

Technology Allows PG&E Customers to Connect Backup Power to Their Homes

PG&E News Release

SAN FRANCISCO, CA (MPG) - As part of its work to build a stronger, more resilient energy grid for the hometowns it serves, PG&E successfully developed a first-of-its-kind personal microgrid backup power transfer meter device for customers that fully integrates into PG&E's existing electric SmartMeter system.

The device provides customers with a more reliable solution for interconnecting backup power sources, such as portable generators or batteries, to power essential devices and appliances during a power outage.

Customers in High Fire-Threat Districts (HFTD) as defined by the California Public Utilities Commission who have been issued a rebate for a qualified backup generator through the Generator Rebate Program are eligible to receive a backup power transfer meter device and have it installed by PG&E, free of charge. The device comes with a universal adapter allowing customers to safely connect off-the-shelf backup power sources as needed, helping PG&E's most vulnerable customers safely and easily attach auxiliary power to their homes.

Customers are encouraged to visit www.pge.com/transfermeter to confirm eligibility and request a backup power transfer meter.

"Our customers count on electricity to provide basic and critical needs during power outages including lighting, internet, communications, refrigeration, and charging and operating medical devices. We know that using extension cords with a portable generator is not the most practical solution, and that the cost of purchasing and installing a transfer switch can be prohibitive – in the thousands of dollars. That's why we created this new backup power transfer meter technology to help our customers maximize connectivity of their backup power source to their home – in a simple fashion – through their electric meter and electrical panel," said Vincent Davis, Vice President, Customer Operations & Enablement, PG&E.

Developing the Backup Power Transfer Meter

PG&E's SmartMeter program team, in consultation with industry partners, designed and built a prototype device from scratch in 2020. The product went through rigorous safety and reliability testing at PG&E's Applied Technology Services lab and through a third-party testing lab, Exponent.

PG&E concurrently identified hundreds of customers who would potentially be eligible for a meter upgrade to include the device, based on their enrollment in PG&E's Generator Rebate Program.

In early 2021, following successful lab testing and customer outreach, PG&E

began deploying the new devices to customer sites.

"As the environment in which the grid operates continues to evolve, developing and implementing the backup power transfer meter device is one way we are innovating to help our customers – and electric customers around the country – take control of their energy usage and costs. Our customers who live and work in areas of high fire threat and frequently experience extreme weather conditions can now better power essential appliances, devices, equipment and services at home or at their small business and be assured that their personal microgrid is resilient," said Davis.

How Installation Works

After customers order the device, PG&E will schedule a time and date for installation. As a part of the installation appointment, a PG&E representative will train and advise each customer on how to safely operate a backup power source using the device during a broader planned or unplanned power outage. Safely connecting a qualified portable generator to a backup power transfer meter device follows an easy-to-understand, six-step process as illustrated in PG&E's installation guide.

The device provides PG&E grid operators with visibility into when a customer switches their power source to backup generation, and the device will automatically and safely switch the customer back to PG&E grid power when the outage is resolved, and grid power is restored.

Plans for Expansion

PG&E has installed more than 100 backup power transfer meter devices for eligible customers and anticipates installing thousands more in 2022.

PG&E also plans to make the technology available to utilities throughout the United States as a resource to help as many potentially vulnerable electric customers as possible.

PG&E recently applied for a United States Patent for this backup power transfer meter technology, which the company expects will be approved by 2023. PG&E owns a variety of patents that apply to smart energy metering, electrical grid systems, wires down detection, asset management and mapping, and gas operations. Including the backup power transfer meter application, PG&E has several patent applications pending for a range of technologies including data analytics tools, sensor technologies, and location and marking systems.

About PG&E: *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 pge.com and pge.com/news.* ★

Suspect Arrested During Traffic Stop for Having 5 Pipe Bombs

SCSO News Release

SUTTER COUNTY, CA (MPG) - On September 4, 2022, at approximately 10:57pm, a Sutter County Sheriff's Office (SCSO) Deputy conducted a traffic stop on a black Toyota Tacoma. The traffic stop occurred on Franklin Road north of Walton Road, in Yuba City. The SCSO deputy contacted the driver, who was the sole occupant in the vehicle. The driver was identified as 61-year-old Jeffrey Dickerson. The SCSO deputy observed in plain view a can of pepper spray inside the Toyota. It was later determined that Dickerson was a felon and was not supposed to be in possession of pepper spray. Incident to arrest, a search was done of Dickerson's vehicle which resulted in locating what appeared to be

five pipe bombs, a black powder handgun, and other components that could possibly be used to make destructive devices.

Due to the circumstances, the SCSO blocked off the area for the safety of the community and called the Butte County Bomb Squad. A team from Butte County responded and determined the items were pipe bombs. They collected all items and rendered them safe. Dickerson was booked into the Sutter County Jail for numerous charges, including felon in possession of firearms and possession of pipe bombs. Dickerson is being held on a bail of \$500,000 and has a court date on week.

Sutter County Sheriff Brandon Barnes wants to thank Butte County Bomb Squad for responding quickly and assisting the SCSO. ★

Threat to High School Student on Social Media Results in Arrest

YCPD News Release

YUBA CITY, CA (MPG) - On August 31, 2022, in the late evening hours, Yuba City High School staff learned of a potential threat to a Yuba High School juvenile female student and reported the potential threat to the Yuba City Police Department. The threat was made via a social media platform, and a picture of a gun was sent to the victim from the suspect.

The Yuba City Police Investigation Unit identified the suspect through the social media account and arrested him prior to the

beginning of school on September 1, 2022. The 16-year-old male suspect was also a student at Yuba City High School. During a search of the suspect's room, the gun was located and it was determined to be an air soft gun, which was taken as evidence by investigators. The suspect did not have access to a real firearm.

The suspect was later booked into the Tri County Juvenile Hall. This appears to be an isolated incident and no other students were involved. This case will be forwarded to the Sutter County Probation Department.

Republican Leader Questions Governor's Victory Lap on Homelessness

Assembly Republican Caucus News Release

SACRAMENTO, CA (MPG) - On August 24, 2022, Assembly Republican Leader James Gallagher (Yuba City) issued a statement in advance of Governor Newsom's afternoon media event where he is expected to celebrate his successes on reducing homelessness:

"I think the Governor's Media Advisory included a typo. California is leading the nation in homelessness, not the other way around," said Gallagher. "Californians can see with their own eyes the growing homeless camps and filth in their communities. I don't

know who they think they are fooling – there's not a whole lot for the Governor to celebrate here."

Governor Newsom held a press conference to announce funding awards for 2,499 housing units at a "Nation-Leading" Project Homekey site in Los Angeles County.

"Project Homekey is akin to putting a bandaid on a severed limb. Simply providing shelter to someone struggling with a severe mental health illness or drug addiction is nothing to celebrate," said Gallagher. "California's approach to reducing homelessness needs to be holistic with more emphasis on accountability and

treatment for mental health illnesses and drug addiction."

It was reported earlier this year that the City of Los Angeles was spending up to \$837,000 to house a single homeless person. In the past three years alone, California has thrown a total of \$17 billion at the homeless crisis. Yet federal data shows that despite the myriad of available programs, the homeless population actually grew in California.

Senate and Assembly Republicans introduced a package of legislative proposals earlier this year to ACT on homelessness. Nearly every proposal was rejected by Capitol Democrats. ★

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Mommy Can You Hear Me?

Continued from page 1

Republican Caucus to the state about the failure of the program to reach more children, and continued work by advocates and Central Valley Assemblymember Joaquin Arambula.

"I'm so grateful," said Michelle Marciniak, founder of Let California Kids Hear, an advocacy organization that works to increase access for deaf and hard of hearing children. "It was a huge weight seeing a certain population excluded from this program."

Earlier this year, as part of the budget process, the Legislature had requested additional funds to improve the program and proposed expanding it to include children with partial insurance coverage. But that proposal did not make it into the governor's revised budget released in May.

Then last week, Arambula carried the language that was inserted into broader budget bills.

"This budget item means so much to so many children and families. I applaud the advocates whose tenacity helped achieve this, and I'm profoundly grateful to the State Administration for working with us to ensure the Hearing Aid Coverage for Children Program can be expanded this year to underinsured children in need," he said in an email. "We know these hearing aids and services are vital in helping these children develop and learn and, most importantly, bolster their well-being and connect with the world around them."

Odeh pointed out that while the expansion is great news, advocates will continue to lobby the state to improve the clunky and long application process, to increase reimbursement for providers and to get more audiologists and doctors to accept the program.

Hearing aids for children typically cost from \$3,000 to 10,000 and need to be replaced every three years.



Ensuring more children are eligible is good news for parents and advocates but it raises the question about whether the program, which has been plagued with problems, can actually serve them. Photo courtesy of Jelena Ivanovic Dreamstime.com

The program, which debuted in July 2021, currently provides hearing aids for children who do not qualify for Medi-Cal, the state's insurance program for low-income residents, or do not have any other insurance. Families must meet certain income requirements. It was created after a 2019 legislative proposal to classify hearing aids as medically necessary so health insurers would have to cover them. That bill was opposed by health insurers and was pulled by the author after the Newsom administration said it would fund a program instead.

In its first year, the program dispensed only 39 hearing aids, according to data from the California Department of Health Care Services, which oversees the program. The agency did not say why the program reached so few children in its first year.

