

HAPPY NEW YEAR!

TERRITORIAL DISPATCH

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eterritorial.com

January 1, 2020



Bicycle & Duffel Bags Give Away

To Children's Hope
by Surender Mehta

The Yuba Sutter Indo American Business Association (YSIABA) gave 24 Bikes to Children's Hope & also gave 250 Duffel Bags

When Children come into the care system they bring their stuff in Garbage Bags & also when they leave the system they continue to use the Garbage. But; Yuba Sutter Indo American business Association traded the Garbage Bags for Duffel Bags. Surinder Mehta Owner of Star Employment Agency Bookkeeping & Tax Service Inc gave them the 250 Duffel Bags

Bikes were Given away by President Maria Topete owner of State Farm Insurance Agency & Vice President Sunny Dhami Owner of Sunset Homes LLC

Yuba Sutter Indo American Business Association was started in 2010 with 5 members now they have 26



members. Their goal is to help each other & help the kids in the community. They run three programs

Reading Programs through Yuba & Sutter County Librar-

ies , Driving Lesson Program & help the Children's of Hope kids Year around

All these programs are funded by members Help.

Leaving? Was it Something We Taxed?

by Lou Binninger



Occasionally on social media a photo-shopped road sign is posted to mimic those seen when leaving the golden state. It says, "Leaving California? Was it something we taxed?"

An epidemic of taxes, fees and egregious regulatory obstacles have afflicted the lives of citizens though not the care of law makers or environmentalists. In fact, extreme greenies pray people leave so the state may return to the wild.

In 2018, nearly 700,000 divorced California and the departures have been increasing annually. The freedom refugees are not the welfare and food stamp lot, addicts and

More on Page 5

Blood of Patriots and Tyrants

by Lou Binninger

California and Virginia legislatures, both with democrat majorities, are assaulting the Second Amendment, the right to firearms. California continues to pass laws hindering the use of guns -- mandating background checks to purchase weapons, sell them and now buy ammo.

Since July 1, 2019, 62,000 Californians were forbidden to purchase ammo as the new background check law took effect. Even law enforcement officers have been denied purchasing ammo.

The California Department of Justice released background check rejection numbers in response to a lawsuit filed by the California Rifle & Pistol Association that seeks to overturn the new regulations. The court filing said that 18 percent of \$1 background checks for ammunition purchases have been rejected.

Records indicated that 19,000 rejected ammunition buyers weren't in the database at all, mostly because the Department of Justice was behind in maintaining the data.

Another 22,000 rejected ammunition buyers had addresses that didn't match what was listed in the gun registry. Many of that number had moved since their data was entered.

More on Page 8

Caltrans Employees' Donations Benefit Local Families

Annual Give-A-Yam Drive Raised Nearly \$166,000 in the Past Decade



Caltrans District 3 employee Laura Featherstone watches North Region Right of Way Chief John Ballantyne load a case of noodles onto a scale for the district's food donation competition among divisions. (Caltrans photo)

ready for delivery to families in need.

Once again, hundreds of Caltrans District 3 employees have stepped up this holiday season to give \$9,005 and 9,545 pounds of food to the Yuba-Sutter Food Bank, Yuba-Sutter Chapter of the Salvation Army and other charities throughout the region.

In addition, employees for the 19th consecutive year donated more than 250 holiday gifts for the annual Christmas Angel Tree Program for needy children.

Caltrans North Region Right of Way Chief John Ballantyne, co-chair of the annual "Give-A-Yam" holiday drive, lauded

More on Page 2

Marysville, Ca. Large barrels loaded with canned foods and carts brim-

ming with printed t-shirts, dolls, games and bicycles rolled out onto a loading dock,

Ben's Rain Gauge from Strawberry Valley, CA whose Annual Rainfall Average is 80-86"

2019
23.16" Seasonal YTD
2018
19.88" Seasonal YTD

(Continued from Page 1)

Caltrans Employees' Donations Benefit Local Families

employees for their continued generosity. "Our employees really opened their hearts this year and stepped up to help those that are less fortunate during the holidays and throughout the year," he said. "Their generous gifts and donations will help make a difference to those suffering hardships in the community."

Major Julius Murphy of the Yuba-Sutter Salvation Army said the local chapter this season will distribute food boxes for holiday meals to about 425 families, which includes about 850 children. The Salvation Army also gives gifts to about 1,000 homebound se-

niors in the region. "The community we have is very generous," Murphy said. "Caltrans continues to be our top supporter and donor, not just at Christmas time."

This year, for example, a Caltrans employee donated 66 dozen eggs to feed the hungry throughout the year.

Murphy pointed out the year-round support is invaluable because of the chapter's expansion of services, which includes taking over the 14 Forward shelter and the opening of eight new transitional homes. "We've doubled our outreach to the homeless community," he said.

Throughout the year,

Caltrans employees conduct a series of fund-raising events for their "Give-A-Yam" campaign. Over the past 11 years, employees have donated a total of \$165,800 to local charities.

"Caltrans is part of the community. All the employees get into the Give-A-Yam fund-raisers," said Brian Goldman, who works in the Caltrans Right of Way unit. "We enjoy giving back to the community."

This year, the Right of Way employees also donated 9,100 pounds of food to the Oroville Rescue Mission. "All the food to the mission was going to the Camp Fire victims," Goldman said.

End of Baseball: Computers to Call Balls and Strikes

By Stephen Frank

When major league baseball took the bat out of the hand of pitchers in the American League, I ended my lifetime affair with baseball. I loved the game, the tradition, the finesse, the strategy. But the changes kept coming, none of them helpful to the sport. Now baseball is about to become the latest victim of technology as a "disruptor".

"Umpires agreed to cooperate with Major League Baseball in the development and testing of an automated ball-

strike system as part of a five-year labor contract announced Saturday, two people familiar with the deal told The Associated Press. The Major League Baseball Umpires Association also agreed to cooperate and assist if Commissioner Rob Manfred decides to utilize the system at the major league level. The people spoke on condition of anonymity because those details of the deal, which is subject to ratification by both sides, had not been an-

nounced."

With the use of camera's, you no longer need an umpire to say "safe" or "out". Nor are they needed to tell if a ball down the line is a foul or in play. Without the color of an umpire in a game, imagine a Manager yelling and screaming obscenities at a computer or camera instead of an umpire.

Baseball is dead—die by suicide. Glad I can watch rerun of NCIS. This is a sad day for America.

January Blood Drives

Butte/Yuba/Sutter Counties

OROVILLE

Oroville Community Blood Drive, Thursday, January 2, 1 p.m.–5 p.m.
Oroville Sports Club 2600 Oro Dam Blvd, Oroville

The Church of Jesus Christ of Latter-day Saints – Oroville Blood Drive
Thursday, January 16 3:00 p.m. – 7:00 p.m.

Located in the Cultural Hall 2390 Monte Vista Avenue, Oroville

Feather River Cinemas Blood Drive, Sunday, January 26, 12 p.m. – 3:30 p.m.
Located on the bloodmobile 2690 Feather River Blvd, Oroville

PARADISE

Paradise Association of Realtors, Tuesday, January 7, 1:30 p.m. – 4 p.m.
Located in the Large Conference Room 6161 Clark Road, Suite 2, Paradise

WHEATLAND

Wheatland High School & Community Blood Drive, Wednesday, January 22
9:00 a.m. – 2 p.m. Located in the Library 1010 Wheatland Rd., Wheatland

Beale Air Force Base Blood Drive, Wednesday, January 29, 11 a.m. – 3 p.m.
Located on the bloodmobile BX Parking Lot

YUBA CITY

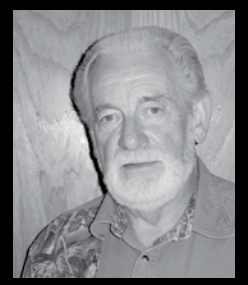
Vitalant Winter Classic Blood Drive, Saturday, January 25, 8 a.m. – 1:30 p.m.
Located at Vitalant Yuba City on the bloodmobile 1290 Stabler Lane, Yuba City

Enjoy hot chocolate and delicious refreshments after your donation.
Call 530.674.3140 or visit vitalant.org for more information.

