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Are They Ready for This?



Is California's beleaguered jobless benefits agency ready for a recession? The headquarters of California's Employment Development Department in Sacramento. The agency says it's made improvements that have made it better equipped to issue employment benefits if the economy goes south. Photo by Rahul Lal, CalMatters

By Grace Gedy, CALMatters.org

A cascade of tech layoffs, the strain of inflation and news of potentially recession-inducing decisions from federal bankers could spell tough economic times ahead.

If more people are laid off, more Californians will turn to unemployment benefits to help them afford the basics while they look for a new job.

It's a process that buckled under the pressures of the pandemic. Residents sometimes waited months for benefits from the state's Employment Development Department, dialing the department hundreds of times. On top of that was a string of fraud scandals: Claims

came from 'unemployed' infants and children and according to prosecutors, benefits were paid to tens of thousands of inmates in jail and prison, who are ineligible. The vast majority of the fraud was in temporary, federally funded pandemic aid programs.

The situation has since improved. But how will the system hold up if there's a recession?

Thanks to "the level of testing that the pandemic put us through, we are in such a strong position to weather a typical economic contraction," said Gareth Lacy, communications advisor at the department.

But not everyone is convinced. "There have been some major improvements," said Daniela Urban,

executive director of the Center for Workers' Rights. "But I think we're not at the point where if a major crisis hit the unemployment system again, the system would be able to function as it should."

A recession would probably look different than the shocking early months of the pandemic, when claims for new benefits jumped tenfold from February to March of 2020, according to department data. One point of comparison: There were 20 million claims for unemployment benefits during the pandemic and just 3.8 million during the Great Recession, according to Lacy. And during the pandemic, the challenge for the department wasn't just dealing with

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Yuba County Awarded in 2 Categories

Yuba County News Release

YUBA COUNTY, CA (MPG) - Of 370 entries from counties across the state, Yuba County was awarded the Challenge Award from the California State Association of Counties (CSAC) for its Yes to Yuba program, as well as for Disaster Livestock Access – a joint program with Nevada and Placer counties.

Each year at its annual conference, CSAC recognizes innovative programs developed and implemented by counties. This year, 19 programs across the state were recipients of the Challenge Award under various categories.

Yuba County's Yes to Yuba program – housed within the Community Development department – was recognized in the rural category for Government Finance Administration and Technology. This single-point contact style has helped streamline the often-complicated development and business process, which comes with various codes and requirements.

"Born from the COVID-19 pandemic – when times were especially trying for local businesses – Yes to Yuba embodies our long-standing goal of finding the 'yes' when serving our customers," Yuba County Administrator Kevin Mallen said. "We believe a solution-minded approach helps strengthen our business community, and we're appreciative to have been recognized for this effort."

Yes to Yuba – relaunched in November 2021 – focuses on working with businesses, commercial real estate agents, and developers to enhance the experience of doing business in Yuba County.

"We're very happy our team is being recognized for their hard work and progressive approach to doing business in Yuba County," Community Development Director Mike Lee said. "Yes to Yuba is a reflection of the attitude and level of service offered by all of our Community Development staff."

Yuba County was also recognized alongside Nevada and Placer counties in the rural Disaster & Emergency Response category for the joint Disaster Livestock Access Program. This program was also developed in cooperation with CalFire, UC Cooperative Extension, and the Sheriff's Office and Office of Emergency Services of all three counties.

Continued on page 2

Yuba Sutter Big Band Swinging Holiday Sounds

YSAC News Release

MARYSVILLE, CA (MPG) - Calling all big band and live music fans! Come out and enjoy this uniquely American musical form as Yuba Sutter Arts & Culture presents the exciting Yuba Sutter Big Band in concert at the Sutter Theater Center for the Arts. The "Swinging Holiday Signs" concert will be held on Friday, December 17th. The doors open at 6pm and the concert starts at 7pm at 754 Plumas Street in Yuba City. Tickets are \$20 in advance at yubasutterarts.org.

There is nothing like a big band playing holiday tunes! It makes you want to get up and dance, clap your hands or just tap your feet! All will be part of this wonderful swinging concert, directed by Gay Galvin, celebrating the season in lots of your favorite holiday music. Get your tickets early at yubasutterarts.org. Limited seating is available!



Band Director Gay Galvin and the YS Big Band during a rehearsal. Photo courtesy of YSAC

The Yuba Sutter Big Band is the brainchild of local professional musicians and music educators Deanna Wiseman and Gay Galvin. "When Deanna first brought up the idea of a community big band, I was all in," said band director, Gay Galvin. She added, "We are lucky to

have some of the finest musicians in the area playing with us."

Gay has played with several big bands during her long career. While working on her Master's, she played with the college jazz band which did a mix of contemporary and traditional swing music. For

several years, she performed regularly with a band called Swingmania and with another group that featured very old 20s type music from the early days of big bands.

Deanna has a Master of Art in Education degree and has been teaching

Continued on page 4



# Yuba Water Approves Grants for Water Supply Infrastructure

## Yuba Water Agency News Release

**MARYSVILLE, CA (MPG)** - The Yuba Water Agency Board of Directors committed on Tuesday, December 6, more than \$1 million in grant funding to support water supply reliability, watershed resilience, flood risk reduction and first responder agencies in Yuba County.

A summary of each grant is below.

### Water supply: Browns Valley Irrigation District

A \$500,000 grant was approved for the Browns Valley Irrigation District to improve a water diversion from the Yuba River upstream of Daguerre Point Dam, also referred to as the Pumpline Canal.

In recent years, more land within the district's boundaries has been developed for agriculture, which has increased the demand for water and outpaced the capacity that the canal can currently support. The funds will be used to reconfigure the canal and alleviate chokepoints.

"This project is the most practical, cost-effective way to help meet our district's water supply demands," said Kelly McNally, general manager of BVID. "With these improvements, we will be able to add additional capacity that can make a huge difference for our community."

Yuba Water and BVID have a long history of working together to sustainably manage Yuba County's water supply. BVID provides irrigation water to more than 1,300 properties in the Yuba County foothills, serving approximately 5,300 people in Browns Valley and Loma Rica, and accomplishes those deliveries using water stored in Collins Lake, as well as through diversions from the Yuba River.

### Watershed Resilience: Yuba Watershed Protection and Fire Safe Council

Two separate grants totaling \$308,000 were approved for the Yuba Watershed Protection and Fire Safe Council to support forest health and reduce catastrophic wildfire risk in the Yuba County foothills.

A grant for up to \$200,000 was approved to update the Yuba Foothills Community Wildfire Protection Plan. The updated plan will include a comprehensive analysis of wildfire hazards to foothill communities, as well as a long-term strategy to reduce wildfire risk. The final amount of the grant depends on whether the Fire Safe Council is able to secure funding from the U.S. Forest Service's Community

Wildfire Defense Grant program. If approved for that funding, Yuba Water would only cover the \$15,000 local cost share.

An additional \$108,000 grant was approved to support the Fire Safe Council's Forest Business Alliance Project, a pilot project which will help build up organizations and businesses to advance forest health and resilience efforts and promote collaboration involving underserved communities in Yuba County's foothills. The project's second phase will leverage a \$500K grant from CalFire to expand the workforce development efforts throughout Northern California.

"This is an innovative, brand-new program, starting right here in Yuba County, which could really support the region's desperate need to restore our forests to a healthy state," said Randy Fletcher, Yuba Water Agency director and Yuba County supervisor whose territory includes the foothills. "Projects like this and our many other forest health efforts give me hope that we could really make a dent in this issue and get our watershed healthy before it's too late."

### Bear Yuba Land Trust

Yuba Water also approved a \$135,845 grant for the Bear Yuba Land Trust to improve forest and meadow health within the 2,700-acre Rice's Crossing Preserve, which stretches approximately six miles from New Bullards Bar Reservoir to Englebright Reservoir. As part of the Yuba Rim Trail Forest Enhancement Project, the grant will be used to remove small, overstocked trees and shrubs and invasive plants along 1.5 miles of the trail and to plant native grasses and wildflowers to restore a meadow located near the trailhead.

### Flood Risk Reduction: Wheatland Fire Authority

Yuba Water approved a grant for more than \$18,000 to the Wheatland Fire Authority to improve the department's emergency rescue operations, as well as its ability to monitor levees in the area. The funds will be used to purchase new watercraft that will be equipped with emergency equipment and apparatus for transporting patients.

The Wheatland Fire Authority has seven trained swift water rescue personnel and is responsible for emergency incidents at Camp Far West Lake.

### Bill Shaw Rescue Equipment and Training Grants: Linda Fire District

A grant worth up to \$10,000 was approved for Linda Fire District to replace dry suits, water shoes and personal flotation devices used for swift water rescue operations. Some of the department's equipment has been in service since the late 90s and needs replacement.

### Foothill Fire District

A \$10,000 grant was approved for the Foothill Fire District to purchase new firehoses and hose packs, which will allow the department to respond to fires in the foothills more efficiently.

### Dobbins Oregon House Fire Protection District

The Dobbins Oregon House Fire Protection District was awarded \$10,000 to purchase new equipment for fire-fighting, extrications and emergency rescues, as well as on-scene safety equipment.

### Camptonville Volunteer Fire Department

Yuba Water approved \$10,000 for the Camptonville Volunteer Fire Department to purchase two new sets of structure turnout equipment and five sets of wildland turnout equipment. Much of the department's current gear is aging and is limited in sizes.

**About Yuba Water's grant programs:** The grants summarized above reflect Yuba Water's commitment to reinvest up to \$10 million each year on community impact grants that align with the agency's core mission areas with the goal of improving the quality of life for the people of Yuba County. Eligible grantees must be a local government agency, tax-exempt non-profit or Native American tribe within Yuba County.

Yuba Water launched its Bill Shaw grants in 2018 based on a suggestion from an employee who was severely injured in an accident and wanted to help those who had helped him. The grants are exclusively for first-responder agencies in Yuba County and cover one-time costs of up to \$10,000 per applicant, per fiscal year, associated with the purchase of rescue equipment or specialized personnel training.