On Aug. 12, the Senate Republican Caucus expressed concern about the program in a letter to the Department of Health

Care Services and demanded answers. In the letter, they asked why the program has served so few children and what is going to be done to correct the problems.

"It strains belief that, after a year of operation, this program has only assisted a fraction of those estimated to be eligible, and without explanation," they wrote.

According to the office of Lancaster Republican Sen. Scott Wilk, the caucus has not yet received a response from the Department of Health Care Services.

Agency spokesperson Anthony Cava said it is still preparing a response for the caucus. If the expansion becomes official, Cava said it would update all communication, including websites, applications, and correspondence with the new eligibility information by January 2023.

Getting hearing aids early in life is critical for infants and children. They stand to lose speech,

language and social-emotional development if they are not able to hear soon enough, according to a study in the journal Pediatrics.

The goal among physicians is to fit children with hearing aids by the time they are 6 months of age, said Dr. Dan Duran, audiologist and manager of audiology at Valley Children's Hospital in Madera.

Any delays in getting hearing aids make it nearly impossible for kids to catch up to their hearing peers.

"These delays can impact kids in terms of their speech and language development," Duran said. "It can also set them back in other important milestones as they are developing and growing."

Duran said the expansion of eligibility will benefit families who struggle to pay their share of costs after insurance or who wait to gather up the funds or put off getting devices for their

children because of cost. He expects the center will be even busier because families come from as far as Santa Barbara and Stockton for care.

Marciniak said the lack of providers accepting the program is a huge problem for families who have to drive long distances to reach them. Expanding the provider list is next on advocates' list of things to do.

For single mom Kimberly Nguyen, in Sacramento, the expansion comes a little too late for her family to use now but it will be a great benefit in the future, she said.

She had been waiting to see if any changes to the program would cover her family because they have partial insurance. After waiting more than a year and seeing no hope for change this year she used money she saved from working extra hours to finally purchase a pair of hearing aids for her youngest daughter last month.

Nguyen has two daughters, 10 and 7, who typically need hearing aids every three years. Next time she hopes the state program will save her thousands of dollars. That is if she can find a provider in Sacramento. Currently the closest doctors on the state's provider list are in San Francisco.

"This is great for all the families who can now access the program and who don't have to worry about how to pay the difference," said Nguyen, who has testified before the Legislature and advocated for the change. Her insurance covers \$1,000 of the \$6,000 hearing aids she purchased.

At the same time this week, the California Public Employees' Retirement System, which administers health benefits for state and local government employees and retirees, announced that its basic plans would cover hearing aids for children starting in January 2023. That means instead of covering just a fraction of the cost, the insurers will fully pay for the devices. ★

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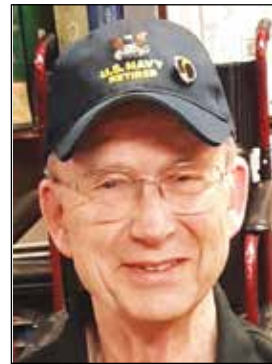
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‘Stories of the Museum’

Series 8 by Bill Crocker, CDR, USNR, Ret.

Museum of the Forgotten Warriors board member and webmaster

More than a thousand military men and women and family members have donated thousands of personal items and stories to the Museum of the Forgotten Warriors over the past forty years. The displays span World War I to the conflicts in Iraq and Afghanistan and tell the stories of those who fought and died. The series, *Stories of the Museum*, describes a few of these in more detail.



SECOND LIEUTENANT EVERETT LUTHER HARRIS

The 154th Weather Reconnaissance Squadron of the 15th Air Force was stationed in Bari on the east coast of Italy. Army Air Force Second Lieutenant Everett Harris was assigned as a pilot with this squadron. His plane, the Lockheed P-38, was a fighter of a unique design that featured twin fuselages. Over North Africa, the Germans called it der Gabelschwanzteufel, the fork tail devil.

The morning of November 18, 1944, was cold and grey as Lt. Harris rose into the sky on a practice run from Bari to Livorno to Ancona and back.

He had completed his first leg to Livorno and was on his way east to Ancona when his left engine caught fire. Harris attempted to save the aircraft and failed. He radioed back to the base, saying that he was bailing out. Second Lieutenant Kenneth Vradenburg received the distress call and notified his superior.

Pilots from the British 287 Fighter Wing based in the Ancona area conducted a search along Harris’s flight path, but nothing was sighted. After a few days, with no communication from Harris, it was assumed he had not survived or had been captured.

His wife, Jean, living in Oroville, California, received a Western Union telegram dated November 28 listing her husband as missing in the Mediterranean area. At the close of the war, he was declared killed in action, although no one had witnessed his demise. Had he survived the crash? Was he a prisoner of war? The Harris family had no answers and settled in for a lifetime of unanswered questions.

Early in 2014, Everett’s brother, Larry, living in Yuba City, California, received a telephone call from Jim Upton, a retired police detective and U.S. Army veteran living in Tennessee. Upton had spent twelve years researching and returning WWII artifacts to veterans’ families. He informed Larry that Lino Ancarani, a farmer, had found Harris’s crash site and a grave with the helmet and oxygen mask on top. He had taken the items home and stored them in a trunk. Lino passed away in 1981. His son, Pasquale, discovered the items and began searching for their owner. Mr. Upton became involved and completed the search.

On August 11, 2014, a package from Italy arrived at Larry Harris’s home. It contained the helmet/oxygen mask combination and a letter from Pasquale. His father had always wanted to return the items to their owner and Pasquale was honoring his father’s wishes. The items were donated to the



Second Lieutenant Everett Luther Harris, 1944.

museum and a celebration was held the following November. Larry and his mother attended.

Second Lieutenant Everett Luther Harris’s remains are interred in Sicily-Rome American Cemetery and Memorial in Nettuno, Italy. The family’s donation can be viewed in glass case number 50. ★



The Everett Luther Harris display including his Purple Heart and helmet/oxygen mask combination.

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HONORING OUR PAST – INSPIRING THE FUTURE

Temporary Closure Set for South Arbol Avenue at Highway 162



Crews are scheduled to start the closure at approximately 7 a.m. Wednesday, September 7 and reopen the roadway by 3 p.m. Wednesday, September 14. Photo courtesy of Caltrans

Caltrans News Release

BUTTE COUNTY, CA (MPG) - Caltrans is alerting motorists about an upcoming five-day closure of South Arbol Avenue at State Highway 162 in Oroville for roadwork.

Crews are scheduled to start the closure at approximately 7 a.m. Wednesday, September 7 and reopen the roadway by 3 p.m. Wednesday, September 14. Motorists should use alternate routes during the temporary closure.

The around-the-clock closure will allow crews to rehabilitate the pavement on a segment of South Arbol Avenue at Highway 162.

The work is part of a \$22 million project, which aims to improve safety by widening shoulders, enhancing drainage systems, constructing a two-way left turn

lane and creating a roadside recovery area in the event an errant driver departs from the roadway.

DeSilva Gates Construction of Dublin, Alameda County, is the contractor for the project, which is expected to finish in 2023. Weather, availability of supplies or other unexpected events may prolong construction activities.

Caltrans reminds motorists to “Be Work Zone Alert” and slow in construction zones for the safety of travelers and crews performing these improvements. The department will issue construction updates on Twitter @CaltransDist3 and on Facebook at CaltransDistrict3. For real-time traffic, click on Caltrans’ QuickMap at quickmap.dot.ca.gov/ or download the QuickMap app from the App Store or Google Play. ★



Now that Labor Day is over, summer is almost past, although the heat is still with us during the day. I have noticed darkness creeping up on us early mornings. Please continue to enjoy our farmers' markets; now is really the time to get local produce. Mountain's Top Cafe is serving dinners, too, on Friday nights. Think about stopping by Books & More on Friday afternoons 3 – 5 to play some games: cards, board games or dominos. Some of those good old games can add to your social life. Just drop in and see what is going on.

A drive to (or through) La Porte is always a great experience in the early fall. It is cooler, a beautiful drive and a good destination. Never be sure there is gasoline there, tho. A stop at the store will offer some goodies, great deli sandwiches, but another few feet on is Reilly's Saloon and Cafe. It is a great stop for a 'burger and more.(phone 530 675-3630).

Keep driving on and you will come to Little Grass Reservoir, which is full at this time. There are many Forest Service campgrounds around the lake, but a drive all the way around the lake (about 75 miles) is an adventure, too. What a way to spend a day getting out of the valley. Bud and I would drive to Quincy by going through the high country (love Onion Valley) just for some ice cream in Quincy. Give it a try before snow flies.

Look Back in Time -In 1849 Hector Acorn of Clipper Mills, arrived in San Francisco from England on an English brig (now he “sleeps” in a cabin at the village at Yuba Feather Museum in Forbestown (now closed until next June) to keep the memory alive of how it was to live in our area during the late 1800s).

~ Hope to see you in Brownsville soon. Yvonne ★

Vote No on Prop. 31 and Let Adults Make their Choices



Commentary by Jon Coupal

California has a lot of problems and not all of them are directly taxpayer related. But, as noted in last week's column, they all interconnect in one important way: Control. Our state's government and its boosters think they know better than you. They know better how to spend your money. They know better how to use your land. They know what's best for you. And, if you disagree, the nanny state will just make it illegal.

