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# TERRITORIAL DISPATCH

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NOVEMBER 1, 2024

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**RICE IS TOPS AS COUNTY CROP PRODUCTION UP NEARLY 36%**



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## 'Time to Toot Our Horns,' Sikhs Advise Commission



Attendees of the area's first "Sikh Listening Session" gather in Ettl Hall in Yuba City on Oct. 22. Photo by Yee Xiong

By Shamaya Sutton

**YUBA CITY, CA (MPG)** - The area's first "Sikh Listening Session" was held Oct. 22 at Ettl Hall in Yuba City.

This special session aimed to gather more data on the Sikh community, noting their specific concerns and accomplishments to better advise California's current governor and legislature.

"This is the first time we're doing something that's solely specifically around the Punjabi community," said Rajan Gill, a historian and professor at Yuba College and commissioner for the Commission on Asian and Pacific Islander American Affairs (CAPIAA). "The cool thing about Yuba City is that in this area, the Punjab community really represents the community of the entire state. So just by coming here, you can learn so much and get so many insights."

Gill was joined by his fellow commissioner Dr. David Yee, a sixth-generation Californian and physician, as well as Khydeejia Alam, the Commission on Asian and Pacific Islander American Affairs' executive



Local members of the Sikh community gathered at Ettl Hall in Yuba City on Oct. 22 to take part in the area's first "Sikh Listening Session." Photo by Yee Xiong

director, and Dr. Larissa Estes, executive director of the Racial Equity Commission.

"The California Commission on Asian and Pacific Islander American Affairs and the Racial Equity Commission is elated to partner with the Sikh American Legal Defense and Education Fund (SALDEF) and the Punjabi American Heritage Society to convene a space for our community members and elected officials in the region," Alam said. "What we heard from the convening, among other issues, is that they

need access to more local and state resources that are culturally relevant. CAPIAA remains committed to meeting the community where they are and ensuring their concerns are addressed."

Approximately 30 residents attended, many of whose roots in the Yuba-Sutter community go back 50 years or longer. Interns from culture education groups, such as the West Coast Sikh Youth Alliance, were present as were a handful of prominent community leaders and

*Continued on page 2*

## Secretary of State Reminds Voters of Their Rights

California Secretary of State News Release

**SACRAMENTO, CA (MPG)** - With the Nov. 5 General Election quickly approaching, California Secretary of State Shirley N. Weber, Ph.D., reminds California voters that they have a Voter Bill of Rights to ensure that every eligible California voter can cast a ballot easily, confidentially, and free from intimidation.

"Californians should review the Voter Bill of Rights before heading to the polls to ensure a smooth voting experience," Secretary of State Weber said. "I urge voters to take the time to know their rights before heading to the polls."

The California Voter Bill of Rights, which is printed in the Voter Information Guide sent to every active registered voting household in the state, will be posted in every polling location and vote center.

The Voter Bill of Rights includes important voting rights information. For example, voters have the right to vote if they are a registered voter even if their name is not on the list at their polling place. If this is the case, they will be provided a provisional ballot, and their vote will be counted if elections officials determine they are eligible to vote.

Voters have the right to vote if they are still in line when the polls close. It is important that voters understand this right and don't just walk away from their place in line because it is 8 p.m. on Election Day. And voters have the right to cast a secret ballot without anyone bothering them or telling them how to vote.

Voters have the right to get a new ballot if they have made a mistake and haven't already cast their ballot. They also have the right to drop off their completed vote-by-mail ballot at any polling location or vote center.

If a voter needs help at the polls, they have the right to ask questions of election officials about election procedures and they have the right to watch the election process. They also have the right to get help casting their ballot if needed.

Voters have the right to get election materials in a language other than English if enough people in their voting precinct speak that language.

It is also a right to report any illegal or fraudulent election activity to elections officials or the Secretary of State's Office.

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## Uninsured Farmworker Gets Reassuring News After 'Gift of Surgery'



Yanet Munoz, third from left, stands with a Sutter care team, including Dr. Saad Aziz, second from left. Photo courtesy of Sutter Health

By Yanet Luna, Special to the Territorial Dispatch

**YUBA CITY, CA (MPG)** - Farmworker Yanet Munoz of Williams got some disappointing news after doing a non-invasive colon cancer test at home: Her test came back positive for cancer and she would need a colonoscopy to confirm a correct diagnosis.

Munoz, a recent widow, had no health insurance or ability to pay for a colonoscopy. However, once alerted to the positive test results, the nonprofit agency Operation Access immediately connected her with Dr. Saad Aziz, a gastroenterologist affiliated with Sutter Health in Yuba City.

Aziz performed a colonoscopy on Munoz at Sutter North Surgery Center in Yuba City and the results

showed the at-home test had produced a false-positive.

"When I heard the word 'cancer,' I was frightened," Munoz said. "But now I feel happy and relieved that the results came back negative."

Munoz is one of hundreds of patients who were able to access care through Sutter Health's "Gift of Surgery" program. Since 2009, Sutter

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# Sutter County Gross Production Value Up Nearly 36% From 2023

# 'Time to Toot Our Horns,' Sikhs Advise Commission

**Sutter County Office of the Agricultural Commissioner Sealer of Weights & Measures News Release**

**SUTTER COUNTY, CA (MPG)** - Sutter County's 2023 crop and livestock values increased 35.7% percent from the previous year, to \$771.8 million, according to the annual Sutter County Crop and Livestock Report released recently.

Overall values were estimated at \$771,820,000 in 2023 compared to \$568,572,000 in 2022, according to Agricultural Commissioner Lisa Herbert.

Rice remains the top-ranking crop in 2023 with a total value of \$272,271,000 driven by a 134.9% increase in harvested acreage which offset a 35.5% decrease in price resulting in a 49% increase in total value from 2022.

Remaining second, processing tomatoes increased in price and yield to a total value of \$117,718,000, a 31.3% increase from 2022. Cling Peaches remained in third due to an increase in yield and price to a total value of \$67,650,000, a



Rice remains the top-ranking crop in Sutter County. Photo by Connie Voss

39.7% increase from 2022. Dried prunes remained fourth with a total value of \$61,850,000 through a rise in price and yield, increasing 30% from 2022. Walnuts remained fifth due to moderate increases in price and yield with a total value of \$51,649,000 which is an 18.7% increase from 2022.

The report is prepared based on estimates provided by growers. It reflects estimated gross values only and

does not reflect net profits or losses to the producers.

"I would like to express my sincere appreciation for the cooperation of all the growers, organizations and individuals who provided us the data that allows this report to be compiled," Herbert said.