FISHIN' TALK

by Boots Johnson

Dan "Boots" Johnson has fished and hunted in California for more than 75 years. Anyone with questions or comments can email him at boots3@syix.com



We talked about the attempt by the California Department of Fish and Wildlife to knock the sails out of striped bass fishing and now we have reports of these fish hanging out in the Sacramento River the end of December. The fish are large and can be found from Colusa to Chico and usually show up the end of February or into March. Some people call them resident fish which means they are in the waters all year long. While on the Sacramento River we must mention the Knights Landing area for sturgeon This area is always a good spot when the sturgeon come up the river.

Sturgeon Fishing has hit a high in San San Pablo Bay. One spot on fire is the China Camp area with other areas producing nice fish including McNier Pier. Striped bass were also in the mix with fish ranging from 10 to 30 pounds.

If it is crappie fishing you are after head over to Clear Lake. These fish are hitting just about anything thrown in the water. In fact there are so many fish it is difficult to

get your offerings down to where the bigger fish are schooled. The little fish attack before you can get your lure or bait to the right level.

We have reports of big rainbow trout are being taken at Collins Lake above Marysville at this time. The biggest

fish reported so far is a 12 pound rainbow trout which was caught by Sacramento angler Paul Palacios.

Closing thought: "Tell me and I will forget.....teach me and I will remember... involve me and I will learn." Ben Franklin.

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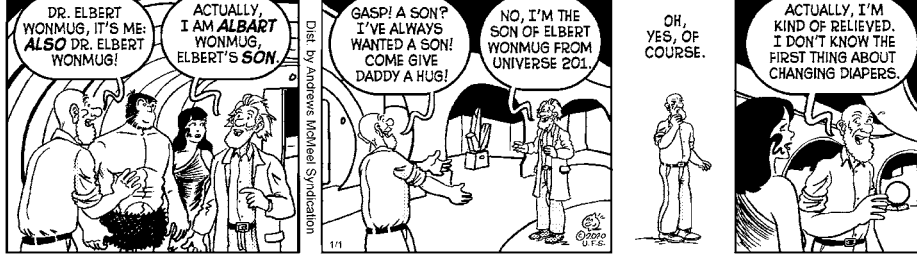
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Cecilia Rice..... This Month In Your Garden
Marc Cuniberti..... Money Matters

Matt Wolery..... The Critic
Surinder Mehta..... Correspondent
And Guest Writers

STANDARDS OF ETHICS AND ACCURACY EXCEED THOSE OF THE NEW YORK AND LOS ANGELES TIMES (D)

Yuba County Pet of the Week

Meet Rudy and Kris (A181760 and A181762), two male, gray tiger/ tabby domestic short-hair cats. They are only a couple of months old, and are looking for a forever home! Both of these boys are outgoing and playful. Start the New Year off right by opening your heart and home to one, or both, of these sweet kittens!

phone number is 530-741-6478. You can also go to www.petharbor.com or www.petfinder.com to see all of our adoptable animals and look for your lost family pets, or check out our Facebook page, Yuba County Animal Care Services@yubacountyACS. We also have an Amazon wish list if you would like to help support the shelter. The link to our wish list is; Amazon.com <http://a.co/8CHGQ5e>.

TOPICS OF INTEREST STARS Volunteers: The Yuba County Sheriff's Department is recruiting volunteers to work in key departments, including the Animal Shelter. Use your spare time to help us build a safer community. Please call (530) 749-5102 to speak with



a volunteer. Read more about the program and find the STARS application online at: <http://sheriff.co.yuba.ca.us/Divisions/Stars.aspx>



New Shelter Hours:
Office Hours
08:00 AM - Noon and 1:00 PM - 4:00 PM Monday thru Friday
Closed Saturday, except animal pickup by appointment only.
Kennel Hours
10:00 AM - Noon and 1:00 PM - 3:30 PM Monday thru Friday
Closed Saturdays, except animal pickup by appointment only.

Donations: The STARS help support the ACS Shelter. Donations are used to help offset spay and neutering costs, feed costs, and other costs associated with the care of the animals. If you would like to donate, you may send donations/checks to YCACS STARS at the Animal Care address: 5245 Feather River Blvd. Olivehurst, CA 95961. You can also donate via our Facebook page. Thank you in advance for any help you can provide.

The ACS STARS are looking for donations to help sponsor additional shot clinics. If you are interested in sponsoring a clinic, or donating funds to help sponsor a clinic, please contact us, or you may send in a donation indicating it should be used for sponsoring a shot clinic. Thank you in advance for any help you can provide.

This Month In Your Garden

by Cecilia M. Rice
BALD MOUNTAIN NURSERY
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We wish everyone a "Happy New Year" as we enter 2020. We have had a wet December so far. As we get into winter, be prepared to protect frost sensitive plants if a freeze is coming. Check on plants to be sure that they are not excessively dry. That is especially important for containerized plants since dry roots will freeze more easily than wet ones will. Cover frost sensitive plants with frost cloth or sheets. Avoid using plastic. It does not insulate. Fabric does.

Bare root season is the big thing many people look forward to in January. Bare root fruit trees and roses are now available. We usually have some folks who are new to gardening and the term "bare root" may not be familiar to them. It is simply what it says. The trees have been taken out of the ground and the roots are exposed, thus, "bare root". They are less expensive since the pot, soil, and time and effort to plant them into a container has been avoided. It also requires that it must be planted right away, or otherwise stored in a way to protect the roots from drying out or freezing. We have availability lists at the nursery to help one to make decisions. Bare root season for fruit trees is usually considered very late December or early January to the end of February. By then the trees are beginning to get too many new fragile roots and new leaves to handle them "bare root" without possible damage. There are advantages to planting your own fruit trees. You make the decisions of what fertilizers etc. are used and avoiding many of the unknowns of commercial grower's methods. Allowing the fruit ripen on the tree allows much better flavor to develop as the fruit ripens than that picked early and ripened in cold storage. Often kids and adults are encouraged to eat more fruit just because they like picking it themselves and it is close by.

There are many questions about the fruit trees, one being, do they all need pollinizers? Some are self fruitful and don't need a different pollinizer and others do. Many of

the peaches and nectarines are self fruitful, but not all of them. Most of the cherries need a pollinizer, but again, not all of them, and so it is with plums, and pears. Most fruit trees have a tag giving some of that information, but be sure to check when you are picking out varieties to make sure you have the proper variety needed to pollinate if necessary.

One thing that won't be found during bare root season are citrus and avocado trees. They are evergreen trees. They are semi tropical trees and need protection when the weather is very cold. They will be available in the spring.

Chill hours may be noted on the tag. That refers to the cumulative number of hours required under 45 degrees during the entire winter season to provide normal fruit production and is generally not a concern in our area. We historically average 700 to 800 chill hours in our area. The number of hours varies from year to year. Some years are lower so if you choose trees with lower chill hours it will ensure good fruit production every year. Several of the trees in the nursery orchard are high chill and still produce even when we have warmer winters.

Many camellia plants have finished blooming for the year and the flowers have fallen causing a pile of debris at the base of the plant. That debris should be bagged and sent to the landfill rather than added to a compost pile you may have. It can carry a fungal disease that develops in the debris that then can scatter the spores and spread a problem that is easily avoided by the proper disposal of the debris.

Bare root roses are now available and have been pruned by the growers. If you have roses that are growing in your yard already, we suggest delaying the pruning until the danger of a heavy freeze is past. In our area roses usually don't go completely dormant. What happens when you prune a rose? It starts putting out new growth at that point. That new growth is too tender to survive a hard freeze and dies back. We have lots of micro climates in the foothills, so consider the temperature range in your area and delay the pruning until freezing danger is past and do the pruning in early spring if it seems more appropriate. If by chance you do prune them and are then hit by freeze that damages new growth, no great harm has been done – the rose just has to expend more energy that might otherwise have been saved for its beautiful first bloom and has to start over again.

Some maintenance chores to be done in January – weather permitting – Annual pruning of dormant deciduous plants – allow spring blooming plants to bloom, then prune

Prune dormant vines, grapes and cane berries

Prune deciduous fruit trees

Rake up heavy litter of leaves and apply pre-emergent if weeds were a problem last year

Shop early for the best selections in bare root fruit trees.

Cecilia Rice is a partner with her son Jeff Rice at Bald Mountain Nursery on Bald Mountain Road in Browns Valley Tel.(530) 743-4656 We are the unexpected nursery on a little country road.

