 71 72
73 74 75 76 77
78 79 80 81 82
83 84 85 86 87
88 89 90 91 92
93 94 95 96 97
98

**DOWN**
1 “NICIS” aimer
2 Jungfrau, for one
3 High school science course
4 —European
go
5 Family girl
6 Straw hat
7 Lasso
8 Discoverer’s cry
9 Scent
10 11 12 13 14
15 16 17 18 19
20 21 22 23 24
25 26 27 28 29
30 31 32 33 34
35 36 37
38 39 40 41 42
43 44 45 46 47
48 49 50 51 52
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88 89 90 91 92
93 94 95 96 97
98

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Answers in this Sunday’s edition of the Tri-County Times

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Dort Federal Credit Union is excited to be opening a new branch in your community. To celebrate we’re offering a special Certificate when you visit our new branch!

7% APY* Certificate offer:
- $1,000 minimum/maximum
- One Certificate per Social Security Number**

Certificate dividend rate bumps to 11% APY* if the member opens a Boo$t Checking account along with their certificate!

*Annual Percentage Yield Certificate term is 12 months, automatic renewal into 12 month certificate at maturity. Available for a limited time only. Certificate is subject to a penalty for early withdrawal.

**Businesses, trusts, minors, and other legal entities are not eligible.