To see the entire report, visit <https://www.sutter-county.org/government/county-departments/agricultural-department/cropreports>.

Continued from page 1 media representatives from throughout the greater Sacramento area.

"Rajan Gill, who is native to Yuba City and a Yuba College professor, played the biggest role in gathering the Sikh community leaders and members together and has championed this work for a long time," said Yee Xiong, the Commission on Asian and Pacific Islander American Affairs' manager of communications and external affairs. "It was his idea to bring the listening session to Yuba City to hear the needs and views of the Sikh Punjabi community."

Each attendee was given an opportunity to introduce themselves and the reason for their attendance, many of which were eager to share. However, for privacy and safety purposes, it was asked by Commission on Asian and Pacific Islander American Affairs members that their identities be kept secret. After the introductions, the meeting officially started with a series of questions.

Question One: "What are you proud of about this community?"

Guests cited being proud of their resilience and prosperity as a culture and acknowledged the generosity of their surrounding community. They loved the location, being close to both the ocean and mountains as well as to one another. Additionally, they appreciated the resources available to them such as the Sikh Family Center and a Sikh Community Center, located at 820 Plaza Way, Yuba City.

"Yuba City is like a village," stated one attendee. "More like a village for me than a city."

Recent progress in expanding access to cultural dances and music seemed to bolster this sense of connection and belonging. Residents were also pleased with Punjabi language representation and translative services provided by the public school systems here and in voting.

"You wouldn't see that anywhere else in America," stated another attendee and local educator.

Question Two: "If you could improve one thing about your community to make it stronger, what would it be?"

The overall concerns brought up here revolved around education, representation, funding and support. While bullying in schools and in the community over cultural



Rajan Gill, a Yuba City native, historian, professor at Yuba College and commissioner for the Commission on Asian and Pacific Islander American Affairs (CAPIAA) was credited for playing a vital role in bringing community members together for the first "Sikh Listening Session" hosted at Ettl Hall in Yuba City on Oct. 22. Photo by Yee Xiong

headwear, skin color and religion seems to have subsided a bit over the past 10 to 20 years, residents said educating the public on the robust Sikh/ Indian population present in Yuba-Sutter is vital.

Many said that their history and contributions have not been adequately acknowledged. There was a great push to develop a regional info center such as those established for the local Hmong, Chinese and Hispanic populations. Through this discussion, it was revealed that active participation in the state census could help generate the data needed to secure funding for this type of endeavor. The biggest disconnect was not knowing what steps to take and who to approach to get support. Implementing more administrative guidance or perhaps a liaison for specific community needs and projects was posed as a possible solution.

Other issues revolved around women's health, homelessness, domestic violence and the nutritional needs of senior citizens, especially those with vegetarian diets who cannot cook or access public food programs due to their dietary restrictions.

Question Three: "What do you think are the top three priorities for the Punjab community and what can the state do to support those priorities?"

Again, education came up as a top contender. Attendees said that the historical significance of the Indian, Punjab and/or Sikh community in Yuba-Sutter has largely been overlooked, including the positive economic impact that they have on the region. The annual Sikh festival was brought up as one such example, an event that brings in thousands of people and floods the local economy with business. It was said that many have incorrectly assumed this was a tax burden to

Yuba City when in fact it is funded entirely by the local Sikh community.

Another priority to address was racial discrimination based on misinformed stereotypes. The terrorist attacks that occurred in America on 9/11 sent a wave of racism across the United States that had immense implications on the local Sikh-Indian community. A lack of education on their religion, cultural attire and geographical origins has given way to many hateful prejudices and associations to unrelated cultures and countries.

The Sikh/Indian community also plays a vital role in local agriculture and medical services which they said is not represented historically or politically. Alongside education comes an equal need for access to grants and resources with a plea for guidance. Classes on voting and registration came up as a possible solution. When the group was asked if they could identify one priority for the year, "execution" was used to summarize their goal to identify resources and perhaps elect a community liaison.

"In some ways, we are a silent minority of our own making," stated one commenter. "It's time to toot our horns a bit."

The Commission on Asian and Pacific Islander American Affairs was formally established in 2004 and has since been providing listening sessions across California. The group stated that it will continue to do so to hear the needs of the diverse Asian American, Native Hawaiian and Pacific Islander community. This listening session was a joint effort between the Commission on Asian and Pacific Islander American Affairs and the Racial Equity Commission, which plan to partner up again in Fresno for another Listening Session. ★

**arts and crafts bazaar**

**Our 34th YEAR**

**Sat. November 2, 2024**  
**9 AM - 4 PM**  
**FOOD SERVED**

Live Oak Community Bldg  
10200 "O" Street, Live Oak, CA

Food for sale and FREE Coffee

Benefits Live Oak Lions Community Service Project

sponsored by LIVE OAK LIONS CLUB

**Candies, Nuts, Dried Fruit, Confections, Gourmet Items, Giftware, in store or shipped to your door.**

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**CREATIVE LIGHT THEATER PRESENTS**

# MOSES

**November 8th - 12th | 7 PM**

**EMBASSY THEATER** LOCATED AT CHURCH OF GLAD TIDINGS, 1179 EAGER RD, YUBA CITY • 530-671-3160  
ADMISSION IS FREE INFO [CHURCHOFGLADTIDINGS.COM/EVENTS](http://CHURCHOFGLADTIDINGS.COM/EVENTS)



### WHY THE FIRST FIVE FEET?

Embers from a wildfire will often settle in the five feet around structures. Removing combustible material is key to reducing ignitions.

# The facts on five feet

## How five feet of space could save your home during a wildfire.

### TIPS FOR DEFENSIBLE SPACE

Defensible Space is an area around your home (out 100 feet or to your property line) which is free from flammable material or vegetation. A 2019 CAL FIRE study found that structures were five times more likely to be destroyed by wildfire if they didn't follow defensible space guidelines. Additional research shows that the area immediately surrounding the home is the most critical for preventing ignition from embers.\*

Here are a few simple steps to create five feet of defensible space around your home:



1

Remove bushes, trees, and plants within five feet of your home



2

Clear out pine needles and debris from your gutters and roof



3

Move BBQ grills, patio furniture, and anything combustible from the sides of your home

For a full list of ways you can create defensible space around your home, visit [readyforwildfire.gov](https://readyforwildfire.gov) and learn how you can defend your home and community by visiting [safetyactioncenter.pge.com](https://safetyactioncenter.pge.com)

\*Reducing the Destructiveness of Wildfires: Promoting Defensible Space in California, The California Legislature's Non Partisan Fiscal and Policy Advisor: <https://lao.ca.gov/reports/2021/4457/defensible-space-093021.pdf>



# Yuba County Reminds Residents Where to Vote

## Yuba County News Release

### Official Drop Box

Ballots must be deposited in the drop box before 8 p.m. on Election Day.

