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UPDATED **DAILY**

OCTOBER 27, 2017

THE **FOCUS** | 8



Media & Marketing
GVwire is on the story

THE **EXECUTIVE**
PROFILE | 9



Mike Bowman
Co-Owner/Vice
President
Top Hand Media

THE **LIST** | 10

The Big Fresno Fair
tops the Events and
Attractions list

This Week Online 6
People on the Move 11
Leads 15-17
Public Notices 20-25
Opinion 26

THE BUSINESS JOURNAL

FRESNO • KINGS • MADERA • TULARE

25th ANNIVERSARY

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New California laws set to change employer-employee dynamic

Edward Smith – STAFF WRITER

Beginning Jan. 1, 2018, businesses across California will need to comply with a trio of new laws that will make significant changes to the way employers interact with both employees and applicants.

The three bills — AB 1008, AB 168 and SB 63 — create new restrictions for employers when asking applicants for information as well as mandate a leave period for new parents.

Doing so, some feel, opens up small business to new liabilities that they will need to be aware of to avoid costly litigation, and one of the first steps for small businesses is checking to see that their job applications are up to date.

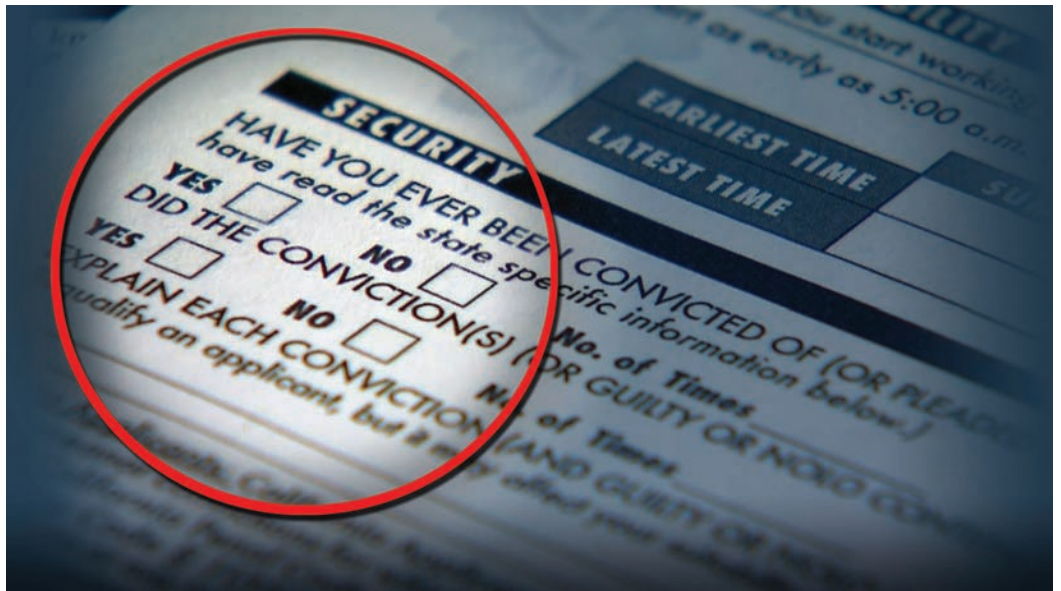


PHOTO BY PBS | Effective Jan. 1, 2018, employers will no longer be allowed to ask job applicants if they have been convicted of a felony.

Laws | 4



PHOTO BY DAVID CASTELLON | Maraek Gootman of the Washington, D.C. think tank the Brookings Institution, discusses the benefits of foreign investment in Valley businesses to attendees of the Fresno County Economic Development Corporation's annual Investors Meeting.

Report pushes foreign investment in Valley businesses

David Castellon – STAFF WRITER

Back in 2014, the Fresno County Economic Development Corp. joined the Global Cities Initiative, a partnership with

EDC | 7

Valley Scouting programs prepare for changes



IMAGE VIA 123RF.COM | Merit badges commonly given out through the Boy Scouts of America program will be available for girls to earn starting next year when they are accepted into the program.

Donald A. Promnitz – STAFF WRITER

With the recent announcement that girls will be allowed to participate in the Boy Scouts and Cub Scouts, Boy Scouts of America and Girl Scouts of the USA's offices in the Central Valley are preparing for the shift.

Cathy Ferguson, CEO of Girl Scouts of Central California South, said that only 4

percent of available boys and girls are in their respective scout groups in the Central Valley. Despite this, Ferguson said the Girl Scouts are growing. They are currently at 11,100 members, an increase of 125 girls.

"Our council had an uptick in girl membership this last year. And that was

Scouting | 3

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Scouting | from 1

against pretty bad odds because we were changing over to a whole new system,” Ferguson said. “So our membership had to learn a new computer system that takes time, and staff had to learn first.”

The Boy Scouts of America announced earlier this month that girls would be allowed to join the Cub Scouts next year as part of a phased transition, with older girls joining the Boy Scouts in 2019. This is not the first time that Boy Scouts have offered co-ed programs — Exploring and Adventuring programs for boys and girls were established in 1971 and 1998, respectively.

John Richers, CEO for the 7,200-member Boy Scouts of America Sequoia Council, said that the decision came largely from within their organization’s community, as families wanted their daughters to join as well.



“...we know from our research, and the research that is out there, that a girls’ space where they feel comfortable in failing, where they feel comfortable in asking questions, where they feel comfortable in trying new things without feeling embarrassed, is a really important part of their development.”

Cathy Ferguson,
CEO
Girl Scouts of Central California South

“And in fact, many girls had been attending Cub Scouts meetings and building pinewood derby cars and all the rest,” Richers said. “So in an effort to sort of reach out to the whole family and today’s busy millennials, we’ve decided to try this as a way — in the middle of 2018.”

Richers explained that this will be enacted on a voluntary basis and that troops that are currently all male and wish to remain so will have that option.

In regards to the changes, Ferguson remains confident in the Girl Scouts program and its future in the Valley. Female mentorship, she said, is an

important part of life for any girl. “Girl Scouts offers a girl-only program for a primary purpose. One, the kids have opportunities to be with the other sex all day long in school,” Ferguson said. “But we know from our research, and the research that is out there, that a girls’ space where they feel comfortable in failing, where they feel comfortable in asking questions, where they feel comfortable in trying new things without feeling embarrassed, is a really important part of their development.”

Ferguson, who brought home two gold medals as a swimmer in the 1964 Olympic Games in Tokyo, credits her time as a Campfire Girl (a separate organization) as a molding factor in her life and a contributor to her success.

“Then I began to grow as a person. I began to question myself about what I wanted to be when I grew up. I questioned myself as to who was important in my life,” Ferguson said. “Making decisions was hard for me until I really got a grasp, and I was with women who could help to direct me down the path to figure out what it was I wanted to do.”

Regardless of the new arrangements, both Ferguson and Richers said that they both want what is best for their organizations, and will work together for a mutual benefit. Richers, who had two daughters in the program, was himself a Girl Scouts leader. Their working together, they stated, is an exception in the scouting programs, rather than a norm.

“Over the last nine years, we’ve been collaborating here in the Valley,” Richers said. “And it’s been beneficial because when we go to challenging neighborhoods or rural communities, where there’s not a lot of scouting, it just makes sense to go in together. And we’ve had some success in doing that.”

Richers attributed, in part, a lack of familiarity to scouting in communities with a reason for low membership. Their uniforms, for example, can be seen as intimidating.

“I have a woman who works for us as a professional in Madera County, and she grew up in Mendota. I said: ‘Before you came to us, what did you know about scouting?’ Richers said. “She said: ‘I thought it was a military organization.’”

Richers said that this woman now talks to mothers in Spanish who had the same assumptions she used to have. As to the future, Ferguson and Richers are both interested to move along with any changes in the operations of their respective organizations.

“I think the test will be in time to determine really what kind of things happen,” Ferguson said.

Donald A. Promnitz | Reporter can be reached at: 490-3461 or e-mail donald@thebusinessjournal.com

RETRACTION

The Oct. 13 issue of The Business Journal featured a story headlined “Wanted: A new landlord for the IRS in Fresno.” The story features a statement about the IRS building attributed to Phil Souza, senior vice president for Newmark Grubb Pearson Commercial, which reads:

“It’s going out unpriced,” so anyone making an opening bid has a lot of room for making an offer to start negotiations.

While Souza was correctly quoted as saying the building was listed without a price, he did not say the statement regarding the opening bids, and should not have been paraphrased as such.

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Laws | from 1

AB 1008

Also known as “ban-the-box” legislation, AB 1008 prohibits employers with five or more employees from asking applicants about criminal convictions until a conditional job offer has been made.

This includes the little box on most job applications that asks applicants to disclose criminal history.

“We need to expand job opportunities for all Californians, especially those who have served their time and are looking for a fair chance to enter the workforce,” Assemblymember Kevin McCarty (D-Sacramento) said in a press release following Gov. Brown’s signing the bill into law.

In the same press release, Dorsey Nunn, the executive director for Legal Services for Prisoners with Children, said that a third of California adults have some kind of conviction or arrest record that shows up on background checks, which can make getting a job difficult.

The problem, said Tom Scott, executive director for the California chapter of the National Federation for Independent Business, is the complicated way the law is enforced.

“Labor-related mandates are a huge issue for small business,” Scott said. “They don’t have a human resources department or a legal department. They’re really trying to navigate through all of these new laws on their own.”

Once a job offer is made, the employer can ask the employee to report prior convictions, but if the

employer wants to deny that person the job based on their criminal record, the employer has to make what is called an individualized assessment, according to Allie Wieland, attorney at Fresno law firm Sagaser, Watkins and Wieland PC, who works with small businesses on labor issues.

That assessment must justify that the applicant’s past has a “direct and adverse relationship on the specific duties of the job” according to Wieland.

“They have to let the employee know that the preliminary decision is to deny employment,” Wieland said. “They have to present the employee with a copy of the conviction, a written reason for why they are not getting the job and let them know that they have five days to appeal that decision.”

The process can be quite onerous, according to Wieland, especially to businesses that aren’t sure about how the law is implemented. Being unsure can lead to legal action.

“It is going to have significant impact,” Wieland said. “It’s going to open employers up to a lot more litigation.”

Additionally, employers can face liability on the grounds of negligence in hiring.

For instance, according to Wieland, if an employee were to harm another employee — and if the employer knew the person doing the harm had a criminal past — the harmed employee could sue the employer.

This puts many businesses in a bind. “You can open yourself up to either

Laws | 5



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SALARY HISTORY BAN: DON'T ASK, DON'T ASK

PHOTO VIA LONGISLANDTEMPS.COM | California will enact new restrictions on what employers can ask of job applicants, including the applicant's salary history. Applicants can also request a pay scale.

Laws | from 4

the potential liability of negligence in hiring or be subject to violations of this law for not hiring the employee. It puts them in a difficult decision," Wieland said.

AB 168

AB 168 makes it illegal for employers, regardless of size, to ask for salary history of an applicant. In conjunction with AB 1676 passed last year, AB 168 makes deciding salary very different from how it was determined in the past.

Assembly Bill 1676 essentially said that prior history could not be the only factor in deciding pay for applicants, and AB 168 went beyond that to require businesses to offer applicants a pay scale upon request.

A pay scale, according to Wieland, is essentially a range of compensation a company is willing to pay for a certain job. Criteria such as education, experience and skill are usually determining factors that decide placement on that scale.

Employers are permitted to ask how much an applicant is expecting, but they cannot use that information to decide eligibility.

What makes AB 168 different from the others is that it amended the labor code, opening up employers to lawsuits under the Private Attorney General Act.

What makes PAGA lawsuits different is that they work like class-action lawsuits without needing the same amount of plaintiffs to bring cases to trial.

Any employee has up to a year to file suit on behalf of everyone working at the company.

For small businesses, this could mean an exponentially larger payout, according to Ian Wieland, managing

partner at Sagaser, Watkins and Wieland PC.

SB 63

The bill authored by State Senator Hannah-Beth Jackson (D-Santa Barbara) extends current legislation requiring unpaid leave for new parents to companies with 20 or more employees.

Previously, only businesses with more than 50 employees were required to grant employees the 12 weeks of leave to bond with their child and still guarantee them a job when they come back.

"In small business, it's important for parents to feel protected in their workplace, and no one should fear having to lose their job," said Elizabeth Campos, community relations director for First 5 Fresno County. "This law will increase the number of families in our community that will have the opportunity to take advantage of family leave."

In an interview with KQED news, Sen. Jackson said that that would mean an additional 2.7 million parents would have time to spend with their children, which Campos says is the most important time of a new child's life.

There are some, however, who feel that this leaves a lot of employers vulnerable.

Twelve weeks is a lot of time for a small business to be without an employee, according to the NFIB's Scott. His organization deals directly with such employers.

"There is a cost and it's a huge cost," Scott said. "This leave must be given at the employees request, regardless of the hardship of the employer."

Edward Smith | Reporter can be reached at: 490-3448 or e-mail edward@thebusinessjournal.com

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ENTERTAINMENT



PHOTO CONTRIBUTED | Fresno came in at No. 12 among the 100 biggest cities in the US for Halloween fun, ranked by 18 different metrics.

Fresno ranked 12th best city for Halloween

It's no trick — Fresno ranks in the best cities for Halloween

Fresno got an extra “treat” this year from wallethub.com, which ranked the city 12th in the nation for “Best Places for Halloween.”

The study compared the 100 biggest cities along 18 different metrics in three different categories. The rankings, which measures categories such as trick-or-treater friendliness, Halloween fun and weather, gave Fresno its highest showing in the “friendliness” category.

“Friendliness” includes share of potential trick or treaters (percentage of population 14 and younger), share of potential trick-or-treat stops (occupied housing units), population density, neighborhood walkability rate, crime rate and pedestrian fatality rate.

In the “friendliness” category, the website ranked the city 6th for the percentage of potential trick-or-treaters and 21st in terms of how many houses giving away treats are available to candy-seekers.

The city also ranked 18th in terms of per capita candy stores, compared to other large cities.

New York City was ranked first in the nation. The California cities of Santa Ana, Anaheim, Los Angeles and San Diego are in the top 10.

According to the website, 71 percent of Americans celebrate Halloween and 48 percent plan to dress up for the holiday. Of all the goodies being handed out, 68 percent of people say that chocolate is their favorite treat.

Halloween spending, according to the website, scares up \$9.1 billion in sales nationwide. The average US household is expected to spend \$86.13 on Halloween expenses.

CONSTRUCTION

HUD grants \$29M for affordable housing

Agencies in Fresno, Tulare, Kings and Kern counties will divide more than \$28.7 million to support construction of more affordable housing.

The U.S. Department of Housing and Urban Development is providing the money to California's 21st Congressional District, which extends into portions of all four counties, according to an announcement issued by the U.S. representative for that district, David Valadao, R-Hanford.

The largest chunk of the money, more than \$9.6 million, will go to Fresno County, followed by \$5.7 million for Kern County, \$5 million to the City of Bakersfield and \$4.2 million to the City of Fresno.

The cities of Hanford, Visalia, Tulare, Porterville and Delano also are slated to receive portions of the HUD money.

“This federal funding will allow our communities to address some of the serious housing, infrastructure, and economic challenges we face today. These programs have proven to be effective in strengthening the Central Valley and positively impacting communities from Fresno to Bakersfield,” Valadao stated in a press release.

“I applaud the Department of Housing and Urban Development for their continued investment in California's Central Valley and look forward to ensuring these critical programs receive the resources necessary through my position on the House Appropriations Committee.”

The money will be disbursed through federal Community Development Block grants, the HOME Investment Partnerships Program, the Emergency Solutions Grant program and the Housing Opportunities for Persons with AIDS program.

BANKING

CVCB sees income jump

Central Valley Community Bancorp, parent company of Fresno's Central Valley

Community Bank, announced net income of \$4.49 million, or 36 cents per common share, for the third quarter.

That's up from \$3.11 million, or 28 cents per share, in the same period of 2016.

The increase in net income for the quarter was attributed to an increase in net interest income of \$2.58 million and an increase in non-interest income of \$2.58 million.

For the first nine months of the year, net income was \$13.69 million, or \$1.11 per share, compared to \$12.57 million, or \$1.14 per share, for the same period of 2016.

The Company's third quarter financial results reflect an increase in loans and continued expense management resulting in steady earnings growth for our shareholders. While the economy in our legacy region of the San Joaquin Valley remains sluggish, we are optimistic that there will be improvement in the future. Conversely, our expanded presence with recent mergers in the Greater Sacramento area shows promise in all relationship growth categories, igniting enthusiasm with both new and existing team members,” said James M. Ford, president and CEO, in a statement.