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

- January 1 / New Years Day
- January 2 / Dave Sampson Sutter High Trap Team
- January 3 / Sutter County
- January 6 / Nick Micheli Candidate for Dist. 1 Sutter County
- January 7 / Chris and Sandy Drown Beer Talk
- January 8 / David Read YS Arts

"The Hemp-CBD market alone could hit \$22 billion by 2022"
- Forbes Magazine

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DEATH NOTICES

UNKREY - Nadene Unkrey 93 of Yuba City passed away December 23, 2019. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

NUNES - Jean Nunes 90 of Yuba City passed away December 25, 2019. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

ROSE - Mary Ann Rose 72 of Meridian passed away December 25, 2019. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

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FICTITIOUS BUSINESS NAME STATEMENT FILE NO. 2019F-325

The following person(s) is (are) doing business as:
Nic of all Trades Handyman Service
2096 Virgilia Lane Olivehurst, CA 95961 Yuba County
1) Nicolaus Ryan Jones 2096 Virgilia Lane Olivehurst, CA 95961
This business is conducted by an individual.
The registrant commenced to transact business under the fictitious business name or names listed above on 12/13/2019.
(I declare that all information in this statement is true and correct).
Signed:
Nicolaus Jones.
This statement was filed with the County Clerk of Yuba on December 13, 2019, indicated by file stamp.
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).
TERRY A. HANSEN, Clerk
By **BRIDGETTE EVANS,** Deputy Clerk
December 25, 2019, January 1, 8, 15, 2020.

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. 2019F-322

The following person(s) is (are) doing business as:
Sangha Trucking
5522 Peach Tree Dr. Marysville, CA 95901 Yuba County
1) Mandeep Singh Sangha 5522 Peach Tree Dr. Marysville, CA 95901
This business is conducted by an individual.
The registrant commenced to transact business under the fictitious business name or names listed above on N/A.
(I declare that all information in this statement is true and correct).
Signed:
Mandeep Singh Sangha.
This statement was filed with the County Clerk of Yuba on December 10, 2019, indicated by file stamp.
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).
TERRY A. HANSEN, Clerk
By **SARAH MULL,** Deputy Clerk
December 25, 2019, January 1, 8, 15, 2020.

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. 2019F-310

The following person(s) is (are) doing business as:
COORDINATES
1210 E. 22nd St. #71 Marysville, CA 95901 Yuba County
1) Walter Rae C. Mercado 1210 E. 22nd St. #71 Marysville, CA 95901
2) Krysta Shayne C. Mercado 1210 E. 22nd St. #71 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:
Walter Rae C. Mercado.
This statement was filed with the County Clerk of Yuba on November 25, 2019, indicated by file stamp.
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).
TERRY A. HANSEN, Clerk
By **BRIDGETTE EVANS,** Deputy Clerk
December 11, 18, 25, 2019, January 1, 2020.

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. 2019F-321

The following person(s) is (are) doing business as:
Cozy Chair Publishing
12621 Krosens Road Loma Rica, CA 95901 Yuba County
1) Stephen P. Souza 12621 Krosens Road Loma Rica, CA 95901
2) Pamela J. Souza 12621 Krosens Road Loma Rica, 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:
Stephen P. Souza.
This statement was filed with the County Clerk of Yuba on December 9, 2019, indicated by file stamp.
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).
TERRY A. HANSEN, Clerk
By **BRIDGETTE EVANS,** Deputy Clerk
January 1, 8, 15, 22, 2020.

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Extra Self Storage Linda
Pursuant to the California self-storage facility act: (B&P code 21770 et.sec.)
The undersigned will sell contents of:
Name: Jerry Lambert
Brief description of items being sold: Tires
Name: Shanti Kellett
Brief description of items being sold: Furniture
Name: Jim Peart
Brief description of items being sold: Tools
Name: Nicole Parra
Brief description of items being sold: Furniture
TO THE HIGHEST BIDDER ON:
January 7, 2020
ENDING AT 3:00 PM
All purchases are sold as is and must be removed within 72 hours of the time of sale. Sale subject to cancellation up to the time of sale. Company reserves the right to refuse any online bids.
SALE TO BE HELD ONLINE AT:
www.storage-treasures.com

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. 2019F-318

The following person(s) is (are) doing business as:
Speedy Mobile Locksmith
4992 Olivehurst Ave. #A Olivehurst, CA 95961 Yuba County
1) Muhammad Junaid Akhtar 5787 Montclair Ave Marysville, CA 95901
This business is conducted by an individual.
The registrant commenced to transact business under the fictitious business name or names listed above on N/A.
(I declare that all information in this statement is true and correct).
Signed:
Muhammad J. Akhtar.
This statement was filed with the County Clerk of Yuba on December 6, 2019, indicated by file stamp.
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).
TERRY A. HANSEN, Clerk
By **BRIDGETTE EVANS,** Deputy Clerk
December 11, 18, 25, 2019, January 1, 2020.

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. 2019F-304

The following person(s) is (are) doing business as:
Sierra Foothills Bookkeeping Services
8035 Discovery Circle Smartsville, CA 95977 Yuba County
1) Shauneen Deschaine 8035 Discovery Circle Smartsville, CA 95977
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:
Shauneen Deschaine.
This statement was filed with the County Clerk of Yuba on November 15, 2019, indicated by file stamp.
(I Hereby Certify That This Copy is a Correct Copy of the Original on File in my Office).
TERRY A. HANSEN, Clerk
By **BRIDGETTE EVANS,** Deputy Clerk
December 11, 18, 25, 2019, January 1, 2020.

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or Email:
rachelle.territorial@yahoo.com

SUPERIOR COURT OF CALIFORNIA COUNTY OF YUBA
IN THE MATTER OF THE APPLICATION OF:
Michelle Jean Blackford, PETITIONER
CASE NUMBER: CVPT 19-0002082.
ORDER TO SHOW CAUSE FOR CHANGE OF NAME

HEARING DATE:
January 27, 2020
DEPT: 4
TIME: 9:30 A.M.

Petitioner(s) Michelle Jean Blackford filed a petition with this court for a decree changing names as follows:
1) from: **Michelle Jean Harvey Blackford**
to: **Michelle Jean Blackford**

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: December 12, 2019

Stephen W. Berrier
JUDGE OF THE SUPERIOR COURT.

December 18, 25, 2019, January 1, 8, 2020

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Andy Vasquez The Trump Train
Nate Black 8-9 am

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WITH MIKE
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Food, Wine, Travel & Lifestyle
& Streaming on MiketheWineGuy.com

LEGALS, (Cont.)

T.S. No.: 9448-9170 TSG Order No.: DS7300-19004817 A.P.N.: 016-240-017-000 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 03/10/2006. 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. Affinia Default Services, LLC, as the duly appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust Recorded 03/21/2006 as Document No.: 2006R-005371, of Official Records in the office of the Recorder of Yuba County, California, executed by: David A. Fellows and Gilda Fellows husband and wife as joint tenants, as Trustor, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable in full at time of sale by cash, a cashier's check drawn by 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, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and state, and as more fully described in the above referenced Deed of Trust. Sale Date & Time: 01/09/2020 at 01:30 PM Sale Location: At the Fifth Street entrance to the County Courthouse, 215 Fifth Street, 215 Fifth Street, Marysville, CA. 95901 The street address and other common designation, if any, of the real property described above is purported to be: **2269 CASA DULCE WAY (Unincorporated Area), PLUMAS LAKE, CA 95961** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$683,408.37 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. 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 Auction.com at 800.280.2832 for information regarding the Trustee's Sale or visit the Internet Web site address www.Auction.com for information regarding the sale of this property, using the file number assigned to this case, CA06000192-19-1. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 12/09/2019 MTC Financial Inc. dba Trustee Corps TS No. CA06000192-19-1 17100 Gillette Ave Irvine, CA 92614 Phone:949-252-8300 TDD: 866-660-4288 Frances DePalma, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ONLINE AT www.Auction.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832 Trustee Corps may be acting as a debt collector attempting to collect a debt. Any information obtained may be used for that purpose. Order Number 67363, Pub Dates: 12/18/2019, 12/25/2019, 01/01/2020, TERRITORIAL DISPATCH