Look no further than Proposition 31 on this November's ballot. It's a referendum on Senate Bill 793, the state's total ban on the sale of flavored tobacco products. SB 793 was passed by the Legislature and signed into law by the governor in 2020. It prohibits “a tobacco retailer, or any of the tobacco retailer's agents or employees, from selling, offering for sale, or possessing with the intent to sell or offer for sale, a flavored tobacco product or a tobacco product flavor enhancer” and

imposes a fine of \$250 for each violation of the ban.

Although the law bans the sale of flavored tobacco products to all customers regardless of age, lawmakers named it the “Stop Tobacco Access to Kids Enforcement Act.” They claimed it was needed to stop underage tobacco use – because only kids, apparently, like flavor. To be sure, no one wants children smoking or vaping, but it's already illegal in California to sell or give tobacco and vapor products to anyone under the age of 21. If prohibition worked, then we wouldn't have a problem.

It's also immensely hypocritical. At the same time California is lowering taxes on marijuana and debating bills in the Legislature to decriminalize psychedelic drugs, it is placing bans on menthol cigarettes, flavored smokeless tobacco, and other flavored nicotine vaping products that don't even contain tobacco. Those non-tobacco vaping products, mind you, were determined by an “expert independent evidence review” published by England's public health agency to be “95% safer” than smoking.

Plus, Californians are smart enough to make this decision for themselves. Our state already has one of the lowest smoking rates in the country. In fact, California has lower cigarette use among adults than any state other than Utah – where the state's predominant

religion frowns on smoking. Only the fear of God can get you to smoke less than we do in California.

Youth vaping was down 59% before the ban and youth smoking rates are at 1.9% – an all-time low.

Also, while the issue, as I stated, isn't directly taxpayer related (and why HJTA hasn't taken a formal position on the proposition), a legislative analysis of a ban on these products found that it would lead to “significant revenue losses” (revenue is government-speak for tax money) that will exceed \$1 billion in the next four years. I'm sure the Legislature won't take that sitting down and will try to find more “revenue” in higher taxes elsewhere.

It's all about control and it's why voters should just say no to Proposition 31.

Why no? Because this measure is a referendum, which is one of the direct democracy powers that Californians have had since 1911, along with the power of initiative and recall. A referendum empowers voters to approve or reject at the polls any act or section or part of any act of the Legislature.

On Proposition 31, California voters will be deciding whether to approve (“yes”) or reject (“no”) the law that bans flavored tobacco products.

I'll be voting no – and I don't even smoke.

Jon Coupal is president of the Howard Jarvis Taxpayers Association. ★

IT'S YOUR CHOICE....

Without Christ

DEATH

Eph. 2:12 ... having no hope and without God

Prov 16:25 There is a way that seemeth right unto a man, but the end are the ways of Death.

I John 2:16 For all that is in the World, the lust of the flesh, the Lust of the eyes, and the pride of Life, is not of the Father (God) But of the world

Isa. 57: 21 There is no peace saith My God to the wicked.

OR

With the Lord Jesus Christ

LIFE, PEACE AND JOY

Eph 2:14 BUT NOW IN CHRIST JESUS you who were a far off are made nigh by the Blood of Christ.

Rom 5: 1 Therefore being justified by faith, we have Peace with God through our lord Jesus Christ

Matt 11:28-30 come unto me, all you who labor and are heavy laden and I will give you rest, take my yoke upon you and learn of me, for I am meek and lowly in heart and you shall find rest in your souls for my yoke is easy, and my burden is light.

John 16:33 these things I have spoken to you, that in Me you will have peace, in the world you shall have Tribulation, but be of good cheer, I have overcome the world.

How to get from DEATH to LIFE...

(We are all born being dead to God)

John 5:24 Yerly, verly, I say unto you, he that hears my word, and believes on him that sent me, has everlasting life and shall not come into condemnation but is passed from death unto life.

I John 3:14 We know we have passed from death unto life, because we love the brethren.

Rom 10:9-10 If you confess with your mouth the Lord Jesus, and believe in your heart that God has raised him from the dead, you shall be saved

For with the heart man believes unto righteousness and with the mouth confession is made unto salvation.

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Water District votes to sell water

Last week, the **NORTH YUBA WATER DISTRICT** voted unanimously to sell 15,000 acre-feet of water to six Central Valley water districts and to Byron-Bethany Irrigation District in the Bay Area. With the price to Byron-Bethany set at \$833 and acre-foot, this water is worth over \$12 Million.

Noted writer on California water issues Mark Arax has taken an interest in what has been happening in regard to this water sale. He says,

“Water Districts in California often have a sense of not being accountable to the public; they tend to operate as independent fiefdoms, which is a problem. But yours is beyond the pale: the guy must live inside some bunker, or at least has the arrogance to feel above having to answer to anyone. What is unique in your situation, is that Mr. Maupin not only doesn't answer to the public, he doesn't even answer to the farmers. Anyone thinking of selling water outside their backyard has an obligation to explain carefully to the farmers why they are doing it, and to articulate the merits of the sale.” - Mark Arax

The **NORTH YUBA WATER DISTRICT** has the dubious distinction of being the only irrigation district in California that does not answer to its farmers.

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LOCAL FISHING

Hat Creek PH #2. Fish only the evening hatch in the riffles. D4 line, 7 1/2' 5X leader, indicator, 5' 6X fluorocarbon tippet, #6 split-shot 10" above the fly. Presentation; Spring creek style. Cast across and down. Control the slack so the rainbows see the fly (bait) first, not the line. USE: PMD, BWO, Trico, Green Drake, Speckle Wing Dun Mayflies, Or attractor flies i.e., Copper John, Pheasant Tail Nymph, BH Hares Ear, Prince Nymph, * Birds Nest. (b)



Birds Nest

Fisherman's Comment: *Birds Nest prepared from Swiftlets saliva. 1368-1633 A.D. Ming Dynasty. Believed to aid my digestion, strengthen my casting ability, assist my immune system, increase my eyesight to 30/30, and promote my old age libido. Signed: Fit as a Fiddle.

SAN FRANCISCO BAY-DELTA

Oakland Estuary... Red Tide. Red Algae bloom reduces O2 levels, halibut moved to Angel Island or Alcatraz Island. USE: Tray baits. (g) Tomales Bay; halibut on the bite. USE: Tray baits. (b) Delta; striped moving around a lot. Try Broad Slough. Troll deep. USE: Rattletrap (a)

COASTAL WATERS

Point Reyes; 1/2 salmon per rod. USE: Live Anchovy. (g) Party boats switching

to rock fish. USE: Shrimp Fly w/ Cut bait. (b) Commercial salmon opens Sept. 2, 2022. Fort Bragg; 75# albacore per charter boat. Average 20 lbs. Some Dorado! (up from Mexico). USE: Cut Bait. (b) Red snapper at 50ft. and a few vermillion.

LAKES RESERVOIRS AND RIVERS

Lake Oroville; Lime Saddle boat ramp closed. Bidwell, Spillway and Loafer Pt. open. Cables Lake; nice mackinaws of 6 1/2-14 lbs. Caught 8# fish and released all except one bleeder. USE: Swim bait. (b) Lake Almanor; trout follow pond smelt... 30'-50' deep. Fish early AM. USE: Rapala. (a)

RIVERS

Sacramento River; Ord Bend. Water temp. 71.9 degrees warm. Some salmon have "Gill Rot" and are lethargic. USE: Kwikfish. (g) Feather River; salmon moving through to colder water lo-flo. Not biting. (gg) Trinity River; upper. Water flow 1000 CFS. Steelies of 23"-24". USE: Mepps #5 Anglia. (a)



"Neighbor discovers new bug (Genus, Cimex) for his favorite bait. Described as: 3/4" long oval body, six legs, 5-armor plates and a huge head with sharp incisors, and a long proboscis." ~ **Brownie**

Newsom Calls GOP Governors 'Bullies,' But What About Him?



By Dan Walters, CALMatters.org

Politicians who claim to have an elevated moral purpose risk being branded as hypocrites if they fail to live up to the standards they set for others.

California Gov. Gavin Newsom runs that risk as he denounces the Republican governors of other states, particularly Ron DeSantis of Florida and Greg Abbott of Texas, as "bullies" for their states' policies on abortion, gay rights and other issues.

Newsom has run ads critical of the two governors and donated \$100,000 to DeSantis' challenger, Charlie Crist. At the very least, Newsom is raising his national political profile. But it could be the beginning of a presidential campaign, which he denies.

"People keep asking why I'm calling out DeSantis and these Republican governors," Newsom tweeted late last month. "The answer is simple: I don't like bullies."

Newsom's tweet contained his interview with ABC news, including a lengthy rant beginning with "I can't take what's going on in this country."

"I can't take what these governors are doing state after state affecting minorities, affecting vulnerable

communities, threatening the Special Olympics with fines, going after the LGBTQ community, saying if you've been raped by your father you don't have the right to express yourself and rights over your own body," Newsom told ABC's Matt Gutman.

"My entire life I don't like bullies," Newsom added. "I don't like people who other other people. I don't like people who demean other people and that's being celebrated in American politics today and you got to call it out. DeSantis is the worst of it but Abbott and these other guys, they're right there and forgive me, I'm naming them because we have to and I think people need to understand what's going on in this country and there's too much at stake."