As of Sept. 30, the bank reported total assets of \$1.42 billion, down slightly from \$1.44 billion on Dec. 31, 2016 but up from \$1.3 billion on Sept. 30, 2016.

SMALL BUSINESS

Local business wins award

In a room of nearly 200 business owners, educators, students and politicians, the Central California Small Business Development Center Network presented the award for the Woman Owned Business of the Year to Virtual Insurance Service in Visalia last week.

The network, comprised of consultants in colleges and universities, connects small businesses with business experts and students who conduct research and help develop business plans for clients throughout the Central Valley and Central Coast.

In Tornino's banquet hall in Fresno, representatives from the network and their clients celebrated the work the group does making small businesses successful in their communities.

Virtual Insurance Service has been providing support to insurance agents in California, and with the help of the Fresno State SBDC, the company was connected with its first five clients, according to owner Natalie Mata.

They've been working with the agency ever since.

The award is decided by scoring businesses along several criteria, including entrepreneurial achievement, employee retention and growth and capital investment.

Consultants within the area nominate clients and California legislators pick the winners.

Other categories for nomination were

— Rising Star of the Year: Southern California Medical College in Bakersfield

— Family Owned Business of the Year: Hibernation Hearth & Home in Sonora

— Veteran Owned Business of the Year: Marty Pay/Farmers Insurance in Tehachapi

— Innovation and Technology Business of the Year: Thermal Energy Solutions in Bakersfield

The Central California SBDC is run through UC Merced, with CSU Bakersfield, Monterey, Fresno State, Cal Poly and Valley Sierra, a business management consultant, managing the 13 counties within the network.

DEVELOPMENT

Fresno takes shot at Amazon HQ

Fresno Mayor Lee Brand told reporters last week that his city couldn't afford to be part of a bidding war for \$5 billion in construction to build or renovate about 33 office buildings to create an Amazon business campus similar to its vast headquarters in Seattle.

And with that new development is the promise of up to 50,000 new jobs — many of them in high-paying technical fields — made by Amazon CEO Jeff Bezos in September when he announced the company's expansion plans.

Brand said Fresno's proposal for Amazon's HQ2 “is a vast departure from the norm. It's unique, it's counterintuitive, and it doesn't promise a dollar in incentives. Let me reiterate, Fresno is not offering any [financial] incentives to Amazon to build HQ2 here.”

Instead, he said, “We are offering an innovative and creative opportunity to enhance and build a sustainable community around the HQ2.

“We call it ‘Amazon Community Fund,’” in which the city would enter into a 100-year agreement with Amazon to take 85 percent of the property taxes generated by Amazon's buildings — and possibly taxes generated from the sales of items at those properties — and place it in a fund to help the community and Amazon, Brand explained.

Fresno's Director of Economic Development Larry Westerlund roughly estimated that Amazon could pay out \$50 million a year in property taxes.

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EDC | from 1

similar organizations in more than 30 metropolitan areas around the country to promote increased foreign exports of goods and services.

That resulted in the EDC generating a 2016 report on where the eight Valley counties were falling short on exports and offered strategies to fill those holes that included making businesses aware of what help is available to get them into global markets.

On Tuesday, the EDC launched the second phase of that effort by posting on its website a new report that includes ways to promote foreign investment in Valley businesses as another way to promote exporting.

"Together they form a complete international trade and investment strategy and a comprehensive guide to addressing and increasing the global visibility and fluency of the California Central Valley," states the 28-page California Central Valley Global Trade and Investment Plan.

It goes on to say that the Valley counties from Tulare and Kings north to Stanislaus — referred in the EDC report as the "Fresno Metro Area" — are among 17 in the Global Cities Initiative chosen to go beyond the original parameters of finding ways to increase exports to also develop plans to promote foreign direct investment into local businesses.

"Going global has benefits, particularly for mid-sized firms — higher revenues, higher wages, higher growth projections. It also has benefits for manufacturing and services firms," said Marek Gootman, noting that during the recession, firms that exported tended to have increased trade, unlike those that did only domestic sales.

Gootman, the keynote speaker at the EDC's annual Investors Meeting Tuesday at the Pacific Southwest Building in Downtown Fresno, added that "Foreign direct investment brings huge economic benefits through the injection of knowledge, technology and networks," the latter of which involves the knowledge of foreign markets and the know-how to bring goods made by U.S. businesses into those markets.

Gootman is a fellow and director of strategic partnerships and global initiatives for the Brookings Institution, a nonprofit Washington, D.C. think tank that conducts in-depth research on solving societal problems. His organization is running the Global Cities Initiative in partnership with global financing giant JP-Morgan Chase & Co.

Foreign direct investments already are the primary generator of U.S. exports, resulting in one in five manufacturing jobs here, Gootman told the audience of about 300 people gathered at the Pacific Southwest Building ballroom.

And businesses with foreign direct investments tend to pay higher wages to U.S. workers and grow productivity because of what they bring to companies here, he said. "They're bringing these assets to — especially mid-sized — firms to help them enter the international marketplace and be more competitive.

"These kind of firms are critical to

our global competitiveness, and we should be excited about foreign firms coming in to invest here."

The vast majority of foreign investments in U.S. businesses aren't always apparent — like Toyota building a new plant. Instead, most involve quiet mergers and acquisitions, where the involvement of foreign partners and owners aren't so obvious to the general public.

He cited the case of Jim Beam being acquired in 2014 by Japanese spirits giant Suntory Holdings for \$13.6 billion, raising concerns — especially in the company's home state of Kentucky — that the sale would lead to the downfall of the iconic American business.

"Well, after much angst about this, they had to double the size of the Maker's Mark Distillery right there in Kentucky. Why? Because they were selling a heck of a lot more bourbon to Asia," thanks to Suntory's access to that market, Gootman said.

"That's the advantage of these kinds of opportunities."

As for the EDC report, it states, "It is particularly important for economic developers in the California Central Valley to understand the role that global connectivity, global diversification and innovation play in economic growth and sustainability. The region has lagged behind the nation and the rest of the state in boom times and recovered more slowly from recessions.

"The potential for export and [foreign direct investment] development in manufacturing and services is vital to the Central Valley in terms of high-value employment and wages. There is the opportunity to address the lag in median income for the region; considering firms that export pay 20 % higher wages, and that foreign-owned enterprises pay wages 30% higher than average and provide local sites with ample expansion resources," it continues.

David Castellon | Reporter can be reached at: 490-3464 or e-mail david@thebusinessjournal.com

2017
California Central Valley

Global Trade and Investment Plan
Fresno • Kern • Kings • Madera • Merced • San Joaquin • Stanislaus • Tulare

VIEW THE REPORT
The California Central Valley Global Trade and Investment Plan is available on the EDC's website at fresnoedc.com, under the "publications" section toward the bottom of the page.

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IMAGES VIA GV WIRE | Started in 2016, GV Wire is a news website produced by Granville Homes. Top right: Bill McEwen, a news veteran of The Fresno Bee, is its news director. Bottom right: GV Wire reporter David Taub interviews Rep. Kevin McCarthy of Bakersfield, the House Majority Leader.



GV Wire's news niche Granville seeks to fill 'void' in political, public affairs coverage

Edward Smith – STAFF WRITER

In 2016, news junkies across the Valley discovered a new source for insight into politics and city hall — Granville Homes' GV Wire.

Born out of a desire to "inform and educate Fresno residents about the issues that impact our lives today," GV Wire is the homebuilder's attempt to break through the dozen or so media outlets in the Valley and dig for itself a niche in the area of civic and political reporting, according to Darius Assemi, president of Granville homes.

Assemi said the idea of a media outlet was in the works for several years. He has been vocal about Central Valley politics, but it wasn't until recently that, according to Assemi, the technology and the way people are getting their news opened up an opportunity to start the organization.

"We've been involved in politics for a long time," Assemi said. "This is an opportunity to help educate and inform Fresno residents about issues that matter to them and will matter to them down the road."

Issues from immigration to public safety policy and water to housing affordability keep their small staff busy, according to Bill McEwen, news manager at GV

Wire.

But the biggest beat the organization finds itself in is local politics, an area that McEwen and Assemi feel is underserved when it comes to news coverage.

The advantage to covering an underserved area is that they don't face the same pressures that traditional news outlets face, according to lead reporter David Taub, who has been with GV Wire from nearly the beginning.

"We are willing to pour through what may seem like the mundane of a government agenda, and find the items that really will affect our community," Taub said.

One of the regular segments of the online publication is his "Politics 101," which covers issues ranging from campaign finance to city hall pressures on rental property inspections.

"I saw a void in our community about understanding some of this legislation," Assemi said. "We have a lot of great news outlets here locally, but I saw a void in the market where we could do in-depth analysis on air quality or water or immigration that impacts us here locally."

Filling this void is still something Assemi has been getting used to, and, as he puts it, it has been a learning experience.

As the news outlet learned and grew, GV Wire needed staff to back it up.

For that, Assemi brought on McEwen, whose previous credentials go back 35 years with The Fresno Bee, including time served as their opinion-page editor.

"I joined GV Wire because it presented an incredible opportunity to build a digital news site from the ground up and to work with highly talented and motivated people," McEwen said. "I see GV Wire growing quickly and having a tremendous positive impact on the community and, over time, on the state of California."

As it grows, the news team recognizes the need for modern-style reporting.

"Many people like to read, but many of us want to see a video," Assemi said. "I can get a gist of a story in a 30-second or one-minute video [where] everything is explained to me. If I have time I'll read the article, but if I don't, I'm onto my next topic."

To keep that interest, they recently hired Jamie Ouverson as a "story-teller" for video projects and "think-pieces."

The ability to move people and stir them to action is what they want from their storyteller, according to McEwen.

"The ability to tell a story is really important," McEwen said. "Every story today is competing in the marketplace to draw attention,

to be that magic thing that will make people read it. If you write stories and they aren't being read, you're filling in a diary."

One particular portion of the marketplace GV Wire is hoping to illuminate is that of the decision-makers.

Alongside a website overhaul and their regular news submissions, McEwen hopes to be back doing what he did at The Bee — writing and editing opinion pieces and editorials.

The hope would be to draw experts and legislators to write on relevant topics, such as transportation. "[We'd] identify a California transportation expert and ask him to write 650-700 words, and we'd publish it in what we're going to call 'issues.'"

The news is still something GV Wire is growing and adapting to, as Assemi will not hesitate to say.

But, he and the GV Wire staff view it as a different kind of news outlet with the ability to be nimble.

"We don't have the financial pressures that other media face," Taub said. "We can devote the time and manpower to provide high-quality work and explain issues such as government accountability, immigration, education, economy and how it all comes together."

Edward Smith | Edward can be reached at: 490-3448 or e-mail edward@thebusinessjournal.com

MIKE BOWMAN

CO-OWNER/VICE PRESIDENT

TOP HAND MEDIA

How did Top Hand Media come to be?

It started with my business partner and I — we worked together (truth be told, he was my boss). Then came a day when it was clear we both needed to move on to the next step in our careers. We combined our talents and Top Hand Media was born.

We worked out of a close family friend’s dining room for eight months (it had a pool, so we were not complaining!). From there, we hustled. We networked with our friends, family and anyone who would give us work. One client became two, and two became three. We were amateurs, but we quickly got the hang of it. Besides having a strong work ethic, we were both hungry to learn, with a drive to be successful.

Our agency still has 95 percent of those first clients who had faith in us, believe it or not. After those first initial eight months we finally had enough money to afford a monthly rent in downtown Fresno. After a pretty extensive search effort, we found home in the T.W. Patterson Building. We have a diverse team of creative and innovative marketing pros — fun fact: only one of the 12 who work with us did we actually solicit an interview from, but almost all of them reached out to us to join the THM team.

How did you guys find your niche in the local market?

We relocated our offices to downtown Fresno at a pivotal point in the downtown revitalization process. In fact, the first month of being downtown, we attended a city hall meeting where \$20 million was approved to turn Fulton Mall into Fulton Street. Being born and raised in Fresno, it was easy to get behind the movement that was happening downtown.

We started small, by doing pro-bono and inexpensive jobs for local companies in downtown — we wanted to show them we were the real deal. Eventually, our work started to speak for itself and we gained momentum, which led to bigger clients, mostly in the downtown area. One project we did early on, we lost money in order to complete it (as in, we took the project on for free and spent our own money to make it happen). It was risky, but it paid off. To this day, we meet people who reference that project. I think that tells a lot about the type of agency we are, and how far we’ve come.

You guys are located in Downtown Fresno. How has that factored into your company identity?

It has played a huge role in our identity. You can’t just make a video about downtown and not be in the community itself. Our team genuinely cares about this community. Working in the heart of downtown, we are face-to-face with the struggles our city has overcome. We see it daily. If our company can have a hand in changing some of these issues, then we have won.

Your thoughts on the opening of Fulton Street?

This is a huge moment in Fresno’s history, and we are front row. Downtown needs a breath of fresh air, and I, along with many others, think this is the start of something really amazing. I don’t think we will forget the past, and how we got here, but there is just something about ‘change’ that excites me. Also, I really want to ride my bike down it!

What can a business owner expect from an initial meeting with Top Hand Media?

We spend most of our time getting to know people. Sometimes it is the entire meeting and very little business is actually discussed. At the base of everything we do, we have always believed that having a solid and healthy relationship with a client is paramount, and that comes from knowing them and their business. We are not in the business of making cookie-cutter anything, but asking the hard questions and taking risks. Our company was born on risk, and we believe that in



What we do: Top Hand Media (THM) provides solutions, for whatever that may be for any business. We pride ourselves in being a creative workshop, and taking healthy risks on a regular basis. Website development, video production, design, SEO, and photography are a few of the areas we specialize in. It is not uncommon for us to regularly venture into new vertical markets and test the waters, usually going against the normal practices.

Education: Graduated from Fresno State with a Bachelor of Science Degree in kinesiology.

Age: 30

Family: I have two great parents and one brother.

marketing, businesses require risk too.

Where do you see Top Hand Media in five years?

Owning the Fresno Grizzlies. Just kidding, but who knows! I see THM continuing to push Fresno’s brand to new places. We take it personally when we hear people bad talking our city, whether it is from friends or in the news or movies. When people look back on an era that changed Fresno, we want to be a part of that conversation.

What was your very first job and what did you learn from it?

I was a little league umpire in Madera Ranchos. I would work Saturdays and Sundays, usually 2-3 games a day. Most of the time, I spent half my paychecks at the snack bar. I learned that parents can be brutal and nothing is worse than calling strike three on their 8-year-old. To no surprise, I did not return to umpire the next season.

What do you like to do in your spare time?

I love playing indoor soccer, hiking, rock climbing, crochet, woodworking, yard saling and being a part of the downtown community.

Events and Attractions

In the Central San Joaquin Valley - ranked by 2017 estimated attendance; if tied, attendance for 2016.

2017	Name of Event or Attraction Address	Phone	Estimated for 2017 Attendance for 2016	Paid staff Volunteers	Description/date of event Site of event	Ticket/admission price	Contact Person(s)
1	The Big Fresno Fair 1121 Chance Ave. Fresno, CA 93702	650-3247	609,036 608,269	630 450	The Big Fresno Fair, founded in 1884, is the fifth largest fair in the State of California 1121 S. Chance Ave., Fresno	Adults \$10, children \$7, seniors \$7	John C. Alkire, CEO
2	Blackbeard's Family Entertainment Center 4055 N. Chestnut Diagonal Fresno, CA 93726	292-9000	200,000 175,000	125 WND	Specializes in family fun with a pirate twist. 3-18 Hole themed miniature golf courses, go-karts, family roller coaster, laser tag, ropes course, bumper boats, group packages, birthday parties, and much more	No admission charge. Free parking. Prices for attractions.	Joe Simmons, general manager
3	World Ag Expo 4500 S. Laspina St. Tulare, CA 93274	688-1030	105,780 106,349	22 1,400	Worlds largest annual outdoor agricultural exposition. 4500 S. Laspina St., Tulare	\$15	Liza Teixeira, director of communications
4	104th Clovis Rodeo 748 Rodeo Dr. Clovis, CA 93612	299-8838	50,000 50,000	WND WND	April 26-29, 2018. A 4-day event with PBR Bull Riding and PRCA Gold Tour Pro-Rodeo 748 Rodeo Dr., Clovis	\$20 - \$30	Gary Bower, president
5	Roger Rocka's Dinner Theater 1226 N. Wishon Ave. Fresno, CA 93728	266-9494	43,500 42,951	40 0	Live theater productions by Good Company Players with full service or buffet dinner Fresno	\$18 - \$32 show only; \$52 - \$60 dinner/show	Denise Graziani, GM
6	ApCal Wine Tasting & Events Center 32749 Ave. 7 Madera, CA 93637	674-9463	40,000 35,000	15 WND	Wine tasting, concert venue, festivals, special events 32749 Ave 7, Hwy 99 & Ave 7, just one exit north of Herndon Ave	Free-\$45	Darren Schmall, proprietor
7	Fresno Greek Fest 2219 N. Orchard Fresno, CA 93703	559-233-0397	25,000 23,500	4 525	Celebrate Greek culture-food, drink, dancing, shopping, art, cooking demos and kid area St. George Greek Orthodox Church	\$6.00	Peter Vallis, executive director
8	Grizzly Fest 1800 Tulare St. Fresno, CA 93721	WND	15,000 11,000	250 20	Largest musical and arts festival in Central California Chukchansi Park	\$55	Aren Hekimian, CEO
9	Civil War Revisited 7160 W. Kearney Blvd. Fresno, CA 93706	441-0862	10,000 10,000	WND WND	Civil War Reenactment, living history event Kearney Park	\$10	Ruth Lang, executive director
10	Clovis Museum 401 Pollasky Clovis, CA 93612	297-8033	9,000 8,500	0 12	Melodrama of 1924 First State Bank robbery by "The Owl" & the "Lone Wolf". \$100 reward. Museum in historic 1912 First State bank bldg in heart of Old Town Clovis, 401 Pollasky	Free-will donation	Peg Bos, president

Key: WND: Would not disclose. NR: Not ranked.
All data has been provided by representatives of the events listed and Business Journal research. Not all sources surveyed responded to inquiries.