Yuba Water encourages relevant grant applications during two funding request windows, March 1 to April 1 and September 1 to October 1.

Learn more about Yuba Water's commitment to community at [yubawater.org](http://yubawater.org). ★

## Yuba County Awarded in 2 Categories

*Continued from page 1*

"The Livestock Access Pass solution is a well thought-out way to balance the safety of those working in our ag community with the practicality of protecting our \$25 million livestock industry during an emergency," said Yuba County Agricultural Commissioner Steve Scheer. "It's a program

that is strengthened through some very careful collaboration among the three counties, and the effort has gained the appreciation of livestock ranchers throughout the region."

To address the challenge of evacuating livestock from commercial ranching operations during a large-scale

emergency, the counties now offer Livestock Access Pass, which can be applied for before a disaster. These cards can provide access to agricultural owner-operators or employees to their farm or ranch not deemed at imminent risk – and at the discretion of front-line emergency personnel.

"During times of natural disasters, our priorities are the safety of our constituents," Yuba County Sheriff Wendell Anderson said. "Partnering with ranchers and allowing them to care for their

stock allows us to continue to focus on evacuations and ever changing priorities. The multi-jurisdictional Disaster Livestock Access Program is another resource that not only brings our community closer

together but provides education and direction for future disasters."

The full list of 2022 Challenge Award winners can be viewed at <https://bit.ly/3Uo5fZB>. ★

## Celebrating Five Generations



Pictured Left to Right: Daniel Joseph, Romelio Lopez (6 months), Daniel Lopez Jr., Elena Soto and Frances Soto. Photo courtesy of Lopez Family.

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# Mariachi Bonitas Performs Christmas with Mariachi Concert



Mariachi Bonitas is an all-female Mariachi group that was created in 2020 to perform for audiences in the Northern California region. Photo courtesy of YSAC

## YSCA News Release

**MARYSVILLE, CA (MPG)** - After a sellout concert in May, Yuba Sutter Arts and Culture in collaboration with the Alliance for Hispanic Advancement is once again pleased to announce a very special concert. Mariachi Bonitas, under the direction of Dinorah Klinger, will return to the Sutter Theater Center for the Arts on Friday, December 16 at 7:30pm. Although the Christmas con Mariachi concert is currently sold out, please write, or call to be placed on a waiting list - email @yuba-sutterarts.org or 530-742-2787.

Established in 2020, Mariachi Bonitas is an all-female Mariachi group that was created to share the captivating art of Mariachi music with audiences in Northern California. Under the direction of multi-award-winning singer, songwriter and musician, Dinorah Klinger, Mariachi Bonitas was started to create a space for female Mariachi musicians to voice their love for Mariachi. Dinorah began her musical career in Mexico City as a young girl before moving to Los Angeles. In her 20s, she formed her first Mariachi Orchestra, but moved out of state for several years. She returned and her current ensemble, Mariachi Bonitas, picks up where she left off. In the musical environment where songs are mainly



Mariachi Bonitas gave a sellout concert in May of this year. Photo courtesy of YSAC

sung by men, these ladies demonstrate great passion and devotion for Mariachi traditions.

The orchestra is made up of violins, trumpets, guitars including a higher pitched guitar called a vihuela and an acoustic bass guitar called a guitarrón, and all players are virtuosos in their own right. They take turns singing lead and doing backup vocals. Their traditional charro outfits add to the beauty and sincerity of the music.

"We are so pleased to be able to offer this wonderful concert to the community," said Vera Correa, Alliance for Hispanic Advancement President. "This will allow us to feature and celebrate an important part of the amazing cultural diversity that makes our community so strong and wonderful," she added. ★

# Free Family Winter Festival Coming to Town!

## Rise Up News Release

**MARYSVILLE, CA (MPG)** - Are you looking for a fun way to celebrate the holidays with your family in the Yuba Sutter community? Come celebrate with Rise Up at our free Winter Wonderland holiday festival!

Winter Wonderland is a holiday extravaganza like no other. The event is designed specifically for families, featuring fun for parents, kids, and the whole family throughout a single day of jam-packed activities!

Shop local at our event and fulfill all of your holiday shopping needs. Craft vendors will be selling gifts at our event! Bring your kids to Santa's Workshop for free crafts for all ages! Our holiday craft booths are a centerpiece of the Winter Wonderland experience. We feature many activities, including ornament making, wreath decorating, picture-frame making, painting and more. Santa will also be making an appearance at the festival!

We are also excited to announce that our most popular component of the event is returning this year, with the annual Family Gingerbread Competition! Families can register as a team and design their



Winter Wonderland is a holiday extravaganza like no other. The event is designed specifically for families, featuring fun for parents, kids, and the whole family throughout a single day of jam-packed activities! Photo courtesy of Natursports Dreamstime

dream gingerbread house at the event. Houses will be judged by Santa, and the winners will receive a special prize. The contest is free!

But wait, there's more! We will also have holiday refreshments, raising money for youth programs in the community. This will include cookies from The Cookie Tree and pies from Stephens Farmhouse! We will also have warm apple cider and hot cocoa, so stop on by to enjoy some sweet treats! All proceeds go toward our nonprofit organization, which provides free and affordable youth arts programs in our community!

The festival will culminate in a Holiday Spectacular from Rise Up All-Stars, one of the premiere performance groups in our community. Join

us for an hour of entertainment and holiday cheer, featuring talent from Yuba-Sutter kids of all ages! And don't forget to hang around after the show for a special announcement!

The festival is December 17th from 10:00am-4:00pm and will be held at the beautiful Edgewater Elementary School campus, featuring the premiere community performance on their state-of-the-art stage! We invite you to celebrate the holiday season with Rise Up and see for yourself why we are the best at what we do!

For questions and more information, contact Event Coordinator Julian Barkley-Brinson, by emailing info@riseupys.org or by calling (530) 933-0223. No RSVP required, drop in and say hello! ★

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# Lady Indians Claim Tourney Championship

Story and photos  
by Steven Bryla

**LIVE OAK, CA (MPG)** - The Marysville girls' basketball team controlled the ball from the opening tip in their matchup and didn't let up against the Yuba City Lady Honkers in a 63-28 victory on November 30.

The victory was the first in the 25th Annual Lois Langford Invitational hosted at Live Oak High School. The Lady Indians took an early lead in the game against Yuba City and never relinquished it.

Marysville (3-0) started the game with a full-court press on the defensive end that made the Lady Honkers struggle to get the ball up court, the Lady Indians had a 13-0 run to open the game.

Marysville head coach Ike Prince told the Dispatch that the defensive pressure his team started the game with helped push the pace on the offensive end.

"The first quarter, we put pressure on teams to hopefully get steals," Prince said to the Dispatch.

Although Yuba City (0-3) struggled to get the ball up court early on, they eventually broke their struggles and were able to put full possessions together.

Lady Honkers senior guard Karine Dhaliwal was the main source of offense for Yuba City as she connected on two three-point buckets in the first quarter.

Dhaliwal mentioned to the Dispatch that although the Lady Honkers fell to 0-3 on the season, as a senior leader, she is going to motivate her team with positive actions that with cheering one another on consistently.

Dhaliwal ended the game with 11 points and six rebounds, which was a team high in both categories and was elected to the all-tournament team.

In her first year at the helm of the Yuba City program, head coach Michelle Brazil expressed to the Dispatch anytime there is change, it's a growing phase.



The Marysville girls basketball team won the 25th Annual Lois Langford Invitational at Live Oak High School that was from November 30- December 2. The Lady Indians beat Yuba City, Bear River and Live Oak to win the 1st-place trophy.



Marysville senior guard Sophia Rogers (1) goes for a steal at the end of the first half in the Lady Indians 63-28 win over Yuba City on Wednesday, November 30 at the 25th Annual Lois Langford Invitational hosted at Live Oak High School.

"Our main focus right now is gelling as a team through communication and the basics of basketball," Brazil exclaimed.

Brazil added that after a game concludes, her and her team will focus on one deficiency from the previous game and work on it until

the next game.

The Lady Honkers did win their final two games in the tournament against North Tahoe and

cross-town rival River Valley to win the consolation bracket.

Marysville had a sizable 38-16 lead at the end of the first half.

One of the benefits the Lady Indians possess is their distinct size advantage over other teams that led to a huge rebounding advantage for Marysville, who out rebounded Yuba City 32-13.

"It causes mismatches for other teams," Prince said to the Dispatch.

The size of the Lady Indians begins with the play of the Briggs sisters.

Senior Karisma and sophomore Krystal are enforcers as the forwards of Marysville, where they combined for 33 points and 19 rebounds against the Lady Honkers.

Karisma told the Dispatch that her and Krystal work well on the court with one another.

"She (Krystal) has my back on rebounds and I have hers," Karisma told the Dispatch.

Prince mentioned to the Dispatch that he wants his team to be dynamic and all-rounded to be able to play all five positions on the floor, so he credited their conditioning program in the offseason to allow his team to be interchangeable.

The Lady Indians won the championship of the tournament after they followed the win over Yuba City with a 52-31 victory over Bear River and a 53-13 win over Live Oak in the championship.

Marysville senior guard Sophia Rogers and Krystal received all tournament honors along with Karisma winning the most valuable player in the tournament.

The Lady Indians will next go on the road to play at Pioneer of Woodland on Monday, December 12.

The Lady Honkers will host Lincoln on Tuesday, December 13.

These two squads will meet up again on January 3 for the last non-league game of the year for both teams. ★

## DWR Awards \$5 Million for Delta Communities to Improve Flood Emergency Response

DWR News Release

**SACRAMENTO, CA (MPG)**

- The Department of Water Resources (DWR) on November 16 announced awarding \$5 million in funding for seven emergency response agencies within the Sacramento-San Joaquin Delta to increase their ability to respond to flood emergencies. This funding will help to improve the emergency response efforts for first responders and help these communities prepare for threats of flooding in the Delta, which is increasingly vulnerable to flooding from storm events and sea level rise.