Residents can drop their ballot off at Yuba County Government Center Parking Lot, 915 8th St., Marysville.

Another option is to drop it off at Yuba County Government Center Main Lobby - Before Security Station, Monday through Friday, 8 a.m. to 5 p.m. at 915 8th St., Marysville.

Another drop box is available at Linda Fire Department Station 3, 1765 River Oaks Blvd, Plumas Lake.

### Yuba County Polling Places

#### Linda & Olivehurst

Yuba College: 2088 N Beale Rd, Building 2100, Marysville

Edgewater Elementary School: 5715 Oakwood Dr, Marysville

Bible Baptist Church: 2787 N Beale Rd, Marysville

New Life Assembly Church: 5736 Arboga Rd, Olivehurst (Corner of Jay St & Arboga Rd)

Olivehurst Community Church: 4997 Olivehurst Ave, Olivehurst

Yuba Gardens School: 1964 11th Ave, Olivehurst

Emmanuel Faith Tabernacle Church: 5286 Feather River Blvd, Olivehurst

### City of Marysville

Word of Life Church: 1229 Buchanan St, Marysville

Yuba County Government Center: 915 8th St, Marysville

#### Arboga / Plumas Lake / Wheatland

Arboga School: 1686 Broadway Rd, Olivehurst

Cobblestone School: 1718 Churchill Way, Plumas Lake

Rio Del Oro School: 1220 Zanes Dr, Plumas Lake

Riverside Meadows School: 1751 Cimarron Dr, Plumas Lake

Wheatland Community Center: 101 C St, Wheatland

#### Loma Rica / Browns Valley / Oregon House / Brownsville

Dobbins-Oregon House Community Center: 9185 Marysville Rd, Oregon House

Yuba Feather Community Center: 17103 Ponderosa Way, Brownsville

Loma Rica Community Church: 11234 Loma Rica Rd, Marysville

Calvary Chapel: 6349 Marysville Rd, Browns Valley

#### District 10 / Hallwood

Hallwood Church: 2825 Highway 20, Marysville

D-Ten Receiving Station: 9274 Oroville Hwy, Marysville

# Marysville Christmas Parade Announces Theme

## City of Marysville News Release

**MARYSVILLE, CA (MPG)** - A long-standing holiday tradition, the 73rd Annual Marysville Christmas Parade will return to the streets of historic downtown Marysville on Saturday, Dec. 7, at 5 p.m.

Presented by the City of Marysville, the theme of the 2024 parade is "A Night at the Nutcracker." The parade will begin at 6th & D Streets, head south to 2nd & D Streets, then turn eastbound on 2nd St., and finally turn northbound onto C St., ending at 5th & C Streets. Parade coordinators expect approximately 100 entries to make their way down D Street for this cherished holiday tradition.

The Grand Marshal of this year's parade is Mary Jane Griego, owner of Duke's Diner in Olivehurst and former Yuba County Supervisor for District 3 (2001-2017). During her time in office, she championed levee improvements to enhance public safety for Yuba County residents and was a strong supporter of the development of what is now the Hard Rock Casino & Hotel at Fire Mountain. Griego currently serves Yuba County on the Olivehurst Public Utility District's Water & Wastewater Committee and the Central Valley Flood Protection Board's Feather River Committee.

Griego will be accompanied by her grandchildren, Moira, Adaline, Olivia, and Little Duke Griego, as she is escorted by the Marysville Police Department along the parade route.

Santa will greet parade-goers from high atop the Marysville Fire Department's

ladder truck, and his elves will pass out candy canes along the route to children attending the parade. Following the parade, join Santa and his elves at Edible Memories Bakery at 321 3rd St. for Cookies & Cocoa with Santa. Santa will listen to the holiday wishes of every boy and girl, while families enjoy warming up with rich hot cocoa and delectable cookies, freshly baked by Edible Memories Bakery.

Parade applications are available at [www.marysville.ca.us](http://www.marysville.ca.us). Entry fees are \$25 for non-profit organizations and \$50 for commercial businesses and organizations without active IRS non-profit status. A late fee of \$25 will be applied to all applications received after Nov. 27, but parade officials will accept late applications through Wednesday, Dec. 4.

### Friday, Dec. 6

5:30 p.m.: Lighting of the Marysville Christmas Tree (Park at 3rd & D Streets).

5 to 9 p.m.: Candy Cane Lane will take place on D Street between 3rd & 4th Streets. The event features a toy drive, pictures with Santa, and a vendor fair. Bring a \$10 toy to donate to a child in need and get a picture with Santa!

### Saturday, Dec. 7

8 a.m.: Training Zone's Elf Run 5K Run/Walk (levee behind Training Zone at 830 J St., Marysville)

5 p.m.: 73rd Annual Marysville Christmas Parade "A Night at the Nutcracker."

For more information, call (530) 763-5402 or email [marysvillechristmasparade@gmail.com](mailto:marysvillechristmasparade@gmail.com).

# Newsom Vetoes Legislation that Would Have Supported News Publishers

## California Newspaper Publishers Association News Release

**SACRAMENTO, CA (MPG)** - The California News Publishers Association (CNPA) is disappointed with Governor Gavin Newsom's decision to veto AB 2095 (Maienschein), which would have taken important steps to modernize the publishing of public notices while maintaining the print protections for notices.

AB 2095 would have expanded digital access for the public in one central location. Under the bill, which took into account minority newspapers who were already in compliance with AB 2095, public notices would have to be placed in the newspaper's print publication, on the newspaper's internet website or electronic newspaper and on a statewide website that is a repository that would have been free to the public and searchable in expanding the reach of these important notices.

"Public notice remains a vital service to the residents of California as

they not only rely on print editions of newspapers for public notices regarding governing body activities and other information, but on issues that may also impact them, including environmental hazards, financial matters, and many other issues that impact communities," said Charles Ford Champion II, president and CEO of the California News Publishers Association. "While we had some important legislative wins this year, including AB 224, we are disappointed with the Governor's decision to not see the urgency and importance

of this vital bill. We want to thank our bill author, Assemblymember Maienschein for this commitment to news publishers and local communities statewide."