Research: Edward Smith
Original Publication Date: October 27, 2017
E-mail: edward@thebusinessjournal.com

Modern Custom Fabrication: Nod to the past, eye to the future

The buzz of welders, smell of sandblasters, and sparks of welding arcs, all symbols of American manufacturing, are familiar senses at Modern Custom Fabrication's (MCF) 78,000 square foot industrial facility. Located at 2421 California Avenue, MCF has a deep-rooted tradition of producing high quality fabricated tanks for various industries throughout the world. Although ownership has changed throughout the decades, this facility has served as a fixture for American manufacturing for over 80 years.

GUEST VIEW

Will Oliver



As leaders discuss ways to jumpstart the manufacturing economy, it's important to look to the companies who are sustaining the industry today. This is why in August, Mayor Lee Brand, standing with local lawmakers and community leaders, joined MCF representatives as they turned dirt to mark the official groundbreaking for their future 100,000 square foot facility located at 2922 E. Jensen Avenue in southeast Fresno.

Jim Gray, Vice President and Plant Manager of MCF, began his career over 40 years ago at the California Avenue facility when it was home to United States Steel Corporation's American Bridge Division. Then, the facility was contributing to projects such as the Trans-Alaska Pipeline, producing thousands of pipeline clevises as well as pressure vessels that supported the 800-mile system. Forty years later, Gray would receive a notice regarding another consequential infrastructure project, California's High-Speed Rail, but this time to get out of the way.

“At first we asked, is this really going to happen? I shrugged it off until the notices started to get heavier and heavier and then it seemed real,” said Gray. As reality set in and negotiations ensued, MCF confronted the intricacies of how to relocate an industrial operation of this size, not to mention the decades old heavy machinery and equipment. With the help of his Eminent Domain attorney (California Eminent Domain Law Group), independent relocation consultants (NohBell Group), CHSRA's right-of-way acquisition and relocation agents, and the Fresno County Economic Development Corporation (EDC), a settlement was reached and MCF was able to begin planning for their future.

First they needed a location, but the site selection did not come easy. Due to their unique requirements, the inventory of available land in the City of Fresno was limited. According to the real estate information company CoStar, over the last several years, Fresno's industrial vacancy rate has experienced a steep decline from 10% to 3.5% in part due to increased building activity, a strengthening economy, and the building demand borne by High-Speed Rail relocated businesses. In short, there weren't many options to stay in Fresno. Therefore, MCF evaluated several out-of-town locations, including Las Vegas, to determine the most cost effective and feasible location to suit their relocation and expansion.

Despite the limited inventory, the Fresno County EDC was able to coordinate with the industrial broker community and several Fresno County cities to assemble a handful of properties that could provide MCF the land canvass necessary to develop and construct their facility. As they evaluated their options, several factors were taken into consideration, including requisite site dimensions, permitting timelines, business incentives, energy costs, water and sewer infrastructure, and logistics. After considering all available options, MCF returned their focus to the City of Fresno, where their employees make their home, and identified a site that met their requirements and could accommodate their future growth.

While working with the City of Fresno, Mr. Gray credits the cooperation among multiple departments, especially the city's planning department, who has personnel designated solely to High-Speed Rail related projects. Gray added, “It made doing business with the city great. We felt good about the coordination and felt the system moved much faster than any other

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submittal process we've experienced before.”

To ensure the retention of the business, the city extended an incentive package which included fee waivers (such as iDIFER) and expedited permitting. As they considered out-of-state options, PG&E awarded MCF with the Economic Development Rate, affording a 30% reduction in electricity costs over five years. Therefore, due to the coordinated effort among multiple partner agencies, their decision to stay in Fresno was settled.

As the nation's largest tank manufacturer, MCF enlisted the help of the nation's leader in metal building construction, Madera-based SPAN Construction, to design and build the state-of-the-art facility. Working with other local firms such as Precision Engineering, they reoriented their facility plans to include a more efficient, straight-line manufacturing design that will increase operational productivity and provide a competitive edge within their industry.

Although MCF will soon leave behind a manufacturing facility with a proud century-long legacy, Gray is excited and optimistic about the future, noting that their new home “will support the next generation of skilled welders and fabricators for another 100 years.”

If your company is planning to expand, please contact Will Oliver, business services director with the Fresno EDC, at 559-476-2500 to discuss available incentives and resources.

PEOPLE ON THE MOVE



Schaeffer



Harris

BANKING

James M. Ford, president and CEO of Central Valley Community Bank, announced the addition of **Rick Schaeffer**, senior vice president, agribusiness team leader. Schaeffer can be reached directly at (559) 323-3493. Schaeffer brings more than 25 years of agribusiness leadership, lending, portfolio management and client service expertise to the Bank. He is responsible for leading and developing the agribusiness lending team in the San Joaquin Valley and Greater Sacramento region, new relationship development, in addition to originating and managing an agribusiness loan portfolio.

EMPLOYMENT

Dawn Harris joined the Denham Resources team effective in August. Harris has been in the customer service industry for more than 15 years, and now works as a payroll coordinator.

HEALTH CARE

Kaweah Delta has announced members of three new community advisory committees charged with generating ideas about how to better serve regional health needs. Kaweah Delta received more than 130 applications from individuals interested in serving on the volunteer committees, which are formed around three key issues: Community Relations, Health Care for Today and Tomorrow and The Hospital of the Future.

Community Relations: George Allen, Janice Avila, Bob Croft, Marisol de la Vega Cardoso, Danielle Duran, Deana Hale, Jim Hurlbutt, Gil Jaramillo, Tariq Javed, MD, Rebekah Jones, Prabhjot (Joti) Kaur, Allison Lambert Mackey, Bob Ludekens, Mike Olmos, JC Palermo, Daryl Sanchez, Tommy Sullivan, Elisa Van Grouw, Kim Westcott and Liz Wynn.

Health Care for Today and Tomorrow: Daniel Allain, Patricia Alvarez, Laurie Diamant, Patricia Dicken, Brandon Foster, Larry Gonzalez, Lloyd Hicks, Kathy Johnston, Larry Kast, Ravi Kumar, MD, Jovita Mendoza, Belva Peden, Thad Russell, Brittany Salas, Daljit Singh, Alicia Sundstrom, Arlene Vianello, Craig Wheaton, Thomas Wright and Alex Lechtman, MD.

The Hospital of the Future: David Allen, David Ayala, Carmen Becerra, Myra Boykin, Carol Cairns, Aaron Caviglia, Cindy Conley, Mark Fulmer, Jody Grove, Bill Kitchen, Jon Knudsen, Josh McDonnell, Samantha Mendoza, Rachel Reigns, Donn Ritter, William Robinson, Steve Sanders, Matt Seals, Jason Vasquez and Chad Vawter



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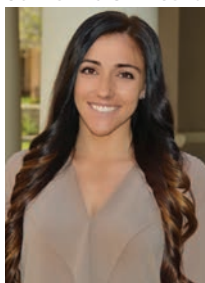


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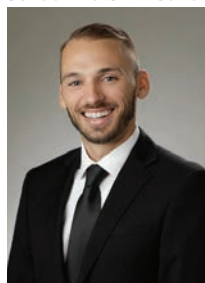
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LEADS
THE CONTENTS

Real Estate	15
Bankruptcy	15
Federal Liens	15
State Liens	15
New Businesses	16

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HOW IT WORKS: The Business Journal's Leads listings are designed to help you find the latest legal transactions to grow your business. Find out who's new in town, who's going out of business and what neighborhoods are becoming a hotspot for new business. We've pulled information from the county clerks' and recorders offices in Fresno, Kings, Madera and Tulare counties to bring you the latest in business news. No matter what business you are in, you can gain a competitive advantage from these Leads each week.

REAL ESTATE

Retail California is reporting the following transactions:

1,510 square feet of retail space at 840 Herndon Ave., Suite 101 in Clovis CA leased to Weight Watchers North American, Inc., dba Weight Watchers from DN Clovis, LLC and Rich North

Freeway, LLC. Lewis Smith and Pete Orlando of Retail California were the agents in cooperation with Terri Giovacchini of Cushman and Wakefield.

1,600 square feet of retail space at Palm Place at the northeast corner of Herndon and Palm avenues in Fresno, CA leased to DB Coffee Fresno, Inc., dba Dutch Bros Coffee from Palm Place Investments, LLC. Michael Kennedy of Retail California was the agent in cooperation with Shane Anderson of CRA.

1,703 square feet of retail space in the Hanford Market Place at the southwest corner of Lacy Boulevard and Highway 43 in Hanford, CA leased to Sunny Law and Fanny Huang, dba 201 Sushi Kitchen, from 198/43, LLC. Michael Kennedy and Michael Arfsten of Retail California were the agents.

8,320 square feet of retail space at the Bonanza and Lamb avenues in Las Vegas, NV leased to Family Dollar from Leading Tech Development, LLC. Lewis Smith and John Lee of Retail California were the agents.

20,997 square feet of retail space at 10033 N. Maple Avenue in Fresno, CA leased to DB Coffee Fresno, Inc., dba Dutch Bros Coffee from Behymer Partners, LLC. Michael Kennedy of Retail California was the agent.

Commercial Retail Associates, Inc. is reporting the following transactions:

3,034 square feet at 3110 Floral Ave. in Selma from Floral and 99, LP to Habit Burger. Shane Anderson was the agent.

2,100 square feet at 2908 E. Whitmore Ave., Suite E in Ceres from Yosemite Properties to Golden Bear Physical Therapy Sports Injury Center, Inc. Bryan Cifranic and Shane Anderson were agents

in cooperation with Thomas Solomon of CoSol Commercial Real Estate. 11,037 square feet at 3251 S. White Road in San Jose from Save Mart Supermarkets to Dollar Tree. Shane Anderson and Tom Anderson were agents.

2,000 square feet at 1006 Casitas Pass Road in Carpinteria from ROIC Casitas Plaza, LLC to T-Mobile. Shane Anderson and Doug Cords were agents.

32,000 square feet sold at 1601 Spring Street in Paso Robles from Johnathon Spring Street Investments to American Riviera Bank. Jon Cox, Sam Bogdanovich, Nathan Negri and Kevin Grossman were agents.

44,298 square feet sold at the northeast corner of East Manning and South Mendocino avenues in Parlier from Ron and Diane Jung Living Trust to DG-Parlier, CA-1, LP. Nathan Negri, Kevin Grossman and Sam Bogdanovich were agents in cooperation with Bobby Fena of Colliers International.

Colliers International is reporting the following transactions:

5,000 square feet at 2020 S. Golden State Blvd, Suite 102 in Fowler to Norcal Sheets, LLC from Tjerrild & Tjerrild, LP. Chad McCardell was the agent.

4,955 square feet at 4690 E. Carmen Avenue in Fresno to Centra Costa Electric from Mike Pickett. Buk Wagner and Charlie Schuh were the agents in cooperation with Colliers International - Stanford, CT.

5,400 square feet at 3460 S. Cedar Avenue in Fresno to Daniel Masto from Sea View LLC. Buk Wagner and Charlie Schuh were the agents in cooperation with Colliers International - Stockton, CA.

2,155 square feet at 373 E. Shaw Avenue in Fresno to UPS Store from MC Strauss Co. Ted Fellner and Brett Todd were the agents in cooperation with Retail California. 2,226 square feet at 1646 E. Herndon Avenue, Suite 106 in Fresno to Golden State Vein Center from Frederick Richburg, MD. Beau Plumlee was the agent in cooperation with The Real Estate Connection.

4,962 square feet at 2121 Herndon Avenue, Suite 102 in Clovis to First Steps Recovery from Butler Investment Group. Bobby Fena, Michael Schuh and Zack Kaufman were the agents.

1,240 square feet at 1315 Van Ness Avenue, Suite 102 in Fresno to Dress For Success Fresno from 1315 Partners. Zack Kaufman and Brian Decker were the agents.

One acre sold at 13688 E. Manning Avenue in Parlier. The buyer was DG-Parlier CA-1, LP. The seller was Jung Properties. Bobby Fena and Beau Plumlee were the agents in cooperation with Commercial Retail Associates.

BANKRUPTCY

Western Agricultural Resources Case No: 17-13935-7 8267 E Sanders Ct Fresno CA 93737 Assets: \$41,650, Liability: \$514,205, Exemptions: \$0

Ceballos Bookkeeping Services Case No: 17-13945-7 1501 Meredith Dr Bakersfield CA 93304 Assets: \$181,737, Liability: \$227,880, Exemptions: \$104,860

Visual Sports Photography Case No: 17-13949-7 1325 E Sussex Way Fresno CA 93704 Assets: \$141,630, Liability: \$149,000, Exemptions: \$29,125

Walt Weckwerth DDS Inc Case No: 17-13950-7 15036 Avenue 312 Visalia CA 93292 Assets: \$313,351, Liability: \$259,600, Exemptions: \$135,027

Shades of Music/Mobile Mobility Case No: 17-13988-7 5912 Cardiff Ave Bakersfield CA 93309 Assets: \$256,883, Liability: \$266,466, Exemptions: \$6,864

J A Gardening Service Case No: 17-13991-13 1124 Pinot Noir St Los Banos CA 93635 Assets: \$286,112, Liability: \$344,104, Exemptions: \$10,548

Treasures Found Case No: 17-14006-7 10913 Camino El Canon Bakersfield CA 93311 Assets: \$29,125, Liability: \$82,477, Exemptions: \$7,529

Nash Refrigeration Case No: 17-14021-7 Visalia CA 93291 Assets: \$152,003, Liability: \$128,763, Exemptions: \$3,376

FEDERAL LIENS

B & R Custom Chopping Ilc Doc No: 17-016772, IRS tax lien PO Box 631 , Lemoore, CA 93245 Amount: \$5,587

Sandoval Construction Doc No: 17-055880, IRS tax lien 1538 S Exeter Ct, Visalia, CA 93292 Amount: \$31,318

Jack Elam & Sons Painting & Wallcovers Doc No: 17-059586, IRS tax lien PO Box 1088, Exeter, CA 93221 Amount: \$137,174

Leads | from 15

STATE LIENS

Franvinigia Inc
Doc No: 17-0125473, EDD tax lien
5635 E Kings Canyon Rd, Fresno, CA 93727
Amount: \$2,412

Millennium Water Systems
Doc No: 17-0125475, EDD tax lien
5533 E Lamona Ave, Fresno, CA 93727
Amount: \$10,060

J T Golden Enterprises Ilc
Doc No: 17-01253490, EDD tax lien
767 W Siena Ln, Clovis, CA 93619
Amount: \$2,226

Security Ilc
Doc No: 17-0125521, EDD tax lien
454 N 1st St, Fresno, CA 93702
Amount: \$595

Choices Compliance Solutions
Doc No: 17-0125523, EDD tax lien
2746 E Jensen Ave, Fresno, CA 93706
Amount: \$809

Valley Ag Farms Inc
Doc No: 17-0125524, EDD tax lien
1533 7th St Ste 109, Sanger, CA 93657
Amount: \$1,514

HTGM Trucking
Doc No: 17-0126361, EDD tax lien
177 N Sunnyside Ave Ste 108, Clovis, CA 93611
Amount: \$5,908

Furgison Insurance Services
Doc No: 17-0126362, EDD tax lien
607 Coventry Ave, Clovis, CA 93611
Amount: \$1,751