Planning for flood emergencies should be a top priority even though California is in the middle of an extreme drought, with anticipation of a fourth dry year. Recent studies have shown California communities, especially in the Delta region, are at increased risk of flooding events due to climate change.

"DWR works with communities across the state to prevent flooding, but we must also be prepared to respond when flood emergencies put public safety at

risk," said Gary Lippner, DWR Deputy Director of Flood Management and Dam Safety. "This funding will help bolster emergency response efforts in flooding events, which may happen at any time."

November 16's grant awards will provide funding to Delta emergency response agencies to develop flood safety plans, conduct training and emergency exercises, create and distribute flood fight materials and invest in communications equipment. Award recipients from the November 16 announcement include: San Joaquin County: \$1.6 million; Yolo County: \$1.56 million; Bethel Island Municipal Improvement District: \$462,000; Bradford Island Reclamation District 2059: \$450,000; City of Sacramento: \$306,000; Hotchkiss Tract Reclamation District 799: \$305,000; City of Isleton: \$250,000.

A complete list of these grants and previous grant awards can be found on the Flood Emergency Response Projects Grants webpage.

Since 2012, DWR has been awarded \$50 million in flood emergency response grants to improve local flood

emergency response and contribute to increasing public safety. Specifically for the Delta, DWR has awarded \$30 million in grant funding over the last 10 years to Delta communities.

DWR is committed to providing hundreds of millions of dollars in grant funding to communities to respond to increases in extreme weather impacts as a result of our changing climate, whether it's flooding or drought. Soon, DWR will announce funding awards totaling \$85 million for emergency and long-term water resilience projects through the Small Community Drought Relief program and the Integrated Regional Water Management program. The selected projects will support strategies to improve regional resilience through water quality improvement, increased water supply and upgrades to aging infrastructure.

For communities still in need of assistance, DWR is currently accepting applications for the Urban Community Drought Relief program to support projects that build climate resiliency and emphasize water conservation efforts. ★

## Yuba Sutter Big Band Swinging Holiday Sounds

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for 23 years, currently in the Marysville Joint Unified School District. She has played with the Oroville Community Band and the Shasta and Yuba College Concert and Jazz bands. Deanna also plays with the Straight Ahead Big Band, Ukuladies and the CSU Chico Concert and Jazz bands. Additional members of the Yuba Sutter Big Band include Paula Clingan, Becky Stewart, James Lohman, Gary Anderson, Scott Stewart, John Proctor, Obie Leff, Pablo Rosado, Mike Sarringar, Larry Faller, Jeff Hall, Dave



There is nothing like a big band playing holiday tunes! Photo courtesy of YSAC

Brubaker, David Coe, Ron Hake, Sarah Lacko, and Christine Buckstead.

Just like in the famous lyrics of the Duke Ellington song, "It don't mean a thing if it ain't got that swing!" There is no question that this band

knows how to swing. Don't miss out. For more information about Yuba Sutter Arts & Culture programs and events, contact Yuba Sutter Arts at 530-742-ARTS or email david@yubasut-terarts.org. ★

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# How Did Confidential Gun Permit Data Get Leaked?



By Dan Walters, CALMatters.org

California Attorney General Rob Bonta and the state’s gun owners were already warring over the state’s very tight gun control laws when, on June 23, the U.S. Supreme Court issued a landmark decision that could threaten the constitutionality of at least some of the restrictions.

Gun owner organizations had sued to overturn some of the state’s laws, such as a 10-round limit on magazines, and had some success in federal court. The 6-3 June 23 ruling, overturning a New York law restricting concealed carry permits, signaled that other restrictive laws in other states, including California, were in jeopardy.

Bonta quickly said that he wanted the Legislature to keep as many California guns laws on the books as possible. “In the wake of mass shootings in Buffalo and Uvalde, and with gun deaths at an all-time high, ensuring that dangerous individuals are not allowed to carry concealed firearms is more important than ever,” he said in a statement.

Four days later, Bonta’s Department of Justice unveiled a new website aimed at giving the public access to data about criminal justice, including how many Californians had

concealed weapons permits. Very quickly, however, website users, including some in the media, discovered that if they hit the right button, they could access supposedly confidential personal information about gun permit applicants and holders.

As the data breach unfolded, many gun owners saw it as deliberate retaliation by Bonta to spoil their celebration of the Supreme Court decision, even though he shut down the leaky website, issued public apologies, promised an independent investigation of how it happened and even sent letters to permit holders to “offer my sincerest apology...”

While gun owners’ reaction was understandable, given the years of political and legal wrangling not only involving Bonta but his predecessors, such as Vice President Kamala Harris, and Gov. Gavin Newsom, the juxtaposition of the Supreme Court decision and the gun permit data leak was probably coincidental.

Last week, Bonta released the 61-page report on the data breach investigation by a prominent law firm, Morrison & Foerster, which concluded that it was caused by the errors of the ill-trained technician who operated the website, compounded by managerial failure to double-check its integrity.

The law firm said, “improper exposure of confidential personal data by DOJ, while unacceptable, was unintentional and not connected to any nefarious purpose. The investigation found that the data exposure was due to a lack of DOJ personnel training, requisite technical expertise, and

professional rigor; insufficiently documented and implemented DOJ policies and procedures; and inadequate oversight by certain supervisors.”

The detail of what Morrison & Foerster’s team discovered is mindboggling. Repeatedly, the technician, identified only as “Data Analyst-1,” insisted that the site did not allow users to access the personal data, but after it was initially shut down and then reopened, access continued to data of 190,000-plus Californians.

The report said “confidential personal data was downloaded approximately 2,734 times, in full or in part, across 507 unique IP addresses,” adding, “The investigation could not accurately determine the number of public visitors who may have only viewed, but did not download, the underlying dataset.”

What occurred on June 27 plays like a broken record. Repeatedly – even chronically – California’s state government has attempted to use information technology with poor results.

Systems fail to deliver promised results and/or experience years of delay and immense cost overruns. Just last week, a legislative committee delved into how the secretary of state’s office spent tens of millions of dollars to upgrade its site for accessing campaign finance reports and it still has a cranky and unreliable system.

That’s the real scandal.

Dan Walters has been a journalist for nearly 60 years, spending all but a few of those years working for California newspapers. ★



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Marc Cuniberti hosts “Money Matters” on KVMR 89.5 FM Thursdays at Noon.  
Visit his website at [www.moneymanagementradio.com](http://www.moneymanagementradio.com)

## The I-Bond Adjusts but Not All is Lost

The government I-Bond was recently covered here on Money Matters in an article I penned called “A gift from the U.S. government” dated May 9, 2022. This adjustable but 100% guaranteed U.S. bond at that time featured an interest rate of about 9.62% annualized, which needless to say, was one hell of a deal. Investors piled into the bond and indeed, I received a ton of emails on the article thanking me for bringing it to light.

Since the bond adjusts its payout rate every six months based on a two tier calculation, the most recent adjustment brought the current issue’s interest rate down to 6.89%. This new coupon rate took effect Oct 31st.

On the surface, the current bond looks less of a bargain than the one a few months back but keep in mind the 9.62% rate no longer is applicable even to the buyers of that original bond.

But on the surface, 9.62% still appears better than 6.89%, but new buyers, don’t fret just yet.

Because of the way the bond is calculated, the current 6.89% bond will outperform the 9.62% bond in about 4 years.

How can that be you ask?

The interest rate the bond is advertised at is actually made up of two components and each component effects how it will pay out over time. There is a guaranteed base rate and an adjustable rate based on inflation. The guaranteed base rate doesn’t change over the entire life of the bond. The adjustable rate CAN change every six months based on a calculation that takes inflationary statistics into consideration.

The previous 9.62% bonds has a 0% **base rate** while the current bond has a .40% **base rate**. This base rate is a “bump” to the overall inflation calculation. Note at 0%, the 9.62% bond will never get that “bump” while the 6.89% bond will always get it.

How that all works out over time is that, all things considered, the buyers of the new 6.89% bond will be ahead of the 9.62% bond buyers in about 4 years since the .40% won’t change on the current buyers while the older higher paying bond forever gets no bump. Remember the

9.62% rate was based on the inflationary calculation at the time, but its adjustable rate was lowered right alongside the new 6.89% bond. In other words, the 9.62% bond no longer pays 9.62%. A bit convoluted in its explanation I agree, but just know that the current I-Bond is still one hell of a buy in my humble opinion.

The first I-bonds were issued in 1998 with a guaranteed base rate of 3.40% and rose to 3.60% by May 2000. Since then, because of the continuing erosion of interest rates set by the Federal Reserve to address multiple crisis such as Y2k, 9/11, the Dot.com blow up, the 2008 real estate crisis and Covid to name, the guaranteed rates are nowhere near what they used to be.

Keep in mind the adjustable rate is just that, adjusted every six months, and who knows where interest rates will go from here.

The way the I-BOND is structured, there is also a fairly inexpensive way to bail out of the bond should the rate of return fall into the unfavorable zone compared to what rates may be offered later on or in other investments.

An investor may also have other reasons to bail out of the bond in future years such as if the market starts to offer more competitive rates compared to its risk or an emergency pops up requiring funds. The good news is the I-Bond will let you out inexpensively whatever the reason.

For a complete explanation of the I-Bond request a copy of my original article by emailing: [BAYAREAPROCESS@ATT.NET](mailto:BAYAREAPROCESS@ATT.NET)

**“Watching the markets so you don’t have to”**

*This article expresses the opinion of Marc Cuniberti and is not meant as investment advice, or a recommendation to buy or sell any securities, nor represents the opinion of any bank, investment firm or RIA, nor this media outlet, its staff, members or underwriters. Mr. Cuniberti holds a B.A. in Economics with honors, 1979, and California Insurance License #0L34249. His website is [moneymanagementradio.com](http://moneymanagementradio.com), and was recently voted Best Financial Advisor in Nevada County. 530-559-1214.* ★

## Buck’s Rain Gauge

### from Buck’s Gas & Grocery in Clipper Mills

Rain starting November 1st thru December 5th is 7.76 Inches of Rain



## Food & Farm NEWS

**Citrus growers optimistic as production is up after disappointing 2021 crop**

California citrus growers and marketers say the current navel orange crop looks promising in volume and quality. Citrus growers had one of their smallest crops in years last season. This year, California Citrus Mutual estimates navel orange production will be up about 10%. However, that is lower than an earlier season forecast by the California Department of Food and Agriculture, which had predicted the crop would be up by 19%. An early September heat wave is being blamed for the crop falling short of forecasts.