On the issues that Newsom cites, particularly abortion and LGBTQ rights, his criticism is more than warranted. But calling rival governors "bullies" is over the top. After all, they were duly elected to their positions, as was Newsom, and like him, probably will be re-elected this year. Their positions on these hot button issues would not fly in California, but they apparently do in their states.

That's not bullying; it's governing, which often means compelling people to do things they'd rather not do. Newsom has done a lot of it since becoming governor nearly four years ago, especially during the COVID-19 pandemic, when he was governing by decree.

Was Newsom being a bully or governing when he

ordered thousands of small businesses to shut down to stop the spread of the deadly coronavirus? Those affected, including more than 2 million workers who lost their jobs, might say he was being a bully, since larger businesses were often exempted.

Likewise, parents complained that Newsom arbitrarily closed schools and forced their children into "Zoom school" even though COVID-19's threat to children was scant.

Many of California's city officials have complained that Newsom is bullying them into building high-density housing that their constituents don't want, threatening legal action or financial sanctions if they don't comply. Newsom says the state must act aggressively to solve its housing shortage.

California gun owners complain constantly that Newsom and the Legislature impose nonsensical, harassing regulations on their constitutional right to bear arms.

Newsom considers all of those acts, and many others, to be governing – just as DeSantis, Abbott, et al, consider what they do to be governing. But in the eyes of beholders, he could be just as easily branded a bully.

Finally, doesn't Newsom's name-calling make him one of the "people who demean other people" he professes to despise?

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



California gets \$21.3 Million in Federal Support for Specialty Crops

California is the nation's leading recipient of federal grants for specialty crops, including fruits, vegetables, tree nuts and nursery products. The U.S. Department of Agriculture awarded the state \$21.3 million, more than one-fourth of grants nationally, to expand the specialty crop consumer market, improve product availability and train growers. California Department of Food and Agriculture Secretary Karen Ross said the 2022 grants will support farmers and ranchers and improve "access to healthy California-grown foods."

University of California Study Examines Costs of Growing Organic Strawberries

Organic strawberries account for 13% of strawberry acreage along California's Central Coast, and yields range from 6,000 to 8,000 eight-pound trays per acre. The estimated unit price to growers is \$15 per tray. These are just some of the figures from a new University of California breakdown on costs to produce and harvest organic strawberries for fresh markets in Santa Cruz, San Benito and Monterey counties. The study is intended to help current and prospective growers evaluate financial feasibility of operations.

Mexican Fruit Fly Quarantine Ordered for San Diego County Area

A 77-square-mile area of San Diego County has been placed under quarantine to guard against a Mexican fruit fly infestation. The California Department of Food and Agriculture reported that six fruit flies and one larva were detected in and around Valley Center. The Mexican fruit fly can infest more than 50 types of fruits and vegetables, which could severely impact agricultural exports. The CDFA is introducing some 250,000 sterile male flies into the area in a program to reduce the fruit fly population.

Projection for 2023 U.S. Agricultural Exports Revised Downward

American agricultural exports may take a hit for the 2023 fiscal year. According to a new report from the U.S. Department of Agriculture's economic research and foreign agricultural services divisions, farm exports are expected to total \$193.5 billion. That would be down by \$2.5 billion from the final revised forecast for 2023. Drought impacts are expected to cut cotton exports by \$1.8 billion and grain and feed exports by \$1.3 billion. Beef exports are expected to fall by \$1.1 billion due to tight supplies. ★

MoneyManagementRadio.com
 (((BECAUSE MONEY MATTERS!)))
 Marc Cuniberti hosts "Money Matters" on KVMR 89.5 FM Thursdays at Noon.
 Visit his website at www.moneymanagementradio.com

The Real Estate Market is Toast

The housing market is toast. Or at least I thought so until just last week a friend told me they sold their house in 4 days.

Although my friend offered her house in blistering speed, the FEDs multi-decade ultra-low interest rates as it pertains to puffing up the real estate market is likely at the beginning of the end.

The last real estate blow up of 2008 should have decimated the realtor profession and actually started to, but then the foreclosure tsunami hit America. The wave of foreclosure resales made a windfall of profits for the agencies whose "deal" is to facilitate the deal.

Simply put, in 2008 it looked as if the real estate markets was about to weed out about a zillion sales agents as homes prices imploded, but then the industry started hawking at foreclosure bargain prices the very same real estate they so feverishly hawked for full price just a few years earlier. A true example of making lemonade from lemons courtesy of the banking system.

No, it wasn't a great time to sell in 2008, but it was a great time to be foreclosed on, and that meant selling all those previously "sold" homes now in foreclosure was about to become very good business. Why let a good crises go to waste right?

Fast forward to today with interest rates skyrocketing, and 30 year mortgages rising to ridiculous rates, it is likely neither a good time to sell nor a good time to buy, which flies in the face of what we've been told for decades. It also flies in the face of my friend's experience, but like I said, I think it's the beginning of the end. The last domino to fall being homes prices, that one just hasn't been hit yet.

But the facts speak for themselves: Sales of previously owned homes fell nearly 6% in July compared with June, and sales dropped about 20% from the same month a year ago, according to the National Association of Realtors. "In terms of economic impact we are surely in a housing recession because builders are not building," said Lawrence Yun, chief economist for the Realtors. One in 5 sellers in August dropped their asking price, according to Realtor.com. The average home sold for

less than its list price for the first time in over 17 months during the four-week period ended Aug. 28, according to a report by Redfin.

Making matters worse was Fed Chief Jerome Powell in a sobering 8 minute speech at the annual Federal Reserve meeting September 26th all but guaranteeing higher rates will follow with what he called more "pain" for the economy.

For the housing market, that pain won't be easy foreclosures sales juiced up by Fed-hammered, ultra-low interest rates this time around. It's more like a no-holds barred, in your face, upper cut to the economy and the housing market with historic interest rate increases the likes that have not been seen since the 80's.

Like I said at the start of this news article, "the real estate market is probably toast" and there are no white knights wearing Federal Reserve hats that are coming to the rescue with ultra-low interest rates and ridiculous loan forgiveness programs like all other previous housing crashes.

I have a lot of real estate agent friends and acquaintances and I have to warn that the pecking you may hear in the months to follow will not be typewriters hammering out new sales contracts. Instead, it will be the 2008/2009 chickens that finally found their way home to roost in a cratering market.

With no Federal Reserve to lower rates again thanks to the free money inflation brought to you by decades of overspending politicians, the foreclosure signs this time around unfortunately will likely be on the real estate agency offices in just about every county of the country.

"Watching the markets so you don't have to"

This article expresses the opinion of Marc Cuniberti and is not meant as investment advice, 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, SDSU, and California Insurance License #0L34249. His website is moneymanagementradio.com, and was recently voted Best Financial Advisor in Nevada County. 530-559-1214 ★

Emergence of Monkeypox Underscores Need to Strengthen Public Health

California Can't Wait News Release

SACRAMENTO, CA (MPG)

The California Can't Wait Coalition, including local public health officials, health equity advocates, county governments, and frontline workers, applauded the California State Senate's passage of AB 240, their sponsored bill with bipartisan support (39-0) to require a comprehensive assessment of our public health workforce and infrastructure. "Californians now know that public health saves lives. Preparing for the next threat will require a clear assessment of workforce and infrastructure gaps that have emerged over decades of disinvestment," said Michelle

Gibbons, Executive Director of the County Health Executives Association of California. "AB 240 will provide a roadmap for California to ensure local health departments have the workforce and infrastructure to protect the state against public health threats and deliver and achieve health equity."

"SEIU members had a front-row seat to how quickly the COVID-19 pandemic overran our threadbare public infrastructure and how longstanding inequalities left communities of color predisposed for the worst outcomes," said Dr. Kelly Zhou, Nurse Anesthesiologist, LAC USC and member of SEIU Local 721. "We simply can't wait for the next crisis to invest in our public health system.

AB 240 is a simple bill to allow California to study the long-term needs of local public health agencies so that California never again experiences such suffering and inequity in sickness and death. SEIU members are proud to support this essential bill."