Calvary Baptist Church of Caruthers Inc
Doc No: 17-0126363, EDD tax lien
12470 S Elm Ave, Fresno, CA 93706
Amount: \$4,844

Antonio's Mex Express
Doc No: 17-0126376, EDD tax lien
605 W Herndon Ave Ste 100, Clovis, CA 93612
Amount: \$281

Old South Bar B Que
Doc No: 17-0126377, Board of Equalization tax lien
4115 Concord Blvd Ste 56, Concord, CA 94519
Amount: \$2,755

Switzer Medical Inc
Doc No: 17-0126977, EDD tax lien
PO Box 25054, Fresno, CA 93729
Amount: \$1,060

All Valley Roofing
Doc No: 17-0126980, EDD tax lien
3075 W Ashlan Ave, Fresno, CA 93722
Amount: \$110

Mobile Dynamics Pnysical Therapy
Doc No: 17-0126986, EDD tax lien
1187 N Willow Ave Ste 103, Clovis,

CA 93611
Amount: \$4,713

Unaiza Hayat MD Inc
Doc No: 17-0128012, EDD tax lien
1105 E Spruce Ave Ste 203, Fresno, CA 93720
Amount: \$19,087

Azul Mexican Grill
Doc No: 17-060341, EDD tax lien
1306 N Demaree St, Visalia, CA 93291
Amount: \$3,527

Ramirez Custom Concrete Inc
Doc No: 17-060343, EDD tax lien
1960 W Poplar Ave, Porterville, CA 93257
Amount: \$504

JP Electric Service Inc
Doc No: 17-060344, EDD tax lien
2115 E Main St, Visalia, CA 93292
Amount: \$10,896

Paisano Auto Sales
Doc No: 17-060345, Board of Equalization tax lien
1503 Yosemite Blvd, Modesto, CA 95354
Amount: \$26,447

Meridian Center For Wellness Ilc
Doc No: 17-060346, Franchise Tax Board tax lien
1105 W Center Ave, Visalia, CA 93291
Amount: \$2,484

Pierpoint Springs Ilc
Doc No: 17-060674, EDD tax lien
801 Highway 190, Camp Nelson, CA 93208
Amount: \$4,170

Duport TMR Equipment Company Inc
Doc No: 17-061170, EDD tax lien
12750 Avenue 336, Visalia, CA 93291
Amount: \$10,142

Double J's Roofing
Doc No: 17-061171, EDD tax lien
701 W La Vida Ave, Porterville, CA 93257
Amount: \$872

SBS Equipment Ilc
Doc No: 17-061172, EDD tax lien
9903 Road 232, Terra Bella, CA 93270
Amount: \$3,597

M Yasser Saleh DDS
Doc No: 17-061173, EDD tax lien
518 N Court St Ste B, Visalia, CA 93291
Amount: \$1,850

The Lunch Box
Doc No: 17-061174, EDD tax lien
3334 W Caldwell Ave #27, Visalia, CA 93277
Amount: \$785

Nice Guy Lawn Care
Doc No: 17-061175, EDD tax lien
395 Mitchell Ave, Tulare, CA 93274
Amount: \$544

B & B Liquor

Doc No: 17-023243, EDD tax lien
11 Robertson Blvd, Chowchilla, CA 93610
Amount: \$410

HMC Framing Construction Inc
Doc No: 17-023250, Franchise Tax Board tax lien
1018 E Kennedy St, Madera, CA 93638
Amount: \$4,517

Calley Construction
Doc No: 17-023498, EDD tax lien
13394 Avenue 21 1/2, Chowchilla, CA 93610
Amount: \$3,162

Overtime Sports Bar Ilc
Doc No: 17-023661, EDD tax lien
21153 Road 600 Ste D, Madera, CA 93638
Amount: \$2,954

MJ Hospitality
Doc No: 17-023662, EDD tax lien
42139 Highway 41, Oakhurst, CA 93644
Amount: \$527

Avi Ag Contracting
Doc No: 17-023663, EDD tax lien
1105 Malta St, Madera, CA 93638
Amount: \$1,483

Dreambox Floral
Doc No: 17-023664, EDD tax lien
19782 Golden State Blvd, Madera, CA 93637
Amount: \$658

Allphase Construction
Doc No: 17-023672, EDD tax lien
14864 Road 35, Madera, CA 93636
Amount: \$3,144

Noble & Noble Services Inc
Doc No: 17-054311, EDD tax lien
600 N Prospect St Ste E, Porterville, CA 93257
Amount: \$590

Rollo's Angels
Doc No: 17-054312, EDD tax lien
PO Box 2128, Tulare, CA 93274
Amount: \$1,502

CVS Ag Ilc
Doc No: 17-054313, EDD tax lien
158 S Mooney Blvd, Tulare, CA 93274
Amount: \$940

Bortavilla Market
Doc No: 17-054314, EDD tax lien
34 E Henderson Ave, Porterville, CA 93257
Amount: \$2,657

D & S Service Center Inc
Doc No: 17-054315, EDD tax lien
2500 E Main St, Visalia, CA 93292
Amount: \$2,239

Siete De Copas
Doc No: 17-052672, EDD tax lien
629 N Farmersville Blvd, Farmersville, CA 93223
Amount: \$263

Magnolia Park
Doc No: 17-052673, EDD tax lien

2950 E Douglas Ave, Visalia, CA 93292
Amount: \$7,000

Tiny Treasures Inc
Doc No: 17-052674, EDD tax lien
PO Box 1057, Tulare, CA 93274
Amount: \$840

H Mar Farm Labor Contracting
Doc No: 17-022401, EDD tax lien
14788 Skyview Rd, Madera, CA 93636
Amount: \$1,999

LDR Labor Contractor
Doc No: 17-022402, EDD tax lien
25779 Avenue 18 1/2, Madera, CA 93638
Amount: \$14,764

Gilliams Building Service Contractor
Doc No: 17-022687, EDD tax lien
1210 E 22nd St #23, Marysville, CA 95901
Amount: \$8,492

Cen Cal Ag Inc
Doc No: 17-022689, EDD tax lien
912 Riverside Ave, Chowchilla, CA 93610
Amount: \$4,724

Nustart Café
Doc No: 17-022690, EDD tax lien
21633 Avenue 24, Chowchilla, CA 93610
Amount: \$5,200

Slim's Koffee Shak
Doc No: 17-022691, EDD tax lien
33013 Road 222, North Fork, CA 93643
Amount: \$2,056

Green Hybird Roofing Inc
Doc No: 17-022693, Franchise Tax Board tax lien
15205 Road 28 1/2, Madera, CA 93638
Amount: \$9,914

Victorious Ilc
Doc No: 17-022756, Franchise Tax Board tax lien
40034 Highway 49 Ste A8, Oakhurst, CA 93644
Amount: \$2,194

Budget Stump Grading & Tree Service
Doc No: 17-022776, EDD tax lien
PO Box 3794, Oakhurst, CA 93644
Amount: \$1,257

Control Enterprises Inc
Doc No: 17-022778, EDD tax lien
40124 Highway 49, Oakhurst, CA 93644
Amount: \$1,032

California Green Hydroponics Ilc
Doc No: 17-022779, EDD tax lien
428 S Creek Dr, Madera, CA 93637
Amount: \$362

AMB Ag Enterprise Inc
Doc No: 17-022780, EDD tax lien
613 Deerwood Dr, Madera, CA 93637
Amount: \$7,716

NEW BUSINESSES

FRESNO

Best Handyman

Tri J Farms

Paramo & Son Transport

Accounting Plus

How To Business Credit

Junglefire Farm & Sauces

Bellissima Nail Studio

Colimas Fade Shop

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Avalos Transport

Hailstone Transport

The Smoke Joint BBQ Events

Clovis DME

King's Auto Glass

The Spectrum

Pilgrim Baptist Charities Inc

Glepler Web Solutions

Pupseria El Pulgarcito

Academy Of Creative Education

NK Trucking

Pro Signs

Tranquillity 24 Hours Daycare

NJR Handyman Specialties

Marfada Royal International Company

Tranquillity Group Homes

Elm St Body Shop

Good Faith Realty

Techidiesel

Samuel Lehman's Locksmith

Marin Wholesale Cars

J J Trucking

Special Touch Car Detailing

Celitha's Couture Collections

Dave's Hang Ups

Golden State Vein Center

Cruz's Painting

P L S Landscaping

Grocery Outlet of Fresno

Leads | 17

Leads | from 16

Valleys Painting

United Trading 2

Elena’s Closet

Meeks Audio Group

3 Tag Van & Truck Rental

Dheri Transport

Ay & Aty Enterprises

Chirotonsor

Baldo’s Auto Body Shop

Reel Fonky Productions!

Chaimontree & Flores Spa

Nells Auto Service

Constant Quality

A1 Detailing

Bellanomi Mini Mart

Weekend Dreams Pizza & Wings

Weekend Dreams Burgers & Grill

Zeno’s Foods To Go

Top Notch Cattle Company

Hiway Express Inc

Style Farm Labor Contracting

4 Star Services

Burgerim

Gifts That Don’t Suck!

Valley Septic Supplies Inc

CBFS Trucking

Blueberry Hill

Quick & Save Mkt

Mike’s Lawn Care

Solutions Janitorial Services

Jurkovich Doak Development

Lakeshore Realty

Marquee Presentations

Mailrun Business Center

J&W Auto Wholesale

S K Nelson & Company

Shine Bright

Bohlkens

Lotus Breeze Cleaning

O’Day Properties

Five Star Roofing

Fresno Family Motorz

Evolved Experience Solutions

Greytek Industries

Overnight Transport

AA Express

Sunshine Massage

Activmeals

Pokistop

Kelley’s Pets

Riverstone

Luxe Salon & Spa

Haas Mobile Notary

Beto’s Restaurant 2

Wizix Technology Group Inc

Fixali Equipment

Fresno Truck Transport

A A Construction Services

Rise and Shine

Candied Creations

Calwa Recycling

Clovis-Ashlan Express Lube

Grupo Folklorico Baja California Sur

Paris Wigs & Extensions

Good Landscaping

Royce Bookkeeping

Betsy’s Cleaning Services

Gillcoz

Vinyl Creations & More

The Lupercio Group

Hairkare Salon & Beauty

Taste Kitchen

National Wholesale Building

Villalon Transport

Forest Dodd Legal Services

West Coast Trucking

I Matter Everyday

RMF Electric

Sequoia RV Park

Peacock Market

T H Bros Trucking

Monsters Ink

H & H Fitness

Fantasy Faces

The Harvest At Fowler

Clean Energy Cleaning

559 Pleasure Partys

The Meat Bazaar

Above and Beyond

Golden Spiral Press

ABC Non-Emergency Medical

Guzman Transport

MADERA

Clay Busters

Newton Property Management Inc

Harshaan Transport

Vasquez Trucking

Bridging The Gap Senior and Community Services

City Mobile

Rosebud

TULARE

Jason’s Ag Service

El Charro Café

Golden View Dairy

Margarita’s Cookie Creations

DC Auto & Repair

Trisha’s Trends

Love Sweet Lulu Photobooth

Galisa Haus

Central Valley Sellers

Clara’s Hair Dynamix

Cruise Planners

Lavish Beauty Lounge

The Beauty Bar

Verbena Nursery

Sequoia Distribution

Banda’s Trucking

Big Boy’s Toy’s

KINGS

Kingman Land Management

Rancho Auto

Pedraza Express

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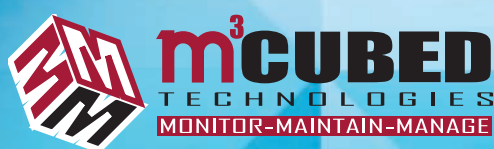
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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28													
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28													
1	Chung	C	Gong	Lassen Market	20913 S Lassen Ave	Coarsegold	CA	93624	indiv	20913 S Lassen Five Points	CA	93624	1/16/17																											
2	Alexaki	C	Tyboutia	Tay Products	41443 Lily Mountain Dr	Coarsegold	CA	93614	indiv	41443 Lily M Coarsegold	CA	93614	1/16/17																											
3	Lester	R	Nowlin	Solegrassations	4715 W Griffin Way	Fresno	CA	93722	indiv	4715 W Griffin Fresno	CA	93722	1/16/17																											
4	Georgina	R	Chernes	Max & Me	7452 E Robinson Ave	Fresno	CA	93737	indiv	7452 E Robinson Fresno	CA	93737	1/16/17																											
5	Christina	A	Armpo	Alpha Environmental	3118 N Shady Ave	Fresno	CA	93727	inc	3118 N Shady Fresno	CA	93727	1/16/17																											
6	Torres and Son Transport Inc	M	Duarte	Torres Transport	1026 Dos Palos Ave	Dos Palos	CA	93620	corp	1026 Dos Palos Dos Palos	CA	93620	1/16/17																											
7	Dora	M	McFarland	Calleguena Design & Marketing	5070 N South St Ste 107	Fresno	CA	93710	559-977-2825	indiv	2208 E Poppy Fresno	CA	93730	1/16/17																										
8	Malawari	M	McFarland	Fang's Therapy Massage	4825 E McKinley Ave	Fresno	CA	93703	559-916-3158	indiv	556 W Holland Clovis	CA	93612	1/16/17																										
9	Malawari	M	McFarland	M & M Mini Mall	4825 E McKinley Ave	Fresno	CA	93703	559-906-7848	indiv	556 W Holland Clovis	CA	93612	1/16/17																										
10	Malawari	M	McFarland	Sunrise Truck Lines	2317 E Locust Ave	Fresno	CA	93720	indiv	2317 E Locust Fresno	CA	93720	1/16/17																											
11	Jose	S	Altano	Ray Jay Collection	5187 W Carmen Ave	Fresno	CA	93722	indiv	5565 N Parkway Fresno	CA	93722	1/16/17																											
12	Ramirez	A	Bledsoe	Presley's	5411 W Fulton Ave #105	Fresno	CA	93728	indiv	5411 W Fulton N Fresno	CA	93728	1/16/17																											
13	Roberto	A	Castillo	Castillo Trucking	5917 E Dayton Ave	Fresno	CA	93727	indiv	5917 E Dayton Fresno	CA	93727	1/16/17																											
14	Manuel	D	Fajardo	Ynuu-Vang National Unity	7188 E Laurel Ave	Fresno	CA	93737	indiv	7188 E Laurel Fresno	CA	93737	1/16/17																											
15	Y	L	Vang	Buono Road Side Service	3487 E Redlands Ave	Fresno	CA	93726	indiv	3487 E Redland Fresno	CA	93726	1/16/17																											
16	Alvin	J	Valenz Jr	Alvin's Custom Cabinets	1545 C St	Fresno	CA	93706	indiv	1545 C St Fresno	CA	93706	1/16/17																											
17	Salina	F	Bravo	S&B Tax Services	777 Minnewawa Ave Ste 3	Clovis	CA	93612	indiv	138 N Ambler # Clovis	CA	93611	1/16/17																											
18	Paula	F	Bustamante	Rod Line Automotive	4408 E Belmont Ave	Fresno	CA	93702	indiv	2903 N Fisher Fresno	CA	93703	1/16/17																											
19	Integrity Networks Inc	F	Bustamante	Integrity Networks Inc	1060 Fulton Mall #1001	Fresno	CA	93721	inc	1060 Fulton M Fresno	CA	93721	1/16/17																											
20	R & L Real Estate Inc	A	Boulca	R & L Real Estate Inc	2552 Trenton Ave	Clovis	CA	93612	559-307-8597	inc	2552 Trenton C Clovis	CA	93612	1/16/17																										
21	Curpene	S	Sidhu	G S S Transport	7570 N Trella Circle	Fresno	CA	93720	indiv	7570 N Trella Fresno	CA	93720	1/16/17																											
22	Lee	A	Boulca	Humations Editing	1368 N Linden Ave	Fresno	CA	93728	indiv	1368 N Linden Fresno	CA	93728	1/16/17																											
23	San West Farms Inc	M	Goss	Ag Container Mfg	211 W River Circle	Fresno	CA	93711	corp	211 W River C Fresno	CA	93711	1/16/17																											
24	Genco Sub Inc	M	Goss	Subway #7879	7038 N Cedar Ave	Fresno	CA	93720	corp	7447 N 1st St Fresno	CA	93720	1/16/17																											
25	Scott	A	Agostini	Clown California Investigative	4268 Ralph Lane North	Fresno	CA	93727	559-235-3774	inc	4268 Ralph Ln Fresno	CA	93727	1/16/17																										
26	Michael	A	Agostini	McDonald's Restaurants	5225 W Shaw Ave	Fresno	CA	93722	559-447-0427	inc	462 W Oranthe Clovis	CA	93619	1/16/17																										
27	Fresno City Auto Body Inc	M	Flowers Jr	McDonald's Restaurants	4503 E Home Ave	Fresno	CA	93703	corp	4503 E Home Fresno	CA	93703	1/16/17																											
28	Marlin	L	Smith	Godinez Tree & Repter	3389 S Maple Ave Ste B	Fresno	CA	93725	indiv	363 N Chandler Fresno	CA	93706	1/16/17																											
29	Timothy	L	Smith	Fresno Auto City Body	3405 Parkway Ave Ste 103	Clovis	CA	93612	indiv	515 8th St Clovis	CA	93612	1/16/17																											
30	Irvin	V	Ruiz	My One Design	1959 N McKee Ave	Clovis	CA	93619	indiv	1959 N McKee Fresno	CA	93619	1/16/17																											
31	Diana	Z	Gulien	Healing Hands Bodyworks	4747 N First St Ste 109	Fresno	CA	93726	indiv	4854 N Warner Fresno	CA	93705	1/16/17																											
32	Jeanne	Z	Gulien	G&F Auto Body	7331 W Portola Ave	Fresno	CA	93723	indiv	4100 N Cornelia Fresno	CA	93722	1/16/17																											
33	Omega Roofing Company	M	Stingh	Omega Roofing Company	4109 N Cornelia	Fresno	CA	93722	559-709-3513	corp	7331 W Portol Fresno	CA	93723	1/16/17																										
34	Jasbir	R	Reyes	Jabbar Trucking	7331 W Portola Ave	Fresno	CA	93723	indiv	4616 E Lane Fresno	CA	93702	1/16/17																											
35	Caravala	R	Reyes	American Cleaning Solutions	4616 E Lane	Fresno	CA																																	
36	Teres	L	Reynolds	Teres Express	5525 E Laramie Way	Fresno	CA	93726	indiv	7616 E Lane Fresno	CA	93702	1/16/17																											
37	Terrell	L	Reynolds	Terrell's Barber Solutions	7616 E Butler Ave	Fresno	CA	93619	indiv	7616 E Butler Fresno	CA	93619	1/16/17																											
38	Bikramjit	S	Reynolds	Handful Farming	5803 E Grove Lane	Fresno	CA	93726	indiv	5803 E Grove Fresno	CA	93727	1/16/17																											
39	Eric	S	Reynolds	Reynolds Barber	2500 E Bundy Ave	Fresno	CA	93726	indiv	2500 E Bundy Fresno	CA	93726	1/16/17																											
40	Scott	L	Weilman	8 & S Marketing and Development	3219S Lodi Rd	Colton	CA	93607	g	3616 S Lodi Fresno	CA	93607	1/16/17																											
41	Robert	A	Wells	Wells Construction	1222 College Ave	Colton	CA	93607	g	1222 College Fresno	CA	93607	1/16/17																											
42	Salah	A	Abdalla	OAR Express	3280 W Beran Way	Fresno	CA	93720	indiv	3300 W Beran Fresno	CA	93720	1/16/17																											
43	Fresno Electric	A	Romero	Fresno Electric	1152 E Mills Ave	Fresno	CA	93722	indiv	1152 E Mills Fresno	CA	93722	1/16/17																											
44	One Stop Freightway Inc	A	Romero	One Stop Freightway	4321 W Sierra Madre Ave	Fresno	CA	93722	corp	4321 W Sierra Fresno	CA	93722	1/16/17																											
45	CJ's Road To Llamas Corp	A	Romero	CJ's Road To Llamas Corp	4360 Executive Ln	Fresno	CA	93605	corp	4360 Executive Fresno	CA	93605	1/16/17																											
46	Adam	G	Grant Jr	Alpha Company	628 N Thoma Ave	Fresno	CA	93722	559-757-1383	indiv	628 N Thoma Fresno	CA	93728	1/16/17																										
47	W.H. Jones	S	Whitely	W.H. Jones Customs Service	2345 N Clovis Ave #125	Fresno	CA	93727	indiv	740 S Olive A Fresno	CA	93737	1/16/17																											