**California Farmers and Ranchers urge Congress to Improve Water Infrastructure**

Farmers and ranchers from California met with members of Congress this month, as part of a California Farm Bureau advocacy delegation in Washington, D.C. The delegation urged lawmakers to approve increased federal investments in California’s aging water infrastructure to support agriculture, increase water reliability for cities and protect the environment during drought years. Conversations centered on potential funding mechanisms, such as enacting a new Water Infrastructure Improvements for the Nation Act public works program.

**Farm Bureau, AG Groups Advocate for Passage of Farm Labor Bill**

California Farm Bureau and other agricultural groups are urging the U.S. Senate to pass key farm labor legislation during the lame-duck session. The Farm Workforce Modernization Act passed in the House of Representatives with bipartisan support but has stalled in the Senate. The legislation would provide a path to legal status for undocumented farmworkers and reform the H2-A temporary worker program. Farm Bureau President Jamie Johansson said the bill offers a “fair solution” for agricultural workers and their families.

**Water Resources Agency Providing \$86 Million to Help Communities Deal with Drought**

The California Department of Water Resources has announced new financial assistance to help communities deal with impacts of the ongoing drought. The agency said it is providing \$86 million in funding to provide new wells and construct pipelines to deliver water or increase water storage. Some \$44 million in funds will go to small communities facing water supply challenges due to aging infrastructure and dry wells. The state is targeting 23 projects in 14 counties, including Fresno, Madera, San Joaquin, Tulare, Imperial, Tehama and Glenn. ★



## The Brownsville Bailiwick & Beyond

Plans are being made for New Year's Eve Ball right here in Brownsville. On Dec. 31 we are planning a dinner and dance at the Ponderosa Community Center. There will be a full bar, tri tip dinner, and a live local band. Happy Hour will start about 4:00, dinner served at 6:00 pm. It will cost \$25 for a couple; \$15 a single ticket. We hope for a good time for all. We plan to celebrate the New Year's coming in on Easter time (New York time), about 9:00 our time, because we have trouble staying awake until midnight. Maybe we will celebrate the New Year more than once: Central Time, Mountain Time, maybe even Pacific Time for a few of us. This event will be a money maker for the van insurance and we hope it is well attended. Come and

have fun with us.

What a busy time of year! Lists, invitations, gifts and more. Many special happenings “on the hill” this time of year; keeps us busy. So far weather is cooperating: snow up in the high country, rain here in Brownsville. Let's enjoy each others company, keep kind, even though you are stressed a bit.

Look Back in Time – In 1827, before gold hit the hunters, the newly completed banquet room of the Masonic Lodge in Forbestown was used for the first time, following their election of officers (I was lucky enough to be invited to a dinner there a few years ago).

~ Hope to see you in Brownsville soon.  
Yvonne ★

Hey Kids ...

You better watch out, better not pout, cause Santa Claus is coming to town. He has been watching you all year long and hopes to see you at the Marysville Christmas Parade.


But if you missed him...good news! Because he might miss seeing you, he had a brilliant idea. Just write him a letter telling what you want for Christmas and he will give you a call at your house. Be sure to include your phone number and mail it to:

Yuba Sutter Arts and Culture Center  
624 E Street, Historic Marysville OR you can drop it off at the Santa Mail Box (same location)

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For more information Head Elf @ 530-218-4070





## WE SUPPORT FIRST RESPONDERS



# Assembly Republicans Highlight Diversity in New Freshman Class

## Assembly Republican Caucus News Release

**SACRAMENTO, CA (MPG)** - On December 1, 2022, Assembly Republican Leader James Gallagher (Yuba City) is proud to highlight the diversity of the incoming Republican class. Among the new members is

Assemblyman Bill Essayli, who is the son of Lebanese-American immigrants.

"I want to welcome Bill Essayli as a new freshman member of the Republican Caucus," said Leader Gallagher. "Besides his strong criminal justice background, he brings a unique perspective to the

Republican Caucus as the first American Muslim to serve in the Assembly. I look forward to working with him on the important issues facing California."

"I'm excited to get started to represent the people of the 63rd Assembly District," said Assemblyman-elect Essayli.

"As the proud son of Lebanese-American immigrants, I was taught the importance of hard work. Being raised with a strong work ethic has aided me throughout my law career and I'm ready to bring that same drive and focus to help solve the problems of California. This state has helped me realize the

American Dream and I want to ensure that proud tradition continues."

Assemblyman-elect Bill Essayli is a former federal prosecutor and Riverside County Deputy District Attorney. He will be the first American Muslim to serve as a Member in California State Assembly. ★

## Local Classified

### Announcement

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### Miscellaneous

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### Rental

**Property is under construction and will soon have 1,2,3, & 4 bedroom units for rent!**

The Housing Authority of the County of Butte is currently accepting applications for its Farm Labor Housing property in Gridley, CA. We have 2 Bd. units available at this time. Rental assistance is available and provided by USDA Rural Development for those that meet USDA Rural Development guidelines. For more information contact our office at (530) 895-4474 or TDD 1-800-735-2929.

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## STATEPOINT CROSSWORD • YEAR-IN-REVIEW

### CLUES

#### ACROSS

- Use a bayonet
- \*Late Saget
- Greek salad staple
- Meal in a shell
- Lowest brass
- Like daytime energy
- \*2022
- Van Gogh's famous flower
- Poodle minus d
- \*Late Queen
- Volcano off Sicily coast
- Leaves out
- Elf's distinctive body part
- \*Olympic host
- \*Russia's target
- Black sheep sound
- Treat badly
- Reason for Thanksgiving
- Carl Jung's inner self
- "But I heard him exclaim '\_\_\_ he drove out of sight, 'Merry Christmas...'"
- Pick on
- Pro \_\_\_\_
- Bank, usually
- Driver's aid
- Jalopy
- Back of the neck, pl.
- Finish line
- Fur of the marten
- Paul Bunyan story, e.g.
- \*Economic woe
- Faultfinder
- Tropical edible root
- Soreness
- Irretrievable loss
- Gator's cousin
- \*Super Bowl winners
- Undertaking
- "For \_\_\_ a jolly good..."
- Archaic form of do, second person singular

#### DOWN

- Eyelid affliction
- Asian weight unit
- Smoothie bowl flavor
- Russian hunting sighthound
- Chemistry lab measuring device
- Parting words
- New Year's Eve get-together, e.g.
- Running competition
- \*Twitter's new proprietor
- Western Samoan money
- "... you ready?"
- Relating to shimbone
- Asparagus unit
- Amnion, pl.
- Barely obtain
- Erie or Suez
- Port-au-Prince country
- Like something vintage, usually
- About to explode
- Olfactory organs
- Athos' or Porthos' weapon
- Throw up
- Lecherous look
- Funeral container
- \*Tom Cruise's call sign
- "\_\_\_ -la"
- Type of Christmas lights
- All together
- T-shirt style
- Small bomb
- Rabbit trap
- 1970s big dos
- \*Musical" constellation
- Dollar bills
- 7-year affliction

**CROSSWORD**

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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.



## Death Notices

**HARRIS** – Kimberlee Harris 52, of Gridley, passed away November 23, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**HUDSON** – Darlene Hudson 86, of Yuba City, passed away November 29, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**CRABTREE** – Jerry Crabtree 71, of Olivehurst, passed away November 29, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.


**COLON** – Trevor Colon 32, of Olivehurst, passed away November 29, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**KHAN** – Shahid Khan 60, of Yuba City, passed away November 30, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**SOTO** – Olivia Soto 95, of Olivehurst, passed away November 30, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**WHITE** – Jackie White 69, of Live Oak, passed away December 3, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

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Fishing rating scale: (b) Excellent • (a) Good • (g) Poor (bad)

### LOCAL FISHING

The last day of stream trout fishing found me on Nelson Creek, which is so small it is not even listed in the CDFW Regulation booklet. We access via the LaPorte/ Quincy road bridge, and fly fish to the Harrison Flat bridge, then turn around and reverse our steps back to the LaPorte/Quincy bridge. Small wild rainbows are plentiful and succumb to Adams Parachute, Royal Wulff, Elk Hair Caddis and Red Humpies. (b)

### SAN FRANCISCO BAY-DELTA

Halibut are still biting in the Central Bay. USE: Live Anchovy. (a) Delta; stripers are well scattered. Try the Montezuma Slough. Trolling...USE: Spoons. (g)

### COASTAL WATERS

Drunk Uncle Island lies 30-miles outside the Golden Gate. Old timer Mariners referred to the Farallon Island group as Devils Teeth Islands. Six-Pac boats limits on big, green fleshed lingcod. USE: Shrimp Fly. (b)

### LAKES RESERVOIRS AND RIVERS

Clear Lake Oaks; launch at your own risk. A few large mouth bass caught in shallow waters. USE: Hula Poppers. (g) Antelope Lake. Camp at Boulder Creek Campground and enjoy the evening Camp

Fire Programs. Launch at the only boat ramp and fish for big Eagle Lake strain rainbows. USE: South Bend Super Dupers. (b) Note: Try Indian Creek below the dam for huge German Browns. USE: Robo Worms. (b) Bowman Lake. Take highway 89 north to Jackson Rd. Small boats may be launched, but the road in is rough. Troll 7'-8' deep for small lake trout. USE: Red Eye Muskie Lure. (a) Bear River Reservoir; upper and lower. Amador Co. C amp at South Shore Campground and launch near the dam. Motor north to the upper Bear River inlet, less watercraft activity here. Mackinaws to 20-lbs, know for their head shaking and line striping runs. Trolling...USE: Jointed Minnow Lures. (b) Camp Far West Reservoir; know for its spotted bass. USE: Football Jigs (b) [Sept. 28, 1849 Cantonment Far West military base. Established to protect the travel route of area gold mines. Commanded by Capt. Hannibal Day. Abandoned May 4, 1852. The Military Cemetery is still there.]