"Californians face an unprecedented series of overlapping public health crises - viruses such as COVID and monkeypox as well as societal conditions such as poverty and racism," said Harold Goldstein, Executive Director of Public Health Advocates. "The state senate has consistently supported legislation to help public health officers address multiple threats and they deserve our thanks." ★

Death Notices

BENSON – George Benson 48, of Marysville, passed away August 22, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

AGUILAR – Leonel Morales Aguilar 30, of Yuba City, passed away August 26, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

BARNARD – Marjut Barnard 71, of Olivehurst, passed away August 30, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

PURCELL – Nancy Purcell 86, of Yuba City, passed away August 31, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

HIGGINS – Curt Higgins 52, of Yuba City, passed away September 1, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

MORROW – John Morrow 68, of Smartsville, passed away September 1, 2022. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

We Have a Food Assistance Program for Working or unhomed People

Who are having trouble making ends meet. Our Food Shelf should resume operations beginning the 2nd week of June, 2022 Mondays and Thursdays from 9:30 to 11:30 am

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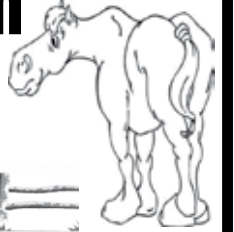
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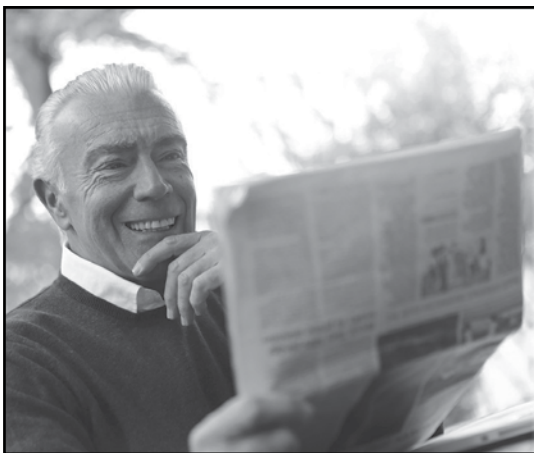
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NOTICE OF TRUSTEE'S SALE
TS No. CA-22-910613-NJ Order No.: 220125284-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/26/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by 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 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the accrued principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **JOEL L. CHASID, AN UNMARRIED MAN** Recorded: 5/8/2007 as Instrument No. 2007R-008038 of Official Records in the office of the Recorder of YUBA County, California; Date of Sale: 10/13/2022 at 1:30 PM Place of Sale: **At the front entrance to the County Courthouse, located at 215 5th St., Marysville, CA 95901** Amount of accrued balance and other charges: **\$307,175.40** The purported property address is: **5898**

COUNTRY TRAILS, BROWNS VALLEY, CA 95918 Assessor's Parcel No.: 005-420-022-000 **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 for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the trustee: CA-22-910613-NJ. Informa-

tion 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 Web site. The best way to verify postponement information is to attend the scheduled sale. **NOTICE TO TENANT:** You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 916-939-0772, or visit this internet website <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: CA-22-910613-NJ to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. The undersigned trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property

may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. **If the trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the mortgagor, the mortgagee, or the mortgagee's attorney.** If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. Date: **Quality Loan Service Corporation 2763 Camino Del Rio S San Diego, CA 92108 619-645-7711 For NON SALE information only Sale Line: 916-939-0772 Or Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318 Quality Loan Service Corp.** TS No.: CA-22-910613-NJ IDSPub #0180394 8/26/2022 9/2/2022 9/9/2022

PUBLIC NOTICE
Yuba County Community Services Commission board meeting Tuesday, September 27 at 3:00 p.m. at the Yuba County Government Center, 915 Eighth Street, Marysville, CA 95901. Contact Yuba-Sutter Economic Development Corporation at 530-751-8555 or ysedc@ysedc.org for any questions.

NOTICE OF PUBLIC LIEN SALE

Notice is hereby given that Marysville Mini Storage 528 14th Street, 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, September 13, 2022 at 10:00 AM**, on the premises where said property has been in storage at Marysville Mini Storage 528 14th Street Marysville, CA 95901, telephone 530-742-6898. Property to be sold as follows: household goods, personal items, furniture, etc. belonging to the following:

- Name
Rina Brown
Rosalie Garcia
Sondra J. Mohr
Tommy R. Jacobs
Robert Hershell Alexander Forbes
Joshua A. Nieto
Lamar Gallardo
John Martinez Aguilar
Trina M. Gibson
Cheryl A. Nielsen
Daniel N. Wilson

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 (09/2/22 & 9/9/22)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2022F-229

The following person(s) is (are) doing business as:
1. Sunwork;
2. Rapid Rack, 22700 Dougals Blvd., Suite 216 Roseville, CA 95661 County of Placer, Mailing Address: 1555 Freedom Blvd, Provo, UT 84604
1) Commercial Solar Energy Inc. 1555 Freedom Blvd Provo UT 84604; California
This business is conducted by Corporation.
The registrant commenced to transact business under the fictitious business name or names listed above on 07/18/2022.
(I declare that all information in this statement is true and correct).
Signed:
Chaye Besherse, Secretary
This statement was filed with the County Clerk of Yuba on August 12 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
By SARAH MULL Deputy Clerk
8/26, 9/2, 9/9, 9/16/22
CNS-3616214#
TERRITORIAL DISPATCH

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2022F-226

The following person(s) is (are) doing business as:
What The Fluff Bookkeeping
1422 Heartland Drive Plumas Lake, CA 95961 County of Yuba
1) K3 Bookkeeping LLC 1422 Heartland Drive Plumas Lake, CA 95961
This business is conducted by a Limited Liability Company.
The registrant commenced to transact business under the fictitious business name or names listed above on 08/08/2022.
(I declare that all information in this statement is true and correct).
Signed:
Kenneth J. Bobek
This statement was filed with the County Clerk of Yuba County on 08/12/2022.
(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
August 19, 26, September 2, 9, 2022

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2022F-245

The following person(s) is (are) doing business as:
CJ Distributing
10079 Peoria Road Browns Valley, CA 95918 County of Yuba
1) Craig Menghini 10079 Peoria Road Brownsville, CA 95918
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:
Craig Menghini
This statement was filed with the County Clerk of Yuba County on 08/29/2022.
(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
September 2, 9, 16, 23, 2022

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2022F-224

The following person(s) is (are) doing business as:
HK Eyebrow
201 D Street, Suite Y Marysville, CA 95901 Yuba County
1) Harpreet Kaur 201 D Street, Suite Y Marysville, CA 95901
2) Gurpreet Tatla 201 D Street, Suite Y Marysville, CA 95901
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:
Harpreet Kaur
This statement was filed with the County Clerk of Yuba County on August 11, 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
August 26, September 2, 9, 16, 2022

SUPERIOR COURT OF CALIFORNIA COUNTY OF YUBA
IN THE MATTER OF THE APPLICATION OF:
Isis Cecilia Rodriguez Khan on behalf of Marco Adebaldo Silva, a minor, PETITIONER
CASE NUMBER: CVPT 22-00716

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
HEARING DATE: 9/26/2022
DEPT: 4
TIME: 9:30 A.M.

Petitioner(s) Isis Cecilia Rodriguez Khan on behalf of Marco Adebaldo Silva, a minor, filed a petition with this court for a decree changing names as follows:

from: Marco Adebaldo Silva to: Ilyas Adebaldo Rodriguez

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: 8/11/2022

Stephen W. Berrier
JUDGE OF THE SUPERIOR COURT.

August 26, September 2, 9, 16, 2022.



FICTITIOUS BUSINESS NAME STATEMENT
File No. 2022F-223

The following person(s) is (are) doing business as:
Books and More
16852 Willow Glen Road Brownsville, CA 95919 County of Yuba
1) Yvonne L. Scroggs 8923 Holmes Way PO Box 812 Brownsville, CA 95919
This business is conducted by an individual.
The registrant commenced to transact business under the fictitious business name or names listed above on 03/01/2007.
(I declare that all information in this statement is true and correct).
Signed:
Yvonne L. Scroggs
This statement was filed with the County Clerk of Yuba County on 08/11/2022.
(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
August 19, 26, September 2, 9, 2022

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2022F-222

The following person(s) is (are) doing business as:
COOKEEZ Smoke Shop
27 E 12th Street Marysville, CA 95901 County of Yuba
1) Ramiz Tokhy 4938 Felicia Way Elk Grove, CA 95758
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:
Ramiz Tokhy
This statement was filed with the County Clerk of Yuba County on 08/10/2022.
(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
August 19, 26, September 2, 9, 2022

Community Events

COFFEE WITH A COP • SEPT. 9 • 9 am
THE ELKS LODGE, 920 D ST, MARYSVILLE
Hosted by Sgt. Magana. Join us for Donuts with Dispatch

YUBA COUNTY REPUBLICAN CENTRAL COMMITTEE HEADQUARTERS GRAND OPENING AND RIBBON CUTTING
September 14, 4 to 7 pm
621 B Street, Marysville. Appetizers & Refreshments Served

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

Hilltop Gang Breakfast, Second 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.

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.

DOBBINS THURSDAY NIGHT TACOS
9761 Marysville Road, Dobbins 4 pm to 7 pm

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

Democrats Think the Inflation Reduction Act Will Help Their Midterm Fortunes



Commentary
by Sally C. Pipes

Congressional Democrats are increasingly optimistic about this fall's midterm elections. They believe their recently enacted Inflation Reduction Act, especially its healthcare provisions, will win them plaudits from voters.

But they could be in for a rude awakening. Contrary to lawmakers' claims, the Inflation Reduction Act won't reduce inflation or bring down drug prices for most Americans. Many voters will ultimately feel duped, and they could take their frustrations out at the ballot box for years to come.

Consider a recent analysis of the IRA by the Penn Wharton Business Model, the authors of which reported "low confidence that the legislation will have

any impact on inflation." The Congressional Budget Office reached a similar conclusion, finding that the bill would have "a negligible effect" on inflation in the coming years.

So much for addressing voters' chief concern.

In fact, it's entirely possible that the legislation won't merely fail to reduce inflation, it could actually cause prices to rise further in the years ahead.

The new law extends generous Obamacare subsidies to middle and even high-income households through 2025, at a supposed cost of \$64 billion. In reality, the three-year cost may well be higher. Those same subsidies have cost about 50% more than anticipated this year alone, according to health economist Brian Blase.