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PUBLIC NOTICES

page 20 October 27, 2017

READERS INDEX

Trustee Sales	20
Civil	23
Probate	23
Fictitious	24
Miscellaneous	24

Public notices contain information that must, by law, be published in order to make that information available to the general public. First-time publications will be designated with a (1) in the top left corner of the listing. Publication dates appear in the lower left corner of the notice beginning with the first publication and ending with the last.

TRUSTEE SALES

(1) NOTICE OF TRUSTEE’S SALE T.S. No. 17-20221-SP-CA Title No. 170201582-CA-VOI A.P.N. 053-330-29 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/09/2006. 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. A public auction sale to the highest bidder for cash, (cashier’s check(s) must be made payable to National Default Servicing Corporation), 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 Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The 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 the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **Jose Francisco Flores and Isabel Flores**, husband and wife, as joint tenants. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 11/22/2006 as Instrument No. 2006-0247019 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 11/16/2017 at 10:00 AM. Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. Estimated amount of unpaid balance and other charges: \$126,794.46. Street Address or other common designation of real property: 21168 Malsbary Street, Purported on tax sheet: 21168 S Malsbary, Riverdale, CA 93656. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder’s sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. 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 714-730-2727 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 17-20221-SP-CA. 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: 10/19/2017 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: www.ndscorp.com/sales Zahara Joyner, Trustee Sales Representative. A-4636101 10/27/2017, 11/03/2017, 11/10/2017 10/27/2017, 11/03/2017, 11/10/2017

(1) TSG No.: 8707455 TS No.: CA1700280255 FHA/VA/PMI No.: 0484747746 APN: 449-050-40 Property Address: 3536 W OLIVE AVE FRESNO, CA 93722-5739 NOTICE OF TRUSTEE’S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/27/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 11/16/2017 at 10:00 A.M., First American Title Insurance Company, as duly appointed Trustee under and pursuant to Deed of Trust recorded 12/31/2007, as Instrument No. 2007-0229300-00, in book , page , , of Official Records in the office of the County Recorder of FRESNO County, State of California. Executed by: **CARMEN R GUTIERREZ**, AN UNMARRIED WOMAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER’S

CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (Payable at time of sale in lawful money of the United States) At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 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 described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 449-050-40 The street address and other common designation, if any, of the real property described above is purported to be: **3536 W OLIVE AVE, FRESNO, CA 93722-5739** 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, 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, under the terms of said Deed of Trust, 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 obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$225,751.01. The beneficiary under said Deed of Trust has deposited all documents evidencing the obligations secured by the Deed of Trust and has declared all sums secured thereby immediately due and payable, and has caused a written Notice of Default and Election to Sell to be executed. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder’s office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call (916)939-0772 or visit this Internet Web <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA1700280255 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. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee’s attorney. Date: First American Title Insurance Company 4795 Regent Blvd, Mail Code 1011-F Irving, TX 75063 First American Title Insurance Company MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE FOR TRUSTEES SALE INFORMATION PLEASE CALL (916)939-0772NPP0319302 To: FRESNO BUSINESS JOURNAL 10/27/2017, 11/03/2017, 11/10/2017

10/27/2017, 11/03/2017, 11/10/2017

TSG No.: 1700242889 TS No.: CA1700280094 FHA/VA/PMI No.: APN: 427-103-09 Property Address: 2034 EAST ACACIA AVENUE FRESNO, CA 93726 NOTICE OF TRUSTEE’S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/23/2006. 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. On 11/13/2017 at 10:00 A.M., First American Title Insurance Company, as duly appointed Trustee under and pursuant to Deed of Trust recorded 05/31/2006, as Instrument No. 2006-0114007, in book , page , , of Official Records in the office of the County Recorder of FRESNO County, State of California. Executed by: **VERONICA S BENSON, AND VINCE BENSON**, WIFE AND HUSBAND AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER’S CHECK/ CASH EQUIVALENT or other form of payment authorized by 2924h(b), (Payable at time of sale in lawful money of the United States) At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 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 described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 427-103-09 The street address and other common designation, if any, of the real property described above is purported to be: 2034 EAST ACACIA AVENUE, FRESNO, CA 93726 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, 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, under the terms of said Deed of Trust, 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 obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$169,740.87. The beneficiary under said Deed of Trust has deposited all documents evidencing the obligations secured by the Deed of Trust and has declared all sums secured thereby immediately due and payable, and has caused a written Notice of Default and Election to Sell to be executed. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder’s office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call

(916)939-0772 or visit this Internet Web <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA1700280094 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. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee’s attorney. Date: First American Title Insurance Company 4795 Regent Blvd, Mail Code 1011-F Irving, TX 75063 First American Title Insurance Company MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE FOR TRUSTEES SALE INFORMATION PLEASE CALL (916)939-0772NPP0317594 To: FRESNO BUSINESS JOURNAL 10/13/2017, 10/20/2017, 10/27/2017 10/13/2017, 10/20/2017, 10/27/2017

NOTICE OF TRUSTEE’S SALE Trustee Sale No. : 00000006797617 Title Order No.: 170195357 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 03/22/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 03/29/2007 as Instrument No. 2007-0063349 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **LAURA MAE BURNLEY, TRUSTEE OF THE 2002 LAURA MAE BURNLEY REVOCABLE TRUST DATED OCTOBER 28, 2002**, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER’S CHECK/ CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 11/14/2017. TIME OF SALE: 10:00 AM. PLACE OF SALE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **2662 S LEE AVE, FRESNO, CALIFORNIA 93706**. APN#: 479-281-13. 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, 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, under the terms of said Deed of Trust, 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 obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$74,259.96. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there

TRUSTEE SALES

Continued | From 20

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 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site www.lpsasap.com for information regarding the sale of this property, using the file number assigned to this case 00000006797617. 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. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES and POSTING 2 714-730-2727 www.lpsasap.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/05/2017 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4634775 10/13/2017, 10/20/2017, 10/27/2017 10/13/2017, 10/20/2017, 10/27/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006811996 Title Order No.: 730-1705098-70 FHA/VA/PMI No.: 045-6390962-952/255 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/23/2005. 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. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 11/30/2005 as Instrument No. 2005-0279742 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: JULIA ANNE STALLINGS AND L.D. STALLINGS, HUSBAND AND WIFE AS JOINT TENANCY, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 11/14/2017. TIME OF SALE: 10:00 AM. PLACE OF SALE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported

to be: 4887 EAST IOWA AVENUE, FRESNO, CALIFORNIA 93727. APN#: 462-242-13. 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, 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, under the terms of said Deed of Trust, 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 obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$189,747.64. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. 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 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site www.lpsasap.com for information regarding the sale of this property, using the file number assigned to this case 00000006811996. 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. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES and POSTING 2 714-730-2727 www.lpsasap.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/06/2017 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-FN4634895 10/13/2017, 10/20/2017, 10/27/2017 10/13/2017, 10/20/2017, 10/27/2017

T.S. No. 050758-CA APN: 303-041-23 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/17/2006. 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 ON 11/14/2017 at 10:30 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 8/25/2006, as Instrument No. 2006-

0178837, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: JAIME ALDAZ-QUINONEZ AND MARIA DE LA LUZ-ALDAZ, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, 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 FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93724 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 described as: LOT 22 IN BLOCK 18 OF THE TOWNSITE OF PINEDALE, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED MARCH 20, 1923 IN BOOK 9 OF PLATS AT PAGE 93, IN THE OFFICE OF THE COUNTY RECORDER OF THE COUNTY OF FRESNO. The street address and other common designation, if any, of the real property described above is purported to be: 266 WEST PINEDALE AVENUE PINEDALE, CA 93650 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 held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$167,461.84 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. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. 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 (844) 477-7869 or visit this Internet Web site WWW.STOXPOSTING.COM, using the file number assigned to this case 050758-CA. 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. FOR SALES INFORMATION: (844) 477-7869 CLEAR RECON CORP. 4375 Jutland Drive San Diego, California 92117 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE TS No. CA-15-696796-RY Order No.: 150326508-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/25/2006. 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. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE. Trustor(s): FRANCISCO J GUILLEN AND CECILIA GUILLEN, HUSBAND AND WIFE AS, JOINT TENANTS Recorded: 8/2/2006 as Instrument No. 2006-0160162 of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 11/13/2017 at 10:00 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 Amount of unpaid balance and other charges: \$182,592.11 The purported property address is: 319 NORTH CALAVERAS AVE, FRESNO, CA 93701 Assessor's Parcel No. : 459-152-08 NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 916-939-0772 for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: CA-15-696796-RY. 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. The undersigned Trustee disclaims

any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Date: Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 916-939-0772 O r Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318 Quality Loan Service Corp. TS No.: CA-15-696796-RY IDSPub #0132834 10/20/2017 10/27/2017 11/3/2017 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE T.S. No.: 17-0603 Loan No.: *****5884 APN: 428-082-30 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/27/2012. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, 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 the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: JASON M. PRUITT, A SINGLE MAN. Duly Appointed Trustee: PRESTIGE DEFAULT SERVICES. Recorded 7/6/2012 as Instrument No. 2012-0093942-00 of Official Records in the office of the Recorder of Fresno County, California, The subject Deed of Trust was modified by Loan Modification recorded as Instrument 2016-0108164 and recorded on 08/17/2016. Date of Sale: 11/15/2017 at 9:00 AM. Place of Sale: West entrance to the county courthouse breezeway, Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724. Amount of unpaid balance and other charges: \$106,430.91. Street Address or other common designation of real property: 3823 EAST DONNER AVENUE FRESNO, CA 93726. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication

TRUSTEE SALES

Continued | From 21

of this Notice of Sale. 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 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 (800) 793-6107 or visit this Internet Web site www.auction.com, using the file number assigned to this case 17-0603. 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: 10/12/2017 PRESTIGE DEFAULT SERVICES 5130 E. La Palma Ave., Suite 202 Anaheim Hills, California 92807 Sale Line: (800) 793-6107 Briana Young, Trustee Sale Officer. A-4635690 10/20/2017, 10/27/2017, 11/03/2017 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE TS No. **CA-17-769212-BF** Order No.: **8700056** **YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/6/2012. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **HARRY F. COLES AND CHERRY F. COLES, HUSBAND AND WIFE AS JOINT TENANTS** Recorded: **12/12/2012** as Instrument No. **2012-0179220** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **11/13/2017** at **10:00 AM** Place of Sale: **At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724** Amount of unpaid balance and other charges: **\$349,675.66** The purported property address is: **5656 N BRIARWOOD AVE, FRESNO, CA 93711** Assessor 's Parcel No.: **415-203-20** **NOTICE TO POTENTIAL BIDDERS:** If you

are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **916-939-0772** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-17-769212-BF**. 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. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. **QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711** **For NON SALE information only Sale Line: 916-939-0772 O r Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-17-769212-BF** IDSPub #0132845 10/20/2017 10/27/2017 11/3/2017 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006717318 Title Order No.: 170132803 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/22/2005. 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. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed

Trustee under and pursuant to Deed of Trust Recorded on 01/25/2006 as Instrument No. 2006-0016557 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **DERRICK JINKS, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT** or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 11/21/2017. TIME OF SALE: 10:00 AM. PLACE OF SALE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **965 WEST NATIONAL AVENUE, CLOVIS, CALIFORNIA 93612**. APN#: 430-481-23. 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, 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, under the terms of said Deed of Trust, 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 obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$123,276.01. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **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 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site www.lpsasap.com for information regarding the sale of this property, using the file number assigned to this case 00000006717318. 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. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES and POSTING 2 714-730-2727 www.lpsasap.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/13/2017 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY

INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-FN4635386 10/20/2017, 10/27/2017, 11/03/2017 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006750608 Title Order No.: 730-1704088-70 FHA/VA/PMI No.: 23166331 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/30/2005. 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. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/09/2005 as Instrument No. 2005-0210707 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **DARYL E. GORDON AND ROSEMARY GORDON** HUSBAND AND WIFE AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 11/21/2017. TIME OF SALE: 10:00 AM. PLACE OF SALE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **2735 BEVERLY AVENUE, CLOVIS, CALIFORNIA 93611**. APN#: 554-092-16. The land referred to in this Report is situated in the City of Clovis, County of Fresno, State of California, and is described as follows: Lot 40 of Tract No. 4433 Bonneville, as per Map thereof recorded in Book 56, Pages 39 and 40 of Plats, Fresno County Records. 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, 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, under the terms of said Deed of Trust, 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 obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$289,222.38. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **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 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site www.lpsasap.com for information regarding the sale of this property, using the file number assigned to this case 00000006750608. 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. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES and POSTING 2714-730-2727 www.lpsasap.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/13/2017. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4635431 10/20/2017, 10/27/2017, 11/03/2017 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000004764950 Title Order No.: 170189952 FHA/VA/PMI No.: 00000000000000 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/26/2006. 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. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 01/02/2007 as Instrument No. 2007-0000071 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **ERNESTINE HILL, A SINGLE WOMAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT** or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 11/29/2017. TIME OF SALE: 9:00 AM. PLACE OF SALE: **FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724. STREET ADDRESS** and other common designation, if any, of the real property described above is purported to be: **7735 N DEBRA AVE, FRESNO, CALIFORNIA 93722**. APN#: 503-162-08. 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, 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, under the terms of said Deed of Trust, 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 obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$230,419.57. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a