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. 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. Affinia Default Services, LLC 301 E. Ocean Blvd. Suite 1720 Long Beach, CA 90802 833-290-7452 For Trustee Sale Information Log On To: www.homesearch.com or Call: (800) 758-8052. Affinia Default Services, LLC, Omar Solorzano, Foreclosure Associate This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of the debt referenced herein in a bankruptcy proceeding, this is not an attempt to impose personal liability upon you for payment of that debt. In the event you have received a bankruptcy discharge, any action to enforce the debt will be taken against the property only. NPP0364725 To: TERRITORIAL DISPATCH 12/18/2019, 12/25/2019, 01/01/2020

APN: 016-520-038-000 TS No: CA06000192-19-1 TO No: 8758305 NOTICE OF TRUSTEE'S SALE (The above statement is made pursuant to CA Civil Code Section 2923.3(d)(1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(d)(2).) YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED April 3, 2015. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On February 13, 2020 at 09:00 AM, The Fifth Street Entrance, Yuba County Courthouse, 215 Fifth St., Marysville, CA 95901, MTC Financial Inc. dba Trustee Corps, as the duly Appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust recorded on April 7, 2015 as Instrument No. 2015-003696, and that said Deed of Trust was modified by Modification Agreement and recorded July 19, 2018 as Instrument Number 2018-008666, of official records in the Office of the Recorder of Yuba County, California, executed by SCOTT HANSEN A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, as Trustor(s), in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for PRIMELENDING, A PLAINSCAPITAL COMPANY as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: **1689 NOTTING HILL WAY, PLUMAS LAKE, CA 95961-9139** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note(s) secured by said Deed of Trust, with interest thereon, as provided in said Note(s), advances if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligations secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Trustee's Sale is estimated to be \$365,498.62 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association

or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. 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. 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 Auction.com at 800.280.2832 for information regarding the Trustee's Sale or visit the Internet Web site address www.Auction.com for information regarding the sale of this property, using the file number assigned to this case, CA06000192-19-1. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 12/09/2019 MTC Financial Inc. dba Trustee Corps TS No. CA06000192-19-1 17100 Gillette Ave Irvine, CA 92614 Phone:949-252-8300 TDD: 866-660-4288 Frances DePalma, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ONLINE AT www.Auction.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832 Trustee Corps may be acting as a debt collector attempting to collect a debt. Any information obtained may be used for that purpose. Order Number 67363, Pub Dates: 12/18/2019, 12/25/2019, 01/01/2020, TERRITORIAL DISPATCH

(Continued from Page 1)

Leaving? Was it Something We Taxed?

criminals, but rather taxpayers, young families, and small business risk-takers wanting a better life and government-lite.

They are destined for other states seeking freedom, gun and ammo rights, lower taxes, less rules, and more buying power. Recently, a trucker posted a photo of his breakfast and the bill in the Midwest that was just half the cost of the same meal in Yuba-Sutter. You get a straw without asking and no one barfing near the front door.

California gasoline is nearly \$2.00 more than in other states and will get worse. Governor Newsom stopped 'fracking' and now promises the same fate for the state oil industry. Millions of SB1 road dollars were stolen by Newsom to undermine the use of vehicles thereby harassing people to use inefficient buses and trains.

In order to compel people onto the slow and expensive bullet train, fuel prices will have to go way-up, roads abandoned and air travel taxed heavily since trains and buses cannot compete with cost-effective and efficient autos and planes. Remember, Steven Chu, Obama's Secretary of Energy said gas would need to be at \$9 a gallon to pry people from their cars.

The poor and middle class are subsidizing huge tax credits for the wealthy to buy unaffordable-for-most electric vehicles (EV). In fact, EV owners even get an exemption from paying their share of road costs.

Young workers and families are barely able to cover rent let alone buy a home. Mandatory

solar and fire sprinklers on new homes along with a myriad of regulatory costs and years to acquire California Environmental Quality Act clearances for new developments make being in the home building business a loser. However, the current housing shortage may be solved by people fleeing the state and creating more vacant homes.

The state is flirting with building Russian-style public housing -- the bunker stack and pack look using taxpayer dollars. The government is the only entity left with deep enough pockets to construct unaffordable housing and then give it away ala taxpayer subsidies.

Newsom and his Capital Comrades are laying regulatory guidelines to eliminate property rights and single family housing. While being assessed with fire parcel taxes and a 1% lumber tax "to fight fires" rural communities have been intentionally put at risk with unmanaged forests, abandoned roadways, and 'no maintenance' power lines. Fire insurance companies are now abandoning rural parcels or making rates unaffordable.

Rather than put a gun to people government regulations will cause them to go broke, suffering slowly trying to comply. Citizens will leave voluntarily allowing properties to be repossessed and eventually assumed by the government.

This same strategy is being used to shoo farmers and ranchers from Bureau of Land Management properties. The government makes more and more rules, denies water rights, delays the permitting process and eventually creates criminals of

honorable citizens.

Starting in 2020, Governors Brown - Newsom water rationing for indoor use at 55 gallons per person takes effect. In fact, Newsom wants to tax the water. This is a desk top created crisis as there is abundant water here but a lack of will to properly store and deliver it. Liberals routinely push propaganda that farmers are using 80% of all water. It is a nonsensical lie. Water-use is now restricted just like timber, oil and minerals.

A minimum of 50% of all water is set-aside for fish and runs unused to the sea. The formula is based on junk science, superstition, and a nut-case judge's decision causing tens of thousands of fertile central valley acres to go fallow. Also forfeited is our food supply and thousands of agricultural jobs.

Finally, the PGE debacle is the fruit of a socialist government managing the utility. PGE has been forced to buy solar and wind energy at unprofitable rates and reduce the use of inexpensive fossil fuel and nuclear energy while the government sets the price for the consumer. Forcing PGE to go green bankrupted the utility. Watch for utility rates to double though they are already 60% higher than the national average.

Add sanctuary cities and free health care for illegals, horrible schools telling children deviant sexual behavior is normal, 150,000 addicts and criminals on the streets, 20% poverty and you have a perfect storm for an exodus.

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11 Critical Home Inspection Traps to be Aware of Weeks Before Listing Your Home for Sale

- According to industry experts, there are over 33 physical problems that will come under scrutiny during a home inspection when your home is for sale. A new report has been prepared which identifies the eleven most common of these problems, and what you should know about them before you list your home for sale.

Whether you own an old home or a brand new one, there are a number of things that can fall short of requirements during a home inspection. If not identified and dealt with, any of these 11 items could cost you dearly in terms of repair. That's why it's critical that you read this report before you list your home. If you wait until the building inspector flags these issues for you, you will almost certainly experience costly delays in the close of your home sale or, worse, turn prospective buyers away

altogether. In most cases, you can make a reasonable pre-inspection yourself if you know what you're looking for, and knowing what you're looking for can help you prevent little problems from growing into costly and unmanageable ones.

To help homesellers deal with this issue before their homes are listed, a free report entitled "11 Things You Need to Know to Pass Your Home Inspection" has been compiled which explains the issues involved.

To hear a brief recorded message about how to order your FREE copy of this report call toll-free 1-855-925-1076 and enter 1003. You can call any time, 24 hours a day, 7 days a week.

Get your free special report NOW to learn how to ensure a home inspection doesn't cost you the sale of your home.



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in the Territorial Dispatch.

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530-743-6643 for prices
or come by the office at
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Valid thru January 31, 2020.

~ Community Events ~

JANUARY 3 – BANGOR ENCHILADA DINNER 5 pm to 7 pm. Pork enchiladas with green sauce, beef with red sauce, rice and beans. Adults \$8, Youth 11 to 4 years, \$4. Youth 3 and under are free.

JANUARY 4 – WHERE OH WHERE HAS ELIZA GONE? TALKS AND TOURS 10 am at the Historic Marysville Packard Library, 4th and C Streets. \$10 donation requested. Call Sue for more information at 742-6508.

JANUARY 8 – YUBA COUNTY COMMISSION ON AGING REGULAR MEETING at 10 am at the Yuba County Government Center 915 8th Street, Marysville in the Marysville Room.

JANUARY 8 – YUBA COUNTY SHERIFF'S DEPARTMENT STARS MONTHLY MEETING at 1 pm at the top of the outdoor stairway in the Community Room of the Sheriff's Department, 720 Yuba Street, Marysville.