If a future Congress ultimately makes the subsidies permanent, as Democrats clearly hope to do the ten-year cost will balloon, pumping hundreds of billions more in deficit spending into the economy and driving up inflation.

Or consider the IRA's price controls on prescription drugs. Democrats promised consumers cheaper medicines — but the vast majority of

Americans won't notice any difference at the pharmacy counter.

Here's why. The price controls only apply to Medicare, so by definition, Americans with private insurance won't derive any savings from the price caps. Even seniors won't notice much change, since their out-of-pocket copays and coinsurance are set by insurance plans, not drug companies.

Plus, these price controls don't kick in until 2026, and will only impact 10 drugs. That figure will steadily increase to 20 by 2029.

Democrats are doing their best to downplay this inconvenient reality in the hopes of improving midterm prospects. It's a desperate, cynical strategy, and it's unlikely to work. Voters will find out soon enough that, with the IRA, they've been sold a bill of goods and an expensive one at that.

Sally C. Pipes is President, CEO, and Thomas W. Smith Fellow in Health Care Policy at the Pacific Research Institute. Her latest book is False Premise, False Promise: The Disastrous Reality of Medicare for All (Encounter 2020). Follow her on Twitter @sallypipes. ★

Arrest Update on Homicide Shooting on Monterey Avenue

YCPD News Release

YUBA CITY, CA (MPG) - On July 17, 2022, at approximately 8:00 PM the Yuba City Police dispatch center received several calls about a shooting that just occurred on the 300 block of Monterey Avenue. When Officers arrived in the area, they found an adult male victim suffering from multiple gunshot wounds. The officers rendered care until medical personnel from the Yuba City Fire and Bi County Ambulance arrived. The victim was transported to Adventist Rideout Hospital, where he later succumbed to his injuries and was pronounced deceased.

As officers were initially responding, the dispatch center received another call from a second victim of the shooting, who self-transported to Adventist Rideout Hospital. The female victim received a single gunshot wound and was being

treated for her injury.

The Yuba City Investigations Unit responded to the crime scene and took over the investigation. They have processed the crime scene and gathered statements.

Updated Information on Arrest

During the course of the investigation, the Yuba City Investigation Unit identified 23-year-old Rigoberto Bueno Jr, of Yuba City, as the suspect in this case. On August 30, 2022, at 9:40 A.M. he was located and arrested by the Yuba City Police Department in the 1200 block of Colusa Avenue. Mr. Bueno Jr was booked into the Sutter County Jail on the charge of homicide. The bail is currently set at \$1,000,000.

This investigation is still on-going and anyone with information regarding this case is encouraged to contact the Yuba City Investigation Unit at (530) 822-4661. ★

Energy Challenges to Continue

Continued from page 1

and environmental concerns still at the forefront, and the state not wanting to leave a major gap in energy production open while the state strives to meet clean energy goals, Newsom backed the framework of SB 846. Specifically, Newsom proposed last month that PG&E would receive a \$1.4 billion from the state to cover operations and relicensing costs, as well as possible U.S. Department of Energy grants, with the California Public Utilities Commission setting a new closure date of October 31, 2029 for one unit, and a date between October 31, 2030 and October 31, 2035 for the other. This led to the Governor signing SB 846 into law during the weekend.

Newsom signs SB 846, final agency approvals still needed

"The purpose of this letter is to express my intent in signing Senate Bill 846, which supports the option to extend the Diablo Canyon Power Plant (DCPP) by five years to meet the State's energy reliability needs," said Newsom in his approval letter.

"Climate change is causing unprecedented stress on California's energy system and I appreciate the Legislature's action to maintain energy reliability as the State accelerates the transition to clean energy. Senate Bill 846 facilitates the actions necessary to keep the option of the DCPP as a statewide reliability asset beyond the current 2024-2025 retirement dates of the plant's two units.

"The bill includes a rate component specific to the DCPP that does not apply outside of the extended operation of the DCPP. The legislation provides that the rate component established in the bill is applied based on a customer's gross consumption of electricity."

However, the signing of SB 846 still leaves much to do. Multiple state agencies, as well as the U.S. Nuclear Regulatory

Committee, still need to give the OK to keep the plant going for another 5+ years. In addition, the state needs more solar, wind, hydro, and other non-carbon plants to help fill the huge gap to be filled by the eventual closing of Diablo Canyon, as well as future technology such as energy storage batteries and other things to help strengthen California's energy resources.

"Diablo Canyon staying open is a band-aid," LA-based energy expert Adam Klein told the Globe on Tuesday. "An expensive one and a needed one, but it only keeps California in an energy holding pattern until the end of the decade. The state has some big goals, but residents also, you know, need electricity. Beyond focusing on putting all the pieces in place for Diablo Canyon, which again, isn't a sure thing yet, the state needs to approve more plants and look for anything to help inch up to meeting the demand. This includes giving tax breaks for home solar and even wind plants, replacing energy inefficient machinery and appliances, and utilizing new energy alternatives as they are created.

"The state should also hold off on ending the sale of gas-powered cars and should only do so once electrical issues are solved. The more electric cars on the road, the more the grid will strain, especially during heat waves. I mean, gas powered cars can be fueled at any time. In an energy event, you can't. We literally have seen California not allow electric cars to charge at peak energy times."

"The thing is, California is trying to do everything at once to reach all of these climate goals. While noble, they are also stretching themselves thin. Diablo Canyon helps, but the bigger problem still leaves a deep shadow."

Newsom has until the end of September to either sign or veto legislation. ★
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Man Arrested in Chico for Indecent Exposure

Chico Police Department Press Release

CHICO, CA (MPG) - On August 20, 2022 at approximately 3:50 pm Chico Police Department Dispatch received a report of a possible Indecent Exposure at the Sycamore Pool area of Bidwell Park.

The reporting party advised that the male suspect, later identified as Ezequiel Ruiz-Leon, was standing in nearby bushes,

watching a group of children while exposing himself and masturbating.

Officers arrived on scene within minutes and contacted and detained Ruiz without incident.

Ruiz was positively identified as the suspect and placed under Citizen's Arrest for Indecent Exposure, a violation of 314(1) of the California Penal Code.

Ruiz was transported to the Butte County Jail. ★

Emergency Power Generators Used for First Time

Continued from page 1

diverse set of backup electricity resources to act as an insurance for all utilities and balancing areas in the state as they address

this challenge along with of increasingly frequent and extreme climate-driven events and supply chain and related issues over the coming years. ★

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Territorial Dispatch Adjudicated For and By the County of Yuba, Adjudication No. YCSOVPT 13-0001066-February 05, 2014

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NOTICE OF TRUSTEE'S SALE Foreclosure No. 6739751 APN# 060-100-028 On September 22, 2022 at 1:30pm, Mid Valley Title and Escrow Company, Trustee, or Successor Trustee or Substituted Trustee of that certain Deed of Trust executed by Richard Shelton, and recorded May 22, 2017 as Instrument No. 2017-006019, of Official Records of Yuba County, California, and pursuant to that certain Notice of Default thereunder recorded May 19, 2022 as Instrument No. 2022-008196, of Official Records of said County, will under and pursuant to said Deed of Trust sell at public auction for cash, lawful money of the United States of America, a cashier's check payable to said Trustee 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 bank specified in Section 5102 of the Financial Code and authorized to do business in this state, at the front entrance to the County Courthouse, 215 5th St., Marysville, CA 95901, all that 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 described as: Parcel A, as shown on record of survey, filed in the office of the county recorder of Yuba county, California, on March 06, 1972, in book 11 of maps, page 41. Excepting therefrom all oil, gas, and minerals, on and under the above described property, as reserved by Catherine L. Moore and Stephen B. Moore,

husband and Wife, in deed recorded April 05, 2010, as instrument no. 2010R-004066, and deed recorded September 06, 2013, as instrument no. 2013R-011632 official records. Together with a security interest in that certain mobile home known as a 1977 Skyline MH, Decal LAK3096 (X)The street address or other common designation of said property: 9660 Mason Wy, Brownsville, CA 95919 (X)Name and address of the beneficiary at whose request the sale is being conducted: Donald W. Brown, PO Box 1743, Grass Valley, CA 95945 Directions to the above property may be obtained by requesting same in writing from the beneficiary within 10 days from the first publication of this notice. Said sale will be made without covenant or warranty, express or implied, as to title, possession or encumbrances to satisfy the unpaid balance due on the note or notes secured by said Deed of Trust, plus estimated costs, expenses and advances at the time of the initial publication of this Notice of Sale: \$133,964.09 NOTICE TO PROPERTY OWNER YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED MAY 3, 2017 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 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 1-916-939-0772 or visit this internet website: [\[ing.com\]\(http://www.nationwideposting.com\) address for information regarding the sale of this property, using the file number assigned to this case 6739751. Information about 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 <http://www.nationwideposting.com>. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 1-916-939-0772, or visit this internet website <http://www.nationwideposting.com>, using the file number assigned to this case 6739751 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45](http://www.nationwidepost-</p>
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days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. The undersigned mortgagee, beneficiary or authorized agent for the mortgagee or beneficiary declares that the mortgagee or beneficiary has

satisfied the requirements of California Civil Code 2923.5. DATED: 08/24/2022 MID VALLEY TITLE AND ESCROW COMPANY Address: 601 Main Street Chico, California 95928 Phone: (530) 879-2527 BY: Greg Wood, Foreclosure Officer NPP0415293 To: TERRITORIAL DISPATCH 09/02/2022, 09/09/2022, 09/16/2022