### RIVERS

McCloud River ; 750 CFS flow. Water is milky from snow runoff. Camp at Ah-De-Na, fish downriver to Lady Bug Creek for Loch-Leven Browns. USE: Is onychia and Caddis Flies. (b)


"Chew the fat". **BROWNIE**

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NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST TITLE ORDER NUMBER: P-566886 LOAN: HENNING FILE: PFI-221763 A.P.N.: 060-260-044-000 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 05/13/2021. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that PLACER FORECLOSURE, INC., as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by: MATTHEW ROGERS, AN UNMARRIED MAN Recorded 05/14/2021 as Instrument No. 2021-008864 in book , page of Official Records in the office of the Recorder of Yuba County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 8/1/2022 in Book , Page , as Instrument No. 2022-011768 of said Official Records, WILL SELL on 12/15/2022 at the front entrance to the County Courthouse, 215 5th St., Marysville, CA 95901 at 01:30PM AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described: PARCEL A LOT 2, AS SHOWN ON THAT CERTAIN MAP ENTITLED, "SUBDIVISION TRACT MAP NO. 91- 521", FILED IN THE OFFICE OF THE COUNTY RECORDER OF YUBA COUNTY, CALIFORNIA, ON MAY 14, 1991, IN BOOK 55 OF MAPS, PAGE 38, AND AS CORRECTED BY CERTIFICATE OF CORRECTION, RECORDED OCTOBER 4, 1991, AS INSTRUMENT NO. 91-11464, OFFICIAL RECORDS. PARCEL B NON-EXCLUSIVE ROAD AND UTILITY EASEMENTS AS SHOWN ON THE TRACT MAP REFERRED TO IN PARCEL A ABOVE. The property address and other common designation, if any, of the real property described above is purported to be: VACANT LAND, DOBBINS, CA The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown herein. Total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$55,886.02 In addition to cash, the trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to satisfy the indebtedness

NOTICE OF PUBLIC LIEN SALE

Notice is hereby given that Erle Road Self Storage 5600 Lindhurst Ave, Marysville, CA 95901 intends to sell the personal property described below to enforce a lien imposed on said property pursuant to Sections 21700-21716 of the Business & Professions Code, known as the "California Self Service Storage Facilities Act", Section 2328 of the UCC, Section 535 of the Penal Code and provisions of the Civil Code.

The undersigned will sell at public sale by competitive bidding on **Tuesday, December 13, 2022 at 10:00 AM**, on the premises where said property has been in storage at Erle Road Self Storage 5600 Lindhurst Ave. Marysville, CA 95901, telephone 530-634-9781. Property to be sold as follows: household goods, personal items, furniture, etc. belonging to the following:

Name  
Eriberto Martinez Delgado  
Tiffany S. Harger  
Rikki L. Hall  
Randy D. Laughlin  
Anthony E. Kadel  
Ma B. Yang  
Arianna I. Hills  
William M. Domoe  
Salina E. Palacios

Purchases must be paid for at the time of purchase in CASH only. All purchased items sold AS IS, WHERE IS, and must be removed at the time of sale. Sale subject to cancellation in the event of settlement between owner and obligated party. Auctioneer Joan Hilbers, Bond# W150153447 (12/2/22 & 12/9/22)

secured by said Deed, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note secured by said Deed with interest thereon as provided in said Note, fees, charges and expenses of the trustee and the trusts created by said Deed of Trust. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 916-939-0772 or visit this

FICTITIOUS BUSINESS NAME STATEMENT OF ABANDONMENT File No. 2018F-296

The fictitious business name referred to in this Statement of Abandonment was filed in Yuba County, CA on: 9-15-2018 FBN Filing number 2018F-296  
**USA Auto Sale**  
1642 N. Beale Road  
Marysville, CA 95901  
County of Yuba  
1) Waheed Ahmed  
1570 Clearwater Ct.  
Marysville, CA 95901  
This business is conducted by an individual.  
The registrant commenced to transact business under the fictitious business name or names listed above on N/A.  
(I declare that all information in this statement is true and correct).  
Signed:  
**Waheed Ahmed**  
This statement was filed with the County Clerk of Yuba County on November 2, 2022.  
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).  
DONNA HILLEGASS,  
County Clerk  
NELIDA WILLIAMS  
Deputy Clerk  
December 2, 9, 16, 23, 2022

Internet Website www.nationwideposting.com, using the file number assigned to this case PFI-221763. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. 11/08/2022 PLACER FORECLOSURE, INC., as said Trustee 12190 Herdal Drive, Suite 9 Auburn, California 95603 (530) 888-8411 By: Stella Shao, Trustee Sale

FICTITIOUS BUSINESS NAME STATEMENT File No. 2022F-313

The following person(s) is (are) doing business as: **Nemos Guide Service**  
5412 Feather River Blvd.  
Olivehurst, CA 95961  
County of Yuba  
1) John Chargualaf  
5412 Feather River Blvd.  
Olivehurst, CA 95961  
This business is conducted by an individual.  
The registrant commenced to transact business under the fictitious business name or names listed above on N/A.  
(I declare that all information in this statement is true and correct).  
Signed:  
**John Chargualaf**  
This statement was filed with the County Clerk of Yuba County on November 22, 2022.  
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).  
DONNA HILLEGASS,  
County Clerk  
BRIDGETTE EVANS  
Deputy Clerk  
December 2, 9, 16, 23, 2022

FICTITIOUS BUSINESS NAME STATEMENT File No. 2022F-309

The following person(s) is (are) doing business as: **Just Luv Real Estate & Investments**  
4194 George Ave. #6  
Olivehurst, CA 95961  
County of Yuba  
1) Donna Marie Ponce  
4194 George Ave. #6  
Olivehurst, CA 95961  
This business is conducted by an individual.  
The registrant commenced to transact business under the fictitious business name or names listed above on N/A.  
(I declare that all information in this statement is true and correct).  
Signed:  
**Donna M. Ponce**  
This statement was filed with the County Clerk of Yuba County on November 15, 2022.  
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).  
DONNA HILLEGASS,  
County Clerk  
NELIDA WILLIAMS,  
Deputy Clerk  
November 25. December 2, 9, 16, 2022

FICTITIOUS BUSINESS NAME STATEMENT File No. 2022F-304

The following person(s) is (are) doing business as: **MD Entertainment**  
2091 Moss Glen Loop  
Marysville, CA 95901  
County of Yuba  
1) Miguel David Toledo  
2091 Moss Glen Loop  
Marysville, CA 95901  
This business is conducted by an individual.  
The registrant commenced to transact business under the fictitious business name or names listed above on N/A.  
(I declare that all information in this statement is true and correct).  
Signed:  
**Miguel David Toledo**  
This statement was filed with the County Clerk of Yuba County on November 9, 2022.  
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).  
DONNA HILLEGASS,  
County Clerk  
BRIDGETTE EVANS  
Deputy Clerk  
November 18, 25, December 2, 9, 2022

Officer DIRECTIONS MAY BE OBTAINED PURSUANT TO A WRITTEN REQUEST SUBMITTED TO THE BENEFICIARY C/O PLACER FORECLOSURE, INC., 12190 HERDAL DR., SUITE 9, AUBURN, CA 95603, WITHIN 10 DAYS OF THE FIRST PUBLICATION OF THIS NOTICE. PLACER FORECLOSURE, INC. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0418039 To: TERRITORIAL DISPATCH 11/25/2022, 12/02/2022, 12/09/2022

FICTITIOUS BUSINESS NAME STATEMENT File No. 2022F-305

The following person(s) is (are) doing business as: **Yaj New Life Chiropractic**  
1681 N. Beale Road  
Marysville, CA 95901  
County of Yuba  
1) Yaj New Life Chiropractic Corporation  
1681 N. Beale Road  
Marysville, CA 95901  
This business is conducted by a Corporation.  
The registrant commenced to transact business under the fictitious business name or names listed above on N/A.  
(I declare that all information in this statement is true and correct).  
Signed:  
**Lon Yaj**  
This statement was filed with the County Clerk of Yuba County on November 9, 2022.  
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).  
DONNA HILLEGASS,  
County Clerk  
BRIDGETTE EVANS  
Deputy Clerk  
November 18, 25, December 2, 9, 2022

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. 2022F-296

The following person(s) is (are) doing business as: **Fibrenew Rocklin**  
832 Berryessa Way,  
Plumas Lake, CA, 95961,  
County of Yuba  
1) SLS Ventures LLC,  
832 Berryessa Way,  
Plumas Lake, CA, 95961; CA  
This business is conducted by Limited Liability Company.  
The registrant commenced to transact business under the fictitious business name or names listed above on N/A.  
(I declare that all information in this statement is true and correct).  
Signed:  
**Samuel Orpilla,**  
Managing Member  
This statement was filed with the County Clerk of Yuba on November 1, 2022, indicated by file stamp.  
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).  
DONNA HILLEGASS,  
County Clerk  
NELIDA WILLIAMS,  
Deputy Clerk  
11/25, 12/2, 12/9, 12/16/22  
CNS-3643295#  
TERRITORIAL DISPATCH

FICTITIOUS BUSINESS NAME STATEMENT File No. 2022F-311

The following person(s) is (are) doing business as: **Speedy Tire & Repair**  
1642 N. Beale Road  
Marysville, CA 95901  
County of Yuba  
1) Muhammad Nabeel Akhtar  
1566 Clearwater Ct.  
Marysville, CA 95901  
This business is conducted by an individual.  
The registrant commenced to transact business under the fictitious business name or names listed above on N/A.  
(I declare that all information in this statement is true and correct).  
Signed:  
**Muhammad Akhtar**  
This statement was filed with the County Clerk of Yuba County on November 21, 2022.  
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).  
DONNA HILLEGASS,  
County Clerk  
NELIDA WILLIAMS  
Deputy Clerk  
December 2, 9, 16, 23, 2022