JANUARY 9 – SONS OF NORWAY SNOWSHOE THOMPSON LODGE MONTHLY MEETING 6 pm at Faith Lutheran Church, Marysville. Program includes 2020 Officer Installation and games. Refreshments and desserts served. Guest welcome. Call 530-673-5366 for more information.

JANUARY 11 – DOBBINS WINTER FARMERS MARKET at 10775 Texas Hill Road in Dobbins. 10 am to 2 pm. Call Stacey for more information 218-2685.

JANUARY 11 – DEAD OF WINTER TOUR at the Historic Marysville City Cemetery off Hwy 70. First tour starts at 11:30 am and second at 1:30 pm. \$10 at the gate, no pre-sales. Gates open at 11 am with hot drinks and cookies being served. If weather is bad event will be cancelled. Cash or checks only. Info call 530-218-0649.

JANUARY 13 – CLASSES START FOR MODERN WESTERN SQUARE DANCING at VFW Hall, 211 17th St, Marysville. Classes will be held every Monday night. For info and prices call 755-0149.

MONDAYS & THURSDAYS SEPTEMBER THRU MAY 2020 - ARCHERY CLASSES Youth 3:30 to 4:30, Evening 5 to 7:30 pm. For more info and rules call 530-749-6196.

FIRST SUNDAY OF THE MONTH 10 am and will continue with communion and potluck. Any questions please phone the church office. Marysville First UMC, 730 D St, Marysville. 530-743-3007.

LOMA RICA SENIORS MEET ON THE LAST TUESDAY OF EVERY MONTH SEPT. THROUGH

JUNE at the Loma Rica Church, 11234 Loma Rica Rd, Loma Rica from 10am-2pm. Potluck and bring White Elephants for bingo. For more info call Lonnie or Marcia at 530-749-7436.

MARYSVILLE ART CLUB BRIDGE MEETS THE 1ST & 3RD THURSDAY of the month, at Clubhouse, 420 10th St, in Marysville at 12:30 pm. No bridge on the 3rd Thursday April due to upcoming tea. New friends always welcome.

TOASTMASTERS MEETINGS: Peachbowl Dawn-breakers, 6:30 am Fri at Waffle Barn, 590 Colusa Ave. Info: 300-6712. **Mission Staters Club**, Noon Tues at Sutter-Yuba Assoc. of Realtors, 1558 Starr Dr, Yuba City Info 530-701-4897. **Fun Talkers**, 5:30 pm Every 1st and 3rd Wed. Intero Pride Real Estate, 868 Richland Rd, YC Info: 300-6712. **Marysville**, 11:30 am 1st & 3rd Thurs., Jody Jones Room #175, Caltrans, 703 B St, Marysville Info: 763-3044.

Beale Whisperers, Tues at Contrails Dining Facility, Beale AFB. Membership restricted to military and contract personnel, Info 530-415-3395. **Northern Lights Advanced TM Club Center for Spiritual Living** 10 am 1st Sat each mo. 14 Hillary Lane, Chico. Info 530-968-5038.

GOLDANCERS SQUARE DANCERS CLUB meets every Thursday at the Golden Empire Grange in Grass Valley. First Thursday starts at 6:30, otherwise at 6. Info contact Laura at 530-432-8571 or loveps23@gmail.com or Barbara at 530-272-9986 or basindorf@yahoo.com

GOOD VIBRATIONS SQUARE DANCE CLUB MEETS EVERY MONDAY at Veterans Memorial Hall, 17th and B, Marysville. Dancing starts at 6:30. Info Call Don at 530-673-8828 leave message if no answer.

TALKS AND TOURS OF MARYSVILLE 1ST SATURDAY MONTHLY 10:00 am. Explore downtown historic Marysville. Hostess and guide will be Sue Cejner-Moyers 742-6508. Brought to you by FOCUS on Marysville.

EVERY 1ST & 3RD SUNDAY FOR BREAKFAST AT THE MARYSVILLE ELKS LODGE. Join us at the club, 920 D St between 9-11:30 am for breakfast. Omelets and eggs to order, bacon, ham, sausage, 2 kinds of potatoes, biscuits and gravy, pancakes, waffles and toast. Coffee and juice. All you can eat for only \$8.

UNITED STATES NAVAL SEA CADET CORPS Matthew Axelson Division meets the 2nd weekend of the month at 8 am to 4 pm at the National Guard Armory, 310 B St, Yuba City. Ages 10 to 18 and

parents are also welcome to attend.

VETERANS OF FOREIGN WARS (OLIVEHURST) MEETS EVERY 2ND TUESDAY. 7 PM at 4956 Powerline Road. Olivehurst. **BINGO** is every 1st and 3rd Wed. Info or hall rental call the Post at 530-777-9057.

VETERANS OF FOREIGN WARS (MARYSVILLE) MEETS EVERY 3RD WED. 7 PM at 211 17th St, Marysville (located at the corner of 17th and B Sts)

AMERICAN LEGION POST 42 MEETS THE 2ND MONDAY OF EACH MONTH at 7:00 pm. Marysville Veterans Memorial Hall, 17th and B Streets, Marysville. All Veterans Welcome.

LIVE OAK LIONS CLUB WILL MEET ON MONDAYS (except holidays) at 7 pm, 3930 Pennington Rd.

MARYSVILLE EXCHANGE CLUB MEETS EVERY WED. 12 NOON at Tracey's Diner, 724 J St, just south of Save Mart, Marysville. Info call David Holycross 751-7000.

MARYSVILLE TOASTMASTERS CLUB MEETS EVERY THURSDAY 11:30 to 12:30 and is open to individuals seeking to hone their speaking skills in a friendly environment. Meet at Caltrans, 703 B St, Marysville. Room location will be posted in front lobby on day of meeting. Questions contact Tony S. at 530-741-4540.

SUTTER & YUBA COUNTIES STATE OF JEFFERSON FORMATION COMMITTEE REGULAR MEETINGS 4TH MONDAY OF EACH MONTH at Church of Glad Tidings 1179 Eager Rd, Building 500, Room 210. Contact: becky4soj51@outlook.com www.sy4j51.com

NATIVE DAUGHTERS OF THE GOLDEN WEST PARLOR 226 meet on the second Monday of each month from September to July unless a holiday falls on Monday then meet on Tuesday of same week at 7 pm at the NDGW Hall in Sutter, 7393 Lyon St. Refreshments served. Info call Cathy 530-300-1730 or 530-671-7876

DAUGHTERS OF LEISURE MEET ON THE SECOND MONDAY OF EACH MONTH. Exception if a holiday falls on the first Monday or second then we will meet on the third Monday. 11:30 am in the Plaza Room, 210 Julie Dr, Yuba City. Luncheon is served and speaker. Cost \$13. Info or RSVP call Bonnie 329-2055.

EMPIRE MINE TOURS & WORKSHOPS. Empire Mine State Historic Park is open from 10 am-5 pm. info, phone 530-273-8522 or visit www.empiremine.org

FEATHER RIVER TEA PARTY PATRIOTS MEETS ON THE 1ST & 3RD MONDAY OF EVERY MONTH Crossroads Community Church, 445 B St, Yuba City. Doors open at 6 pm, meeting starts at 6:30 pm. Info contact Larry or Carla at (530) 755-4409.

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Marc Cuniberti hosts "Money Matters" on KVMR 89.5 FM Thursdays at noon. His website is www.moneymanagementradio.com



Risk

How is your advisor doing and how are they doing it?

Take the case of two advisors, A and B. Both advisors start out with a 100K portfolio. At the end of 12 months, advisor A has grown the portfolio to 106K while advisor B ends with a 103K balance.

Which is the better advisor?

Asked at multiple seminars I have given, the answer is usually the same. Advisor A is superior.

But much like a young man taking your daughter out to the prom who arrives at the dance safely and on time while another teen suitor arrives late, the end result does not necessarily mean the correct answer was the obvious one. In fact, it could be just the opposite.

In the case of the first young suitor who arrived on time, perhaps he drove a little too fast, ran some red lights and failed to come to a complete stop while transporting your precious little jewel while suitor 2 took his time driving more carefully.

The same could be said of the two advisors.