TRUSTEE SALES

Continued | From 22

written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. 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 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site www.auction.com for information regarding the sale of this property, using the file number assigned to this case 00000004764950. 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. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832 www.auction.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/17/2017 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4635801 10/20/2017, 10/27/2017, 11/03/2017 10/20/2017, 10/27/2017, 11/03/2017 -----

APN: 468-490-20 ORDER: 5823464 FILE: TS-170601 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER AN AMENDED NOTICE OF DELINQUENT ASSESSMENT LIEN (CIVIL CODE SECTION 5675). DATED 10/18/2016. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that on 11/09/2017 at 10:00 a.m. C.N.A. FORECLOSURE SERVICES, INC. A CALIFORNIA CORPORATION, as trustee, or successor trustee, or substituted trustee pursuant to the above referenced Amended Notice of Delinquent Assessment Lien which was caused to be recorded by Villa Borgata Maintenance Corp. Homeowners Association ("Creditor Association") pursuant to the authority of Civil Code Section 5675 in order to secure obligations in favor of the Creditor Association, which Amended Notice of Delinquent Assessment Lien, recorded 10/21/2016 as Instrument No. 2016-145111 of Official Records in the Office of the Recorder of Fresno County, California, and pursuant to that certain Notice of Default and Election to Sell recorded 7/17/2017 as instrument # 2017-0087889 of Official Office of said County will sell at PUBLIC AUCTION TO THE HIGHEST BIDDER FOR

CASH (payable at the time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724, all rights, title and interest in the property situated in Fresno County , State of California describing the land therein: As more fully described in Amended Notice of Delinquent Assessment Lien The property address and other common designation, if any, of the real property described above is purported to be: **2909 E Huntington #107, Fresno, CA** The owner of record of the above described property is: **Francis Samuel Daggett** The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. The total amount of unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$10,314.57 (estimated). In addition to cash, the Trustee will accept a cashier's check drawn by a state or federal credit union or a check drawn by 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. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. Said sale will be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the unpaid balance currently due and owing under the aforesaid Amended Notice of Supplemental Delinquent Assessment Lien and/or late fees, cost of collections (including attorney fees), and interest, which said Owner is obligated to pay Creditor Association under Civil Code 5650 and fees, charges and expenses of the Trustee. This property is being sold subject to a right of redemption in accordance with California Civil Code section 5715 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 telephone number for information regarding the trustee's sale 916-939-0772 or visit this Internet Web site www.nationwideposting.com for information regarding the sale of this property, using the file number assigned to this case 170601. 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. FOR SALES INFORMATION CALL : 916-939-0772 C/O C.N.A FORECLOSURE SERVICES, INC., A CALIFORNIA CORPORATION as said Trustee. 2020 CAMINO DEL RIO N. #230 SAN DIEGO, CALIFORNIA 92108 (619) 297-6740 DATE: 10/17/2017 KIMBERLY CURRAN TRUSTEE SALE OFFICER NPP0318910 To: FRESNO BUSINESS JOURNAL 10/20/2017, 10/27/2017, 11/03/2017 10/20/2017, 10/27/2017, 11/03/2017 -----

CIVIL

NOTICE OF SALE OF ASSETS BY RECEIVER "AS IS" (REAL PROPERTY) AND SOLICITATION OF OVERBIDS

NOTICE is given that on November 14, 2017, at 3:30 p.m., in Department 502 of Civil Division of the Fresno County Superior Court, located at B.F. Sisk Courthouse, 1130 O Street, Fresno, California 93721, Terence J. Long, in his capacity as Court-appointed Receiver (the "Receiver") in case no. 17CECG00998, captioned as **City of Fresno vs. BRIAN H. ROSENE; JOHN O. TOSATTO; LEONA TOSATTO; ZB, N.A. fka SUMITOMO BANK OF CALIFORNIA**, will offer for sale as is, as determined by the Court, the following assets of the Receivership Estate: all of that right, title, and interest of Brian H. Rosene, John O. Tosatto and Leona Tosatto in the real property commonly known and located at 1367 East San Ramon, Fresno, California, APN 418-161-07, Fresno County, together with all improvements and fixtures, including, without limitation, residences, rights and entitlements attached to, located on, or associated with the real property assets (the "Subject Property"). The Subject Property is legally described as follows:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS: LOT 14 OF TRACT NO. 1766, ELDORADO PARK, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 19 PAGE 92 OF PLATS, FRESNO COUNTY RECORDS.

NOTICE is given that the Receiver has entered into a written purchase and sale agreement (the "PSA") to sell the Subject Property as is and free and clear to a qualified buyer (the "Buyer") for a gross purchase price of \$125,000, plus a cash deposit of \$108,000 to cover the costs to rehabilitate the property within 60 days of close of escrow. Interested persons may request a copy of the PSA and the Motion by Terence, J. Long, Receiver, for Order Instructing and Authorizing Receiver to Sell Real Property Assets of Receivership Estate Free and Clear As Is and directions to the real property, orally or in writing by contacting Riley C. Walter of Walter Wilhelm Law Group at (559) 490-0949 or rileywalter@W2LG.com.

NOTICE is given that the proposed sale is subject to conditions set out in the Motion, and is subject to confirmation by the Court. Overbids in increments of \$5,000 for the Subject Property are invited and encouraged. Overbids will be received at a public overbid sale conducted under the direction of the Court prior to confirmation of the sale. The price and terms of the PSA entered into by Receiver with the Buyer will be treated as the opening bid at the public overbid sale. Reference is made to Sections 701.510 through 701.680, inclusive, of the Code of Civil Procedure for provisions governing the terms, conditions, and effect of the sale and liability of defaulting bidders. Reference is also made to the Motion by Terence J. Long, Receiver, for Order Instructing and Authorizing Receiver to Sell Real Property Assets of Receivership Estate As Is and Free and Clear which is also available upon request. Bidders will be required to provide the Receiver with a \$10,000 cashier's check and demonstrate the ability to match or exceed the noticed bid.

Interested persons should contact Riley C. Walter, attorney for the Receiver at 205 E. River Park Circle, Suite 410, Fresno, CA 93720, (559) 490-0949, rileywalter@W2LG.com Dated: October 4, 2017 Riley C. Walter Walter Wilhelm Law Group, a Professional Corporation 205 E. River Park Circle, Suite 410 Fresno, California 93720 Attorneys for Receiver, Terence J. Long 10/13/2017, 10/20/2017, 10/27/2017 -----

SUMMONS (Family Law) CITACIÓN (Derecho familiar) NOTICE TO RESPONDENT: (Name): SYLVIA BRADDOCK AVISO AL DEMANDADO (Nombre) You are being sued. Lo están demandando. Petitioner's name is: Nombre del demandante: DALE LEE BRADDOCK: CASE NUMBER (NUMERO DE

PUBLIC NOTICES

CASO): FL14783

You have **30 calendar days** after this Summons and Petition are served on you to file a Response (form FL-120) at the court and have a copy served on the petitioner. A letter or phone call will not protect you.

If you do not file your *Response* on time, the court may make orders affecting your marriage or domestic partnership, your property, and custody of your children. You may be ordered to pay support and attorney fees and costs. If you cannot pay the filing fee, ask the clerk for a fee waiver form.

If you want legal advice, contact a lawyer immediately. You can get information about finding lawyers at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), at the California Legal Services Web site (www.lawhelpcalifornia.org), or by contacting your local county bar association.

Tiens 30 días corridos después de haber recibido la entrega legal de esta Citación y Petición para presentar una Respuesta (formulario FL-120 ó FL-123) ante la corte y efectuar la entrega legal de una copia al demandante. Una carta o llamada telefónica no basta para protegerlo.

Si no presenta su Respuesta a tiempo, la corte puede dar órdenes que afecten su matrimonio o pareja de hecho, sus bienes y la custodia de sus hijos. La corte también le puede ordenar que pague manutención, y honorarios y costos legales. Si no puede pagar la cuota de presentación, pida al secretario un formulario de exención de cuotas. Si desea obtener asesoramiento legal, póngase en contacto de inmediato con un abogado. Puede obtener información para encontrar a un abogado en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en el sitio Web de los Servicios Legales de California (www.lawhelpcalifornia.org) o poniéndose en contacto con el colegio de abogados de su condado.

Si desea obtener asesoramiento legal, póngase en contacto de inmediato con un abogado. Puede obtener información para encontrar a un abogado en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en el sitio Web de los Servicios Legales de California (www.lawhelpcalifornia.org) o poniéndose en contacto con el colegio de abogados de su condado.

NOTICE: The restraining orders on page 2 are effective against both spouses or domestic partners until the petition is dismissed, a judgment is entered, or the court makes further orders. These orders are enforceable anywhere in California by any law enforcement officer who has received or seen a copy of them.

AVISO: Las órdenes de restricción que figuran en la página 2 valen para ambos cónyuges o pareja de hecho hasta que se despida la petición, se emita un fallo o la corte dé otras órdenes. Cualquier autoridad de la ley que haya recibido o visto una copia de estas órdenes puede hacerlas acatar en cualquier lugar de California.

FEE WAIVER: If you cannot pay the filing fee, ask the clerk for a fee waiver form. The court may order you to pay back all or part of the fees and costs that the court waived for you or the other party.

EXENCION DE CUOTAS: Si no puede pagar la cuota de presentacion, pida al secretario un formulario de exencion de cuotas. La corte puede ordenar que usted pague, ya sea en parte o por completo, las cuotas y costos de la corte previamente exentos a peticion de usted o de la otra parte.

1. The name and address of the court are (El nombre y dirección de la corte son): TUOLUMNE COUNTY SUPERIOR COURT 41 WEST YANEY AVE. SONORA, CA 95370

2. The name, address, and telephone number of the petitioner's attorney, or the petitioner without an attorney, are: (El nombre, dirección y número de teléfono del abogado del demandante, o del demandante si no tiene abogado, son): DALE LEE BRADDOCK 6850 STUDHORSE FLAT RD. SONORA, CA 95370 (209) 454-9583

IN PRO PER ASSOCIATED LEGAL ASSISTANCE T. BLAND LDA 55-004 43 N. WASHINGTON ST., SONORA, CA 95370 TUOLUMNE COUNTY (209) 588-0501 Date (Fecha): 4-14-17 Clerk, by (Secretario, por) Ellen Miller, Deputy (Asistente) [Seal] 10/20/2017, 10/27/2017, 11/03/2017, 11/10/2017 -----

PROBATE

(1) NOTICE OF PETITION TO ADMINISTER ESTATE OF ANGELITA SANCHEZ BENAVIDEZ CASE NO: 17CEPR01085 To all heirs, beneficiaries, creditors,

contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of ANGELITA SANCHEZ BENAVIDEZ, aka ANGIE S. BENAVIDEZ A Petition for Probate has been filed by Robert Benavidez in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that Robert Benavidez be appointed as personal representative to administer the estate of the decedent.

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A hearing on the petition will be held in this court as follows: November 27, 2017, 9:00 A.M., Dept.: 303

1130 "O" Street, 3rd Floor - Dept. 303 Fresno, California 93721 B.F. Sisk Courthouse-Probate Division

If you object to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

If you are a creditor or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

You may examine the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for petitioner: Edward L. Fanucchi, Esq. #040786 QUINLAN, KERSHAW & FANUCCHI, LLP 2125 Merced Street Fresno, CA 93721 (559) 268-8771 10/27/2017, 11/10/2017, 11/01/2017 -----

(1) NOTICE OF PETITION TO ADMINISTER ESTATE OF LULA MAYE MASON, aka LULA MAE MASON CASE NO: 17CEPR01105

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of LULA MAYE MASON, aka LULA MAE MASON A Petition for Probate has been filed by GEORGE HOLLAND in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that GEORGE HOLLAND be appointed as personal representative to administer the estate of the decedent.

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the

PROBATE

Continued | From 23

personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. **A hearing on the petition will be held in this court as follows: November 30, 2017, 9:00 A.M., Dept.: 303 1130 “O” Street, 3rd Floor - Dept. 303 Fresno, California 93721** **If you object** to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. **If you are a creditor** or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. **You may examine the file kept by the court.** If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. Attorney for petitioner: **CURTIS D. RINDLISBACHER #142929 BAKER, MANOCK & JENSEN, PC 5260 NORTH PALM AVENUE, STE. 421 FRESNO, CA 93704 (559) 432-5400 10/27/2017, 11/10/2017, 11/01/2017** -----

(1) **NOTICE OF PETITION TO ADMINISTER ESTATE OF WINSTON SHERDELL ELLISON CASE NO: 17CEPR01067** To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Winston Sherdell Ellison** **A Petition for Probate** has been filed by **Nelden Ellison** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **Nelden Ellison** be appointed as personal representative to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. **A hearing on the petition will be held in this court as follows: November 16, 2017, 9:00 A.M., Dept.: 303 1130 “O” Street, 3rd Floor - Dept. 303 Fresno, California 93710 Probate Division** **If you object** to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. **If you are a creditor** or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general

personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. **You may examine the file kept by the court.** If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. Attorney for petitioner: **DANIEL T. McCLOSKEY Tuttle & McCloskey 750 E. Bullard, Suite 101 Fresno, California 93710 (559) 437-1770 10/27/2017, 11/10/2017, 11/01/2017** -----

NOTICE OF PETITION TO ADMINISTER ESTATE OF SUSAN J. MABE CASE NO: 17CEPR01069 To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **SUSAN J. MABE, also known as SUSAN MABE** **A Petition for Probate** has been filed by **MARK A. SANCHEZ** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **MARK A. SANCHEZ** be appointed as personal representative to administer the estate of the decedent. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. **A hearing on the petition will be held in this court as follows: November 16, 2017, 9:00 A.M., Dept.: 303 1130 “O” Street, 3rd Floor - Dept. 303 Fresno, California 93724** **If you object** to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. **If you are a creditor** or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. **You may examine the file kept by the court.** If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. Attorney for petitioner: **JOHN V. WILLOUGHBY (SBN: 81124) HUGH W. WILLOUGHBY (SBN: 58647) P.O. BOX 4935 SAN JOSE, CA 95150-4935 (408) 267-1541 10/13/2017, 10/27/2017, 10/18/2017** -----

FICTITIOUS

(1) **FICTITIOUS BUSINESS NAME STATEMENT File No. 2201710005781** The following person(s) is (are) conducting business as

SUNFLOWERS at 2431 E. MARQUISE COURT, FRESNO, CA 93720, FRESNO COUNTY, Phone (559) 221-2577: Full Name of Registrant: **SUNFLOWERS IN THE SILENT GARDEN**, 2431 E. MARQUISE COURT, FRESNO, CA 93720, Phone (559) 221-2577. Registrant commenced to transact business under the Fictitious Business Name listed above on: **10/23/2017**. This business conducted by: **NON-PROFIT CORPORATION**. Articles of Incorporation Number: C4074028 **MICHAEL MARK BUETTNER**, ASSISTANT SECRETARY. This statement filed with the Fresno County Clerk on: **10/23/2017**. (Seal) **BRANDI L. ORTH, COUNTY CLERK.** By: ALISA SANDERS, DEPUTY. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 10/27/2017, 11/03/2017, 11/10/2017, 11/17/2017 -----

(1) **FICTITIOUS BUSINESS NAME STATEMENT File No. 2201710005592** The following person(s) is (are) conducting business as **DIAMOND CLEANING AND JANITORIAL SERVICE at 2135 S. SHIRLEY AVENUE, FRESNO, CA 93727, FRESNO COUNTY:** Mailing Address: 2135 S. SHIRLEY AVENUE, FRESNO, CA 93727; Full Name of Registrant: **JESSICA RODRIGUEZ JIMENEZ**, 2135 S. SHIRLEY AVENUE, FRESNO, CA 93727 **MAYRA C. GONZALEZ RODRIGUEZ**, 2135 S. SHIRLEY AVENUE, FRESNO, CA 93727. Registrant has not yet commenced to transact business under the Fictitious Business Name listed above. This business conducted by: **COPARTNERS**. JESSICA RODRIGUEZ JIMENEZ, PARTNER. This statement filed with the Fresno County Clerk on: **10/10/2017**. (Seal) **BRANDI L. ORTH, COUNTY CLERK.** By: GLORIA AYALA, DEPUTY. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 10/27/2017, 11/03/2017, 11/10/2017, 11/17/2017 -----