The California News Publishers Association remains committed to the protection and promotion of adjudicated newspapers across California, while ensuring that the more than 10 million Californians who rely on home-delivered print newspapers or their e-editions for news remain intact and viable into the future for all communities including ethnic, minority,

elderly, and rural populations.

### About CNPA

The California News Publishers Association represents hundreds of publications throughout the state of California and has been established since 1888. For years, the California News Publishers Association has protected the interests of newspapers through member services, a legal helpline for members, and legislative advocacy on behalf of the industry, from the smallest weekly to the largest metropolitan daily. To learn more, visit <https://cnpa.com/>.

# Stop Criminals, Drugs, Theft

## By John McGinness

California voters will have several very important decisions to make as they complete their November 2024 ballots. One that has the potential to reverse a decade of deterioration of the state's criminal justice system is Proposition 36.

To adequately analyze the merits of Proposition 36, a quick review of history is in order. Ten years ago, voters approved Proposition 47 based upon assurance that it would improve public safety. The voters were deceived – Proposition 47 eliminated compounding consequences for several theft and possession and use of dangerous drugs. Many crimes were reduced from felonies to misdemeanors, eliminating the deterrent value of discipline.

The results have been devastating for the state of California. Urban, suburban, and even rural areas once used for recreation have been taken over by critically addicted people living like walking zombies. Retail businesses have become so frequently victimized by "smash and grab" thieves that merchants have been forced to lock up much of their merchandise out of reach, inconveniencing legitimate costumers and staff. Fentanyl poisoning has become the leading cause of death for Americans 18-45-years-of-age. On average, over 200 deaths by fentanyl poisoning occur in the United States every day. Consider the tolerance

society would have in an environment in which 200 people were killed in a commercial airline crash every day – public outcry would be extreme and warranted; change would be mandated by an outraged public. Yet persons in positions of leadership seem oblivious or apathetic to the plight of our youth.

Proposition 36 will restore the ability of the criminal justice system to impose compounding consequences on chronic habitual offenders for the sake of discouraging unacceptable behavior. Specifically,

offenders convicted not once, but twice of possession of hard and dangerous drugs will be eligible for felony prosecution or completion of a court-supervised treatment for addiction. This course of action was common before the passage of Proposition 47, when drug court was a viable option for those first charged with felony drug possession. The impetus for treatment is now gone by virtue of chronic drug offenders suffering through addiction and only being cited for misdemeanor violations of law. That means no time in custody in California, and no incentive to participate

in court supervised treatment. Those cited typically ignore their citations, fail to appear in court and continue to live their destructive lifestyle, wreaking havoc on the streets, parks and public facilities throughout the state. Proposition

consequences be brought against those who habitually violate the law for the sake of discouraging habitual lawlessness. Critics have asserted that Proposition 36 represents a reversion to days of mass incarceration. It does not!

Proposition 36 is a bipartisan concept created by elected attorneys of diverse political and philosophical affiliation, supported by big city mayors from California's diverse communities, to provide incentive for treatment for those chronically addicted to dangerous

drugs, as well as common sense solutions to those who habitually break the law and diminish the quality of life for law abiding Californians.

If concern for law abiding citizens and those seeking to safely pursue their dreams in this state is insufficient to motivate voters to support this thoughtful proposition, consider the wellbeing of the people directly adversely impacted by the results of the horrific current state of law. Since 2014, when Proposition 47 passed, the number of chronically addicted people living on the streets of California has exploded. Failing to recognize the wellbeing of those



Proposition 36 is a bipartisan concept created by elected attorneys of diverse political and philosophical affiliation, supported by big city mayors from California's diverse communities, to provide incentive for treatment for those chronically addicted to dangerous

drugs, as well as common sense solutions to those who habitually break the law and diminish the quality of life for law abiding Californians. If concern for law abiding citizens and those seeking to safely pursue their dreams in this state is insufficient to motivate voters to support this thoughtful proposition, consider the wellbeing of the people directly adversely impacted by the results of the horrific current state of law. Since 2014, when Proposition 47 passed, the number of chronically addicted people living on the streets of California has exploded. Failing to recognize the wellbeing of those

lost to drugs on the streets represents an apathetic disregard for our fellow human beings. Swift, lawful action taken to put these lost souls on the path to a vastly better existence is the compassionate and appropriate action to be taken by the electorate of this state.

Ten years ago, the political leadership of the state of California misled the voters, assuring them that Proposition 47 would enhance public safety, that eliminating thoughtful punitive consequences for lawlessness would somehow make the schools and neighborhoods safer. Many of those same people are again describing Proposition as something vastly different than what it is. Proposition 36 is a plan to reduce homelessness, drug addiction, and theft in California. Law-abiding taxpayers deserve better, future generations of Californians deserve better and those in the grip of addiction need our help. Please do not be fooled by the same people who misled the voters to pass Proposition 47.

Please help save California. Vote "Yes" on Prop.36.

*John McGinness, MS, is the retired sheriff of Sacramento County, an adjunct professor of criminal justice and host of the John McGinness Show on KFBK. He can be reached at 916-924-3901*

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## Dave Ramsey Says *Spend, Save and Give*

Dear Dave,  
I just finished paying off all my consumer debt in Baby Step 2. It took a long time, but I finally did it. Now, it's time to grow my \$1,000 beginner emergency fund to a full-funded emergency fund. I've been working on this for a while, and I'm glad I'm doing it. But I was wondering at what point can you spend, and have a little fun, when you're following the Baby Steps plan.

– Mark  
Dear Mark,  
Congratulations, buddy! The first couple of steps can be the hardest. I'm really proud of you for sticking with it and making it happen. I recommend completing the first three Baby Steps before you start thinking about spending money on fun stuff. In my mind, that positions you on pretty solid ground, financially speaking. So, at that point it's okay to

have a little fun going on a vacation or buying something—reasonably priced, of course—that you've had your eye on.  
Like you said, Baby Step 1 is saving \$1,000 for a starter emergency fund. Baby Step 2 is where you pay off all debt—except your home—using the debt snowball method. In Baby Step 3, you go back and fully fund your emergency fund with enough cash to cover three to six months of expenses.  
But don't have so much fun that you forget about the other Baby Steps. Baby Step 4 means putting 15 percent of your income into pre-tax retirement plans, like mutual funds and Roth IRAs. Don't neglect saving for college if you have kids. That's Baby Step 5. And Baby Steps 6 and 7 are paying off the house early and building wealth and being outrageously generous. Live like no one else, so that later you can live and give like no one else.  
Everyone likes having

fun. And there's nothing wrong with spending some cash if you can afford it. I just want people to make sure they have their finances in order first. Remember, there are only three things you can do with money. You can spend it, save it and you can give it away. Following my plan will allow you to do all three without putting yourself in a financial bind.  
Keep up the good work!  
– Dave  
*Dave Ramsey is a national best-selling author, personal finance expert and host of The Ramsey Show, heard by more than 20 million listeners each week. He has appeared on Good Morning America, CBS Mornings, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for the company, Ramsey Solutions. ★*