Much like the teen driver, in the two advisor comparison and how they managed the portfolios and their ending balances, the better answer is just how did they get there?

It's true the end result from advisor A bested advisor B by a 100% margin (3k return versus 6K), but just how he did it is the real concern.

The word "risk" would be a key factor in this equation as well as the symptom of that risk which I call drawdown and take up.

I've talked to many investors and money professionals alike, and more often than not, the end result is the main consideration surrounding how one advisor did compared to another.

A serious flaw in my opinion, yet the underlying problem in this thinking will only be known when it's usually too late.

The level of risk each advisor subjects his client to should be one of the main considerations when evaluating performance. In investing circles it is sometimes referred to using a technical term called "beta". Beta is the degree of comparative movement a security historically exhibits when the overall market moves up or down.

A beta of 1.0 means the security has an historical tendency (but not a guaranteed predictor of) to move in lockstep with the overall market.

For instance, if stock A

has a beta of 1.0, if the market drops by a certain percentage, stock A will be forecasted to drop a similar amount. Note I said "forecasted" and "similar". Beta is a historical value, based on the past, and therefore is no guarantee of anything. It's just represents what it has done.

If stock B on the other hand has a beta of 2.0, it has moved twice the degree of the overall market in the past. Conversely a number below 1.0 (such as .5) means the security may move half the amount of the overall market. A lower beta is assumed to be less volatile and therefore more "conservative".

One can surmise the beta of a portfolio overall by adding the beta values of each security and its percentage of the portfolio make-up then divide by the number of securities in total. This would give you the beta of the portfolio.

Continuing on, in our example of advisor A and B, "drawdown" means how much under 100K did the portfolio move at its lowest level, and "take-up" (my term) means what is the highest level it reached. The ending value (103K and 106K) in our example is the "end result" that is being evaluated.

If advisor A had a higher beta in the portfolio than advisor B, one would expect the drawdown of advisor A portfolio would be a greater number. An example might be the advisor A portfolio may have seen the 100K drop to 93k sometimes during the course of the investment time period while the advisor B portfolio

may have only dropped to 97K. Fictional values here of course but it illustrates the point: the end result means little if you don't know how it got there. In simple terms, what risk was the client exposed to using either advisor A and B, was it what the client expected and was it the appropriate level of risk the client should be exposed to given his particular situation.

In an up market, advisor A would likely yield better results, but much like our teen driver rushing to the prom, all is well until it isn't. In a down market, the advisor A portfolio would probably mean bigger losses.

If a crash in the market was to occur, advisor B would likely be the driver of choice.

And much like a vehicle crash, you wouldn't know just how bad the outcome might be until after the fact. And at that point you may wish you had picked the slower driver.

This article expresses the opinions of Marc Cuniberti and should not be construed or acted upon as individual investment advice. No one can predict market movements. Investing involves risk. You can lose money. The example is a fictional illustration only. Mr. Cuniberti is an Investment Advisor Representative through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Marc can be contacted at SMC Wealth Management, 164 Maple St #1, Auburn, CA 95603 (530) 559-1214. SMC and Cambridge are not affiliated. His website is www.moneymanagementradio.com. California Insurance License # 0L34249


CRITIC'S CORNER
by Matt Woolery
Richard Jewell
Starring: Paul Walter Hauser, Sam Rockwell, and Kathy Bates. Rated: R. Runtime 2 hrs, 11 min

Richard Jewell, a slightly obsessive security guard finds himself in the right place and time to save lives. The FBI rely more on the bureau in their name rather than the investigation part, to the detriment of the case.

Richard Jewell, earns three out of five, Overly Helpful Monkeys. The story runs at a slow steady jog that reveals details along the way that remind us that truth and justice are not the priority of the authorities or the media. The acting is great and is well shot. While not the most exciting movie it remains a movie well worth seeing.

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(Continued from Page 1)

Blood of Patriots and Tyrants

Nearly 8,000 ammunition buyers were rejected because their names on their identification didn't match what was in the registry.

Only 101 of the stopped ammunition purchases out of 345,547 total ammo purchases prevented "prohibited persons" from making a transaction. The ammo purchasing system violates the Second Amendment and is tyranny. This is not government's business.

The charade to stop violence with gun laws is a brazen power move to disarm the public. It will have no effect on criminal behavior or deaths by firearms.

Founding Father Noah Webster wrote that the right to bear arms was "To prevent rule by a standing army; To prevent Congress from executing unjust and unconstitutional laws; To prevent the Federal Government from becoming unjust and oppressive; The people bearing arms should be superior to an army controlled by Congress."

Richard Henry Lee, writer of the Resolution Declaring Independence, explains, "[W]hereas, to preserve liberty, it is essential that the whole body of the people always possess arms, and be taught alike, especially when young, how to use them.

Virginia's Patrick Henry said, "Oh, sir! We should have fine times, indeed, if, to punish ty-

rants, it were only sufficient to assemble the people! Your arms, wherewith you could defend yourselves, are gone; did you ever read of any revolution in a nation, brought about by the punishment of those in power, inflicted by those who had no power at all? You read of a riot act in a country which is called one of the freest in the world, where a few neighbors cannot assemble without the risk of being shot by a hired soldiery, the engines of despotism. We may see such an act in America."

No American should be required of government to seek permission to buy a gun, use a gun or acquire ammunition.

Meanwhile in Virginia today, 87 of its 95 counties, 10 cities and 17 towns have passed resolutions designating themselves Second Amendment 'Sanctuaries.' This was done as the new democrat majority declared its intention to bring strict gun control to the state.

The sanctuary movement has been advanced with the advocacy of the Virginia Citizens Defense League and other smaller gun advocacy groups.

"I did not think it would be that high of a number," said Culpeper County Sheriff Scott Jenkins. "It's an organic thing that just took off after Election Day. Elections have consequences and this is the result.

This has truly rocked the conservative, libertarian group's core. It has really shook a lot of them awake. They are fully awake."

Sheriff Jenkins has been one of the sanctuary county advocates and even suggested deputizing thousands of law abiding gun owners within his county, to extend law enforcement firearms carve-outs to those gun owners who would otherwise be affected by new gun laws.

Meeting resistance, Virginia Gov. Ralph Northam transferred an additional \$250,000 to enforce new gun control laws even suggesting calling out the National Guard. He threatened consequences to law enforcement for being resistant to the new laws.

Americans have fought valiantly for their freedom on foreign soil but are pathetic at home in resisting infringement by government. It may be a strategic moment for bloodshed.

Thomas Jefferson wrote, "And what country can preserve its liberties if their rulers are not warned from time to time that their people preserve the spirit of resistance? Let them take arms. The remedy is to set them right as to facts, pardon and pacify them. What signify a few lives lost in a century or two? The tree of liberty must be refreshed from time to time with the blood of patriots and tyrants. It is its natural manure."

New Moral Majority?

by Richard Crist, OMD

There're three facts that are hard for Joe Biden and his son Hunter to explain: (1) Burisma was under criminal investigation when they hired Hunter Biden (2) Burisma paid Hunter \$50,000 per month to sit on it's board with no expertise in their field; and with no reasonable explanation he should be there except he's Joe Bidens son. (3) After he was hired the prosecutor that was investigating them was fired, at Joe Bidens request, and the investigation stopped.

It smells of wrongdoing, but it could be a coincidence; because nobody has found or looked for any hard evidence. Unlike all the evidence that showed Trump's "bribery" attempt, along with plenty of evidence that shown Trump had also attempted extortion.

Over the last three years Americans have had political corruption viewed to them on a weekly basis, to where people have got use to it, to the point, to where it's become normal. That's why Trump's impeachment seems so trivial in comparison to what has already transpired in the past. This is how it works for Trump.

Trump breaks the law or does something else that's really stupid, he denies any wrong doing or calls his actions "perfect," never taking responsibility, even if they were done in front of everyone. He then changes the subject with the media's help, by doing something else stupid, and the people "get over it" and move on. Then Trump goes on to the next drama. Trump's not stupid, this is all planned. He does it all the time, he gets away with it, Americans get over it, and they move on. Or Do They?

Trumps actions have really been educational for your children, especially the ones who are aspiring to become comen or for those children who just want to shun all responsibility and to know how to lie their way out of anything by repeating the lie often enough until you believe it, or become numb to it, just like when Trump does it to you.