FICTITIOUS BUSINESS NAME STATEMENT File No. 2022F-300

The following person(s) is (are) doing business as: **Guerra Industries**  
12496 Pony Express Trail  
Browns Valley, CA 95918  
County of Yuba  
1) Rashad Guerra  
12496 Pony Express Trail  
Browns Valley, CA 95918  
2) Joy Guerra  
12496 Pony Express Trail  
Browns Valley, CA 95918  
This business is conducted by a Married Couple.  
The registrant commenced to transact business under the fictitious business name or names listed above on N/A.  
(I declare that all information in this statement is true and correct).  
Signed:  
**Joy Guerra**  
This statement was filed with the County Clerk of Yuba County on November 2, 2022.  
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).  
DONNA HILLEGASS,  
County Clerk  
BRIDGETTE EVANS  
Deputy Clerk  
November 18, 25. December 2, 9, 2022

FICTITIOUS BUSINESS NAME STATEMENT File No. 2022F-291

The following person(s) is (are) doing business as: **Lipp and Sullivan Mortuary**  
629 D Street  
Marysville, CA 95901  
County of Yuba  
1) Daniel C. Gray  
368 Gabriel Ave  
Yuba City, CA 95993  
2) Katherine A.. Gray  
368 Gabriel Ave  
Yuba City, CA 95993  
This business is conducted by a Married Couple.  
The registrant commenced to transact business under the fictitious business name or names listed above on April 1, 1979.  
(I declare that all information in this statement is true and correct).  
Signed:  
**Daniel C. Gray**  
This statement was filed with the County Clerk of Yuba County on October 24, 2022.  
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).  
DONNA HILLEGASS,  
County Clerk  
BRIDGETTE EVANS  
Deputy Clerk  
November 25. December 2, 9, 16, 2022

SUPERIOR COURT OF CALIFORNIA COUNTY OF YUBA  
IN THE MATTER OF THE APPLICATION OF: Kyle Cameron Schroeter, PETITIONER  
CASE NUMBER: CVPT 22-001028  
AMENDED ORDER TO SHOW CAUSE FOR CHANGE OF NAME

HEARING DATE: 12/27/2022  
DEPT: 4  
TIME: 9:30 A.M.

Petitioner(s) Kyle Cameron Schroeter filed a petition with this court for a decree changing names as follows:

from: Kyle Cameron Schroeter  
to: Kyle Cameron VanZandt

THE COURT ORDERS that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed the court may grant the petition without a hearing.

A copy of this order to show cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: Territorial Dispatch.

DATE: 11/15/2022

Stephen W. Berrier  
JUDGE OF THE SUPERIOR COURT.

November 25, December 2, 9, 16, 2022.



Community Events

**53rd Annual Olivehurst Christmas Parade  
December 10th, 11 am, Olivehurst Ave.**

**Yuba City Christmas Stroll Dec. 10  
2 to 8 pm, Plumas Street, Yuba City**  
More than 120 vendors and Plumas Street businesses, fabulous food, Holiday Music, Train Rides, FREE Entertainment, and a Kid Zone with holiday treats.

**OLIVEHURST VFW POST 4095  
BINGO 6 pm 1st & 3rd Wednesdays  
4965 Powerline Rd, Olivehurst. Info: 530-777-9057**

**Hilltop Gang Breakfast, 2nd Sunday of the Month  
at Brownsville Community Center downstairs on  
Ponderosa Way. Complete breakfast includes:  
Coffee, orange juice and peaches. Choice of ham  
or sausage. Choice of pancakes, french toast  
or biscuits and gravy. Adults \$8, Children under 12 \$4,  
3 & under Free. (No breakfast in December)**

**DOBBINS FARMERS MARKET  
9761 Marysville Road, Dobbins open  
every Saturday 10 am to 2 pm.  
Come hungry always a lunch special**  
Cash, Credit or Debit Accepted.  
Looking for New Vendors.  
Call or Text Stacey at 530-218-2685.

Community events are \$10 per month. Call 530-743-6643  
or come by the office at 423 4th St, Suite 1W, Marysville



# Drivers Asked to Respect Roadside Heroes by Driving Safely

Caltrans News Release

**SACRAMENTO, CA (MPG)** - Safety is a two-way street. First responders are on our state's highways aiding people along roadsides, but also rely on safe drivers to protect them when they are clearing crashes or responding to other incidents. To raise awareness about the safety of first responders, the California Highway Patrol (CHP), California Department of Transportation (Caltrans), and California Office of Traffic Safety (OTS) are promoting 'Move Over' laws for those using our roads. Nearly every week throughout the country, a first responder is killed while helping clear a roadway crash, and many more sustain life-altering injuries.

The U.S. Department of Transportation's Federal Highway Administration is bringing attention to the dangers of working at traffic incidents and promoting compliance with 'Move Over' laws. Drivers are admonished to safely move over for crash responders or slow down when approaching crash scenes if it is unsafe to change a lane. California's 'Move Over' law has been in effect for 15 years, but nearly 25 percent of people surveyed by the AAA Foundation for Traffic Safety were unaware there was a Move Over law in their state.

The lives of crash responders – the law enforcement, fire and rescue, emergency medical services, public works, transportation, towing, and other roadway workers – are put at risk due to speeding, distractions, and careless drivers. These personnel provide critical aid as first responders and are called to duty at all hours of the day and night, in adverse weather conditions, and next to traffic moving at high speeds.

In California, from 2017 through 2021, three CHP officers were killed and 146 injured – nine severely – while on the freeway shoulder or median performing their job.

Nationally, in 2019 alone, 11 officers were struck and killed while conducting traffic stops or other law enforcement

activity, accounting for 41 percent of all emergency responders killed on the job. In addition, five officers were struck and killed while working motor vehicle crash scenes, and two officers were killed while assisting motorists with disabled vehicles. Also in 2019, 14 tow truck operators and three mobile mechanics, and nine fire/EMS personnel were by struck and killed by vehicles (*source Emergency Responder Safety Institute*).

"Each day our officers put their own safety at risk conducting traffic enforcement duties, investigating a crash, or assisting the public alongside our busy free-ways statewide," said CHP Commissioner Amanda Ray. "Tragically, many have been killed or injured merely performing their job. This week and throughout the year, we strive to raise awareness of these risks so our personnel return home safely to their families each day."

"First responders work tirelessly and risk their own safety to save lives at collision scenes," said Caltrans Director Tony Taveras. "We need motorists to do their part to protect responders by slowing down, moving over a lane, and staying alert when approaching traffic incidents."

"First responders put themselves in harm's way to help strangers," said OTS Director Barbara Rooney. "But they also have loved ones who need them to come home. We want drivers to understand the risks that they take every day, and the importance of slowing down and moving over for first responders so they can do their job safely."

Motorists should be extra careful when approaching flashing emergency lights (red, blue, and amber) on stopped emergency vehicles working at roadway incidents. Avoid distractions like phones while driving and don't drive if you're tired or have been drinking or are under the influence of any drugs. Help protect the first responders who are working to protect you and other motorists on the highway.

For more information about Caltrans safety campaigns, visit [BeWorkZoneAlert.com](#) ★

# California Farm Bureau Reacts to Initial 5% Water Allocation

California Farm Bureau News Release

**SACRAMENTO, CA (MPG)** - The California Department of Water Resources on Thursday, December 1, announced an initial allocation of just 5% of requested 2023 water supplies from the State Water Project. This comes after this year and 2021 both yielded final water allocations of 5%.

"Here we go again," said California Farm Bureau President Jamie Johansson. "This means

that 23 million people and 750,000 acres of farmland are facing another year of uncertainty and economic hardships. California has failed to act on critical projects to provide additional water storage, stormwater capture and groundwater recharge that are needed to protect our farms and cities from water shortages in dry years.

"California's dismal leadership in safeguarding our water resources harms our food production as consumers face rising prices at the grocery store. It also undercuts healthy crop production, which helps reduce carbon emissions that contribute to climate change. California must have a more coherent water plan. Our drought strategy cannot solely be a policy of managing scarcity."

The California Farm Bureau works to protect family farms and ranches on behalf of nearly 29,000 members statewide and as part of a nationwide network of 5.3 million Farm Bureau members. ★

# Free Gas Safety Checks Help Keep Customers Warm and Safe

PG&E News Release

**SAN FRANCISCO, CA (MPG)** - With colder weather months approaching, Pacific Gas and Electric Company (PG&E) is reminding customers to call to schedule a free in-home safety inspection of their gas appliances. During the visit, PG&E will also relight pilot lights for customers who have heaters or other appliances that have been turned off during warmer months.

Inspections help ensure that gas appliances, including water heaters, furnaces and ovens, are operating safely and efficiently, reducing the risk of carbon monoxide poisoning within the home. Carbon monoxide is especially dangerous due to the fact that it can't be seen, smelled or heard. According to the Center for Disease Control, every year in the U.S. at least 430 people die from accidental carbon monoxide poisoning and approximately 50,000 people will be sent to the hospital.

"Keep your family safe from the dangers of carbon monoxide by calling PG&E to schedule a free gas appliance safety check, and we will send a qualified PG&E technician to your home to inspect your appliances and to relight pilot lights," said Joe Forline, PG&E vice president of Gas Operations.

Before the colder winter months when natural gas appliances typically see the most use, PG&E encourages customers to schedule an inspection by calling the customer helpline at 1-800-743-5000.

**Helpful Winter Gas Safety Tips:**

Install carbon monoxide detectors to warn when concentration levels are high; All California single-family homes are required to have carbon monoxide detectors; Carbon monoxide detectors should be installed on every floor, near sleeping areas and common areas; These devices should be tested twice a year, and batteries replaced if necessary; Check the expiration date – most carbon monoxide detectors have a shelf life of five to seven years; Never use products inside the home that generate dangerous levels of carbon monoxide, such as generators, outdoor grills, or propane heaters; Never use cooking devices such as ovens or stoves for home heating purposes; When using the fireplace to stay warm, make sure the flue is open so venting can occur safely through the chimney; Make sure water heaters and other natural gas appliances have proper ventilation.