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## The California Fair Plan

The California Fair Plan (CFP) is a property insurance program of last resort. Once an entity of obscurity, its notoriety has vaulted into the forefront of the public eye as wildfire events have increased dramatically over the past decade.  
As owning an authorized CFP insurance agency, I often have to explain what exactly the CFP entity is and why it exists. Having covered CFP in past Money Matters articles, I won't rehash all its mechanisms again but you can obtain past articles by emailing me.  
A disturbing article has been gathering attention concerning the viability of the CFP written by Thomas Frank of Politico way back in March of this year.  
Before diving into Frank's article, I will begin by reminding readers that CFP is not a government sponsored company. Instead it is a state mandated program that is made up of all the insurance companies that do business in the state of California lumped into one big ball.  
Established in 1968, the CFP would provide property insurance in areas that a single company might hesitate to insure for whatever the reason.

Recent wildfire events have been obliterating entire communities, and since CFP includes all the resources of all the insurance companies that make up the entity, it is assumed it has the ability to cover all the policies it issues.  
As of June 2024, the CFP has issued over 400,000 policies and that number continues to climb. Compared to 2019, its number of policies has increased 164%.  
Enter the Frank article entitled "California Insurer of last resort is a ticking time bomb".  
Frank states the state-chartered entity is in dire straits because of the alarming increase in fire events, the rapid increase in enrollment and rules that limit the CFP to assess rates.  
This appears to not only be Frank's assessment but of CFP itself. In the article, Frank quotes Victoria Roach, the president of the CFP as saying "We are one event away from a large assessment. There is no other way to say it because we don't have the money on hand to (pay every claim) and we have a lot of exposure".  
The "large assessment" Roach is talking about would be additional surcharges to existing policy holders much like a property tax assessment where participants would receive a bill that would be due and payable much like policy premiums.  
Roach claimed it could be upwards of two billion or more. An event the size of the 2018 Camp Fire that destroyed 18,000 structures could require more than twice this amount.

It is possible that after a major fire event, the CFP would be forced to impose surcharges on millions of insurance policies of varying types which would include those insured by other entities other than CFP as well as current CFP policy holders.  
The article goes on to state "This assessment could be the costliest in California history due to the size of the state and the large amount of property located in wildfire prone areas".  
At minimum, it could mean an individual assessment of \$1,000.00 or more on policies regardless of type throughout the state.  
"It's a ticking time bomb" said Michael D'Arelli, executive director of the American Agents Alliance Association. "We are going to have a major event and meltdown" the article goes on to say.  
Assembly member Jim Wood said in a hearing where CFP president Roach attended "We are like one bad fire away from total insolvency. If this was Wall Street. I am not sure you could get away with this".  
Roach agreed.  
Part of the problem is the CFP has been asking for rates increases to help cover the potential shortfall. The actual increases allowed were a fraction of the amounts the CFP said it needed partly due to a 1988 ballot measure that was approved by voters to control insurance premiums.  
In conclusion, many property owners I talk to call the program the "California Unfair Plan". Like it or not, we have to begin to accept the reality of the situation and its costs.  
Wildfires are on the increase and more and more property owners are having to use CFP. The cost to replace damage structures is also on the increase due to the horrendous inflation the past few years.  
Add that all up and it may mean unless voters and the state allow insurers to increase rates even further, we could all suddenly see an invoice out of the blue to bailout the California Fair Plan. Either that or see rates on all types of insurance further skyrocket.  
**"Watching the markets so you don't have to"**  
*This article expresses the opinion of Marc Cuniberti and is not meant as investment advice, or a recommendation to buy or sell any securities, nor represents the opinion of any bank, investment firm or RIA, nor this media outlet, its staff, members or underwriters. Mr. Cuniberti holds a B.A. in Economics with honors, 1979, and California Insurance License #0L34249 His insurance agency is BAP INC. insurance services. Email: [news@moneymanagementradio.com](mailto:news@moneymanagementradio.com) ★*



### Farms Face Ruin as Groundwater Law Takes its Toll

Implementation of California's Sustainable Groundwater Management Act, or SGMA, has left farmers in some areas of the San Joaquin Valley in dire financial straits as they confront groundwater pumping restrictions that limit their ability to irrigate their crops. Arshdeep Singh, director of the Punjabi American Growers Group, said he has worked this year with 10 farmers facing bankruptcy. Researchers have estimated the pumping reductions needed to stabilize the region's aquifers could result in farm revenue losses of more than \$7 billion a year in the valley.

### State to Consider Scott and Shasta River Flows Rules

California water officials last week directed staff to create a report that outlines the scientific basis for development of permanent instream flow requirements on the Scott and Shasta rivers in Siskiyou County to aid salmon and steelhead trout. In addition to developing the scientific basis report, the California State Water Resources Control Board asked staff to assess the economic impacts of baseline minimum flows and to continue modeling and developing information that could be used in the future to evaluate water year-specific minimum instream flows.

### Federal Officials Weigh Endangered Species Act Listing for Monarch Butterfly

The iconic monarch butterfly—famed for its vibrant orange and black wings—makes its annual stop along California's Central Coast this month to overwinter. This journey is part of a multigeneration migration that spans North America, with monarchs traveling as far as Mexico and Canada. But their numbers have dwindled. Chip Taylor, founding director of Monarch Watch, discussed how a potential action to list the monarch as threatened or endangered under the U.S. Endangered Species Act would affect California farmers and ranchers.