The Bidens involvement in the Ukraine "quid pro quo" scandal would have been forgotten long ago if they were Trumplicans, because "they do it all the time," and everyone would have "gotten over it" by now. Republicans and Demo-

crats have demonstrated in the past that they are better than that.

Democrats need to hold Joe and Hunter to a higher standard. They have to convince Joe it's time to retire, just like Al Franken, John Conyers, and Katie Hill; or hold the Bidens to the same standard they're holding Trump, by investigating them too.

Most Democrats, everyone in the working-nonworking class, want progressive changes now anyway, Joe is definitely to conservative, his long record shows him to be a corporate puppet, and he would be against any change that would hurt WORMs (White Old Rich Men) like himself.

It doesn't seem fair that Trumplicans could shoot someone in Union Square and get away with it. While Republicans just have to hide behind Trumplicans to survive. And, Democrats who are accused of anything have to resign. Life doesn't seem fair, so Republicans if you keep hiding, you'll have to move over for the "New Moral Majority." Although their not quite there yet, Democrat's are becoming the New Sheriff In Town.

THINK About It!

By Charlie McNiff



Some Big Dogs in the Witch Hunt against President Trump are finally under the gun by U.S. Atty. John Durham. The most blatant outspoken critic against President Trump has been John Brennan ... let's see what he has to say to Big Bad John (Durham).

The following is an article, in part, from Jerry Dunleavy of the Washington Times about the investigation.

John Brennan on the Hot Seat by U.S. Atty. John Durham ... Others to Follow

December 20, 2019

U.S. Attorney John Durham is scrutinizing former CIA Director John Brennan as he seeks answers on the intelligence community's assessment of Russia's 2016 meddling.

The federal prosecutor, hand-picked by Attorney General William Barr to lead the inquiry into the origins of the FBI's Trump-Russia counterintelligence investigation, **has asked for Brennan's electronic communications, phone records, and other documents from the CIA, per a source cited by the New York Times.**

Durham wants to know what Brennan thought about British ex-spy Christopher Steele's dossier and the conversations he had about it, whether it was used in the January 2017 intelligence community's assessment dealing with Russian interference in the race between Donald Trump and former Secretary of State Hillary Clinton, why former FBI Director James Comey and former FBI Deputy Director Andrew McCabe insisted upon it being part of the assessment, how allegations from the dossier ended up in the assessment's appendix, and whether Brennan had been misleading in his public statements about the dossier's use by the intelligence community.

Durham's scrutiny of Brennan and the dossier is likely connected to new revelations by Justice Department Inspector General Michael Horowitz from his investigation into Foreign Intelligence Surveillance Act abuse by the Department of Justice and the FBI. Horowitz concluded Steele's dossier played a **"central and essential"** role in the bureau's pursuit of surveillance warrants against Trump campaign associate Carter Page. The DOJ watchdog also found that Comey and McCabe spent weeks pushing for the dossier to be included in the postelection intelligence assessment ordered by President Barack Obama.

Horowitz said the CIA "expressed concern" about using the former MI6 agent's salacious and unverified allegations, and the allegations ultimately did not make an appear-

ance in the body of the assessment of Russia's activities during the 2016 election. The inspector general's report noted that the CIA believed Steele's dossier "was not completely vetted and did not merit inclusion in the body of the report," and an FBI agent told Horowitz the CIA dismissed Steele's allegations as "internet rumor."

Robert Mueller's two-year special counsel investigation concluded the Russian government interfered in a "sweeping and systematic" fashion but did not uncover any criminal collusion between the Kremlin and the Trump campaign.

Brennan said in 2018 that the dossier "did not play any role whatsoever in the intelligence community assessment that was done and that was presented to then-President Obama and then-President-elect Trump." The former CIA head said, "There were things in that dossier that made me wonder whether they were in fact accurate and true" and that "it was up to the FBI to see whether or not they could verify any of it."

The FBI, the CIA, and the National Security Agency worked jointly to prepare the 2017 report. Horowitz said, "The FBI first shared Steele's reporting with other U.S. government intelligence agencies in December 2016," during the drafting process. FBI leaders told the CIA that Steele's information was "reliable." Horowitz said, "Whether and how

to present Steele's reporting" in the assessment was "a topic of significant discussion" among the drafters.

Ultimately, Horowitz said the final intelligence report "included a short summary and assessment of the Steele election reporting" in an appendix as a compromise between the bureau and other intelligence agencies, concluding there was "only limited corroboration of the source's reporting" and that Steele's allegations were not used "to reach analytic conclusions."

Brennan said in late October that "John Durham has a very good reputation" and "I would like to believe that any such review or investigation will be conducted in a professional, fair, and apolitical manner."

"I look back on it, and I feel good about what it is we did as an intelligence community, and I feel very confident and comfortable with what I did, so I have no qualms whatsoever about talking with investigators who are going to be looking at this in a fair and appropriate manner," he said.

Brennan said Durham's investigation could be justified "if the effort is to try to look back and to ensure that things were done appropriately" but said it would be problematic if it veered into "questioning the analytical assessment that was done and the judgments that came out of it."

Thank You Adventist

My husband owes his life to Adventist Heath Rideout Hospital several weeks ago he hemorrhaged profusely. He was admitted to the emergency room, where Dr. Orchard and his staff fought valiantly to save him. They administered to him for seven hours. With as many as five assistants at a time in his room. Miraculously, he survived. He was then transferred to the Cardiac Intensive Care Unit, where he received the same level of expert, life-saving care.

Our family's gratitude knows no bounds. How fortunate our community is to have such an outstanding health care facility in our midst.

On the entrance wall of my home hospital, many years ago, was this inscription: 'to build an inn for the ills that flesh is heir to is the Imperishable gift of man to man.'

Adventist Health-Rideout Hospital truly exemplifies this dedication. Thank you.

Jan Casey
Yuba City, Ca.

Send Letters to the Editor to:
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• Letters must include Name, Address and Phone Number. Only Name, Town and State will appear with letter. Letters should not be any longer than 400 words. Letters are opinions; if facts are presented writer must be prepared to back up facts. There should not be more than one letter per week. For more information call 530-743-6643.

Please Note: Opinions expressed are not necessarily those of the Territorial Dispatch



Candidates for March 3, 2020

President of the United States

At this time there are 50 candidates

United States Representative District 1

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E-MAIL: info@cheadleforcongress.com Real Estate Broker

Audrey Denney Democratic

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WEBSITE: <https://www.audreyforcongress.com>

E-MAIL: audrey@audreyforcongress.com Agricultural Educator

Doug LaMalfa* Republican

900 Oro Dam Blvd #12-254 Oroville, CA 95966 (530) 712-3675 (Business)

WEBSITE: <https://www.douglamalfa.com> E-MAIL: doug@douglamalfa.com

Farmer/U.S. Representative

Joseph LeTourneau IV No Party Preference

PO Box 1227 McCloud, CA 96057 (303) 517-1739 (Business)

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E-MAIL: josephletourneau4th@gmail.com Father/Leadership Developer

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E-MAIL: sean@seanforus.com Missionary/Businessman/Musician

John Garamendi* Democratic

PO Box 440 Walnut Grove, CA 95690

WEBSITE: <https://www.garamendi.org>

E-MAIL: clgibbs@garamendi.org Congressman/Rancher

Tamika Hamilton Republican

740 Collier Dr Dixon, CA 95620 Air Force Sergeant

United States Representative District 4

Julianne Benzel Republican

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WEBSITE: <https://www.juliannebenzel.com>

E-MAIL: benzel2020campaign@reagan.com American Historian/Educator

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Feather River Tea Party Patriots

Sutter County Supervisor Candidate Forum

Yuba City, Ca. – The Feather River Tea Party Patriots announced the first in a series of Candidate Forums. All candidates for Sutter County Supervisor have been invited to share their positions on the key issues facing the Yuba-Sutter area at the Monday, January 6, 2020, meeting.