If you suspect carbon monoxide in your home, you should get out immediately and call 911. If a PG&E customer ever smells the distinctive "rotten egg" odor of natural gas in or around their home or business they should immediately evacuate and then call 911 and PG&E at 1-800-743-5000.

Pacific Gas and Electric Company, a subsidiary of PG&E Corporation (NYSE:PCG), is a combined natural gas and electric utility serving more than 16 million people across 70,000 square miles in Northern and Central California. For more information, visit [www.pge.com/](#) and [http://www.pge.com/about/newsroom/](#) ★

# LOCAL NEWS

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NATIONAL NEWS *courtesy of* THE EPOCH TIMES

# Inflation Outpacing US Wages, Creating Worst Pay Drop in 25 Years

AUTUMN SPREDEMANN

Residents in the United States have less to celebrate on payday as inflation-adjusted wages endure the harshest pay cut in a quarter century, according to the Federal Reserve Bank of Dallas. The bank's report revealed that the median decline in real wages was a little more than 8.5 percent for most of the U.S. workforce in the past 12 months—"the most severe faced by employed workers over the past 25 years."

Hardworking Americans are watching their purchasing power dwindle as prices have risen across the board under President Joe Biden. The impact is particularly noticeable in grocery stores and at the fuel pump.

Food-at-home prices soared by more than 13 percent this year. Concurrently, the cost of regular gasoline catapulted by 49 percent, and diesel users suffered a 55 percent increase between January and June.

Another analysis shows inflation has been outpacing American wage growth for 18 months straight. While average earnings per hour rose by 5 percent, consumer prices spiked by more than 8 percent. That equates to an almost 4 percent decline in real hourly wages as of October.

But more important than numbers, Americans are feeling the effects in nearly every aspect of daily life.

## Tough Times

"Judging by our dwindling savings, we may no longer be able to be a single-income household," Dennis Shirshikov told The Epoch Times.

Working as the sole provider for his wife and three young children, Shirshikov said that his family has been trimming household expenses wherever they can.

"We've already cut back on food and clothing shopping trips," he said. "We've taken the kids out of day care, and we're working on other ways to budget and save."

Shirshikov says that he's fortun-

nate to work as a remote strategist for Awning.com since he lives in a rural part of New York. The comparatively lower cost of living in his area has been a silver lining amid the nation's towering inflation.

"My heart goes out to all the families out there living in cities with multiple children right now. This is a tough time indeed."

In one survey of 3,000 Americans this year, 41 percent of respondents listed the cost of raising a family as their top concern for 2022. For some, conscious shifts in spending habits have become integral to surviving the widening paycheck-inflation gap.

"I'm more conscientious overall about my spending than I have been in years past," Melanie Edwards told The Epoch Times.

Edwards works as a digital product manager for the Olipop soda company. She says that high inflation requires creativity to navigate, especially as the holidays approach.

"Inflation has affected my holiday spending and purchasing habits. Gone are the days of waiting until the last minute to buy a gift," she said. "I'm shopping much earlier than I ever have to snag deals. I'm also forgoing some name brands or designers to save money."

## Falling Behind

Adding to this economic snowball effect is an affordable housing crisis.

Builders have fallen behind on new homes and rentals for 20 years, creating a housing shortage of 5.5 million.

Less mileage per paycheck due to inflation and a federal rate hike that topped 6 percent in September has left Americans struggling to keep a roof over their heads.

"Due to a decrease in real wages, which ultimately leads to a decline in one's purchasing power, potential home buyers suffer a lot. And although wages are higher than before, they aren't adjusted for inflation," Shaun Martin told The Epoch Times.

Martin is a real estate and fi-



A woman shops for groceries at a supermarket in Monterey Park, Calif., on Oct. 19, 2022.

Residential homes under construction in Valley Center, Calif., on June 3, 2021.



nancial expert at We Buy Houses in Denver, Colorado.

He says that with higher interest rates, many potential buyers are unable to secure a mortgage or even a regular loan.

Coupled with diminished buying power, home sellers have raised their prices. Landlords are doing the same with rentals, which Martin said is especially problematic for salaried workers.

He also noted that it's too early to say when things will get better. That's why Martin has made efforts to diversify his revenue.

"I decided to increase my streams of income by investing in different available options. It will increase my inflation-adjusted income," he said.

Generating more money and savings has been no easy feat for America's lower- and middle-class earners this year. For households making between \$30,000 and \$100,000, 75 percent said that their income has fallen behind the cost of living, according to a Primerica survey.

"Most of the people I know belong to the middle class. The middle class is especially hit with inflation ... this also means that with the increase in neces-

sary expenses, the middle class has significantly less disposable income than before," Derek Sall told The Epoch Times.

Sall is a financial adviser and the founder of LifeandMyFinances.com.

He said that one of the consequences is a drop in demand for specialty consumer goods, resulting in the shrinkage of affected industries.

"People enjoy being able to spend money on treating themselves. Without it, they become unhappier and overall population satisfaction decreases," he said.

He noted that this chain reaction leads to overall lower productivity and motivation at work, putting already volatile household incomes at even greater risk.

Yet despite the challenges, it's important to try to save money, Sall said. Even minor changes to routines and monthly bills can have a net positive effect.

"Going through subscription services such as Netflix or Amazon Prime and getting rid of those is a start. Investigate whether prices for expenses such as cable or phone providers can be changed," he said.

# Homeowners Should Brace for Property Price Drop: Data, Experts

PETR SVAB

Real estate prices have declined over the past several months, but there could be much more to come, data and experts indicate.

The median home price has dropped by about 7 percent since its peak in June. It's still up by about 6 percent since October 2021 and more than 35 percent up since early 2020, according to data from Zillow, a listing site.

Other market metrics have recently dropped far more precipitously, however. Sales volume, for instance, is down by more than 24 percent since last year. Construction was started on less than 120,000 private housing units in October, down from more than 150,000 in April, according to the Census Bureau's seasonally adjusted data. Prices of lumber, the most common residential construction material in America, dropped by nearly 70 percent since February and are now roughly at the early 2020 level.

The housing market has been pummeled by the Federal Reserve's lifting of interest rates this year, which has boosted mortgage rates from less than 3 percent in September 2021 to more than 7 percent in early November. The rates have since eased to roughly 6.5 percent.

This indicates that the market has yet to reach its bottom.

"We expect a drop of 15-to-20% over the next year, in order to restore the pre-Covid price-to-income ratio," Ian Shepherdson, chief economist at the Pantheon Macroeconomics, wrote in a note last week.

Fannie Mae's Economic and Strategic Research (ESR) Group expects home prices to hit a low point in the second quarter of next year with a recovery the year after.

One major factor is that 80 percent of mortgage holders have locked in rates of at least 2 percent lower than the current rate, which makes them unwilling to look for a new house, the ESR said in a recent forecast.

"The economy continues to slide toward a modest reces-

The economy continues to slide toward a modest recession, which we anticipate will begin in the new year, with housing leading the slowdown.

Doug Duncan, chief economist, Fannie Mae



A 'for sale' sign hangs in front of a home in Miami, Fla., on June 21, 2022.

sion, which we anticipate will begin in the new year, with housing leading the slowdown," said Doug Duncan, chief economist at Fannie Mae.

"Higher interest rates have ignited the typical reduction in residential fixed investment, which historically has led into either an economic slowdown or recession. From our perspective, the good news is that demographics remain favorable for housing, so the sector appears well-positioned to help lead the economy out of what we expect will be a brief recession."

Dropping house prices are bad news for those who bought theirs during the record-high

prices of the past few years. They can easily find their mortgages underwater unless they put enough cash down.

Prospective homebuyers still don't have much to look forward to because even at lower asking prices, houses will remain expensive when the higher mortgage rate is factored in.

One factor keeping a bottom under the market is low inventory, which is currently about 36 percent below the October 2019 level.

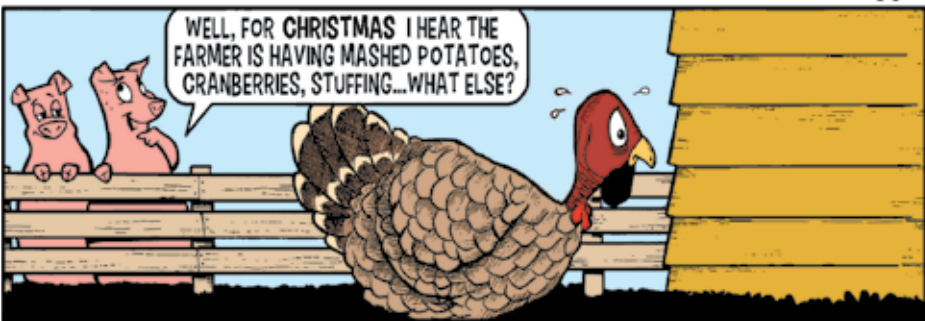
"It's hard to imagine a significant drop in pricing. Inventory is just too low," Jonathan Miller, president and CEO of Miller Samuel, said in a recent Bloomberg interview.