### Food Safety Manager Points to Diverse Jobs in Agriculture

When Katie Verhoef was earning her bachelor's degree in business administration, she did not imagine that she would one day oversee food safety for a California grower, packer and shipper. Verhoef works as the food safety manager for San Joaquin Valley-based AC Foods, which has farms in California, Oregon and Australia. As an eight-year member of the Kern County chapter of the California Farm Bureau Young Farmers & Ranchers program, she also talks to college students about different career possibilities in agriculture. ★



I hope everyone had a good Halloween gathering. Because it was on a Thursday, the parties were a little hard to manage. Books & More had a free book to children who came by to Trick or Treat, sure hope we saw all those cute and scary costumes. The Brownsville Farmer's Market had a good gathering planned with live music and all. The witches on the lakes looked like fun. First one on Lake Francis and then the first annual on Collins Lake. Just wait until next year.  
Just think what it takes to keep all these community entities going. They do not work to make profit, but to provide something we need or want. The Thrift Store supports the Foothill Volunteer Fire Dept, the Yuba Feather museum provides enrichment to our communities and a visiting place for tourists, Yuba Feather Community Assn. provides a community center, a park and ball fields. Yet these groups all survive with only volunteer help. It takes time and energy to organize Stone Soup and Next Step, yet we often enjoy the benefits they provide. On the other hand, the volunteers get a feeling of giving back to the community. There is a benefit to being involved in groups that work together to make this a better place to live. Please consider getting involved in one (or more) of these groups.  
**School News from Keri Paul** - As we enter November, I would like to start off by saying THANK YOU to all the various agencies that helped make this year's Red Ribbon Week (October 28-31) a HUGE SUCCESS!! Both Yuba Feather Elementary School and Dobbins Elementary School are beyond grateful for your continuous support in the lives of all of our kiddos and families. If you want to find happiness, first find

gratitude. "Gratitude can transform common days into thanksgivings, turn routine jobs into joy, and change ordinary opportunities into blessings." William Arthur Ward  
No School Friday November 1st-Teacher Work Day.  
Yuba Feather Canned Food Drive Kicks off November 4th-15th  
Yuba Feather Yearbook Club begins November 4th...Say Cheese!!  
Wednesday November 6th is a District-wide Minimum Day (No School)  
Thursday November 7th at 10:15am is Dobbins Eagle Gathering. Families are encouraged to attend.  
No Need to fix dinner! Come on out Thursday November 7th from 5pm-6:30pm. Dobbins Elementary School will be hosting a Grateful Festival. Student created and interactive grateful stations will be set up. In addition a school wide presentation honoring our Veterans will start at 6:10 pm. Brian Davis with BeXtra aerial video/photography (Blanket, Coat and Shoe Drive), Yuba Sutter Veterans Stand Down, NYWD, YCSO, CHP, FVFD, OHDFD, US Forest Service along with others will be there in support of our Community School. Free hot dog meal, games, sweet treats and Kai's Famous Cookies for all. You don't want to miss it!!  
Please don't forget to change clocks this weekend. It is always a bit confusing until your "inner clock" catches up.  
Look Back in Time - In 1900 stage driver, C.A.Smith was driving a flashy, newly painted coach done by Harvey of Sharon Valley (must have been pretty cool to wave at as he flashed by).  
*Hope to see you in Brownsville soon.*  
~ Yvonne

## Birthday Season



By Kathy Craig Harteis

Here we go again. It's birthday season for Tom and I.  
Tom is first so he'll be older than me for 20 some days.  
We've spent the last couple of days at one of our favorite cabins in Montana. It's nestled in an area surrounded by

mountains with a river running alongside the land. It's beautiful.  
The bonus is the fire pit and chairs set up just steps away from the water.  
When you come to a place like this it benefits your body and your soul. There's a peace that surrounds you.  
We all need those times of peace.  
Back in the real world of day to day life the peace of it all often tends to elude us.  
I call October and November birthday season because it was when Tom and I were born. In reality it is my favorite time of year. I love the changing of colors, the crisp fall

air and the anticipation of holiday traditions and adventures directly ahead of us.  
I end this column each week by saying life is good today. It is true.  
No matter what you face there is always something good each day.  
With that said. Life is good today. Make the best of it.  
A native of Grimes, CA, Kathy Craig Harteis is a former local journalist and former owner and chief executive of Kathy Craig Media Consulting, in Colusa. She currently lives in Beach, North Dakota, where she lived for many years while raising her family. ★



## Death Notices

**CAMPTON** – Woodie Ray Campton, 81, of Yuba City, passed away October 23 2024. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**KELLEY** – Pastor Houston Kelley, 84, of Live Oak, passed away October 24 2024. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**RIFE** – James Rife, 60, of Marysville, passed away October 25 2024. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**MAGDALENO** – Andrew Magdaleno, 78, of Roseville, passed away October 25 2024. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**FILBERT** – Harry Filbert, 85, of Oroville, passed away October 27 2024. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.



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## Buck's Rain Gauge from Buck's Gas & Grocery in Clipper Mills

Rain starting October 1st, 2024  
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0.30 Inches of Rain

## YUBA COUNTY PET OF THE WEEK



We were too busy this week taking care of all the wonderful, adoptable pets that we have at the Yuba County Animal Care Services Facility to pick just one.

So check out [www.petharbor.com](http://www.petharbor.com) to see all of our adoptable pets.

*Or if you have lost a pet go to [www.petfinder.com](http://www.petfinder.com) and look for your lost pet.*

We are located at 5245 Feather River Blvd and our phone number is 530-741-6478 for any questions.