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, September 20, 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
Randy D. Laughlin
Teresa Gresham
Stefanie J. Cobb
Shirley A. Skaggs
Dazhane Barksdale
Frances A. Mays
Alicia D. Mahoney
John R. Ishum
Richard S. House
Amanda Sanbornstout

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 (9/9/22 & 9/16/22)

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The White House, Washington D.C. 20500
(202) 456-1414

U.S. Senate - Alex Padilla
Hart Senate Bld., Ste. 112 Constitution Ave.
and 2nd St., N.E. Washington D.C. 20510
(202) 224-3553

U.S. Senate - Dianne Feinstein
Hart Senate Bld., Ste. 331, Constitution Ave.

and 2nd St., N.E. Washington D.C. 20510
(202) 224-3841

Governor of California - Gavin Newsom
California State Capitol, Suite 1173, Sacramento, CA 95814
(916) 445-2841

District 1 Representative - Doug LaMalfa
506 Cannon House Office Building
U.S. House of Representatives, Washington, D.C. 20515
(202) 225-3076

District 3 California Assemblyman - James Gallagher
2060 Talbert Drive, Suite 110, Chico, CA 95928
(530) 895-4217

District 4 California Senate - Jim Nielsen
State Capitol, Room 3070, Sacramento, CA 95814
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- Farm cry
- Schooner pole
- Barrel racing meet
- "Quiet on the Western Front," 1920s novel
- Move sideways
- Southeast Asia org.
- Hula dancer's garland
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- Triple liqueur
- Prep flour
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- Sacrum, pl.
- "Nana" author Émile
- Flash of light
- Not kosher
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- Furniture wood
- Not wholesale
- Aquatic snakes
- Reggae precursor
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- Café alternative
- "Assassinated Villa"
- "St. _____, 1928 Olympic site"
- East Asian peninsula
- Nope
- "Bite the bullet," e.g.
- Relating to Quechuan people
- B&B, e.g.
- Foul smell
- Challenge
- Langley, VA agency
- Decorates, as in Christmas tree

DOWN

- Type of undergarment
- *Like generation described by Gertrude Stein
- Brain wave
- Shades of blue
- Very tired
- "The Fighter" actor Christian
- Bass or Redhook
- Defendant's excuse
- Longer than mini
- Port in Yemen
- Smelting waste
- Aviv
- 6 equal parts of 6
- Cake layer
- Short for oftentimes
- Mosquito, slangily
- Schick's product
- Beyond's partner
- *Amelia Earhart, e.g.
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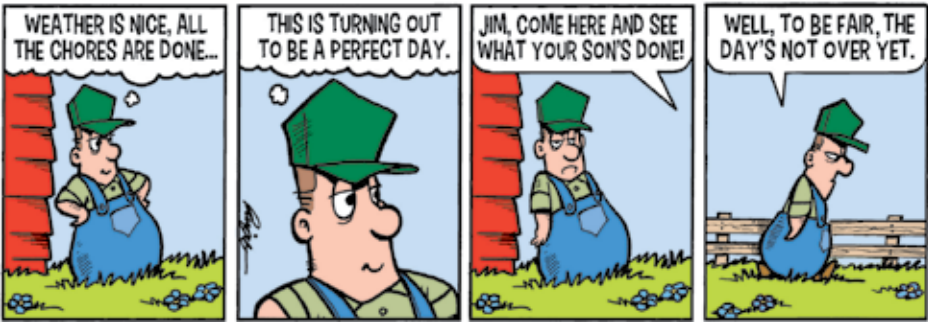
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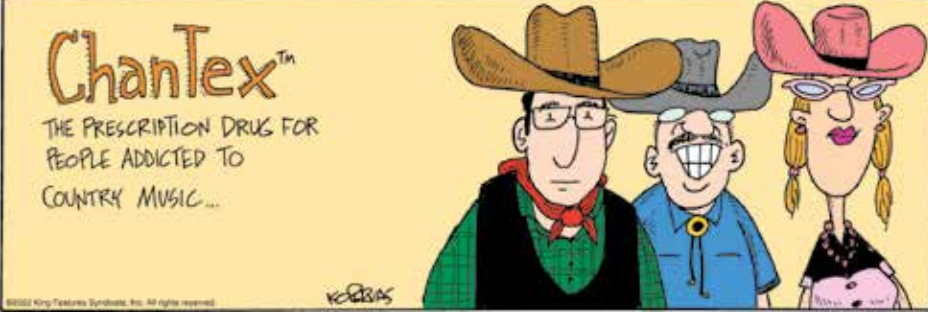
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WEEKLY COMICS

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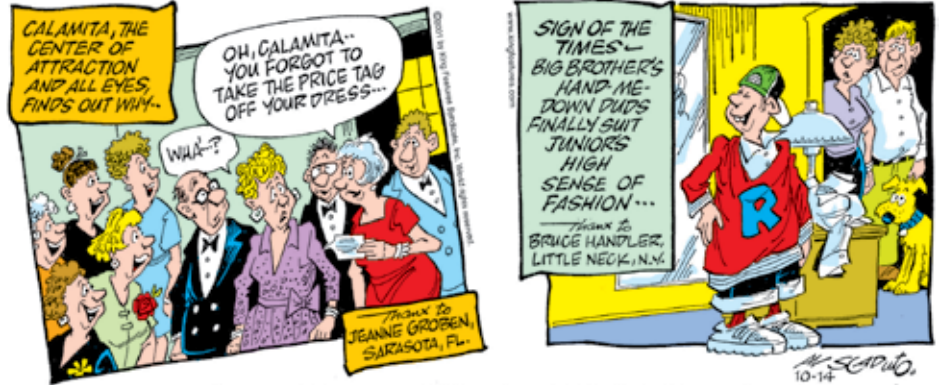


The Spats



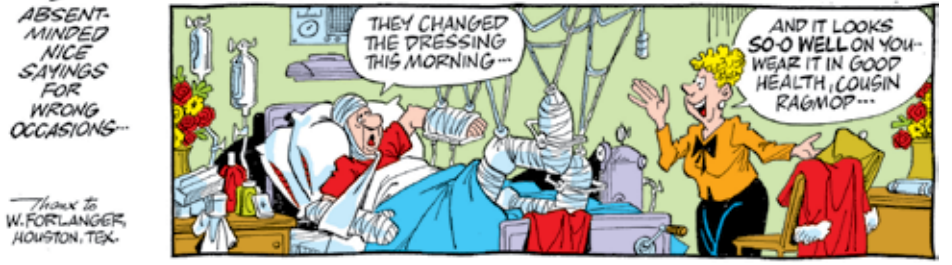
THEY'LL DO IT EVERY TIME

BY AL SCADUTO



R.F.D.

by Mike Marland



CRIN and BEAR IT

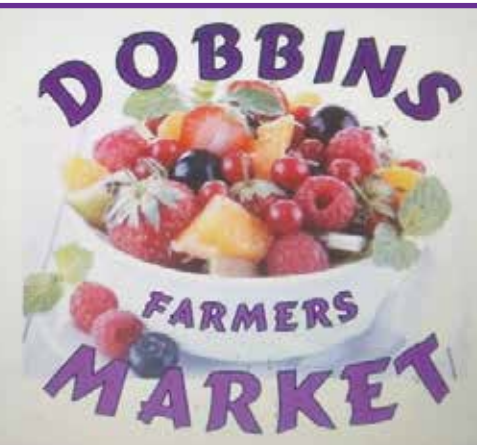
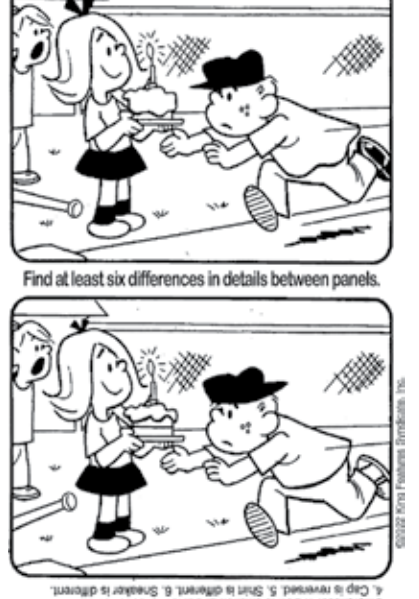
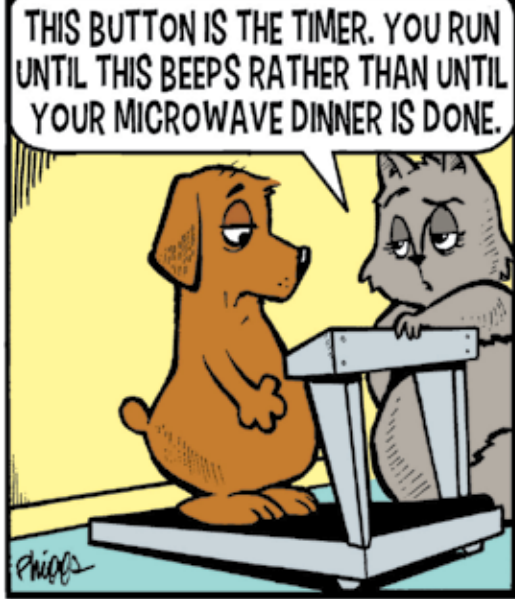
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Interviews are at 8:15 a.m. each morning

- September 9 / Editor Robert Summa, Appeal Democrat
- September 12 / Jackie Sillman, YS Food Bank
- September 13 / Brandon Barnes, Sheriff Sutter County
- September 14 / David Read, Yuba Sutter Arts
- September 15 / David Shaw, Financial Advice
- September 16, Nick Anderson, R.E.S.T.
- September 20 / Krystal Martin, Yuba River Endowment



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Territorial Dispatch is a member of Messenger Publishing Group

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Be sure to place in the subject field "Attention to Publisher." If you do not have email access, please call us at (530) 743-6643.