# WEEKLY COMICS

## Amber Waves

by Dave T. Phipps



## The Spats

by Jeff Pickering



## Out on a Limb

by Gary Kopervas



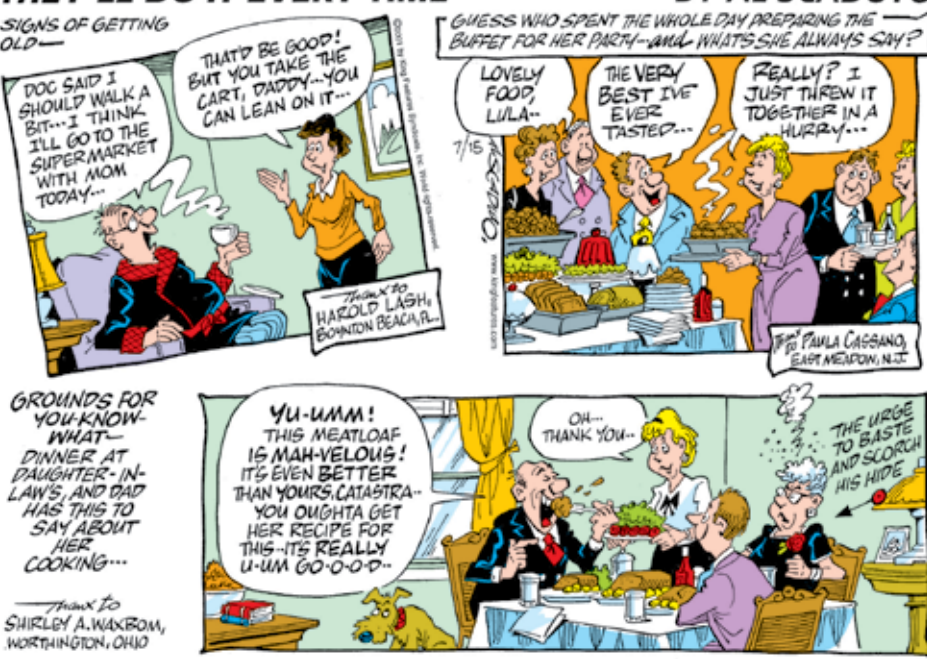
## R.F.D.

by Mike Marland



## THEY'LL DO IT EVERY TIME

BY AL SCADUTO



## GRIN & BEAR IT

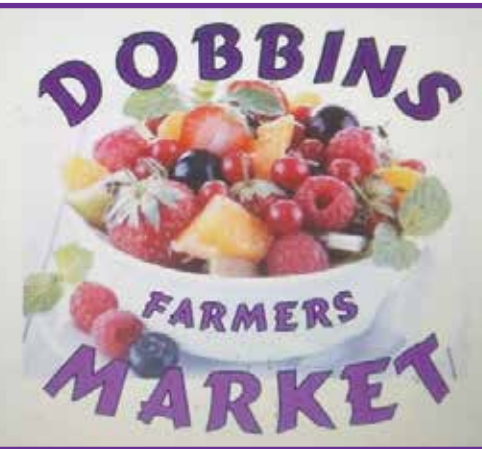
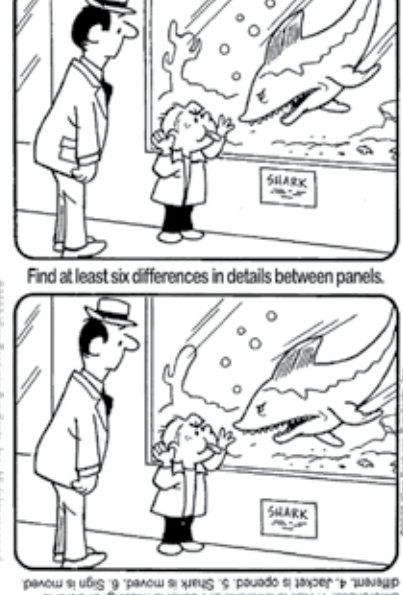
## LAFF - A - DAY

## Just Like Cats & Dogs

by Dave T. Phipps

## HOCUS-FOCUS

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December 9 / 8 am Robert Summa, Appeal Democrat  
December 12 / Yuba Sutter Food Bank  
December 13 / Sheriff Barnes, Sutter County  
December 14 / David Read, Yuba Sutter Arts  
December 15 / Dave Shaw, Financial Information  
December 16 / Dan Flores, Economic Development



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# Are They Ready for This?

*Continued from page 1*  
the surge of claims; it also had to implement new federal aid programs.  
The incredible wave of people applying in a matter of weeks was “extreme” says Till von Wachter, an economics professor at UCLA. Normal recessions are more gradual, he said, so the number of claims the department has to process per week would likely be lower. “They just went through trial by fire,” von Wachter said. He’s optimistic that the department would be able to better deal with a recession.  
But, if the agency struggles to keep

anticipated — workload.  
The agency has made some other changes that could smooth the process of getting benefits.  
For Californians whose primary language is not English, expanded multilingual services should make it easier to navigate the system. “Individuals who are not fluent in English face insurmountable barriers to receiving assistance,” found a September 2020 ‘strike team’ report. In a February settlement with several advocacy groups, the department agreed to: Provide real-time

(that) people were waiting 15, 16, or more weeks for these determinations,” and in the meantime, they weren’t receiving any benefits, Urban said. Now, if the agency can’t determine whether you’re eligible within 14 days, it will keep paying benefits while they sort out the issue, Urban said.  
There have been other customer service tweaks over the past couple of years, including adding a call-back feature on call

— despite a major push from advocates and a bill passed by the Legislature. Under federal law, undocumented workers can’t get traditional unemployment benefits, said Gerry.  
This year, worker and immigrant advocates pushed for a new pilot

of the other four combined.  
This isn’t the first time the system has gone into debt. In the wake of the Great Recession, the debt grew to about \$10 billion. California didn’t finish paying it off until the spring of 2018, according to H.D. Palmer, a spokesperson for the Finance Department, and the state spent about \$1.4 billion on interest on the Great Recession era unemployment debt, according to Palmer.  
Unemployment benefits are funded by employers, and in order to pay off the current debt, a federal tax on employers will automatically increase by \$21 per employee in 2023, and ratchet up by an additional \$21 per employee per year until the loan is repaid. This year state lawmakers also decided to kick in \$250 million in state funds toward the loan principal and \$342.4 million to cover the interest accrued so far.  
But if the state goes into a recession, that



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up with the demands of a recession, it wouldn’t be the first time. In the wake of the recession that began in 2008, reports emerged that checks were delayed due to outdated computers, and exasperated workers were met with busy phone lines.  
In 2021, state lawmakers required the department to come up with a recession plan; the result is a nearly 90-page report.  
One change, the report explains, is that the department created a new team tasked with forecasting unemployment benefit-related workloads and figuring how many staff will be needed. The report also details how the department will adapt if the unemployment rate reaches specific levels. California’s unemployment rate is currently around 4%, but if, for example, it ticks up to 6%, the plan includes authorizing overtime, reducing vacation slots during peak periods, and limiting the approval of part-time requests. If it reaches 8%, the department would hire additional staff and “deploy retired annuitants.” If it reaches 12%, it’s time to call in the contractors.  
The report says pulling all this off is challenging because federal funding for unemployment benefit administration is tied to an actual — not

spoken and signed language services for workers in any language they need; Add dedicated phone lines for Korean, Tagalog and Armenian speakers in addition to existing lines serving Spanish, Mandarin, Cantonese, and Vietnamese speakers; Translate all important unemployment benefits documents in the top 15 non-English languages used in the state by the end of 2022.  
A new section of the unemployment benefits website now provides forms and other information translated into eight languages, plus simplified Chinese. The expansion came after a legislative push to add multilingual services for unemployment benefits.  
Another recent change addresses what happens if you start getting benefits, and then your eligibility is called into question. In the past if, in the course of filling out forms to prove your ongoing eligibility, you indicate that you worked one day, or were sick one day — two things that could disqualify you from receiving benefits — the department would stop sending payments until it determined whether you were still eligible, which could require an interview, said Urban.  
“At the height of the pandemic, (the department) was so behind the determinations

center phone lines so that people don’t have to wait on hold, improving the mobile phone version of the website, and enabling claimants to upload documents, rather than physically mail them in, according to the department.  
The department has also begun a multi-year modernization effort, dubbed EDDNext, aimed at improving customer service for unemployment benefits, paid family leave, and disability insurance, for which the department received \$136 million this year. So far, the department has begun designing a new online login that will work for unemployment benefits as well as paid family leave and disability insurance, and designing forms that are easier to read and understand.  
If there’s a recession, some workers can’t turn to unemployment benefits. That includes the self-employed, who generally aren’t covered by unemployment benefits, said Jenna Gerry, a senior staff attorney at the National Employment Law Project. The federal government created temporary benefits for self-employed workers and contractors during the pandemic, but that ended in 2021.  
Another large group that will find itself without unemployment benefits if a recession hits is undocumented workers

program that would have provided unemployment-like benefits to non-citizen workers — an idea Colorado lawmakers embraced this year. But California legislators didn’t provide funding for the program in the state budget, said Sasha Feldstein, economic justice policy director for the California Immigrant Policy Center. Curiously, they then passed a bill that laid out how the program would work, but which didn’t include funding, and Gov. Gavin Newsom vetoed the bill, citing, in part, the absence of “a dedicated funding source.”  
Another consequence of a recession could be growing California’s already massive unemployment debt.  
The state’s unemployment insurance trust fund ran out of money during the pandemic, after so many laid-off Californians relied on the benefits. The federal government loaned California billions to keep benefits flowing, and the state still is on the hook to pay back about \$18 billion.  
California’s debt is uniquely large. While many states had to turn to the feds to pay out benefits during the pandemic, at this point just California, New York, Connecticut, Illinois and the Virgin Islands still have debt. California’s debt is roughly double the size

debt could grow even larger.  
“If there is a slow-down in the economy, we are totally and completely unprepared to be able to provide for California workers because of the deficit,” said Rob Lapsley, president of the California Business Roundtable, which represents major employers and has advocated for the state to contribute \$10 billion to pay down the loan principal. “There may not be an interest in Congress to bail out California and New York,” Lapsley said.  
But it would be unprecedented for the federal government to let a state’s unemployment system run out of money and stop providing benefits, said Gerry, with the National Employment Law Project. “That has never happened in the history of the unemployment insurance program since it was enacted in 1935.”  
“I don’t think that there’s a real threat that no benefits will be available,” Gerry said. But having a system that repeatedly goes into debt means that taxpayers get stuck with an avoidable bill. And, Gerry said, “if we had more money in our trust fund, it would be easier to make the case that we could enhance benefits.” ★

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