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# COMICS & PUZZLES

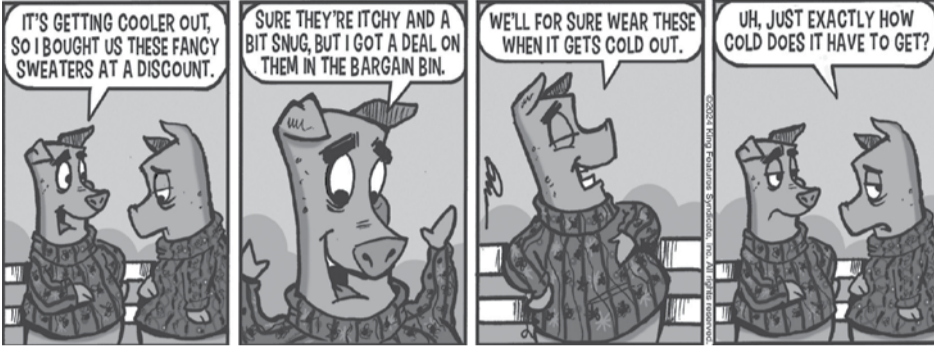
## The Spats

by Jeff Pickering



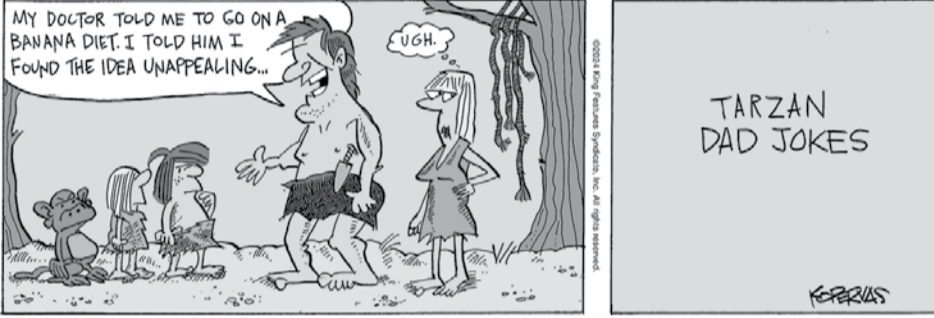
## Amber Waves

by Dave T. Phipps



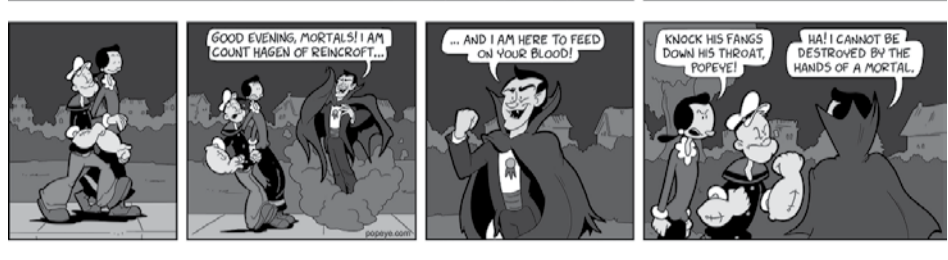
## Out on a Limb

by Gary Kopervas



## TIGER

by BUD BLAKE



## HOCUS-FOCUS

BY HENRY BOLTINOFF

Find at least six differences in details between panels.



Differences: 1. Spoon is longer. 2. Handle on pot is lower. 3. Nocturne is different. 4. Hair bun is smaller. 5. Window in door is lower. 6. Outlet is added.

## GRIN AND BEAR IT

Just Like Cats & Dogs

by Dave T. Phipps



"We didn't get many answers in our door-to-door poll, chief, but we got lots of candy."

**The Dobbins Certified Farmers Market**  
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Interviews are at 8:15 a.m. each morning unless noted

- November 1 / 7 am Marysville School District
- November 1 / 8 am Sutter County P.I.O.
- November 4 / 7 am Adventure Church Chili Cook Off w/Sara Jellsey
- November 4 / 8 am Whitney Brin-DeForest, Bi Co Farm Advisory
- November 5 / 7 am Youth Center with Adventure Church
- November 5 / 8 am Rachel Abbot, Yuba County
- November 6 / 7 am TBD
- November 6 / Chief Sachs, Marysville Police Department
- November 7 / 7 am TBD
- November 8 / 7 am Marysville School District
- November 8 / 8 am Amy Nore, YCOE

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# The Bulldogs Claim the Harvest Bowl

Story and photos by Dillon Longmire

**GRIDLEY, CA (MPG)** - The Gridley Bulldogs dominated and took home the Harvest Bowl trophy for the 11th straight year, against the Live Oak Lions this past Friday, Oct. 25. Final score was 49-3.

The Bulldogs set the tone early scoring a touchdown in the first 52 seconds of the game using the legs of senior wide receiver, #6 Kaleb Sherwood. The Lions would then respond with a lengthy 12-play drive using both runs and passes to move down the field, but only came away with a field goal, making the score 7-3 late in the first quarter.

The Bulldogs would respond quickly with multiple chunk plays from senior quarterback, #3 Gus Stogsdill and end up running in a touchdown to end the first quarter with a score of 14-3. The Lions would once again move the ball converting on multiple third and fourth downs, using the arm of senior quarterback #7 Aaron Rodgers. The Lions would move into the red zone, but were unable to finish the drive as the



The Bulldogs line up to kick the ball away after scoring a touchdown against the Live Oak Lions, on Oct. 25.



The Bulldog defense rushing Live Oak quarterback, Aaron Rodgers, during the 2024 Harvest Bowl.

Bulldogs forced a turnover on downs.

The theme of quick scores would continue for the Bulldogs as they would score a rushing touchdown (once again from Gus Stogsdill) in only one play to make the score 21-3 with seven minutes to go in the second quarter. The Bulldog defense would force a three and out and the offense would score once again in only one play but this time using the arm of Stogsdill as he threw a long pass to junior wide receiver, #7 Canon Moore who was open in the endzone for a touchdown.

The Lions would then almost completely abandon the running game and use the arm of quarterback Aaron Rodgers which proved to be somewhat effective as they would move the ball down the field once again but got turned over on downs. After that Live Oak drive took up a decent amount of time, the Bulldogs would get the ball with only 50 seconds left in the first half. That proved to be no problem for the offense as they moved down the field and scored in only three plays after a touchdown pass from Gus Stogsdill to junior wide receiver, #5 Eli Punzo, making

the score 35-3 entering halftime.

The second half would go by quickly as the game would go into a running clock after the Bulldogs scored another touchdown using the legs of Stogsdill to make the score 42-3. The Bulldog defense would not allow another score from the Lions and the offense would score for the last time using senior running back, #40 Lonnie Keel. Time would expire and the Bulldogs claimed the Harvest Bowl trophy once again.

Even though the score indicates otherwise, the Lions had a shot to keep the game close

if they could've finished drives in the first half. Three first half drives would end up in the red zone, but the Lions were only able to score on one. An impressive throwing performance from quarterback Aaron Rodgers should give the Lions hope for the rest of the season.

The Gridley Bulldogs will host the Las Plumas Thunderbirds in what may end up being their final home game of the season while the Live Oak Lions will go on the road to face the Oroville Tigers. Both games are scheduled for Friday, Nov. 1, after press time. ★

# Sutter Husky Wrestling Team Hosts Annual Fundraiser

By Shamaya Sutton

**SUTTER, CA (MPG)** - Cornhole, a game of bags and boards, is quickly rising to the top of America's most participatory sports. It is now widely considered to be the world's fastest growing sport and, as fate would have it, the game will be utilized to help support the world's oldest competitive sport: wrestling.

"I've been involved with the Sutter wrestling program since I was about 14 years old so that's about 32 years now," said Jared Slack, founder of Yuba Sutter Combat Wrestling and volunteer assistant wrestling coach at Sutter Union High School. "With high school sports, you usually have to raise funds in order to travel and to afford clothing and

gear and head gear, and for us, wrestling mats is what we're kind of working toward to outfit our wrestling room with new mats."

The annual Sutter Wrestling Throwdown Cornhole Tourney will be held this Saturday, Nov. 2, in the south gym of the Sutter Union High School. Competing teams are encouraged to register in advance but can also do so at the door.