The following candidates have been invited to participate:

Sutter County Supervisor Candidates, District 1

Ron Sullenger (I) Nick Micheli

Sutter County Supervisor Candidates, District 4

Karm Bains Tej Maan Stacy Brookman

Sutter County Supervisor Candidate, District 5

Mat Conant (I) Sarb Thiara John Buckland

The Moderator, Paul Preston, Agenda 21 Radio Host and President of the New California State movement, will introduce the participants and allow time for them to review their qualifications and respective campaigns. There will then be questions from a panel of community representatives and attendees will also have an opportunity to ask questions, followed by closing remarks by each of the participants.

The Feather River Tea Party Patriots meeting will begin promptly at 6:30 pm at the Crossroads Community Church, 445 B Street, Yuba City.

Everyone is welcome to attend. There is no membership requirement and no cost to attend. Doors open at 6:00 pm; come early to meet the candidates, socialize with like-minded neighbors, and get a good seat. For more information contact Larry Virga at (530) 755-4409.

Climate Regurgitation

by Jack Hellner, American Thinker

For the last 100 years, we have seen climate prediction labels go from global warming, global cooling, global warming, climate change, climate catastrophe, climate emergency, and climate collapse. The goal has been to scare the public and especially the children to give up their freedom and money to the powerful government.

Instead of journalists investigating and saying how wrong previous predictions have been, they go along with the indoctrination to force the radical leftist agenda and policies on the public. These people all pretend they care about the poor and middle class, but the proposed policies would destroy tens of millions of jobs, would make income and wealth inequality much worse, and would make many millions more people dependent on government.

Everyone should stop pretending Biden, Mayor Pete, Bloomberg, or any other Democrat is moderate. They are all willing to destroy the economy and give much greater power to the government on the climate and fossil fuels.

Here is a small sample of predictions on the climate that almost all of the media regurgitate with no questions asked:

- 2019: The U.N. says we have only a few years left because of

warming.

- 2008, on ABC, Good Morning America. By 2015, New York City would be under water, milk would be \$13 per gallon, and gasoline would be \$9 per gallon. Very little of Miami would be left. (They were so close.)

- 2005: After Katrina, we were told hurricanes would be more frequent and severe than ever. Instead, we had a ten-year lull in serious hurricanes hitting the U.S.

- 1989: The U.N. said we only have a few years left because of warming.

- 1970: First Earth Day. Billions would die soon because of global cooling and an ice age.

- 1922: AP and Washington Post: Coastal cities would soon be underwater because the ice caps have melted due to global warming.

Here is a small sample of questions for politicians, bureaucrats, scientists, educators, Time persons of the year, and people who pretend to be journalists peddling the indoctrination and pushing the agenda.

- Why should we believe current predictions when previous predictions have been 100% wrong?

- What caused the floods that created oceans, lakes, and rivers over billions of years?

- What caused all the ice ages to start and stop throughout history?

- What caused the Sahara Desert to go from a

lush savannah to a desert around 9,000 years ago and have a 9,000-year drought so far?

- did so much of California become a desert?

- Why was Greenland warmer 1,000 years ago than today?

- How did we go from predicting disastrous warming in the 1920s to predicting disastrous global cooling in 1970 if rising CO2, fossil fuel use, humans, and industrialization cause warming?

It is truly a shame that the media are willing to repeat talking points to push a radical, leftist agenda instead of doing their job of investigating and asking questions and telling the public the truth.

Why should we believe that if we give bureaucrats and politicians trillions of dollars and more control of our lives, they can control temperatures, sea levels, and storm activity forever when these are the same people who peddled the lies about Russian collusion and Obamacare for years?

The greatest existential threat to our freedom and prosperity is the people pushing for getting rid of fossil fuels. It is certainly not Trump, who is trying to give the power, purse, and freedom back to the people as fast as possible. It is he who is working to allow the poor and middle class to move up, not Democrats.



Troop 41 – (L to R) Brenna Abel, Madeline Baldez and Haley Combest delivered their Silver Project to Yuba County CPS in September (This photo courtesy Yuba County).

Local Girl Scouts Recognized

for service project benefiting Yuba County Children

The service project put into action by Yuba City Girl Scout Troop 41 was selected by California Girl Scouts' administrators at its annual Silver Project ceremony earlier this month. Out of 200 girls representing 19 counties in Northern California, the local troop stood out as one girl was just one of two selected to deliver a speech during the awards ceremony. Brenna Abel spoke to around 500 attendees about her troop's service project: the assembly of 50 backpacks for the Yuba County Child Protective Services Program. Each backpack contained items for children of all ages including snacks, handmade blankets, diapers, and stuffed animals. The girls were given the opportunity to compete to deliver a speech; the process included a written essay and two phone interviews. "There are many nuisances to our cases and there are times that our social workers need to focus on the more difficult aspects of the children's safety plan. Can you imagine being displaced from your home without your basic necessities?" Deputy Director of Yuba County Child Adult Protective Services Tony Gordon said. "These young ladies have taken the time to not only provide physical needs to our endangered children, but to also provide some emotional support." The ceremony was held Dec. 15 at Sacramento State. Once the ceremony was complete, troop leaders, administrators and fellow Girl Scouts approached the troop, asking how they could do something similar in their areas. Some troop leaders even asked if they could partner with Troop 41 on completing a larger, similar project for the next and final service project—the Gold award. The Silver Project was completed by Brenna, Madeline Baldez and Haley Combest. "We are eternally grateful to Troop 41 in fulfilling the basic needs that we may take for granted, even in our own personal lives," Gordon said. "We are pleased with their efforts in taking the initiative to serve others and to bring some stability to a child's life during these traumatic events. The Girl Scout Silver Award to Troop 41 is well deserved." The backpacks were given to Yuba County Child Protective Services in September. The Silver Award is earned by cadettes by addressing an issue at its root cause and makes a long-term impact in the community, according to the Girl Scouts' website.

Talks and Tours Saturday January 4th 10:00 a.m. "Where Oh Where has Eliza Gone?"

Ever hear about the town of Eliza?
Where was it?
Who built it? -
Who lived there?
What ever happened to it? -
What is there today?

In 1850 John A. Sutter built a town on the banks of the Feather River hoping to get all the gold rush miners to stop and purchase their supplies from him, making him the richest man in town. He named it in honor of his only beloved daughter...Anna Eliza. Join us as we travel back to when Marysville was just beginning and discover "Where Oh Where has Eliza Gone?"

Join us for Talks and Tours on Saturday January 4th at 10:00 a.m.

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'California Alcalde' Brings Stephen J. Field To Life In A One Night Stand for Marysville's 170th Birthday

Marysville, Ca.
In the intimate confines of the Lee Burrows Theater at Yuba Sutter Arts, California's most accomplished Gold Rush pioneer will come to life in a one man play about Marysville's first elected official, who implemented the whipping post, wrote most of the state's early laws, and was appointed to the U.S. Supreme Court by Abraham Lincoln despite being from a different political party.

"California Alcalde" (mayor), a play about Stephen J. Field, will be performed at 6 pm on Saturday, January 18, 2020, the 170th anniversary of the founding of Marysville. Marysville history enthusiast Chuck Smith wrote the play and will be playing Field. Admission is \$10, and all proceeds will go to Yuba Sutter Arts to support its operation and programs. The theatre is located at 630 E Street in Marysville. Seating is limited. Doors will open at 5:30 pm.

Field was the catalyst for the creation of

Marysville, and wrote that when he left the city to take an appointment on the California Supreme Court in October of 1857, that he did so regretfully, having seen the city grow from a collection of tents with a few hundred residents to a town of substantial buildings with from 8,000 to 10,000 residents.

Field's life in the West was marked by danger. He survived several attempts on his life, mostly by judges or former judges. To defend himself, he had special pockets made in his coat to carry revolvers, a derringer, and bowie knife. As a sitting member of the U.S. Supreme Court, he was arrested by a San Joaquin County sheriff on a murder charge.

At the time of his retirement from the U.S. Supreme Court in 1897, Field held the record for the longest tenure on the nation's highest bench. And although that record was eclipsed in the 20th century, Field issued hundreds of opinions, many of



which have fundamental impacts on our lives today.

His career was controversial. Many thought he was one of the most brilliant jurists of his time; others thought he was corrupt and arrogant. The latter opinions seemed to have impacted his failure to secure the Democratic nomination for President.

The play will explore the many remarkable incidents of a conse-

quential life, focusing largely on Field's time in Marysville and California, but also on his national legacy. Because it is Marysville's 170th birthday, there will also be cake.

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