(1) **FICTITIOUS BUSINESS NAME STATEMENT File No. 2201710005405** The following person(s) is (are) conducting business as **CLEANING SERVICE AGUILAR at 3241 N. WOODSON AVENUE, FRESNO, CA 93705, FRESNO COUNTY:** Mailing Address: 3241 N. WOODSON AVENUE, FRESNO, CA 93705; Full Name of Registrant: **SANTIAGO AGUILAR GARCIA**, 3241 N. WOODSON AVENUE, FRESNO, CA 93705. Registrant commenced to transact business under the Fictitious Business Name listed above on: **09/28/2017**. This business conducted by: **INDIVIDUAL**. SANTIAGO AGUILAR GARCIA, OWNER. This statement filed with the Fresno County Clerk on: **09/28/2017**. (Seal) **BRANDI L. ORTH, COUNTY CLERK.** By: ARIEL GUIZAR-SOTO, DEPUTY. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 10/27/2017, 11/03/2017, 11/10/2017, 11/17/2017 -----

FICTITIOUS BUSINESS NAME STATEMENT File No. 2201710005296 The following person(s) is (are) conducting business as **Machine Experience Machine Experience and Design MED at 2964 Philip Avenue, Clovis, CA 93612, FRESNO COUNTY:** Mailing Address: 2681 N. Business Park Avenue, Fresno, CA 93727; Full Name of Registrant: **Excelsior Machine, Inc.**, 2681 N. BUSINESS PARK AVENUE, FRESNO, CA 93727. Registrant commenced to transact business under the Fictitious Business Name listed above on: **8/3/17**. This business conducted by: **Corporation**. Articles of Incorporation Number: C4052228 Raymond R. Roush, III, CEO. This statement filed with the Fresno County Clerk on: **09/25/2017**. (Seal) **BRANDI L. ORTH, County Clerk.** By: ALISA SANDERS, Deputy. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 10/13/2017, 10/20/2017, 10/27/2017, 11/03/2017 -----

FICTITIOUS BUSINESS NAME STATEMENT File No. 2201710005563 The following person(s) is (are) conducting business as **7 BROTHERS CONSTRUCTION at 318 N. 3RD STREET, FRESNO, CA 93625, FRESNO COUNTY:** Mailing Address: 318 N. 3RD STREET, FRESNO, CA 93625; Full Name of Registrant: **ANDRES ADRIAN PEET**, 318 N. 3RD STREET, FOWLER, CA 93625. Registrant commenced to transact business under the Fictitious Business Name listed above on: **10/09/2017**. This business conducted by: **INDIVIDUAL**. ANDRES ADRIAN PEET, OWNER. This statement filed with the Fresno County Clerk on: **10/09/2017**. (Seal) **BRANDI L. ORTH, COUNTY CLERK.** By: GLORIA AYALA, DEPUTY. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 10/13/2017, 10/20/2017, 10/27/2017, 11/03/2017 -----

FICTITIOUS BUSINESS NAME STATEMENT File No. 2201710005524 The following person(s) is (are) conducting business as **PORVENIR ESTATES II, LIMITED PARTNERSHIP, A CALIFORNIA LIMITED PARTNERSHIP at 2020 West Kettleman Lane, Lodi, CA 95241, San Joaquin County:** Full Name of Registrant: **PORVENIR ESTATES II MICHAELS (PAM) LLC General Partner of PORVENIR ESTATES II, A CALIFORNIA PARTNERSHIP, 3 East Stow Road, Suite 100, Marlton, NJ 08053**. Registrant commenced to transact business under the Fictitious Business Name listed above on: **06/04/2013**. This business conducted by: **Limited Partnership**. Articles of Incorporation Number: 199928100007 James Miller, Vice President (GP of LP) This statement filed with the Fresno County Clerk on: **10/06/2017**. (Seal) **BRANDI L. ORTH, COUNTY CLERK.** By: ANGELA DELGADO, DEPUTY. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 10/20/2017, 10/27/2017, 11/03/2017, 11/10/2017 -----

FICTITIOUS BUSINESS NAME STATEMENT File No. 2201710005340 The following person(s) is (are) conducting business as **Yribarren Family Farms at 12249 W. Nielsen Ave., Kerman CA 93630, FRESNO COUNTY, Phone (559) 840-4004:** Full Name of Registrant: **Jeff Yribarren**, 12249 W. Nielsen Ave., Kerman, Ca 93630. Registrant commenced to transact business under the Fictitious Business Name listed above on: **09/14/17** This business conducted by: **INDIVIDUAL**. Jeff Yribarren, Owner. This statement filed with the Fresno County Clerk on: **09/26/2017**. (Seal) **BRANDI L. ORTH, COUNTY CLERK.** By: ARIEL GUIZAR SOTO, DEPUTY. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 10/20/2017, 10/27/2017, 11/03/2017, 11/10/2017 -----

MISC.

(1) **N O T I C E T O B I D D E R S / SUMMARY PROJECT DESCRIPTION (Public Contract Code § 22037): CONTRACT NUMBER: 17-20-C FRESNO COUNTY WILDLIFE CONSERVATION BOARD-SHAVER LAKE BOAT RAMP EXTENSION AND OBSERVATION DECKS. Sealed proposals will be received at the Fresno County Department of Public Works and Planning (Department), Office of the Design Engineer, Seventh Floor, Fresno County Plaza Building, 2220 Tulare Street, Fresno, CA 93721 until 2:00 P.M., (1400 hours and 00 seconds) Tuesday, November 14, 2017, at which time the bidding will be closed. This project is subject to compliance monitoring and enforcement by the Department of Industrial Relations. Pursuant to Labor Code section 1771.1, any Contractor bidding, or subcontractor to be listed on a bid proposal subject to Public Contract Code Section 4104, shall not be qualified to bid unless currently registered and qualified to perform public works pursuant to Labor Code section 1725.5. No Contractor or subcontractor may be awarded a contract or perform work on any contract for public work without proof of current registration with the Department of Industrial Relations pursuant to Labor Code Section 1725.5 to perform public works. The work to be done consists, in general, of the extension of the existing concrete boat ramp, the construction of two observation/fishing gazebos, and construction of concrete walkways from the existing parking lot to the new gazebos. Interested prospective bidders are hereby directed to review, before preparation and submittal of a bid, the full version of the Notice to Bidders for this Project is on the Department's website at <http://co.fresno.ca.us/planholders>. Jean Rousseau, County Administrative Officer Dated: October 27, 2017 By: BERNICE E. SEIDEL, Clerk to the Board of Supervisors 10/27/2017** -----

(1) **NOTICE OF INTENT TO ADOPT A MITIGATED NEGATIVE DECLARATION NOTICE OF PUBLIC HEARING NOTICE OF PUBLIC REVIEW OF A PROPOSED MITIGATED NEGATIVE DECLARATION NOTICE OF PUBLIC HEARING NOTICE IS HEREBY GIVEN** that on **Thursday, November 16, 2017, at 6:00 p.m.**, a public hearing will be conducted in the Council Chamber of the Clovis Civic Center, 1033 Fifth Street, Clovis, CA 93612. The Clovis Planning Commission will consider the following items: Consider items associated with approximately 37.67 acres of land located on the east side of Leonard Avenue, between Barstow and Shaw Avenues. Sharon L. Moore Trustee,

MISCELLANEOUS

Continued | From 24

Bradford H. & Tamara L. Mack Trustees, Pam K. Janda, Trustee, owner; Benchmark Communities, LLC., applicant; Precision Civil Engineering, Inc., representative.

1. R2017-03, A request to approve a prezone from the County AE-20 Zone District to the Clovis R-1 (Single Family Residential - 6,000 Sq. Ft. Min.) Zone District.

2. TM6181, A request to approve a vesting tentative tract map for a 138-lot single-family residential development. Consider items associated with approximately 7.85 acres of land located at the northeast corner of Alluvial and Willow Avenues, Donaghy Sales Inc., owner; Willows Petroleum Inc., applicant; Milestone Associates, representative.

1. GPA2017-01, A request to amend the General Plan to re-designate from Low Density Residential (2.1-4.0 du/ac) to commercial and Medium High Density Residential (7.1-15.0 du/ac).

2. R2017-06, A request to approve the rezone from R-1-7500 (Single-Family Residential 7,500 minimum) to C-2 (Community Commercial) and R-2 (Low density multiple family residential).

3. CUP2017-05, A request to approve a Conditional Use Permit to allow for a restaurant with outdoor dining and associated drive-through.

4. CUP2017-06, A request to approve a Conditional Use Permit to allow for a convenience market with beer and wine sales, fuel sales and a drive-through car wash.

5. CUP2017-07, A request to approve a Conditional Use Permit to allow for a restaurant with drive-through use.

6. CUP2017-14, A request to approve a Conditional Use Permit to allow for proposed multi-family structures to be greater than 35 feet in height.

C. Consider items associated with approximately 35.43 acres of property located at the southeast corner of Bullard and Leonard Avenues. Grantor Real Estate Investments, C&A Farms, LLC, owners; Las Brisas Builders, Inc. applicant/representative.

1. GPA2017-05, A request to amend the General Plan and Loma Vista Specific Plan to re-designate from Low Density Residential (2.1 to 4.0 DU/AC) to Medium Density Residential (4.1 to 7.0 DU/AC).

2. CUP2017-10, A request to approve a conditional use permit for a 249-lot single-family Planned Residential Development with public and private streets, gated entry, reduced setbacks, reduced lot widths, and increased lot coverage.

3. TM6186, A request to approve a vesting tentative tract map for a 249-lot single-family residential subdivision.

D. OA2017-02, A request to amend the Clovis Development Code to permit short term vacation rentals subject to a home occupation permit. City of Clovis, applicant.

A Mitigated Negative Declaration has been completed for Project Items No. A, B, C, pursuant to Section 15070 of CEQA. Recommendation of a proposed Mitigated Negative Declaration does not necessarily mean these projects will be approved. Hard copies and electronic copies of the proposed Mitigated Negative Declaration for these projects may be reviewed and/or obtained at the City of Clovis Planning Division, 1033 Fifth Street, Clovis, California, Monday through Friday, between 8:00 a.m. and 3:00 p.m.

Project Item No. D does not involve any substantive changes to allowable uses and is in conformance with the environmental analysis performed for the 2014 General Plan Update and 2014 Development Code Update. Therefore, the proposed Ordinance is exempt from further environmental review.

All interested parties are invited to comment in writing to the Planning Division by no later than 3:00 p.m. on November 16, 2017, and/or to appear at the hearing described above to present testimony in regard to the above listed requests. Questions regarding these items should be directed to Bryan Araki, City Planner at (559) 324-2346 or email at bryana@cityofclovis.com. If you would like to view the Planning Commission Agenda and Staff Reports, please visit the City of Clovis Website at www.cityofclovis.com. Select "Planning Commission Agendas" from right side of the main page under "Frequently Visited." Reports will be available approximately 72 hours prior to the meeting time.

If you challenge a project in court, you may be limited to raising only those issues you or someone else raised at the public hearing described in this notice, or in written correspondence delivered to the City at, or prior to, the public hearing.

Dwight D. Kroll, AICP, Planning and Development Services Director
PUBLISH: Friday, October 27, 2017, *The Business Journal*
10/27/2017

(1) **NOTICE TO CREDITORS OF BULK SALE**
(Division 6 of the Commercial Code)
Notice is hereby given to creditors of the within named Seller(s) that a bulk sale is about to be made on personal property hereinafter described:
(1) The name and business address of the seller(s) is:
Name: Hui Mei Lang and Guo Quiang Yao
Address: 6647 N Bain Ave Fresno, Ca 93722
(2) The location of the chief executive office of the Seller(s) is:
Address: 6647 N Bain Ave Fresno, Ca 93722
(3) The names and business address of the Buyer(s) is:
Name: Amir Sadaghian
Address: 64 W Sierra Ave #101 Fresno, Ca 93704
(4) The location and general description of the assets to be sold are Fixtures, Equipment, Furniture, Leasehold Improvements, Signs and Advertising Materials, Phone and Fax Numbers and Trade Name of that certain business located at:

Address: 7757 N First Street Fresno, Ca 93720
(5) The business name used by the seller(s) at said location is:
Name: Happy Dragon Chinese Restaurant
(6) The anticipated date of the bulk sale is:
Date: 11/13/2017
(7) The Name and Address of the person with whom claims may be filed is:
First American Title Company, 7010 North Palm Fresno, Ca. 93650, Escrow #: 5568201 Escrow Officer: Reba Starnes
(8) The last date for filing claims is: Date: 11/12/2017
(9) This Bulk Sale is subject to Section 6106.2 of the Uniform Commercial Code.
(10) As listed by the Seller, all other business names and addresses used by the Seller within three years before the date such list was sent or delivered to the Buyer are (if "none", so state): **NONE**
DATED: 10/24/2017
TRANSFEREES:
First American Title Company as agent for Buyer
By: Reba Starnes, Certified Escrow Officer
10/27/2017

(1) **NOTICE OF INTENT TO ADOPT A MITIGATED NEGATIVE DECLARATION**
Notice is hereby given that the County of Fresno has prepared Initial Study Application (IS) No. 7270 pursuant to the requirements of the California Environmental Quality Act for the following proposed project:
INITIAL STUDY APPLICATION NO. 7270 and UNCLASSIFIED CONDITIONAL USE PERMIT APPLICATION NO. 3571 filed by **COMPLETE WIRELESS CONSULTING**, proposing to allow an unmanned telecommunications facility consisting of an 84-foot-tall monopole tower with 12 antennas and related ground equipment within a 1,496 square-foot lease area enclosed by a six-foot-tall chain-link fence topped with barbed wire on a 39.89-acre parcel in the AE-40 (Exclusive Agricultural, 40-acre minimum parcel size) Zone District. Additionally, there is a proposed 20-foot-wide and approximately 2,736-foot-long overhead and underground PG&E utility easement consisting of 12 approximately 45-foot-tall utility poles with supporting anchors to connect the proposed tower to an existing utility line. The subject parcel is located approximately one and one-quarter miles southwest of the intersection of Auberry Road and Twin Ponds Road (SUP. DIST. 5) (APN 138-160-46). Adopt the Mitigated Negative Declaration prepared for Initial Study Application No. 7270 and take action

on Unclassified Conditional Use Permit Application No. 3571. (hereafter, the "Proposed Project") The County of Fresno has determined that it is appropriate to adopt a Mitigated Negative Declaration for the Proposed Project. The purpose of this Notice is to (1) provide notice of the availability of IS Application No. 7270 and the draft Mitigated Negative Declaration, and request written comments thereon; and (2) provide notice of the public hearing regarding the Proposed Project.
Public Comment Period
The County of Fresno will receive written comments on the Proposed Project and Mitigated Negative Declaration from October 27, 2017 through November 27, 2017. Email written comments to jslaw@co.fresno.ca.us, or mail comments to: Fresno County Department of Public Works and Planning Development Services Division Attn: Jeremy Shaw 2220 Tulare Street, Suite A Fresno, CA 93721 IS Application No. 7270 and the draft Mitigated Negative Declaration may be viewed at the above address Monday through Thursday, 9:00 a.m. to 5:00 p.m., and Friday, 8:30 a.m. to 12:30 p.m.(except holidays), or at <http://www.co.fresno.ca.us/departments/public-works-planning/divisions-of-public-works-and-planning/development-services-division/planning-and-land-use/initial-studies>. An electronic copy of the draft Mitigated Negative Declaration for the Proposed Project may be obtained from Jeremy Shaw at the addresses above.
Public Hearing
The Planning Commission will hold a public hearing to consider approving the Proposed Project and the Mitigated Negative Declaration on December 14, 2017 at 8:45 a.m., or as soon thereafter as possible, in Room 301, Hall of Records, 2281 Tulare Street, Fresno, California 93721. Interested persons are invited to appear at the hearing and comment on the Proposed Project and draft Mitigated Negative Declaration. For questions please call Jeremy Shaw (559) 600-4207. Published: October 27, 2017 10/27/2017

(1) **NOTICE OF INTENT TO ADOPT A MITIGATED NEGATIVE DECLARATION**
Notice is hereby given that the County of Fresno has prepared Initial Study Application (IS) No. 7275 pursuant to the requirements of the California Environmental Quality Act for the following proposed project:
INITIAL STUDY APPLICATION NO. 7275 and UNCLASSIFIED CONDITIONAL USE PERMIT APPLICATION NO. 3572 filed by **COMPLETE WIRELESS CONSULTING**, proposing to allow an unmanned telecommunications facility consisting of a 70-foot-tall monopole tower with 12 antennas and related ground equipment within a 2,500 square-foot lease area enclosed by a six-foot-tall chain-link fence topped with barbed wire on a 39.89-acre parcel in the AL-40 (Limited Agricultural, 40-acre minimum parcel size) Zone District. The project site is located on the south side of Garlock Lane, between Gooseberry Lane and Pennyroyal Lane, approximately three and one-third miles south of the unincorporated community of Prather (15899 Garlock Lane) (SUP. DIST. 5) (APN 138-371-45). Adopt the Mitigated Negative Declaration prepared for Initial Study Application No. 7275 and take action on Unclassified Conditional Use Permit Application No. 3572.