Registration costs \$100 per team and includes two tri-tip meals. Attendees and spectators can also purchase tri-tip meals for \$25 each. Catering services are being volunteered by Jerry Handy of the 4G Foundation, a nonprofit charity, that will barbeque at the event. Various levels of sponsorship will also be available for those who wish to



Sutter Husky Wrestling Team members pose during a group trip to Colorado last summer. The team will host a Cornhole fundraiser on Saturday, Nov. 2 at Sutter Union High School with the goal of securing new mats for the wrestling room. Photo courtesy of Jared Slack

support the team aside from barbeque and cornhole.

"It should be a very fun family friendly event," Slack said.

Those who wish to

compete must check in at 11 a.m. for a 12 p.m. start time. Each competitor must also download the Scorholio app to participate and registration can

also be done through the app by searching "Sutter." The tournament will be run by a professional Cornhole group known as TWT- Together We Throw who

will also provide equipment to those who need it. Registration is currently open to both high school students and adults.

First-place winners can expect a cash prize and plaque. Auctions and a variety of raffle prizes will also be available.

Sutter Union High School is located at 8075 Griffith Lane, Sutter. For more information about this event, search for "Sutter Wrestling Throwdown Cornhole Tourney" on social media or email Slack at yscwrestling@icloud.com.

"Get your kids into wrestling," Slack said. "There's lots of clubs around here; you should get your kids involved in something that's going to be a little difficult for them. It really helps develop those critical life skills." ★

# All You Need to Know About Nagar Kirtan or 'Sikh Parade'

By MPG Staff

**YUBA CITY, CA (MPG)** - Each year, the Gurudware Sahib or "Sikh Temple" in Yuba City hosts one of the largest Sikh Parades outside of the Indian subcontinent.

The festivities are always held on the first weekend in November and begin with hymns and a continuous reading of the Sikh's holy scriptures (Sacred Sri Guru Granth Sahib Ji) in its entirety. Friday is marked by fireworks and Saturday by the raising of the flag and open tours of the temple and gurdwara grounds.

The weekend culminates in a large parade on Sunday morning with thousands gathered to witness the Nagar Kirtan (religious procession) dedicated to Prakash Purab of Shri Guru Granth Sahib Ji (compilation of Sikh's holy scriptures). The Panj Piare (the five beloved ones) lead the procession of the Nagar Kirtan. This is normally followed by one main float, which carries the Sacred Sri Guru Granth Sahib Ji along with several Granthi's performing kirtan (Hymns of Guru Ji) and attending to the Sri Guru Granth Sahib Ji. The Sangat walk behind the Guru Ji singing Hymns of Guru Ji.

The procession winds through Yuba City roads on a 4.5-mile route. Each year, many volunteers cook and donate an astounding amount of free food and beverages to anyone at the Sikh Parade. All are welcome. The Sutter County Sikh Parade was inaugurated in 1980 and has now grown to attract nearly 100,000 spectators each year from throughout the world.

## Schedule of Events

### Friday, Nov. 1

8 p.m. - Kirtan Darbar (hymns of Guru Granth Sahib) followed by fireworks

### Saturday, Nov. 2

9 a.m. - Raising of Nishan Sahib Sikh flag followed by Kirtan

10 a.m. - Open house and tour of gurdwara grounds

6 p.m. - Rain Sabae Kirtan until midnight

### Sunday, Nov. 3

11 a.m. - Guru Gadee Nagar Kirtan Annual Sikh Parade

### Parade Route

The parade route starts at the Temple, travels down Tierra Buena Road to Butte House Road to Civic Center Boulevard to Poole Boulevard to Tharp Road, back onto Butte House Road in the opposite direction turning onto Tierra Buena Road ending back at the Temple. Route markers are attached to telephone poles along the parade route.

The first two letters identify the street name and the number is in sequence. For example, TB1 is Terra Buena Blvd in front of the Temple. Generally, the marker numerical sequence follows the direction of the parade until it turns back onto Butte House Road. In an emergency, please reference these route markers to help direct public safety personnel to your location.

The Sutter County Sheriff's Office recommend using Waze for navigation as it will route you around road closures. Visit [www.waze.com/live-map](http://www.waze.com/live-map).

### Parking

Park off of Pease Road and at the River Valley High School where a free shuttle service will be available. Utilize the direction information to navigate to the parking lots. Vehicles that are parked along the parade route and in the residents-only areas will be towed at the owner's expense.

Parking will not be available at the following locations: Hooper Avenue from True Road to North Colusa Frontage Road, True Road, Hooper Avenue to Madison Road, Pepperwood Avenue from True Road to Butte House Road, Madison Road from True Road to Butte House Road, Butte House Road from Madison Road to Tiera Buena Road, Kira Courts, Vi Courts, Butte House Road from Elmer Road to the east side of Stabler Lane, Poole Boulevard from Tharp Road to Civic Center Boulevard, Tharp Road from Poole Boulevard to Butte House Road, the Back Gate to Del Prado Mobile Home Park on Queens Ave. - "The Ramp" and State Route 20 between Harter Parkway and El Margarita Road.

### Bus Route Information

Transportation is provided between River Valley High School and the Sikh Temple. The bus route will begin at 8 a.m. and run every 10 minutes. The last bus will leave the Temple at 6 p.m.

### Road Closures

Roads surrounding the parade will be closed on Sunday. It is important to note that driving in a closed area not only disrupts the event but also poses a threat to life safety. Law enforcement officers will be monitoring these areas, and any violations may result in citations.

"Throughout the year, the Sutter County Sheriff's Office works closely with partnering agencies in preparation for the Annual Nagar Kirtan in Yuba City, known to many as the Sikh Parade," stated the Sutter County Sheriff's Office in a recent press release. "With collaboration of our local, state and federal law enforcement partners, we tirelessly work together to ensure the safety of our communities. The

Sutter County Sheriff's Office is aware of potential threats that may arise each year surrounding the publicity of the parade. Although most threats are unverified, we will continue to work closely with our partners to ensure the safety of our community. We encourage members of the public to be vigilant and report anything they consider suspicious to law enforcement."

To report a crime or suspicious activity, call the Sutter County Sheriff's Office at (530) 822-7307, the Yuba City Police Department at (530) 822-4660 or emergency dispatch at 911.

For more information, visit [beprepared-sutter.org/sikhparade](http://beprepared-sutter.org/sikhparade). ★



Pictured is a scene from the annual Sikh Parade in Yuba City. The parade will be held this Sunday. Photo courtesy of the Sutter County Sheriff's Office