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Subscriptions should be mailed to:
Territorial Dispatch

423 4th Street, Suite 1-W, Marysville, CA 95901

Subscription rate is \$78 per year. (Mail only)

In rural Sutter, Yuba, Nevada County - \$88 per year. (Mail only)

Main Office Address: 7144 Fair Oaks Blvd., Suite #5, Carmichael, CA 95608. Call 916-773-1111 for more information.

The *Territorial Dispatch* is published weekly on Friday.

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Yuba-Sutter Improv Group is Underway

YSAC News Release

MARYSVILLE, CA (MPG) - Did you ever watch the comedy television series, *Whose Line Is It Anyway?* The show was all about short form improv or improvisational theater in which most or all of what was performed was unplanned or unscripted. Improv is often comedic in nature and that show certainly proved that point. The action and dialogue in the routine are created spontaneously by the performers. Improv is often used as an exercise for training actors.

Have you ever wanted to give improv a try in a safe, supportive, fun environment? Well, here's your chance. Local actors and improv experts, Shamaya Sutton and Tyler Zepp, in collaboration with Yuba Sutter Arts & Culture, are pleased to announce the formation of the Yuba-Sutter Improv Group. The workshops began on Tuesday,

September 6 at 6:30 p.m. The meeting place is the Burrows Center for the Arts, 630 E Street in Marysville. There is no cost to participate, but those attending are asked to join Yuba Sutter Arts & Culture at the minimum Artist level of \$25 per year to help offset costs. All are welcome. It is the goal of the team to present public improv shows beginning in November and then in January and April.

Shamaya's love for improv started in grade school. Back then, her camp counselors and Sunday school teachers would regularly put on silly skits that correlated to bible stories and common virtues. These skits rarely had any rehearsal time, just a basic outline and 10 seconds to throw a costume together back-stage. As a teenager, she started volunteering at Pioneer Clubs and Celebrate Recovery programs for children and utilized this same entertainment format.



Shamaya Sutton. Photo courtesy of YSAC

Shamaya started pursuing a theater degree at Yuba Community College in 2015, and founded the school's first Improv club under Professor James Gilbreath. While attending Sacramento State University, Shamaya joined CSZ ComedySportz Sacramento and played on their minor league until the theater closed in 2020.

After earning her BA in Theater, Shamaya has helped direct several community shows and is currently employed at the Appeal-Democrat as a reporter who focuses on arts and entertainment. With increased interest throughout the community, and at the request of several former improv members, Shamaya decided to restart

the group with the help of Tyler Zepp. Improv is an excellent way to sharpen your performance skills, decrease social anxiety, and have fun while making new friends. Too often, adults get stuck in their head and forget how to let loose and engage their imagination. Improv teaches you the importance of accessing your inner child and gives you permission to "play pretend" again with others. Practice is free to anyone 18 and over. All we ask is that you come with an open mind and leave all judgments at the door.

Co-Director, Tyler Zepp, has been volunteering his time and entertaining the community for the past ten years. He also studied theatre at Yuba Community College, being involved in various fun shows and credits the program to helping him find his inner voice. While there, he met Shamaya Sutton and became a founding member

of the Yuba College Improv group and since then the world has never been the same. After enjoying the Yuba College fame, he decided to work with another equally esteemed group, The Acting Company, in shows such as *Oliver*, *Sherlock Holmes*, and *Vanya Sonya, Masha, and Spike*. Tyler has also worked with the youth at elementary schools in Meridian in various extra-curricular activities and helped coach the Yuba Sutter Combat Wrestling team. Tyler is excited to once again bring his passion for theatre and helping others to the Improv Club.

Plenty of free parking is available on Plumas Street and the streets adjacent to the theater. For more information about this event and other upcoming 2022 programs during our 41st year, contact Yuba Sutter Arts & Culture at 530-742-ARTS or email david@yubasutterarts.org. ★

LaMalfa Opposes Plan to Drive Up Inflation and Increase Taxes

Office of Congressman Doug LaMalfa

WASHINGTON, D.C. (MPG) - On August 13, 2022, Congressman Doug LaMalfa (R – Richvale) voted against H.R. 5376, the mislabeled "Inflation Reduction Act of 2022". This Democrat tax and spend bill will significantly increase taxes on capital investment by U.S. companies, expand Obamacare, add \$146 billion in new debt, and increase taxes on middle- and lower- income Americans – something President Biden promised he wouldn't ever do. According to Congressional Budget Office estimates, this bill would have a negligible effect on

inflation this year and would only reduce inflation by .01% at best in 2023. The first time Democrats used the "reconciliation process," they kickstarted inflation and set a 40-year record. Using reconciliation again is certain to increase prices even more.

"The American people are facing the highest inflation tax in over 40 years; they're dipping into their savings just to make ends meet. They don't need more taxes to weigh them down further," said Congressman LaMalfa. "Record breaking inflation doesn't have to be the new normal. This 18-month government-spending-spree has brought on record inflation, historic gas

prices, and a recession. When will Democrats learn that increased government spending actually drives up inflation? I voted against this reckless spending package to protect Americans' pocketbooks from this leftist farce."

Lowlights of this bill include:
Adds \$745 billion in new spending. This includes \$248 billion for Obamacare subsidies and over \$400 billion for far-left Green New Deal programs and giveaways to green special interests which will significantly increase our reliance on China - which controls 80% of the minerals necessary for supporting the Democrats' expensive and unreliable green energy

agenda. This will funnel billions of dollars to benefit the Chinese Communist Party and effectively subsidizes their genocide of Uyghur Muslims;

Doubles the size of the Biden Administration's IRS army to roughly 160,000 agents – larger than the size of the British army – authorized to conduct one million additional audits each year against taxpayers. This wave of auditing agents will be used to intimidate and harass middle-income Americans, not billionaires who can afford the best tax lawyers money can buy;

Adds \$599 billion of tax increases on Americans in every tax bracket despite President

Biden's promise to not raise taxes on Americans making under \$400K;

Increases the costs of necessary goods and services by adding taxes on crude oil and natural gas production, which trickles down to raised prices at the gas pump for all Americans, while offering electric vehicle and "green" home improvement project subsidies for those who can already afford these luxuries.

Congressman Doug LaMalfa is a lifelong farmer representing California's First Congressional District, including Butte, Glenn, Lassen, Modoc, Nevada, Placer, Plumas, Shasta, Sierra, Siskiyou and Tehama Counties. ★

Is The REVERSE MORTGAGE Right For YOU?

What is a reverse mortgage?

Reverse mortgages have been in existence for over 60 years, but many seniors are still unclear about how they work and whether, or not, this loan is right for them!

Since its introduction in 1961, the reverse mortgage has changed and developed into an important loan option that has now been used by more than a million households. In 1987 Congress passed a FHA insurance bill that insured Reverse Mortgages.

A Reverse Mortgage is designed for borrowers who are 62 years of age and older. It allows you to have access to your home's equity in the form of a monthly payout, a line of credit to draw on, or immediate cash. It is tax free and can be used as you wish. There is no payment, as long as you live in the home.

Is the reverse mortgage right for me?

When a decision needs to be made about any loan program, it is good to find out the true wants and needs of each borrower and then review the Pros and Cons of each program in light of those goals. The Reverse Mortgage is no different.

Just like any tool, it is right for some applications, but not others.

Here are just 3 different examples (out of many) that I have seen over the years, where a Reverse Mortgage was used to benefit seniors.

Example 1:

These Seniors had a low fixed monthly income and lots of deferred maintenance on their home. They were on a tight budget, and they felt like they had no



Home Values have skyrocketed and Stock Market portfolios have been dropping, causing many seniors to take a good look at the Reverse Mortgage.

wiggle room for anything extra.

Example 2:

These Seniors had a decent monthly income, but they felt like their retirement portfolio was dwindling and inflation was causing them to worry about running out of money in the future. They were worried that their lifestyle and budget might have to change.

Example 3:

These Seniors had retirement savings that were in good shape, but they felt that it made sense to pull from the equity in their home rather than from their investment accounts.

If a Reverse Mortgage sounds interesting to you, and you would like to talk more about it, feel free to call me. I have been a Mortgage Consultant for over 25 years.

Jim Langdon is the branch manager for Mortgage Consultants Group, which is one of the top producing branches in the American Pacific Mortgage network. They are located in Sacramento Area, California. He has enjoyed working in the mortgage business for over 25 years. Feel free to call him at (916) 717-5626

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