(hereafter, the "Proposed Project") The County of Fresno has determined that it is appropriate to adopt a Mitigated Negative Declaration for the Proposed Project. The purpose of this Notice is to (1) provide notice of the availability of IS Application No. 7275 and the draft Mitigated Negative Declaration, and request written comments thereon; and (2) provide notice of the public hearing regarding the Proposed Project.
Public Comment Period
The County of Fresno will receive written comments on the Proposed Project and Mitigated Negative Declaration from October 27, 2017 through November 27, 2017. Email written comments to jslaw@co.fresno.ca.us, or mail comments to: Fresno County Department of Public Works and Planning Development Services Division

Attn: Jeremy Shaw
2220 Tulare Street, Suite A
Fresno, CA 93721
IS Application No. 7275 and the draft Mitigated Negative Declaration may be viewed at the above address Monday through Thursday, 9:00 a.m. to 5:00 p.m., and Friday, 8:30 a.m. to 12:30 p.m.(except holidays), or at <http://www.co.fresno.ca.us/departments/public-works-planning/divisions-of-public-works-and-planning/development-services-division/planning-and-land-use/initial-studies>. An electronic copy of the draft Mitigated Negative Declaration for the Proposed Project may be obtained from Jeremy Shaw at the addresses above.
Public Hearing
The Planning Commission will hold a public hearing to consider approving the Proposed Project and the Mitigated Negative Declaration on December 14, 2017 at 8:45 a.m., or as soon thereafter as possible, in Room 301, Hall of Records, 2281 Tulare Street, Fresno, California 93721. Interested persons are invited to appear at the hearing and comment on the Proposed Project and draft Mitigated Negative Declaration. For questions please call Jeremy Shaw (559) 600-4207
Published: October 27, 2017 10/27/2017

(1) **CARUTHERS COMMUNITY SERVICES DISTRICT NOTICE OF INTENT TO ADOPT A SUBSEQUENT MITIGATED NEGATIVE DECLARATION FOR WELL AND WELL WATER TREATMENT FACILITY PROJECT**
NOTICE IS HEREBY GIVEN that the Caruthers Community Services District (CCSD or District) plans to adopt a subsequent mitigated negative declaration (SCH 2008051098) for the Well and Well Water Treatment Facility Project. The public hearing will be held by the District's Board of Directors on December 12, 2017 at 7:00pm, at the District Office, 13619 S. Raider St., Caruthers, CA 93609. The proposed Well and Well Water Treatment Facility Project (Project) will improve drinking water quality by abating threats to human health and/or the environment from the exposure of arsenic in drinking water and improve the automation of the system operation while increasing the water system's reliability for the community. The Project proposes to construct a pressure filtration arsenic well water treatment facility that was selected after a pilot study was performed so that it can be used by the residents of Caruthers in compliance with the Environmental Protection Agency's new arsenic standard of 10 parts per billion. The State Water Resources Control Board's Division of Drinking Water has approved the recommended system. The proposed Project also includes destruction of several existing well and surface facilities and conversion of an existing well to a monitoring well. Caruthers is located in southern Fresno County, approximately 17 miles south of Fresno.

Pursuant to the California Environmental Quality Act (CEQA), a Subsequent Initial Study/Mitigated Negative Declaration has been prepared, describing the degree of possible environmental impacts of the proposed project. The District has assessed the potential environmental impacts of this proposed project and has determined that they will be less than significant with mitigation. Copies of the Subsequent Initial Study and proposed Mitigated Negative Declaration are on file and available for public review at the District Office and the Caruthers Neighborhood Library, located at 13382 South Henderson Rd., Caruthers. The public review period during which the District will receive comments on the proposed Subsequent Mitigated Negative Declaration will begin on October 27, 2017 and end on November 27, 2017. Comments should be in writing, if possible, and addressed to the Dave McIntyre, District Manager, 13169 S. Raider St., Caruthers, CA 93609 or at carutherscsd@sbeglobal.net. The site has been reviewed in accordance with Government Code Section 65962.5 and is not listed as hazardous waste or materials site.
10/27/2017

(1) **PUBLIC NOTICE OF PUBLIC LIEN SALE**
HERITAGE SELF-STORAGE
4485 W. ASHLAN AVE.

FRESNO, CA. 93722
NOTICE IS HEREBY GIVEN that the undersigned will be sold pursuant to the California Self-Storage Facility Act, (B&P Code 21700 et seq.). The following personal property including, but not limited to furniture, clothing, toys, tools, and other household goods and/or miscellaneous items: **#512 Sara Lucas, #1211 Abel Olivares #1513 Cloudy Grant, #2019 Fernando Garcia, #1919 Lynell Glover, #1920 Lynell Glover. Sale will be held by competitive bidding on November 10, 2017 at 9:30 A.M. on the premises.**
All purchased goods are sold as is, and must be removed the day of sale. Sale is subject to prior cancellation of settlement between landlord and obligated party.
Published in the Fresno Business Journal on 10/27/17 & 11/3/17
10/27/2017, 11/03/2017

NOTICE OF PUBLIC LIEN SALE
Business & Professional code S21700
Notice is hereby given that a public lien sale of the following described personal property will be held at the hour of 8:00 A.M. on October 30, 2017 located at 5340 E. Kings Canyon Rd., Fresno, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc.
Alarcon, Frank desk, grinder, ice chest Anama, Teresita air compressor, drill press, desk Andrews, Patricia bookcase, bed frame, toys Clark, Christopher gate, clothing, wall art Curiel-Aviles, Salvador trunk, totes, crockpot Dominguez, Heather table, bed frame, bicycles Garcia, Kennade loveseat, pictures, shop vac Hackett, Ladonna lamps, tv, fan Lucas, Stephan sofa, recliner, bookcase Moreno, Adriana air compressor, shop vac, tools Morenobeza, Eric table, bicycles, cart Mosby, Celeste bicycles, toys, luggage Nelson, James table, hutch, dresser Osorio, Joanna fish tank, tv, pc Phillips, Hester Mae fish poles, vacuums, toys Ramsey, Misty table, chairs, tv Rodriguez, Armida dresser, mirror, sofa Ruvalcaba, Benjamin bicycle, toys, vacuums Serna, Patricia totes, wall art, clothing Sisomphou, Jake cabinet, mirror, scale Tavarez, Annamarie totes, campgear, cabinet Thollie, Smart luggage, iron board, ice chest Thomas, Cameron toaster, desk, microwave Tijerina, Juan rack, tv, bed frame Tijerina, Miguel clothing, totes, tent Torres, Elizabeth clothing, frames, chair Turner, Patrina chairs, lamps, clothing Valdez, Betty clothing, frame, totes Walker, Rachel clothing, crates, tv Warren, Roy chest, dresser, bicycle Way, Larry table, chairs, totes Williams, Jean steam cleaner, chairs, bookshelf Youngblood, Gabriel kitchenware, clothing, totes
Signed: J.Chavez Date: 9.11.17
10/20/2017, 10/27/2017

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property pursuant to section 21700-21716 of the Business and Professions Code, section 2328 of the UCC, section 535 of the Penal Code and Provisions of the Civil Code. The undersigned will sell at public sale by competitive bidding on the 30th of **October 2017** on the premises where said property has been stored and which are located at: Empire Storage, 5695 W. Bullard Avenue; Fresno, CA 93722. County of Fresno: State of California, sale begins at 9:00 a.m. Maria Gonzalez, Michelle Jackson, Joe Parks, Miguel Delgadillo, Tina Ormond, Diedra Ray, Orlando Anaya, Gary Schellenberg, Roxanne Castro, Martin Gomez Jr, Ophelia Veloz, Pedro Sepulveda. PROPERTY to be sold are described as: Clothing, furniture, tools, boxes, car parts, lamps, toys, totes, household items, music equipment. All purchases must be paid for in cash at the time of the auction. All purchased items are sold as is, where is, and must be removed at the time of sale. Sale is subject to cancellation in the event of settlement owner, and obligated party. This auction held with "Reserve" dated this 30th of October 2017.
Auctioneer
Goyette Auctions
Bond #51BSBGM5999
(559)799-9422
10/20/2017, 10/27/2017
10/20/2017, 10/27/2017

Who's buried in Madison's graveyard?

Those who support having monuments and statues of Confederate heroes in the public square and who cannot understand others' deeply held

GUEST VIEW



Daniel O. Jamison

views on matters of race might visit Montpelier, James Madison's home in Northern Virginia.

Madison was the nation's fourth President and is often described as the "Father of the Constitution." On visiting Montpelier, you see its beauty

and sprawling grounds, both made even more magnificent when the DuPonts took ownership in the early 1900s. You tour Madison's book-filled library where he ensconced himself for months to study the history of successful and unsuccessful governments before leaving for the 1787 Constitutional Convention in Philadelphia. In those months, heeding the lessons of history, he drafted the Virginia Plan to present at the Convention, which in large measure was adopted in the United States Constitution.

A close friend of George Washington, this brilliant scholar and politician

helped write these words of Washington's first inaugural address: "there is no truth more thoroughly established, than that there exists in the economy and course of nature, an indissoluble union between virtue and happiness, between duty and advantage, between the genuine maxims of an honest and magnanimous policy, and the solid rewards of public prosperity and felicity: ... the preservation of the sacred fire of liberty, and the destiny of the Republican model of Government, are justly considered as deeply, perhaps as finally staked, on the experiment entrusted to the hands of the American people."

On walking Montpelier's grounds with your mind lost in reflection on what Madison meant to America, you come to the Madison family graveyard and reflect further on the weathered burial family monuments. Further on the trail, your heart sinks as you come upon the slave graveyard. There are no monuments here, no graves are marked. There are only slightly perceptible depressions in the ivy-like plant covering the graveyard. You wonder who's buried here. If you are not one you wonder what feelings the descendants of slaves must have at the sight of this. The depressions in

winter will eerily fill with snow that outlines the graves in contrast with the snowless terrain around them.

Above all, you wonder how to reconcile Madison with this calamity. Madison denounced the institution of slavery but put preservation of the union first. He kept his slaves for the needs of his family. He speculated the institution would eventually die out as the country expanded westward, believed that whites and free blacks could not live together, and supported colonization of free blacks back to Africa.

Ultimately, the contradiction of the nation's ideals, his ideals, with the institution of slavery erupted into the Civil War. Upon Virginia seceding, aging and retiring "Old Fuss and Feathers" Commanding General Winfield Scott offered Robert E. Lee command of the Union Army. Lee had been Scott's talented chief engineer during the Mexican-American War whose work facilitated the march to Mexico City. Lee felt a greater loyalty to his native state of Virginia than to the union and declined. Scott told Lee he was making the biggest mistake of his life, and so Lee was.

Lee and the soldiers of the South fought to preserve enslavement of

black persons, to preserve being able to throw deceased slaves in unmarked graves. Skilled, brave and fierce though they were, what they fought for was wrong.

Many protest removal of public statues of Confederate heroes as an overreaction that will snowball to absurd additional demands, such as that the name of USC's horse at football games be changed because it was also the name of the white horse that Lee rode. Others argue that to preserve history and respect sensibilities, the statues and monuments should be in museums.

Are the statues harmless symbols of Americana or painful affronts to the descendants of slaves, and others, who must walk by the statues, busts and monuments in parks, schools, and on other taxpayer supported grounds?

Wherever one stands on the monuments and statues, the views of those who would remove them to museums merit thoughtful regard because, sadly, we don't know who's buried in Madison's graveyard.

Daniel O. Jamison is an attorney with Dowling Aaron Incorporated in Fresno. He can be reached at djamison@dowlingaaron.com.

Strapped for cash? Here's what to do

This June, a Houston pizza shop owner took to Facebook to drum up business for his struggling restaurant. Because cash flow issues had prevented him from taking a salary for more than two months, the business owner was behind on his mortgage and car loan, and could no longer afford his sons' medications. The story has a happy ending: His plea worked, and the community rallied to help.

Your business may not be facing such a drastic scenario, but cash flow management continues to be one of small business owners' biggest challenges. If you needed to, could you generate cash quickly? Here's what worked for three other small business owners.

BE STRATEGIC

Following a \$70,000 loss during one of their busiest months right before the slow period of the year, management at printing services company UltraGraphics had to make some tough decisions. Brandon Crossley, who worked with the company during this period, explains the steps that were taken.

After creating a spreadsheet with all current and expected costs and forecasted revenue and receivables, they discovered a projected loss of \$300,000 over the next year, which would have put the company out of business. To stay afloat, they:

- Sold equipment for low-margin services (digital printing, cutting, and binding) and began paying specialized third-party suppliers for the tasks when needed
- Reduced management's salaries
- Invested in Prinergy software to automate part of the prepress process, which reduced manual work by 70 percent, allowed staff to handle more capacity and value-add activities, decreased dependence on last-minute freelancers, and reduced the number of jobs returned for reworking
- Worked with creditors and delinquent receivables to arrive at agreeable payment terms and payment plans, which helped reveal flaws in collections procedures
- Moved the company to a smaller building, which reduced rent by 60 percent

The company is now in its best financial position in nearly 15 years and is caught up on every bill, Crossley says. The measures put in place were reinforced with newly created procedures and processes to prevent the same mistakes. Since then, Crossley launched Poindexter, a cash flow budgeting tool for entrepreneurs and small businesses to help companies avoid this problem.

GET CREATIVE

Jesse S. Gaddis launched his e-cigarette company, Bedford Slims, amid the recession and had to get creative about generating capital. One of the most successful fundraising tools was a debt auction, which provided all the capital necessary.

"The idea was simple," he says. "Make a bid on your terms: interest rate and size and duration of loan. If we liked it, then we took the offer. The average interest rate was 13 percent for a duration of 12 months. In essence, we were selling an asset-backed security similar to a mortgage. We applied the loans exclusively to working capital. If we failed to sell the product and could not repay in cash, the inventory and possibly the brand was yours to manage."

SEEK A LOAN

Fany Gerson, owner of seasonal Mexican sweets purveyor La Newyorkina, had plans for expansion that were delayed for nearly a year and a half after Hurricane Sandy. In 2016, she had an opportunity to open her first storefront and couldn't wait on a traditional bank loan.

She connected with Steve Cohen, head of the Excelsior Growth Fund, at a Brooklyn Chamber of Commerce event, however, and learned about its New York State small business loan program, which provides up to \$100,000 in fast, transparent, and affordable financing through an online platform. Within a week, Gerson was approved for a loan and was able to open her first storefront, hire more workers, and continue expanding.

Founded in 1943, and headquartered in Nashville, Tennessee, the National Federation of Independent Business is America's leading small-business advocacy association.

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IS YOUR COMPANY PLANNING TO HIRE OVER THE NEXT FEW MONTHS?

Perhaps an indication of an ever-expanding economy in the Central Valley, a majority (54 percent) of respondents to this week's web poll said their company needs to hire full-time employees in the next few months. Another 33 percent said they were fully staffed, while 7 percent are on the lookout for part-timers and 6 percent said their workplace has a hiring freeze. Fifty-seven votes were cast.

Yes, we need full-time employees	54%
No, we're fully staffed	33%
Yes, but mostly part-time or temps	7%
I wish, but we have a hiring freeze	6%



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Each week, The Business Journal takes an in-depth look at an industry or an issue facing the Valley with its Focus section. We welcome input from the business community. If you would like to be considered as a source for an upcoming focus, please call the editorial department at 559.490.3400 or e-mail: editor@thebusinessjournal.com.

- November 3 | Entrepreneurs
- November 10 | Retail
- November 17 | Banking & Finance
- November 24 | Regional Economic Forecast

Upcoming Lists

Each week, The Business Journal ranks the Valley's hottest growth industries from tourism to health care to mortgage lenders. To be considered for one of our lists, please contact Edward Smith at 559.490.3448 or e-mail edward@thebusinessjournal.com.

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- November 17 | Fastest Growing Companies
- November 24 | Chambers of Commerce

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